

Introduction Poll

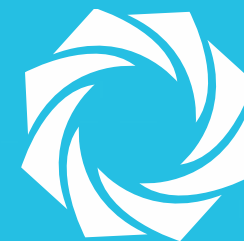
FAFSA Boot Camp Part I Introduction



The background of the slide features a photograph of graduates in black and white academic regalia. They are holding their mortarboards high in the air, and the scene is bathed in a warm, golden light, suggesting a celebratory atmosphere at a commencement ceremony.

FAFSA Boot Camp Part I: Student Aid Account Creation

September 2024



UTAH
SYSTEM OF
HIGHER
EDUCATION

Agenda

1. Quick FAFSA news updates
2. Learn the basics of financial aid and why a high school senior should file the FAFSA
3. How to help a student or parent create a StudentAid.Gov account

The 2025-26 FAFSA News and Updates

Learning outcome: Understand how to navigate this year's FAFSA timeline.

FAFSA News

The 2025-26 FAFSA will be released to all students on December 1, 2024.

FSA will conduct testing with some students from October through November this year.

- The 2025-26 FAFSA will have very few changes compared to last year's form.
- Most of the updates and changes this year will focus on creating a StudentAid.Gov account and making corrections.



FAFSA News Continued



- The identity verification requirement has been waived for Contributing Parents/Spouses.
- Coming soon: The Attestation Form will be available online.
 - FSA is developing a way to no longer send documentation via email.
 - The match rate for the knowledge-based questions has improved, but it's still not high, so most will be sent for manual verification.
- FSA has finally begun processing paper forms (End of July). However, for those who sent paper forms that were not completed correctly, their FAFSA will be returned and must be redone and resubmitted by mail. **It is not recommended to use the paper FAFSA.**

Recommended FAFSA Schedule

First half of fall: Teach students about options to pay for college and help them create StudentAid.Gov accounts.

Second half of fall: Help students complete the FAFSA.

First half of spring: Continue teaching students about options to pay for college and emphasize scholarships, continue to help students complete their FAFSA, and follow up with them.

Second half of spring: FAFSA follow-up and preparation for college.

Ideas for the Fall Planning

- Work with students to complete their StudentAid.Gov Accounts before the FAFSA opens.
- Provide extra credit opportunities for students who create their StudentAid.Gov account either at home or school.
- Host events during school for students or after school for families.
- Pair your StudentAid.Gov account creation events with Utah College Application Week.
 - **Our office will not be coordinating any official StudentAid.Gov account creation-type events or providing any official assistance.*

The goal is for students to create their StudentAid.Gov accounts early so they won't have to worry about needing tax information while filing the FAFSA.

Pairing FAFSA events with other events or themes

StudentAid.Gov Account

UCAW, paying for college nights or workshops, financial aid-themed events, scholarship workshops, tabling, etc.

FAFSA

Junior College Tour, Decision Day, other events or workshops, etc.



Financial Aid Basics

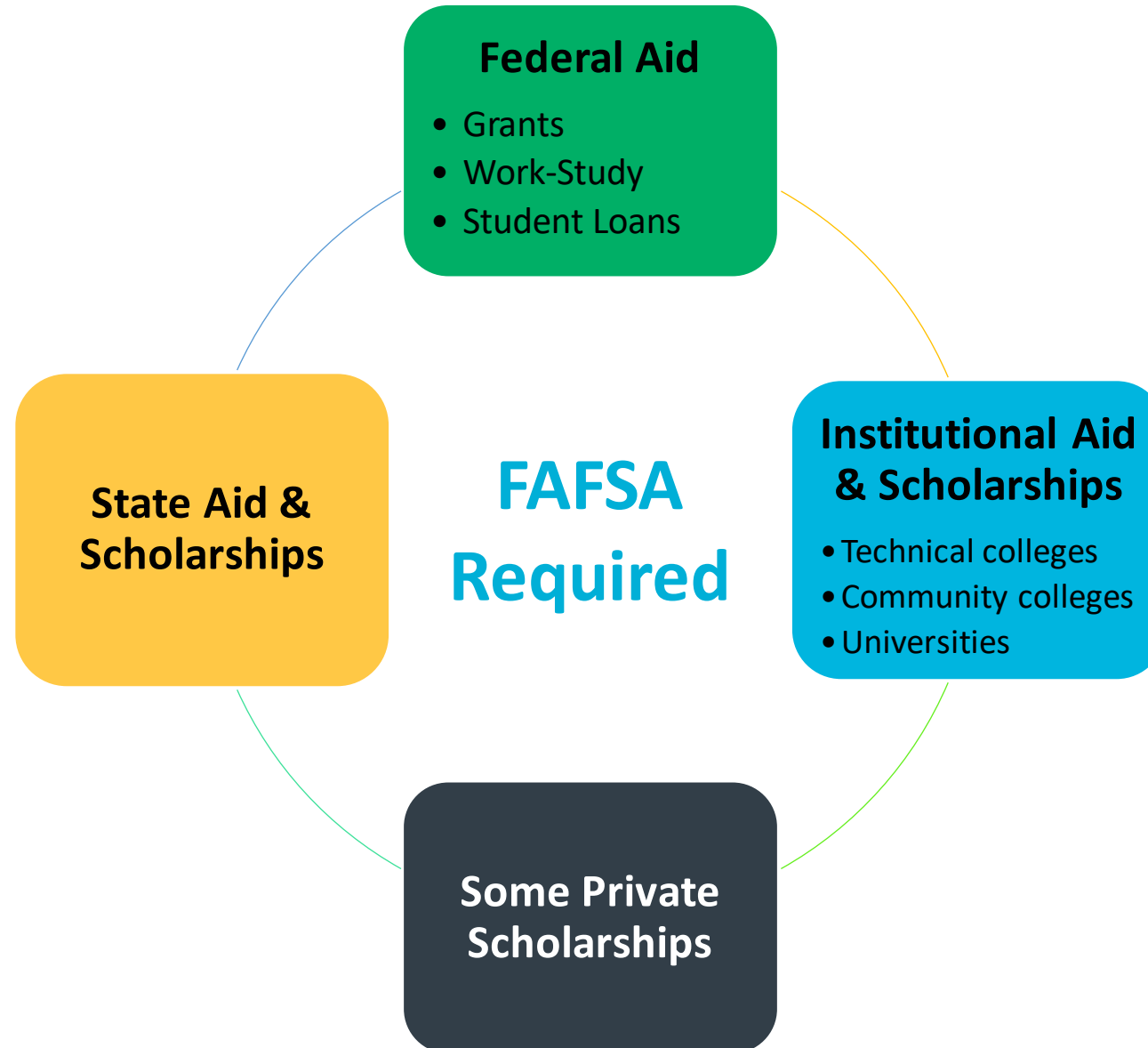
Learning outcome: Why a high school senior should file the FAFSA.

What is the FAFSA?

- It stands for **Free** Application for Federal Student Aid
- FAFSA is the **gateway** to financial aid and many scholarship opportunities
- High school students should start to apply ~~October 1st~~ of their senior year **AND** every year of college
- Go to **studentaid.gov** to apply!



Why Complete the FAFSA?



Title IV Federal Financial Aid

Grants

- The Pell Grant is most common.
- The maximum Pell amount is currently \$7,395/yr. (subject to change annually).

Work-Study

- Students will see the full amount on the offer letter but only receive that money through work.
- This is earned as a paycheck, mostly on-campus jobs.

Federal Student Loans

What is subsidized vs. unsubsidized?	What is a dependent vs. independent student?	How much?
Subsidized means interest doesn't accrue as long as the student is enrolled at least half-time. Subsidies are based on financial need.	Dependent students must report parent information on FAFSA.	1 st academic year max is up to <u>\$5,500</u> for dependent students. 1 st academic year max is up to <u>\$9,500</u> for independent students. No more than <u>\$3,500</u> can be subsidized.

State Aid

The Big Three Examples:

1. Utah Promise Scholarship
 - *Need-based scholarship*
 - ***Colleges identify candidates***
2. Opportunity Scholarship
 - *Academic or merit scholarship*
 - ***Student applies***
3. Technical Education Scholarship Program
 - ***Student applies at college***

Learn more at ushe.edu



Institutional Aid

- **Need-Based Scholarships:** Many colleges offer need-based scholarships requiring FAFSA completion.
- **Non-Need-Based Scholarships:** Many colleges have scholarship opportunities that require the FAFSA but are not based on financial need.
 - Example: USU Eastern has over 70 non-need-based scholarships requiring FAFSA.
 - Example: Davis Tech requires FAFSA for any scholarship.



What is the Student Aid Index (SAI)?

Completing the FAFSA generates a SAI

- Colleges use the SAI to determine student eligibility for financial aid.
 - $\text{Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Other Financial Assistance (OFA)}$
 - An SAI can be between -1,500 to 99,999.
 - An SAI of 0 or below gives access to the full Pell Grant and other need-based aid opportunities.
 - The lower the SAI, the greater the student's financial need, which increases the likelihood of qualifying for need-based aid, such as a Pell Grant.
 - Students with an SAI above 0 can still qualify for partial Pell.
- Note: Most financial resources require FAFSA completion.



Financial Aid Basics Quiz

Financial Aid Basics Quiz



What if the family doesn't believe they qualify for anything on the FAFSA?

1. You never know if a student will or will not qualify; you shouldn't assume (presumptions/bias).
2. Completing the FAFSA will not negatively impact students or families. It's free to fill out, requires no commitment, and students or families can decline any amount of aid.
3. You are teaching a skill and a resource that can be used in the student's future. Access to the FAFSA remains available whenever the student needs it.
 - Student circumstances often change, such as parental job loss, parental divorce, the student getting married, or having a child, etc.
 - Educating parents about this resource can help them prepare younger children.

What if the family doesn't believe they qualify for anything on the FAFSA? (continued)

5. After completing the FAFSA, the student's information will be saved for future FAFSA forms. Additionally, only one StudentAid.Gov account needs to be created, which means you have helped the student through the hardest part.
6. It serves as a backup in case the student doesn't qualify for any aid or scholarships, offering access to student loans, which is a viable backup after all other methods are exhausted.
7. It's a gateway to financial aid and scholarship opportunities.

Creating a StudentAid.Gov Account

Learning outcome: How to help students and parents successfully create an account.

StudentAid.Gov Account Creation

- Creating this account is the biggest hurdle for students and families when completing the FAFSA.



StudentAid.Gov Account Creation

- Creating this account is the biggest hurdle for students and families when completing the FAFSA.
- Students and parents encountered glitches, webpage timeouts, and frozen webpages.



StudentAid.Gov Account Creation

- Creating this account is the biggest hurdle for students and families when completing the FAFSA.
- Students and parents encountered glitches, webpage timeouts, and frozen webpages.
- Last year we encountered significant challenges for parents without a Social Security Number.
 - Some parents were never able to create an account.



Who needs to create an account?

Contributors – Anyone who is asked to provide information on a student FAFSA form.



The student and the student's spouse (if applicable)



FAFSA parent and the other parent (if applicable)

Contributors

A contributor IS...



- Student filing the FAFSA
 - If married, the student's spouse
- Biological or adoptive parent
 - If married or remarried (stepparent), the biological or adoptive parent's spouse

A contributor IS NOT...

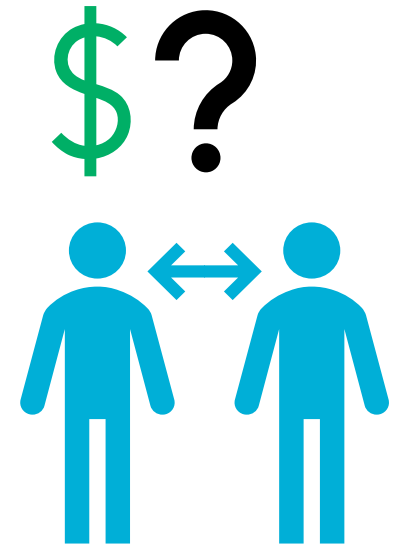


- Grandparents
- Foster parents
- Legal guardians
- Brothers or sisters
- Aunts or uncles
- Any other person

Contributing Parent

Who is considered the Contribution FAFSA Parent?

- In divorced or separated parent situations, the FSA has defined the FAFSA Parent as **"the parent who has provided the most financial support to the student in the past 12 months."**
- In situations where both parents provide the exact same amount of financial support, the contributing parent is the one with the highest income or assets.



Do both parents need to create an account and sign the student's FAFSA? – It depends.

Both Parents Account Scenarios

- Unmarried parents living together
- Married or remarried – filed taxes as “Married Filing Separate”

*Tip: If the parents live together or are married and didn't file “married jointly” then both parents are required.

One Parent Account Scenarios

- Single parent (never married)
- Married or remarried - filed taxes as “Married Filing Jointly”
- Divorced or separated parent that has not remarried
- Widowed parent



Scenario Anna



Meet Anna

Anna is a senior in high school who plans to attend college in fall 2025. Anna's parents are divorced. Anna's mother lives in a different state and does not provide financial support. Anna's dad, stepmother, grandmother, and older brother all live in the same house as Anna.

<https://forms.office.com/r/5wLeb4t2Ub>

Answers

A: Anna

A: Anna's father

A: Anna's stepmother

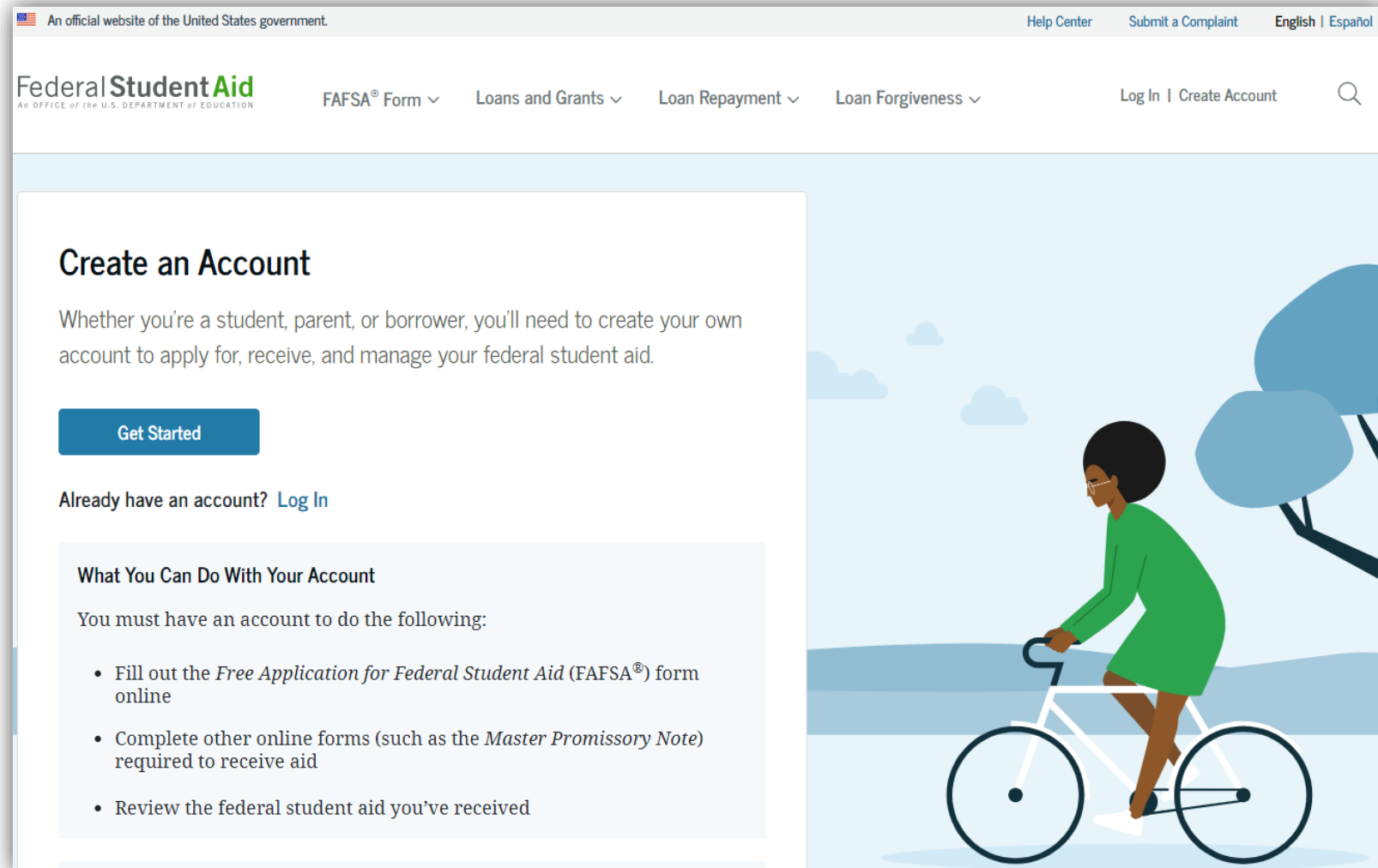
Why?

- In the case of divorced parents, only the income and assets of the parent who provides the greater portion of the student's financial support will be included on the FAFSA form. If that primary parent is remarried, the income of that parent's spouse (stepparent) will also be included.



StudentAid.Gov Account Walkthrough

studentaid.gov/fsa-id/create-account/launch



StudentAid.Gov Account Walkthrough

1. Although anyone without a Social Security Number can create an account this should only be used for those who are:
 1. Citizens of the Freely Associated States who need to complete the FAFSA form online.
 2. Parent(s) or spouse of a student who is applying for aid.
2. Account creators will need to use a verified email (make sure students don't use their school email because they cannot access it at the end of the school year).
3. A cell phone is optional, though recommended. However, to ease the process while working with students and parents, it's important to note that having a cell phone is not a requirement

StudentAid.Gov Account Walkthrough – Step 7

- Two-Step Verification
- (Outdated screenshot)

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.



SMS Verification

7035550000

⚠ Not Verified

Verify



Email Verification

William712@email.com

⚠ Not Verified


Verify



Use an Authenticator App (Most Secure Option)


StudentAid.Gov Account Walkthrough – Step 7

- Two-Step Verification
- Authenticator App (optional)
- (Outdated screenshot)




SMS Verification
7035550000 ⚠ Not Verified

Verify



Email Verification
William712@email.com ⚠ Not Verified

Verify



Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
[Learn More](#)

[+ Set Up an Authenticator App](#)

Previous


Continue

StudentAid.Gov Account Walkthrough – Step 7

- Encourage saving Backup Code
 - Good places to save it:
 - On a paper with taxes
 - Phone
 - Folder for college passwords
- (Outdated screenshot)

Step 7 of 7

Enable Two-Step Verification: Backup Code

 We recommend storing your backup code in a safe place.

Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code Is:

WPF6J1L73FEF

☐ I have stored this backup code somewhere safe.

[Previous](#) [Continue](#)

StudentAid.Gov Account Walkthrough – Finish

- Now wait to process identity with Social Security Administration, which should take 1-3 business days.
- (Outdated screenshot)

Your Account Was Successfully Created — What's Next?

Before we can grant full account access, we must confirm that your name, Social Security number, and date of birth all match what is on record with the Social Security Administration (SSA). This process takes one to three days. If you verified your email address, you'll receive an email once your information is matched with the SSA.

You can still use your account while your information is being verified with the SSA.



Remember to Save Your Backup Code

Your backup code lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code Is:

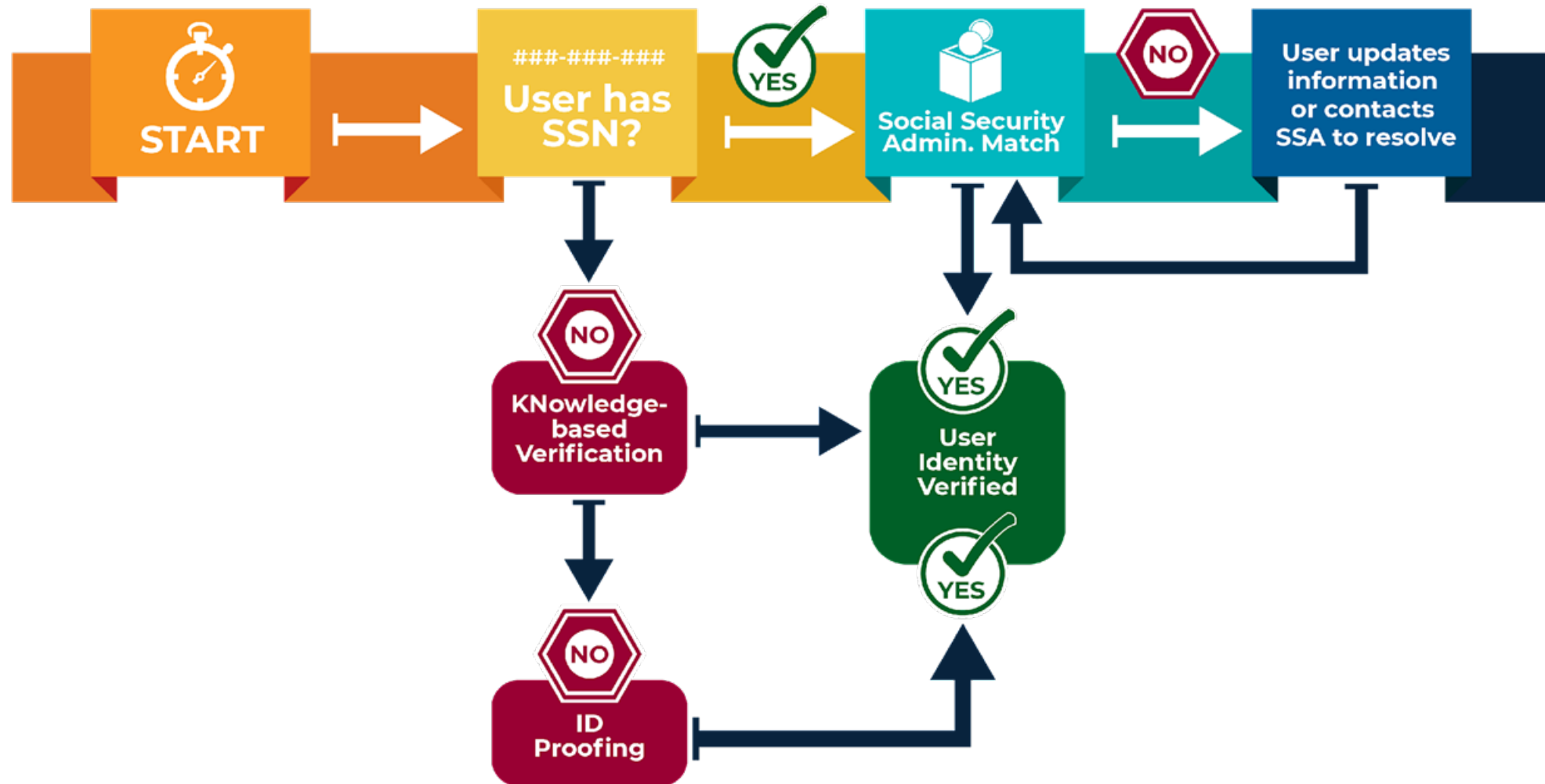
WPF6J1L73FEF

StudentAid.Gov Account Key Details

- 1. For first-time account creators, identity verification is required for new accounts with the Social Security Administration.**
 - StudentAid.Gov accounts will need to be authenticated with the Social Security Administration to be fully functional in transferring IRS tax information during FAFSA completion
 - **Note that it will take 1-3 business days to process identity for first-time account creators.**

In other words, if a student or parent does not create an account 1-3 days before working on the FAFSA, they will not be able to transfer their tax information to the FAFSA automatically. Instead, they will need to manually insert their tax information.

Start → Does user have SSN? → No, Knowledge-Based Verification



Additional Steps For Parents without SSNs

- After two-step verification and receiving the backup code, users without an SSN will complete knowledge-based identification questions.

Create an Account



Step 7 of 7

Identity Verification

One last step! We're required to ask additional questions when you don't have a Social Security number (SSN) to verify your identity. You must answer these to finish creating your account.

The results of the identity verification will be displayed on the next page—note that you won't be able to return to this page to answer these questions again.

Which of the following is the street name of your most recent previous address?

- ☐ Florida Ave NW
- ☐ Sesame Street
- ☐ Langston Pkwy
- ☐ None of the above

Which of these phone numbers have you ever used previously?

- ☐ (316) 775-5152
- ☐ (970) 680-6986
- ☐ (128) 791-0911
- ☐ None of the above

Which of the following is a current or previous employer?

Additional Steps For Parents without SSNs

- The TransUnion credit bureau will automatically create these personalized questions and multiple-choice answers.

- ☐ Florida Ave NW
- ☐ Sesame Street
- ☐ Langston Pkwy
- ☐ None of the above

Which of these phone numbers have you ever used previously?

- ☐ (316) 775-5152
- ☐ (970) 680-6986
- ☐ (128) 791-0911
- ☐ None of the above

Which of the following is a current or previous employer?

- ☐ Adidas
- ☐ The Walt Disney Company
- ☐ Nokia
- ☐ None of the above

Which of the following people lives or owns property in Tafuna?

- ☐ Aasiya Jayavant
- ☐ Leo Knight
- ☐ Justine Marshall
- ☐ None of the above

Additional Steps For Parents without SSNs

- If the user successfully answers the identity verification questions, their identification will be processed immediately, allowing them to transfer their tax information to the FAFSA right after creating their account.

Create an Account

Step 7 of 7

Identity Verification

One last step! We're required to ask additional questions when you don't have a Social Security number (SSN) to verify your identity. You must answer these to finish creating your account.

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What if a parent without an SSN doesn't pass the identity verification questions?

The exact process for the new FAFSA has yet to be determined. However, based on last year's procedure, anticipate the following steps:

- Federal Student Aid will email these parents a **case number** and require them to fill out an Attestation Form form to verify their identity.
- If they do not receive the email with a case number, they should call Federal Student Aid's Information Center at 1-800-433-3243 for assistance.

ID verification for individuals without SSNs – Required documents

- Completed Attestation Form
 - Available at [StudentAid.Gov](https://studentaid.gov)
 - Proof of Identity:
 - **ONE** of the following forms of ID
 - Driver's License
 - State or City Identification Card
 - Foreign Passport
- OR
- A UTILITY BILL + ONE of the following forms of ID
 - Municipal identification card
 - Community ID
 - Consular identification card

**This information is a direct copy from Federal Student Aid*

What if a parent without an SSN cannot verify their identity with FSA?

Based on what happened last year:

- At first, FSA said that if any parents were unable to verify their identity, their student would be ineligible for any aid.
- Later, FSA waived the identity verification requirement and made it available for these parents to file the FAFSA. Still, they could not transfer their data from the IRS and had to insert their tax information manually.

For the 2025-26 FAFSA:

- **Contributing parents who cannot verify their identity will be waived from the identity verification requirement and will have to manually insert their tax information, but their student will qualify for aid.**
- However, for future FAFSAs, SSN requirements may return, so it's important that the parent tries.

Best practice: Do not directly ask about citizenship status. Use universal language:

Brief Overview: The FAFSA is a gateway to college aid and scholarships. To qualify for aid, the student and required parents must create a StudentAid.Gov account. Login to this account to transfer tax information and sign and submit the FAFSA.

- ✚ To include parents without SSNs: **Parents are not required to have an SSN to create an account.**
- ✚ To include those who may not be eligible to file the FAFSA: **Remember, not everyone is eligible for aid from the FAFSA. For eligibility, applicants need an SSN. If they do not have an SSN, there are other ways to get aid. Ask me for more information.**

FAFSA eligibility for students with parents without SSNs

Question:

- Can a student complete the FAFSA if they are a U.S. Citizen or an eligible non-citizen, but their parent does not have a Social Security Number?

Answer:

- **Yes.** To qualify for aid, the student's parent(s) must create a StudentAid.Gov account and provide consent for the student's FAFSA.
- If parents are hesitant about sharing personal information, please share that FAFSA data is protected (encrypted) by federal law and prohibits any use of FAFSA data except to calculate federal and state financial aid.
 - edtrust.org/the-equity-line/2024-25-better-fafsa-advocacy-faqs/
 - [law.cornell.edu/uscode/text/20/1090](https://www.law.cornell.edu/uscode/text/20/1090)

Best practices for helping parents without SSNs

- What do you do if a parent is hesitant about revealing their information on the FAFSA?
 - Reassure them that the Department of Education does not share information with immigration or customs enforcement agencies.
 - Let them know that information shared on the FAFSA is encrypted.
 - If they have an ITIN, then the IRS already has most of their information.
 - If they do not want to create an account to insert their information electronically, they can submit a paper FAFSA.

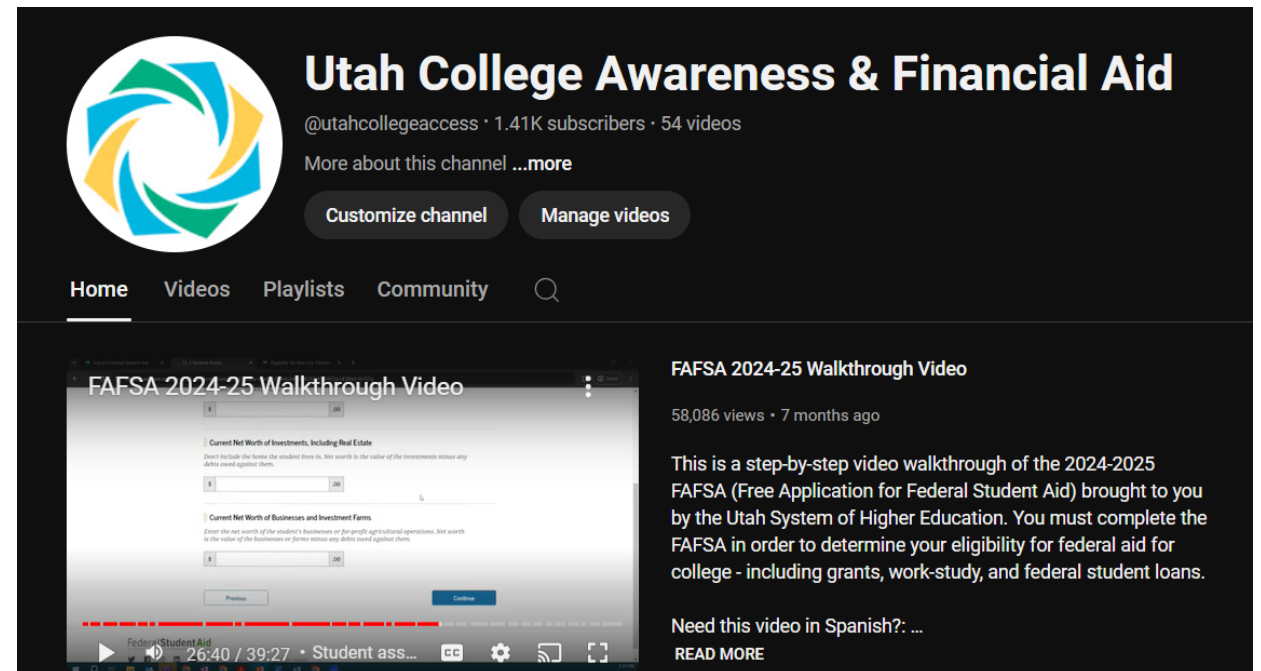
StudentAid.Gov Account Creation Quiz

StudentAid.Gov Account Creation Quiz



Resources

- UCAW and FAFSA webpage for professionals: <https://ushe.edu/utah-college-application-week/>
- YouTube channel: youtube.com/@utahcollegeaccess
- Apply for College webpage: <https://ushe.edu/college/>
- FAFSA Help Utah webpage: <https://ushe.edu/fafsa/>
- FAFSA Cup
- FAFSA Scholarship



Support



Dyllen Cafferty

FAFSA State Coordinator
801-646-4562
dyllen.cafferty@ushe.edu

For students and families
FAFSA State Coordinator and Work-Study
fafsa-help@ushe.edu

