

WELCOME!

- Your microphone will be muted throughout the workshop; You may choose to have your video on or off.
- **Please Rename yourself as follows: First Last – Institution Name** *very important for ACT 48*
- **If you have questions for the panelists**
 - Please type them in the Chat area. Any not answered during the presentation will be answered at the end if time allows.
- **Evaluation and PowerPoint:** will be in the Chat area at the **end** of the presentation.
- **This workshop will be recorded.** Link will be available in the Members section of the PACAC website.

**Any attendee who completes the entire workshop today will receive a Certificate of Completion via email within a week and more information on ACT 48 credits. **



Pennsylvania Association for College Admission Counseling

**Professional
Development,
Collaboration,
Advocacy, Support,
and Friendship**





Pennsylvania Association for College Admission Counseling

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Pennsylvania Association for College Admission Counseling

Applying for Financial Aid

2024-25 FAFSA Simplification

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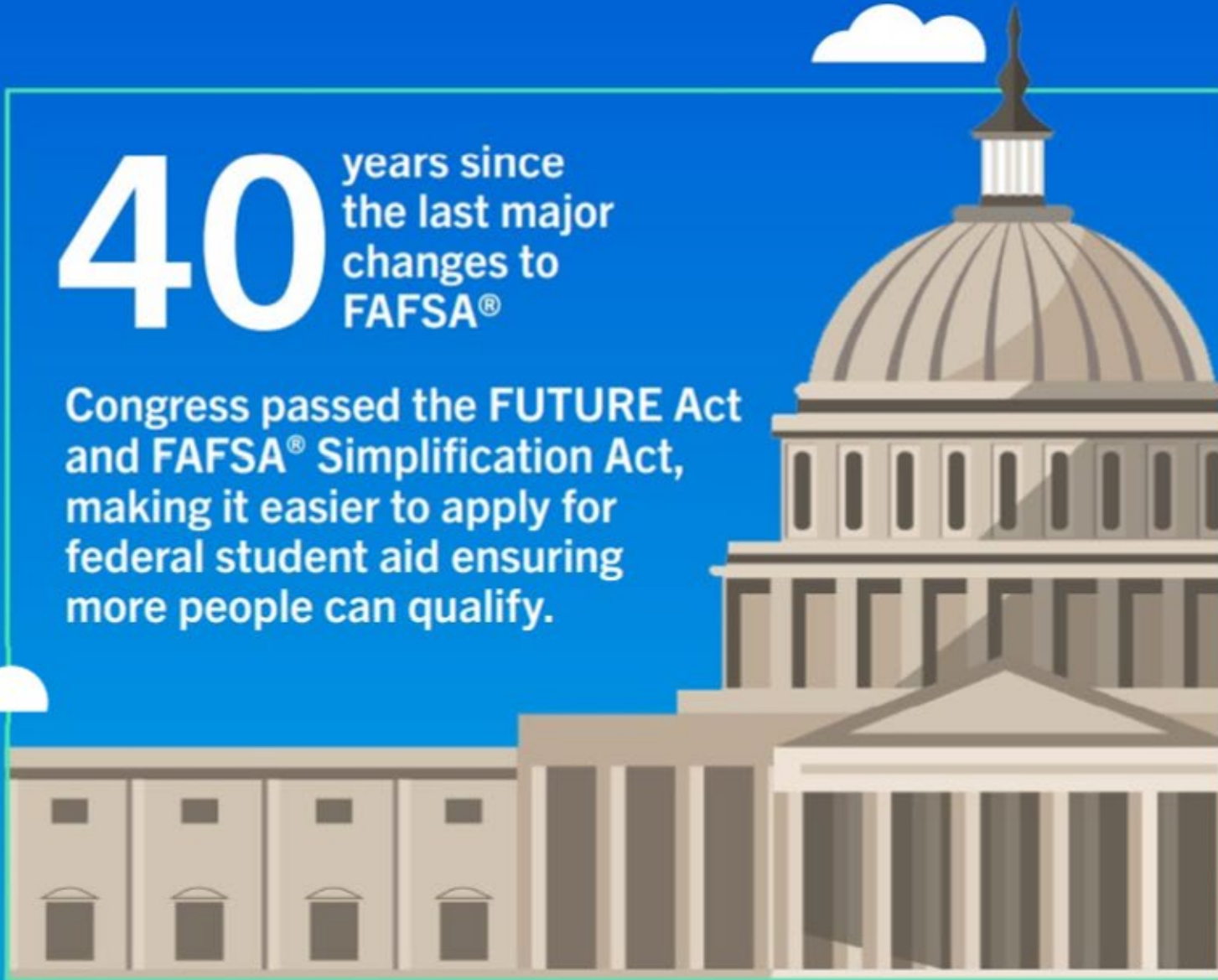
Wendy Dunlap

Higher Education Access Partner, PHEAA



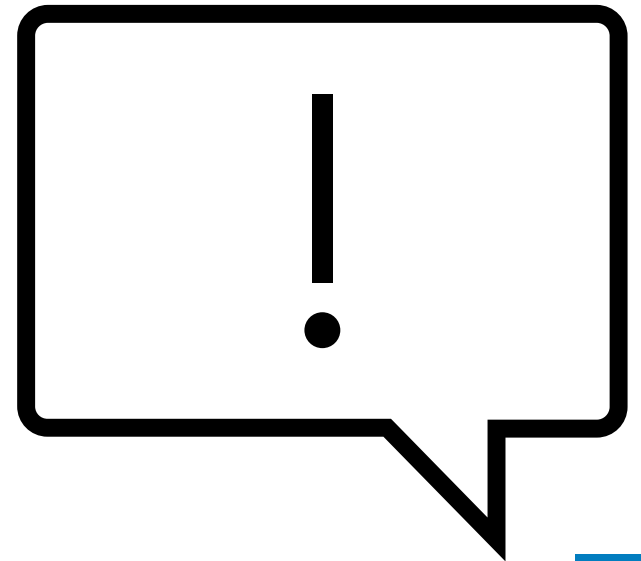
40 years since
the last major
changes to
FAFSA®

Congress passed the **FUTURE Act**
and **FAFSA® Simplification Act**,
making it easier to apply for
federal student aid ensuring
more people can qualify.



FAFSA Simplification

- Students and Parents
- Secondary Counselors and Community Partners
- Post-secondary Staff in Admissions, Financial Aid, Development etc.
- Scholarship Organizations
- PHEAA and other State Agencies



Prior to Applying

Students should know that the Free Application for Federal Student Aid (FAFSA®) is a federal application used to determine student eligibility for:

- Federal programs
- State programs
- School programs



When to Apply

The FAFSA was available October 1st each year but, **this year (the 2024-2025 FAFSA), will not be available until December 2023.**



Know Your Deadlines!

- Federal Deadline – Pell Grants, campus-based aid, Teach Grants, and federal student loans - June 30, 2025, for Award Year 2024-25
- School Deadlines - need-based grants and scholarships
 - Schools may have their own filing deadlines. Students are responsible to know these deadlines and should review their potential colleges' websites for these deadlines
 - Students do not need to be accepted for admission
- PA State Grant Deadlines
 - **May 1, 2024**–First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)
 - **August 1, 2024**–First-time students attending community college; a business, trade or technical school, hospital school of nursing; Open Admissions Institutions or a 2-year non-transferrable degree program at a Jr or 4-year college

FSA ID - What Remains the Same

- Students will need a [StudentAid.gov](https://studentaid.gov) account (FSA ID) to start the FAFSA form online
- Users will be presented with the same questions in the account creation process
 - Personal information (name, DOB, Social Security number)
 - Account information (username and password)
 - Contact information
 - Communication preferences
 - Challenge questions
- Users will continue to set up multi-factor authentication
- Identity match with the Social Security Administration (SSA) will be completed when SSN is provided

FSA ID - Changes

- All contributors must have an FSA ID to access the 2024-25 FAFSA form online
- Identity match required for each contributor to verify FSA ID
- A verified e-mail address will be required to establish an account
- Parents and spouses can apply without entering an SSN or ITIN
- Users without an SSN will complete a knowledge-based identity verification process

FSA ID - Screenshot of Account Creation Page

Create an Account

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth
Month: Day: Year:

Social Security Number

I don't have a Social Security number.

Identity Verification for Non-SSN Holders

- Knowledge-based identity verification process
- Identity match required for each contributor to verify FSA ID
- The student's spouse, parent, or other parent are sent through the knowledge-based ID verification process when they do not have an SSN

Who is a Contributor Starting with the 2024-25 FAFSA?

- Students will need to "invite" their contributors to complete their portion of the FAFSA.
- To invite contributors, students will need contributors First Name, Last Name, Social Security Numbers, Dates of Birth, and E-mail addresses.



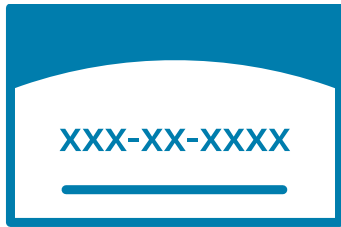
Who needs to create an FSA ID?

- The student
- The student's spouse if married filing separate tax return
- A biological or adoptive parent
- The spouse of the remarried parent who is on the FAFSA (stepparent)—if separate tax return were filed
- Unmarried biological parents of the dependent student who live together
- Both parents if married filing separate returns or neither filed a tax return
- Independent student and, if married, spouse, if neither filed a tax return

Application Process



Documents Needed to Complete the FAFSA



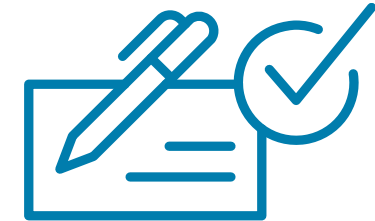
Social Security Numbers



Email Addresses (Not high school email address)



2022 Federal Tax Returns



Current bank statements and records of other investment accounts (as of the FAFSA filing date including farm value and value of small business)



Student & Contributor(s) Federal Student Aid Account (FSA ID)



Current Records of any stocks, bonds and other investments, including 529 for student for whom the FAFSA is being completed



Total child support from the most recently complete calendar year

Prior-Prior Year—What to Use & When

Plan to Attend College From	Submit the FAFSA Form	Using Tax Information From
Jul 1, 2023–Jun 30, 2024	Oct 1, 2022–Jun 30, 2024	2021
Jul 1, 2024–Jun 30, 2025	December 2023 –Jun 30, 2025	2022
Jul 1, 2025–Jun 30, 2026	Oct 1, 2024–Jun 30, 2026	2023

Filing the FAFSA

- Students must file a FAFSA every year they are enrolled in postsecondary education

Apply online at:
[StudentAid.gov](https://studentaid.gov)

The screenshot shows the Federal Student Aid website homepage. At the top, it says "An official website of the United States government." and "Help Center | English | Español". The main navigation includes "Federal Student Aid", "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". A search bar and "Log In | Create Account" are also present. The main content area features a large "Get Money to Pay for School" banner with the text "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." Below this, it says "2024-25 FAFSA Form" and provides buttons for "Start a New Form" and "Edit Existing Form". A link for "Need to access last year's form? Start or Edit a 2023-24 Form" is also visible. A section titled "Check FAFSA® Deadlines for the State You Live In" includes dropdown menus for "School Year" and "State of Residence", a "Find Deadlines" button, and a link to "View All FAFSA Deadlines". The bottom of the page features three informational cards: "Who Should Complete This?" (Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.), "How Long Will it Take?" (It takes most people less than an hour to complete, including gathering any documents or data needed.), and "What Do I Need?" (Verified StudentAid.gov account, Social Security Number, Parent or spouse contributor email addresses, and Income and asset information, if required).

Benefits of Applying Online vs. Paper PDF

- FASTER than paper
 - Online help and skip logic assist applicants in completing accurately
- IRS data flows into the form
 - Allows the transfer of federal tax information to their FAFSA
- Easy to compare those schools included on FAFSA form
- The on-line application can be viewed in Spanish or English
- FREE

2024-25 FAFSA – Will It Be Simple To Fill Out?



- Direct Data Exchange to import applicant, parent, parent spouse, and/or student spouse Federal Tax Information (FTI).
- Lowest income families have the fewest questions to answer.
- Roles-based completion.
- Multi-factor authentication.

Login

FAFSA[®] FORM
2024–25



Welcome, Raya,
to the FAFSA[®] Form



I am starting the FAFSA form as a

Student



Parent



Previous

Continue

The FAFSA asks who is logging in—the **STUDENT** or **PARENT**?

Remember: An FSA ID is required to be created prior to beginning the FAFSA

FAFSA—5 Sections

The screenshot shows the top navigation bar of the FAFSA 2024-25 application. On the left, it displays the FAFSA logo and the text 'FORM 2024-25'. In the center, there is a user profile icon and the name 'Student Raya Tran'. On the right, there are 'Save' and 'FAFSA Menu' buttons. Below the navigation bar is a progress bar with five numbered steps: 1. Personal Circumstances (highlighted in blue), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature.

1. Personal Circumstances
2. Demographics
3. Financials
4. Colleges
5. Signature

Providing Consent

The screenshot shows the FAFSA 2024-25 form interface. At the top left is the FAFSA logo and 'FORM 2024-25'. To the right of the logo is a user profile box for 'Student Raya Tran'. Further right are 'Save' and 'FAFSA Menu' buttons. The main heading is 'Provide Consent or Be Ineligible for Federal Student Aid'. Below this is a green-bordered box containing a 'Summary' section. The summary text explains that consent is needed to retrieve and disclose federal tax information (FTI) from the IRS to complete the FAFSA form, and that without consent, the student will not be eligible for federal student aid. Below the summary are three bullet points: 'Get your 2022 tax return information for the 2024-25 FAFSA form.', 'FTI is used to determine your eligibility for federal student aid.', and 'Tax return information is required to complete the FAFSA form.' Below the green box is a certification statement: 'Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:'

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- FTI is used to determine your eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

Consent must be provided by the **student** and **all required contributors.**

Determining if Parental Contributor is Required

- A series of student questions to determine if parental contributor data is required
 - **Dependent**—include parental data
 - **Provisional Independent**
 - If they cannot provide parent info—May be considered as a Provisionally Independent student and would need to work with the financial aid office to certify. This only needs to be done their first year of attendance (assuming they don't transfer to another school).
 - **Independent**—just student data



Student Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s) or if contacting their parent(s) pose a risk to the student.

FAFSA[®] FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents and have not been adopted;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents and have not been adopted.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes No

Previous Continue

Student Personal Circumstances

Will be 24 by January 1st
of award year

Are married

Are working on a
master's or doctorate

Serve in the U.S. armed
forces or are a veteran

Since age 13 - had no living
parent, were in foster care, or
were a ward of the court

Are an emancipated
minor

Have a court-ordered
legal guardian

*Have children or dependents
who live with them and receive
more than half their support
from them*

Are an unaccompanied
youth who is homeless

For Dependent Students, Who Reports Info on the 2024-25 FAFSA?

YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
 - The parent that provided the most financial support to student over the past 12 months
 - If equal, then student would invite the parent with the higher income and assets
- Stepparent – If part of the student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
 - By court order
- Anyone else the student is living with



FAFSA Parent Wizard

- Student is then asked several questions to determine which parent's information will be used on the FAFSA.
- The parent used on the FAFSA **may not** always be the parent the student lives with.
- Use of the Parent Wizard will determine which parent is used on the FAFSA.

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu


1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Tell Us About Your Parents

On the FAFSA[®] form, your “Parent” is your legal (biological or adoptive) parent or stepparent who supports you financially.

Are your parents married to each other?

Yes No

 **You will need to provide information for your parents**
Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.


Previous Continue

Dependent Student Status

FAFSA[®] FORM 2024–25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Dependency Status

 **Dependent Student**

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan **only**.

Yes No

Previous Continue

Inviting Parents to Complete their Portion

Enter information about the parent(s) identified on the prior page, and we'll send emails on your behalf.

Provide the parent's full legal name as it appears on their Social Security card. The email does not have to be the same as their account username and password (FSA ID).



Parent

First Name

Last Name

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Social Security Number (SSN)

My parent doesn't have an SSN.

Email Address

Confirm Email Address



Other Parent
optional

First Name

Last Name

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Social Security Number (SSN)

My parent doesn't have an SSN.

Email Address

Confirm Email Address

- Depending on which or if both parents are selected through the Wizard, the student will need to invite them to complete their portion of the FAFSA.
- To do so, the student will need to enter the information shown on this slide: First Name, Last Name, Date of Birth, Social Security Number, E-mail Address.
- If the parent(s) do not have an SSN the student can check the box.
- FSA will e-mail the parent(s) to log in to complete their portion.

Student Demographics

- The student will then be prompted to answer the FAFSA's Demographic Information questions. These include the following:
 - Student's gender
 - Student's race and ethnicity
 - Student's citizenship status
 - Parent(s) education status
 - Parent Killed In Line of Duty
 - Student High School Completion Status
 - Student's High School Information

Student Financials

- The student is then asked questions about their 2022 tax return.
- In consenting to the terms of the FAFSA, if the student filed a 2022 Federal tax return, that information will automatically be transferred from the IRS.

The screenshot displays the FAFSA 2024-25 application interface for Student Raya Tran. The top navigation bar includes the FAFSA logo, the form year (2024-25), the student's name, and options to save or view the menu. A progress indicator shows five steps: Personal Circumstances, Demographics, Financials (current step), Colleges, and Signature. The main content area is titled 'Student 2022 Tax Return Information' and instructs the user to refer to their 2022 tax return. It includes a note to convert all currency to U.S. dollars. Two input fields are shown: 'Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)' and 'Foreign Earned Income Exclusion', both with a value of 0.00. The form concludes with 'Previous' and 'Continue' buttons.

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics **3** Financials 4 Colleges 5 Signature

Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions.
Convert all currency to U.S. dollars.

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)
The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA[®] form, not to first-time applicants.

\$.00 ⓘ

Foreign Earned Income Exclusion

\$.00

Previous Continue

IRS Direct Data Exchange

- Students and parents can transfer IRS tax return income directly into the FAFSA
 - The student and ALL contributors must consent to have tax information transferred
- The data exchange with the IRS may not work if the student or parent:
 - FAFSA marital status doesn't match Prior Prior Year IRS tax status
 - Married and filed as Head of Household
 - Filed a Puerto Rican or foreign tax return



Tax filers flagged due to identity theft can't have IRS Data transferred

Student Financials - Asset Information

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics **3** Financials 4 Colleges 5 Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts
Don't include student financial aid

\$ 500 .00

Current Net Worth of Businesses and Investment Farms
Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

\$ 0 .00

Current Net Worth of Investments, Including Real Estate
Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$ 0 .00

Previous Continue

School Selection

Students may list **up to 20 schools** on their FAFSA. Postsecondary schools will **not** see that other schools are listed.

The screenshot displays the FAFSA 2024-25 application interface for a student named Raya Tran. At the top, the FAFSA logo and form year are visible, along with the student's name and a 'Save' button. A progress bar indicates the current step is 'Colleges' (step 4), with previous steps 'Personal Circumstances', 'Demographics', and 'Financials' completed, and 'Signature' (step 5) remaining. Below the progress bar, the section is titled 'Selected Colleges' and includes instructions: 'These are the colleges you want to receive your FAFSA information' and 'To change the position of a school in your list, use the up and down arrow buttons to the left of the schools name.' A green callout box provides 'School list guidelines for Connecticut residents', stating that to be eligible for state grant aid, an eligible in-state college must be listed in the first two positions. At the bottom, a button indicates '12 of 20 Schools Selected'.

Parent Contributor(s)

FAFSA® FORM 2024-25 Student Raya Tran FAFSA Menu

You're Almost There!
The Student Section is complete!

Parent Contributors

Requirements for Dependent Students
Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit
Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit

Track and Manage Your FAFSA Application and Your Contributors [View Status](#)

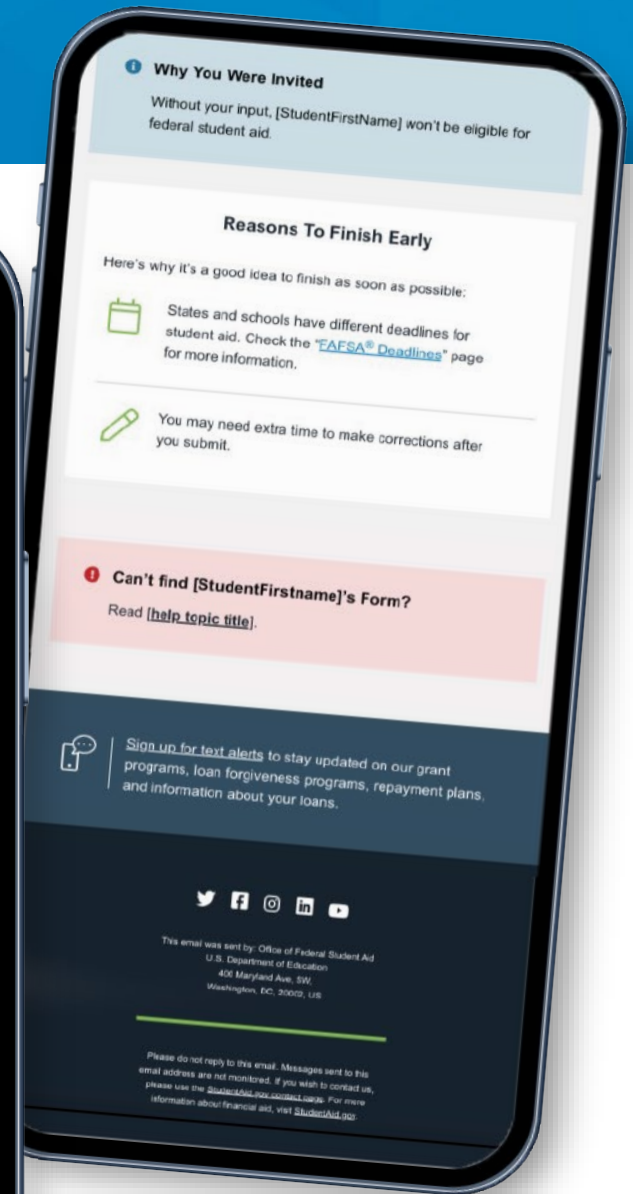
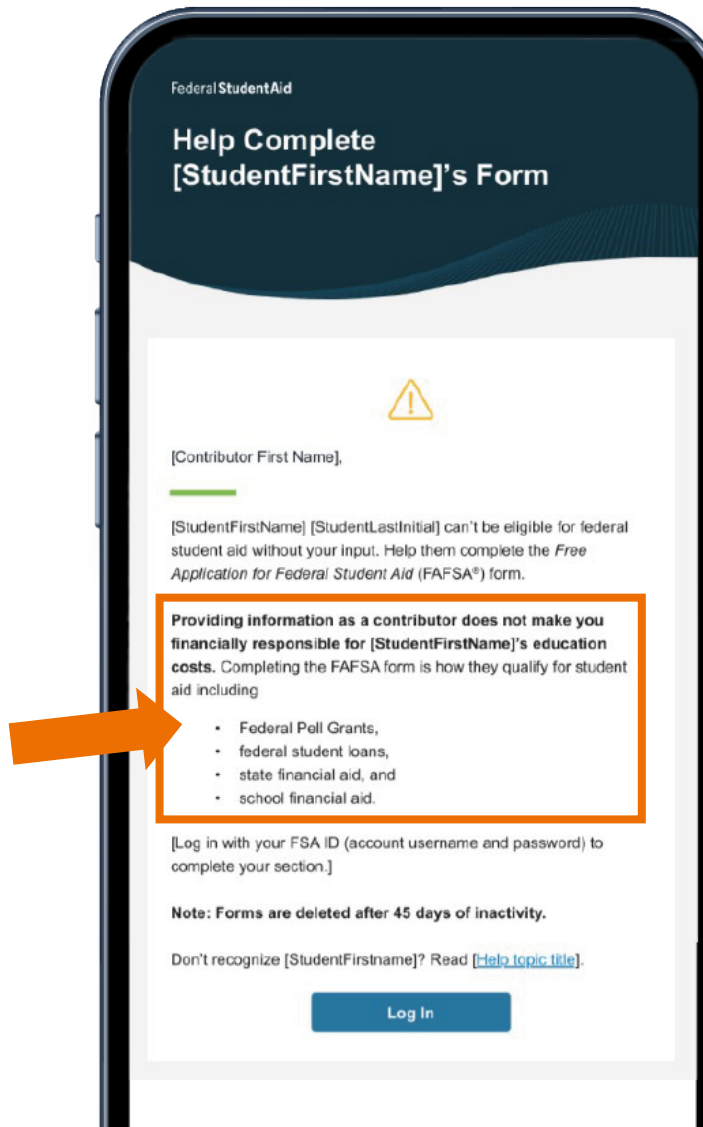
This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

- Student is notified that Parent Contributor(s) still need to enter their information.

Parent Contributor(s) Invite

- Parent Contributor(s) receive the e-mail FSA has sent inviting them to log into studentaid.gov to act as a contributor.
- The e-mail clearly advises the parent that they are not obligated to borrowing loans by contributing information to the FAFSA.



Parental Consent

- Once the parent(s) accept the invitation, they are asked to provide consent for their tax information to be retrieved from the IRS.
- Failure to consent will make the student ineligible for Federal Aid.

The screenshot shows the FAFSA 2024-25 parental consent page. At the top left is the FAFSA logo and 'FORM 2024-25'. To the right is a user profile for 'Parent of Raya Tran' and a 'Save' button. The main heading reads 'Provide Consent or the Student Will Be Ineligible for Federal Student Aid'. Below this is a 'Summary' section with a light green background. The summary text states: 'Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA form. If you don't provide consent, the student will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.' Below the summary are three bullet points: '→ Get your 2022 tax return information for the 2024-25 FAFSA form.', '→ FTI is used to determine the student's eligibility for federal student aid.', and '→ Tax return information is required to complete the FAFSA form.'

Parental Demographics

The screenshot shows the FAFSA 2024-25 interface for a parent of Raya Tran. The top navigation bar includes the FAFSA logo, the form year, the user's name, and options to save or view the menu. A progress indicator at the top shows three steps: 1. Demographics (active), 2. Financials, and 3. Signature. The main content area is titled "Parent Current Marital Status" and contains seven radio button options: "Single (Never Married)", "Unmarried and both legal parents living together", "Married (not Separated)" (which is selected), "Remarried", "Separated", "Divorced", and "Widowed". At the bottom, there are "Previous" and "Continue" buttons.

- The parent is asked about their current marital status.
- Parent(s) demographic questions before advancing to the Financials portion of the FAFSA.

Parent Tax Return Information

The parent is asked questions about their 2022 tax return. They enter a response in each entry field.

The screenshot shows the FAFSA 2024-25 Parent 2022 Tax Return Information form. The form is titled "FAFSA FORM 2024-25 Parent of Raya Tran" and includes a "Save" button and a "FAFSA Menu" button. The form is divided into three sections: Demographics, Financials, and Signature. The current section is "Parent 2022 Tax Return Information".

Parent 2022 Tax Return Information
Refer to the parent's 2022 tax return to answer the following questions.
Convert all currency to U.S. dollars.

Did the parent receive the Earned Income Tax Credit (EITC)?

Yes No Don't know

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)
The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA form, not to first-time applicants.

\$.00

Foreign Earned Income Exclusion

\$.00

Previous Continue

Important Changes to the 2024-25 FAFSA

- Small Business Values **will** be counted under parent(s) assets
- Farm Value **will** be taken into account under parent(s) assets **even** if it is the family's primary residence. The primary dwelling will need to be assessed and subtracted from the property's entire value in order to evaluate the farm's value.



Parent(s) Signature

- Parent(s) are asked to sign and complete their section of the FAFSA.

The screenshot shows the FAFSA 2024-25 interface for a parent of Raya Tran. At the top, the FAFSA logo and 'FORM 2024-25' are visible, along with the user's role 'Parent of Raya Tran'. A progress bar indicates that 'Demographics' and 'Financials' are completed, while 'Signature' is the current step. The main heading is 'Sign and Complete Your Section'. Below this, a green-bordered box contains a 'Summary' section with the following text: 'This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.' and 'The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.' At the bottom, a disclaimer states: 'By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide'.

Confirmation Page When Parent Submits the FAFSA

Confirmation page will be emailed and is available if the student logs into **StudentAid.gov**



Applicants should allow or enable pop-ups from [StudentAid.gov](https://studentaid.gov) prior to completing the FAFSA, to ensure they are able to view all beneficial information.

The screenshot shows the FAFSA 2024-25 confirmation page for the parent of Raya Tran. The page features a celebratory banner with hot air balloons and the text: "Congratulations, the FAFSA® Form Is Complete!". Below the banner, the student's name "Raya Tran" and the completion date "10/12/2024" are displayed. The main section is titled "What Happens Next" and lists three key steps: 1. "Email sent" - Confirm that the student received an email version of this page. 2. "The Student Will Receive Notification of Processing" - In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools. 3. "The Student Will Receive School Communications" - We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages. At the bottom, there is a section titled "Track and Manage the Student's FAFSA® Form" with a "View Status" button and a note: "You can check the status of the student's application in the 'My Activity' section of your StudentAid.gov account. We will let you know if we need anything more from you."

PA State Grant Form



www.PHEAA.org

Additional Applications

- College Scholarship Service (CSS) Profile through College Board
 - The CSS Profile is free for domestic undergraduate students whose family income is \$100,000 or less. The fee for the initial application is \$25. Additional reports are \$16. Payment may be made via credit or debit card and waivers may be available
 - High school seniors can begin to complete the CSS Profile as of October 1. The online application includes questions about income, assets, and expenses. In addition, dependent students who do not reside with both parents may need to complete information about their noncustodial parent
 - Check out participating schools and scholarship organizations using the CSS Profile form at [cssProfile.org](https://cssprofile.org).
- Institutional Applications
 - Required by some schools in addition to the FAFSA
 - Requirements are usually posted on their websites

My FAFSA's Filed...What's Next?



After Applying

- FAFSA Summary Submission (FSS) received after FAFSA is processed
- If students provided a valid email address, FSS notification sent via email
 - Students without a valid email (via bounce back) notified via regular mail, though everyone must have an email to create a FSA ID account now.
- Students use FSA Account to login to [StudentAid.gov](https://studentaid.gov) to view or print their FSS.
- The FAFSA Submission Summary includes the following information:
 - Eligibility Overview
 - FAFSA Form Answers
 - School Information
 - Next Steps

Database Matches

- The FAFSA Processing System (FPS) performs several database matches using the FAFSA data.
- The most common are:
 - NSLDS for loan default and lifetime Pell usage
 - Homeland Security for citizenship status
 - Social Security Administration for SSN verification
- Discrepancies are flagged and must be resolved through the school before eligibility is finalized.

Verification

- As part of the federal program requirements, some applicants are required to verify their FAFSA data for accuracy.
- FAFSA data checked for accuracy
 - Standard items associated with income, taxes, and household
- If selected – a school may require additional documentation
 - The Department of Education and/or the school may select the student for verification to ensure that all information on the FAFSA is correct. Verification must be completed before any federal aid may be disbursed on the student's behalf.

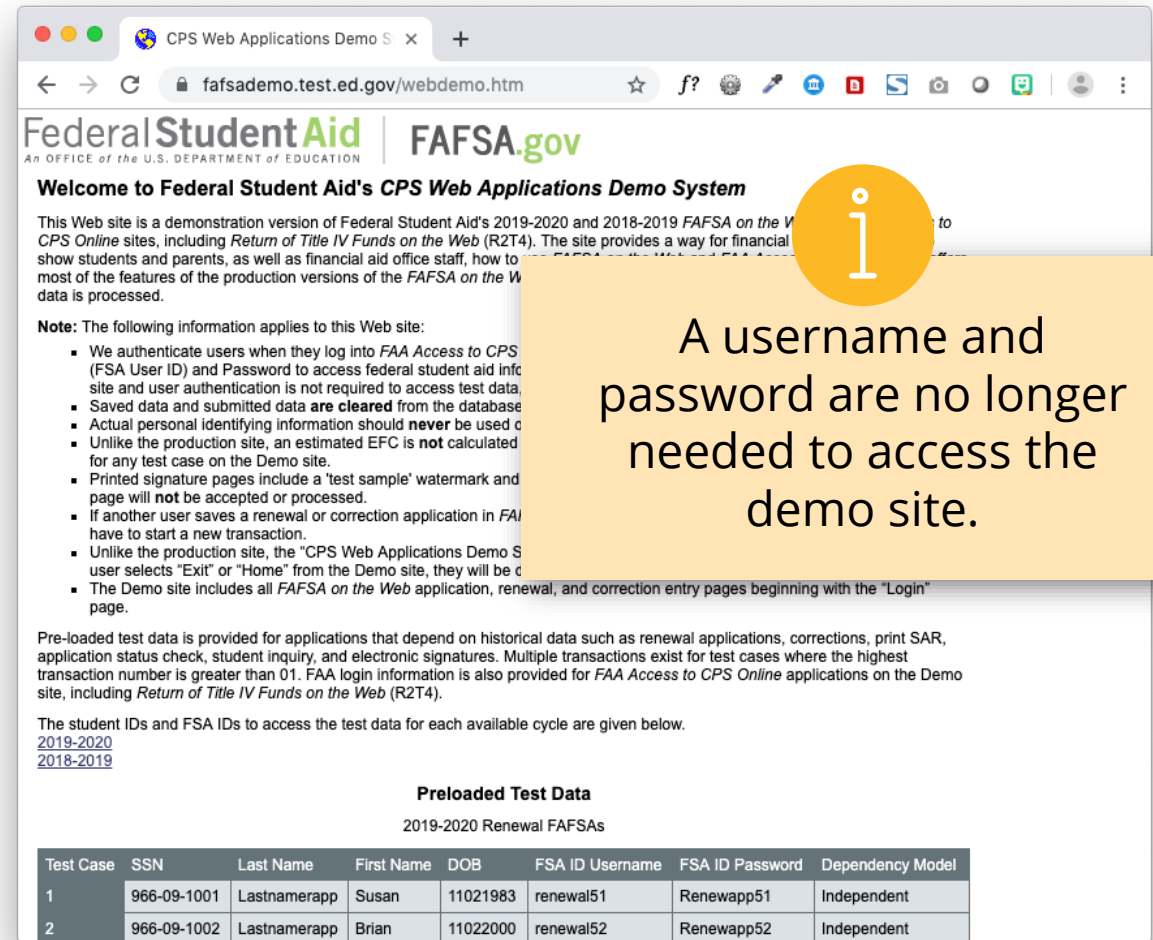
Student Aid Index (SAI)

(formerly Expected Family Contribution (EFC))

- The **Student Aid Index (SAI)** remains the same no matter which school the student attends
- Primarily income-driven
- Major factors for dependent student:
 - 2022 parental income and value of assets at the time of FAFSA submission
 - 2022 student income and value of assets at the time of FAFSA submission
 - Family size
 - Number of children in college at the same time is no longer used in the calculation, although that information is still gathered on the FAFSA

FAFSA Demo Site

- FAFSA Demo Site
 - <https://fafsaDemo.test.ed.gov>
- A learning tool for counselors
- Sample FAFSAs for practice completing, correcting, and checking statuses
- The demo for the 2024-25 FAFSA will be available in December 2023



The screenshot shows the FAFSA Demo Site interface. At the top, the browser address bar displays fafsaDemo.test.ed.gov/webdemo.htm. The page header includes the Federal Student Aid logo and the text "An OFFICE of the U.S. DEPARTMENT of EDUCATION | FAFSA.gov". The main heading reads "Welcome to Federal Student Aid's CPS Web Applications Demo System". Below this, a paragraph explains that the site is a demonstration version of the 2019-2020 and 2018-2019 FAFSA on the Web. A yellow callout box with an information icon (i) contains the text: "A username and password are no longer needed to access the demo site." Below the callout, a "Note" section lists several important details for users, such as authentication requirements, data clearing, and the use of test data. At the bottom, there is a section titled "Preloaded Test Data" which includes a table of test cases for 2019-2020 Renewal FAFSAs.

Note: The following information applies to this Web site:

- We authenticate users when they log into FAA Access to CPS (FSA User ID) and Password to access federal student aid information and user authentication is not required to access test data.
- Saved data and submitted data **are cleared** from the database.
- Actual personal identifying information should **never** be used on the Demo site.
- Unlike the production site, an estimated EFC is **not** calculated for any test case on the Demo site.
- Printed signature pages include a 'test sample' watermark and page will **not** be accepted or processed.
- If another user saves a renewal or correction application in FAA Access to CPS, you will have to start a new transaction.
- Unlike the production site, the "CPS Web Applications Demo System" user selects "Exit" or "Home" from the Demo site, they will be directed to the Home page.
- The Demo site includes all FAFSA on the Web application, renewal, and correction entry pages beginning with the "Login" page.

Pre-loaded test data is provided for applications that depend on historical data such as renewal applications, corrections, print SAR, application status check, student inquiry, and electronic signatures. Multiple transactions exist for test cases where the highest transaction number is greater than 01. FAA login information is also provided for FAA Access to CPS Online applications on the Demo site, including Return of Title IV Funds on the Web (R2T4).

The student IDs and FSA IDs to access the test data for each available cycle are given below.

[2019-2020](#)
[2018-2019](#)

Preloaded Test Data
2019-2020 Renewal FAFSAs

Test Case	SSN	Last Name	First Name	DOB	FSA ID Username	FSA ID Password	Dependency Model
1	966-09-1001	Lastnamerapp	Susan	11021983	renewal51	Renewapp51	Independent
2	966-09-1002	Lastnamerapp	Brian	11022000	renewal52	Renewapp52	Independent

Professional Judgment

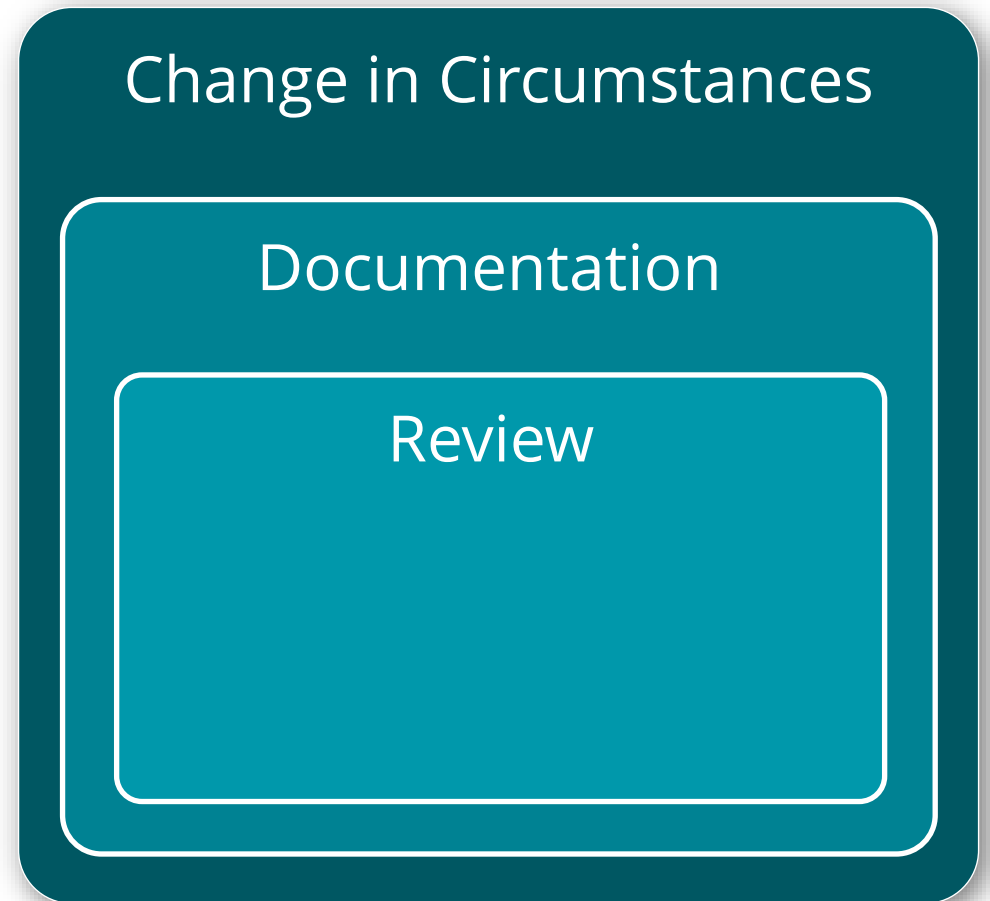


Professional Judgment

- Financial Aid Offices review, on a case-by-case basis, special and unusual circumstances that a student may be facing which can impact eligibility for aid
- Schools must disclose publicly that students may pursue a Professional Judgment and what steps the student must take to do so
- Applies to federal and institutional aid only
- Exercising Professional Judgment is required of each school
- PA State Grant unusual circumstance consideration is separate
 - Contact PHEAA and complete appropriate forms
 - pheaa.org/forms

Special Circumstances

- Professional Judgment exceptions can also be made due to income changes that are experienced before or after the FAFSA has been filed
- Examples of special circumstances are:
 - Divorce or separation
 - Additional tuition costs
 - Death of immediate family member
 - Loss of employment
- Contact the financial aid office to discuss the situation
- Separate forms for PA State Grant pheaa.org/forms



Unusual Circumstances

- A student does not meet the criteria for an independent status but has unusual circumstances that may warrant a dependency override
- Examples may include:
 - Human trafficking
 - Parental abandonment
 - Orphan/Ward of Court
- No parental data will be required on the FAFSA
- Schools require documentation to support the student's request
 - For 2023-24, school must follow up with students who indicate unusual circumstances on the FAFSA and notify them of procedures and documentation required for requesting dependency override.
 - For 2024-25, ED is required to calculate estimated Pell Grant and estimated SAI based on provisional independent student status
 - Student requests provisional status on FAFSA
 - School must reach out to inform them about dependency override process

Unusual Circumstances

There are some rather typical cases that do NOT qualify for a dependency override:

- Parents refusing to contribute toward their child's education
- Parents' unwillingness to supply information needed to complete the FAFSA
- Parents not claiming the student as a dependent for income tax purposes
- The student no longer living in the parents' home voluntarily
- Parents and student "just don't get along"

How to navigate these changes?

- How to answer questions about the FAFSA in the future for families now?
- What responses can schools offer to families and students?

- [FSA Webinar Series](#)
- [Congressional Research Service - The FAFSA Simplification Act](#)
- [FAFSA Simplification – FSA](#)
- [FAFSA Simplification Fact Sheet](#)
- [FAFSA Infographic](#)
- [FAFSA Simplification Video](#)
- [2024-25 FAFSA Roadmap](#)

Promote FAFSA Filing



Federal Student Aid Estimator

- The Federal Student Aid Estimator provides an estimate of the federal student aid a student may be eligible to receive.

Visit
StudentAid.gov/aid-estimator

Estimate Your Federal Student Aid

Our *Federal Student Aid Estimator* provides an estimate of what federal student aid you may be eligible to receive. To apply for financial aid, complete the *Free Application for Federal Student Aid* (FAFSA®) form.

Begin Your Estimate for Federal Student Aid

Before you complete the FAFSA form, the *Federal Student Aid Estimator* can help you understand your options to pay for college or career school by providing an early estimate of your Expected Family Contribution (EFC) and eligibility for federal student aid.

Start



Who Should Complete This?

Students, parents, and college access professionals who want to get an early estimate of what aid may be available to a student considering college or career school.

Federal student aid is only available to U.S. citizens or eligible noncitizens.



10 minutes

How Long Will It Take?

Most people complete the *Federal Student Aid Estimator* in 5–10 minutes.

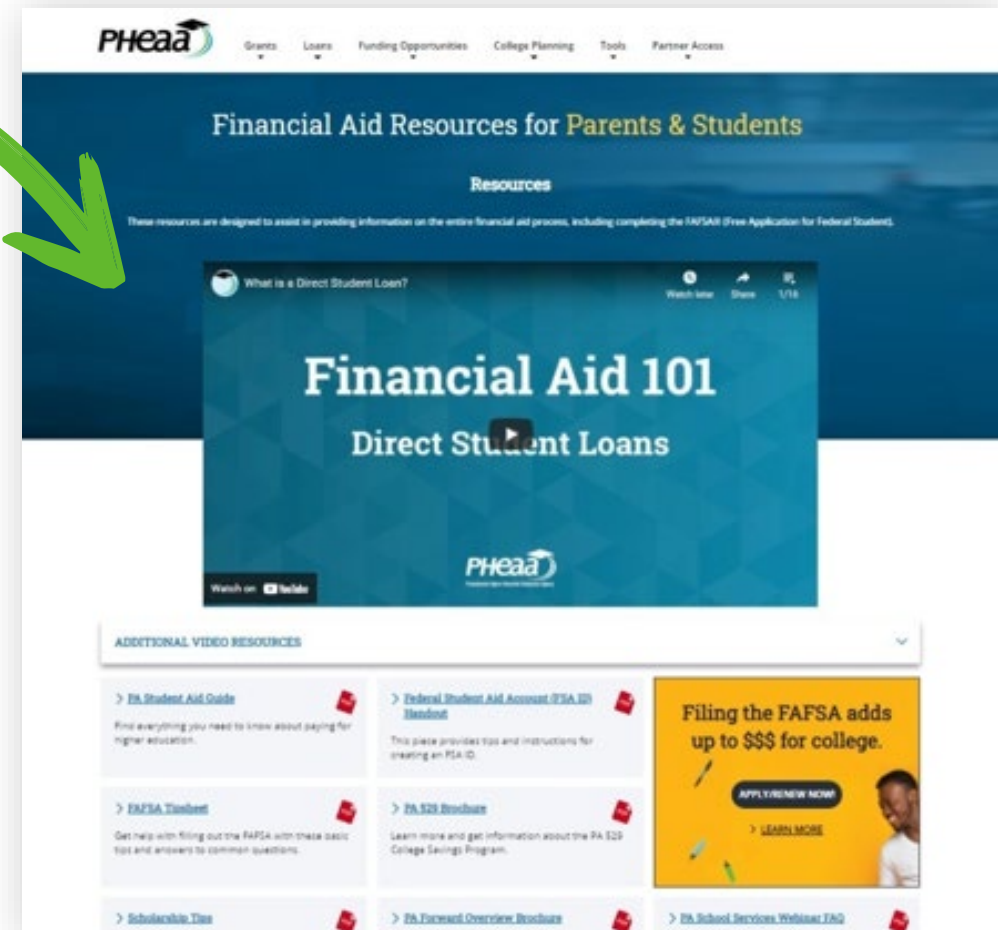


What Do I Need?

- Federal tax information or tax returns for the student (and spouse if married) and parents for a dependent student.
- Information on savings, investments, and assets for the student and parents, if applicable.

PHEAA Toolkits

- Financial Aid Night Toolkit
- FAFSA Toolkit
 - Includes PDFs, flyers, ads for school publications, newspaper articles and planning information
- Career Education and Work Standards Toolkits (Chapter 339 materials)
 - Includes free materials and lesson plans to help students meet the academic and career standards developed by the PA Department of Education



PHEAA Materials

PHEAA offers a large variety of materials that are FREE to order at [PHEAA.org/order-online](https://www.pheaa.org/order-online).



Many publications available in Spanish

FAFSA Tip Sheet

Filing the FAFSA & Getting Financial Aid

The Free Application for Federal Student Aid (FAFSA) is the most important application you must complete in order to qualify for almost all types of financial aid. Federal and state aid, local programs, and private grants and scholarships all use the FAFSA!

FAQs

Why complete a FAFSA?
The U.S. Department of Education (ED) uses the information provided on your FAFSA to determine your eligibility for aid from federal student financial assistance programs. In Pennsylvania, the FAFSA also helps determine your PA State Grant eligibility.

THE PATH TO PAYING FOR HIGHER EDUCATION

TIPS

After completing the FAFSA and being accepted by the school, you will receive a financial aid offer that outlines how much the school will cost and what kind of financial aid package you will receive. Schools form all offers differently, but they contain the same overall information:

- Cost of Attendance, which includes tuition and fees, room and board books and supplies, travel and personal expenses. If some of these are not listed on your offer, check the school's website or contact the Financial Aid Office.
- Gift Aid, which includes all of the FREE sources of financial aid that the school is offering you and that you're not receiving from federal, state and other sources. Be sure to include any private scholarships not listed on the offer.
- Self-Help Aid, which includes loans and work-study. Self-Help Aid is different from Gift Aid in that you must repay the funds or work to earn the funds.

When do them math. "WHAT YOU STILL NEED" is the amount of money you are still responsible for after all aid has been applied. It is typically covered by family assistance, savings, private loans, or considering a less expensive school.

CONSIDER the Big PICTURE
Multiply your results by the number of years you anticipate being in school.

SAMPLE STUDENT		COLLEGE A	
Tuition & Fees	26,400	Tuition & Fees	26,400
Room & Board	1,440	Room & Board	1,440
Books & Supplies	1,200	Books & Supplies	1,200
Travel & Personal Expenses	2,200	Travel & Personal Expenses	2,200
TOTAL	\$40,250	TOTAL	\$40,250
State Grant	1,000	State Grant	1,000
FSEOG Grant	1,000	FSEOG Grant	1,000
Other Grants & Scholarships	1,000	Other Grants & Scholarships	1,000
TOTAL	\$21,825	TOTAL	\$21,825
NET COST	\$18,425	NET COST	\$18,425

SAMPLE STUDENT		COLLEGE B	
Tuition & Fees	26,400	Tuition & Fees	26,400
Room & Board	1,440	Room & Board	1,440
Books & Supplies	1,200	Books & Supplies	1,200
Travel & Personal Expenses	2,200	Travel & Personal Expenses	2,200
TOTAL	\$40,250	TOTAL	\$40,250
State Grant	1,000	State Grant	1,000
FSEOG Grant	1,000	FSEOG Grant	1,000
Other Grants & Scholarships	1,000	Other Grants & Scholarships	1,000
TOTAL	\$21,825	TOTAL	\$21,825
NET COST	\$18,425	NET COST	\$18,425

Navigating A COLLEGE FAIR



PA Student Aid Guide 2024-25

Personal POCKET RESUMÉ





Questions



Pennsylvania Association for College Admission Counseling

Thank You for Joining!

Please use the **Evaluation**** link in the Chat area to complete the short survey.**

**You can download the PPT documents from the Chat.
This recording will be available on PACAC website in about a week!**

Keep an eye out in your email for future date announcements on upcoming presentations.

<https://pacac.memberclicks.net/online-workshops>

