



UTAH SYSTEM OF  
HIGHER EDUCATION

# FAFSA Case Studies

2024-25 FAFSA Boot Camp Training

# Table of Contents

## **Basic: Case Study #1**

<u>Focus: Divorced parents now remarried. One parent is a business owner.....</u>	4
<u>Executive Summary and Tutorial.....</u>	4
<u>Background, Student Information, and Parent Information.....</u>	5
<u>Tax Documents.....</u>	8
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	9

## **Basic: Case Study #2**

<u>Focus: Student is a U.S. Citizen who has parents without Social Security Numbers.....</u>	11
<u>Executive Summary and Tutorial.....</u>	11
<u>Background, Student Information, and Parent Information.....</u>	12
<u>Tax Documents.....</u>	15
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	15

## **Basic: Case Study #3**

<u>Focus: Assisting a refugee student who is considered an eligible noncitizen.....</u>	19
<u>Executive Summary and Tutorial.....</u>	19
<u>Background, Student Information, and Parent Information.....</u>	20
<u>Tax Documents.....</u>	23
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	23

## **Intermediate: Case Study #4**

<u>Focus: Parents filed their taxes incorrectly and own multiple 529s.....</u>	26
<u>Executive Summary and Tutorial.....</u>	26
<u>Background, Student Information, and Parent Information.....</u>	27
<u>Tax Documents.....</u>	30
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	30

## **Intermediate: Case Study #5**

<u>Focus: Student who has legal guardians or an unusual circumstance.....</u>	32
<u>Executive Summary and Tutorial.....</u>	32
<u>Background, Student Information, and Parent Information.....</u>	33
<u>Tax Documents.....</u>	36
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	36

## **Advanced: Case Study #6**

<u>Focus: Parents who filed taxes while married but are currently separated.....</u>	38
<u>Executive Summary and Tutorial.....</u>	38
<u>Background, Student Information, and Parent Information.....</u>	39
<u>Tax Documents.....</u>	42

<u>Discussion Prompt, Review, and Key Takeaways</u> .....	42
<b>Advanced: Case Study #7</b>	
<u>Focus: A parent receives Social Security disability income (SSI) and does not file taxes</u> .....	44
<u>Executive Summary and Tutorial</u> .....	44
<u>Background, Student Information, and Parent Information</u> .....	45
<u>Tax Documents</u> .....	48
<u>Discussion Prompt, Review, and Key Takeaways</u> .....	48
<u>Glossary</u> .....	51

# Basic: Case Study #1

**Focus: Divorced parents now remarried. One parent is a business owner.**

## Executive Summary

This case study practices filing the Free Application for Federal Student Aid with varying marital status of biological parents. In this study, one parent is an entrepreneur who has been remarried. The student is selected for verification and must provide additional documentation to support the information reported in her initial FAFSA application.

## Getting Started

Follow the steps below to start a FAFSA Prototype application. These steps will teach advisers how to input student background, personal information, and parent information when completing the FAFSA.

1. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
2. Insert access code: **prototype2526**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.  
**You won't be able to see income and tax questions.**

## Scenario

For this case study, complete the following scenarios in the prototype.

1. Begin with “**New Application**” and select “**Raya Tran**”:
2. Once logged in, select “**Start a 2025–26 FAFSA Form**”, then select “**Student**”:

### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	<b>Launch This User</b>
Alcina Tran	DOB 5/5/1973	Launch This User

I am starting the FAFSA form as a

<input checked="" type="radio"/> Student	<input type="radio"/> Parent
--	------------------------------

## Background

Raya is a high school senior who uses the pronouns she/her. Her parents divorced when she was in middle school. Both her mother and father have since remarried. Raya lives with her parents equally, but she receives the most financial support from her mother, Alcina. Her mother's household comprises her mother, stepfather, and younger stepbrother, Jax. Her father's household consists of her father and stepmother.

## Student Information

Use the details below to complete the student section of the FAFSA application.

- **Student's Full Name:** Raya A. Tran
- **Date of Birth:** 05/05/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** Replace the auto-fill answers on the prototype with 700 Taylor Ave, Ogden, UT 84404.
- **Residency:** Raya moved to Utah in March 2019. In Utah, residency is established after living there for 12 consecutive months. Therefore, Raya established residency in March 2020.
- **Consent and Approval:** Press "Approve". Otherwise, the student will not qualify for any aid.
- **Marital Status:** Single (never married)
- **College or Career School Plans:** This is Raya's first time attending college. However, after completing concurrent enrollment courses, Raya will graduate high school with her associate degree.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" info above.
- **Direct Unsubsidized Loan Only:** Raya's parents plan to provide information on the FAFSA.
- **Inviting Parents**
  - **Parent Marital Status:** Raya's mother, Alcina, divorced Raya's father, James, in June 2015, and they have not been together since. Raya lives with both of her parents equally. Alcina provides most of Raya's financial support. Alcina remarried Travis, Raya's stepfather, in June 2016. James, Raya's father, remarried Jennifer, Raya's stepmother, in October 2018. Remove any text that may autofill these boxes first.
  - **Mother's Full Name:** Alcina Tran
  - **Mother's Date of Birth:** 10/22/1977
  - **Mother's Social Security Number:** 222-22-2222
  - **Mother's Email:** alcina.tran@email.com
  - **Stepfather's Name:** Travis Tran
  - **Stepfather's Date of Birth:** 12/12/1956
  - **Stepfather's Social Security Number:** 333-33-3333
  - **Stepfather's Email:** travis.t@email.com



OR


- **Father's Full Name:** James Lee
  - **Father's Date of Birth:** 10/22/1977
  - **Father's Social Security Number:** 444-44-4444
  - **Father's Email:** james.lee@email.com
  - **Stepmother's Name:** Jennifer Lee
  - **Stepmother's Date of Birth:** 12/12/1956
  - **Stepmother's Social Security Number:** 555-55-5555
  - **Stepmother's Email:** jenny.lee@email.com
- **Student Gender, Race, and Ethnicity:** It doesn't matter which answers are selected, these questions do not affect aid.
  - **Student Citizenship Status:** Raya is a U.S. Citizen.
  - **Parent Education Status:** Raya's mother completed an associate degree; her father completed a bachelor's degree.
  - **Parent Killed in Line of Duty:** Please refer to the "Background" info above. If there is no information, assume "no."
  - **Student High School Status:** She's currently attending and will graduate from Bassett High School in Bassett, Utah.
  - **Student Finances:** Worked part-time in 2023 and filed taxes. She has no IRA or pension. No rollovers, no benefits reported as income to the IRS, and no foreign-earned income exclusion.
  - **Student Assets:** She has a checking and savings account with a total balance of \$725.
  - **Student's Potential Colleges:** Select any state and click "Search," then select the following colleges: Barnard College, Northeastern University, Rice University.

After signing and submitting for Raya, please wait on the **"You're Almost There!"** page until this pops up and select **"View Parent Contributor"**:

**You've completed  
this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent will see when they are invited as a contributor.

[View Parent Contributor](#)

To return to the current scenario select "Stay On Page." When you are ready to exit and view other scenarios, select  from the top of the page or select "View All Scenarios."

[Stay On Page](#)

[View All Scenarios](#)



## Parent Information

Use the details below to complete the parent section of the FAFSA application.

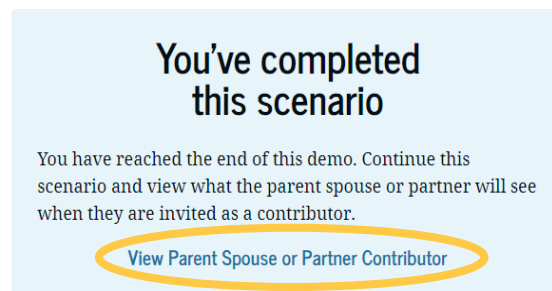
- **Biological Mother’s Address:** Replace the auto-fill answers on the prototype with 700 Taylor Ave, Ogden, UT 84404.
- **Biological Father’s Address:** Replace the auto-fill answers on the prototype with 1400 Cahoon St, Ogden, UT 84401.
- **Consent and Approval:** Press “Approve.” Otherwise, the student will not qualify for any aid.
- **Parent Marital Status:** Raya’s mother, Alcina, divorced Raya’s father, James, in June 2015, and they have not been together since. Raya lives with both of her parents equally. Alcina provides most of Raya’s financial support. Alcina remarried Travis, Raya’s stepfather, in June 2016. James, Raya’s father, remarried Jennifer, Raya’s stepmother, in October 2018.
- **Inviting the Parent, Spouse, or Partner:** If you insert the spouse’s info in the student portion, this question will not appear on the live FAFSA. However, the prototype will always ask for this information. See “Inviting Parents” in the “Student Information” section above.
- **Biological Mother’s Residency:** Raya’s mother moved to Utah in March 2019. In Utah, residency is established after living there for 12 consecutive months. Therefore, Alcina established residency in March 2020.
- **Biological Father’s Residency:** Raya’s father moved to Utah in January 2018. In Utah, residency is established after living there for 12 consecutive months. Therefore, James established residency in January 2019.
- **Federal Benefits Received:** None.
- **Biological Mother’s Family Size (click “Yes”) and Number in College:** Alcina and Travis have two children, Raya and her five-year-old stepbrother, Jax. Raya is the only dependent student attending college next year.
- **Biological Father’s Family Size (click “Yes”) and Number in College:** James and Jennifer have one child, Raya. Raya is the only student attending college next year.
- **Biological Mother’s Finances:** Alcina owns a hair salon and works full-time. Travis is retired. They filed their tax return as ‘married filing separately’ in 2023—meaning both the mother and stepfather need a StudentAid.Gov account to log in, provide consent, and sign the FAFSA. They have no IRA or pension rollovers, benefits reported as income to the IRS, or foreign-earned income exclusion.
- **Biological Father’s Finances:** James and Jennifer work full-time and filed taxes as ‘married filing jointly.’ They did not have any IRA or pension rollovers, benefits reported as income to the IRS, nor foreign earned income exclusion.
- **Biological Mother’s Assets:** Last year, Alcina received \$500 monthly for child support from her previous husband, James. She and Travis have \$10,000 in their checking and savings



accounts, and Travis has a mutual fund of \$25,000. Alcina’s hair salon is valued at \$100,000; she took out a loan to start the business and has paid off nearly \$60,000.

- **Biological Father’s Assets:** James receives \$400 monthly in child support from his previous wife, Alcina. He and Jennifer have \$5,000 in their checking and savings accounts, and James owns a carpet cleaning business valued at \$120,000; he took out a loan to start the business and has paid off about \$90,000.


After signing and submitting for Alcina, please wait on the “**You’re Almost There**” page until this pops up and select “**View Parent Spouse or Parent Contributor**”



**You've completed this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent spouse or partner will see when they are invited as a contributor.

[View Parent Spouse or Partner Contributor](#)

To return to the current scenario select “Go Back.” When you are ready to exit and view all available scenarios, select  from the top of the page or “View All Scenarios” below.

[Go Back](#)

[View All Scenarios](#)

### Parent Spouse or Partner Contributor Information

Use the details below to complete the other parent information on the prototype FAFSA application.

- **Stepfather’s Address:** See “Biological Mother’s Address” in the “Parental Information” above.
- **Stepfather’s Finances:** See “Biological Mother’s Finances” in the “Parental Information” above.

After signing and submission, the prototype is complete.

Please continue to review the following items and the discussion questions below:

### What tax questions will be asked if students or parents must manually insert their taxes?

**Remember, they will need their 2023 tax information.**

- Review the previous FAFSA’s tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://StudentAid.Gov/help/2425/find-tax-information)
- What about foreign tax filers?: [StudentAid.Gov/2425/help/non-us-tax-information](https://StudentAid.Gov/2425/help/non-us-tax-information)





## Discussion Prompt

After Raya completed the FAFSA, she was selected for verification by the three institutions she applied to: Barnard College, Northeastern University, and Rice University. All three institutions request Raya to complete a Family Size Verification document and ask that she provide her mother and stepfather's tax information. Raya has come for help to submit these documents safely. How do you guide her? Talk amongst your group.

## Review

This case study intends to understand how to identify “contributing parents” when divorce and remarriage occur. We also looked at how to assist a family with unique financial information. This process is easy and quick if the parents' IRS information is automatically transferred. But sometimes, parents must insert this information manually, and there may be more paperwork for a business owner. It can be overwhelming to help them submit the FAFSA. However, the [FAFSA instructs users exactly where to look for information](#). Throughout the FAFSA application, additional instructions are included, indicated by the (?) icon.

## Resolution

Since Raya will graduate high school with her associate degree, how do we answer “Student College or Career School Plans” questions on the FAFSA? When high school students transition to college, always use “First Year (freshman).”

Next, we need to identify the FAFSA parent in this situation by asking who has provided the most financial support to Raya for the last 12 months. In this scenario, Raya's mother, Alcina, is the contributing parent. Therefore, we do NOT need her biological father and stepmother's information, even though it's provided. A significant detail in this case study is Alcina's marital status since she remarried. On the *FAFSA Parent Wizard*, Raya will need to select “No” to the question “Are the parents married to each other?” and select “No” to the question “Do the parents live together?”. Then, select that her mother provides the most financial support, and she has “remarried.” Since her mother is remarried, we must insert information about the stepfather. Since her mother and stepfather filed separate taxes, Raya must invite both of them to the FAFSA to consent and sign.

When filling out the parent finances, there is an alternative option if the parent StudentAid.Gov accounts have not been processed. The parents will have to insert their tax and income information manually.

- If the parent owns their own business, is self-employed, or in any other situation where they don't work for someone else, they will most likely need their 1040 Form, Schedule 1, Schedule C, and possibly Schedules A, B, D, E, F, and H depending on the situation. All these documents should come with their tax return packet.



- If the parent has an employer, they will likely only need their 1040 form and potentially a W-2 form.

We need to add another person to Alcina's home since Jax is a dependent child. Normally, the FAFSA automatically adds Jax, but the prototype does not.

### **Assets Resolution**

The assets portion is challenging. Since Alcina receives \$500 monthly for child support, we calculate this asset for the year.  $\$500 \times 12 \text{ months} = \$6,000$  in child support. Then, insert the \$10,000 from the checking and savings accounts. For investments, insert \$25,000 in mutual funds. Normally, we would calculate the hair salon business's net worth—the total value minus the amount owed. In this case, Alcina has already paid \$60,000 of the total value, so there's no need for additional calculations. This is the figure we'll be using.



## Basic: Case Study #2

**Focus: Student is a U.S. Citizen who has parents without Social Security Numbers.**

### Executive Summary

This case study practices filing the Free Application for Federal Student Aid for a student born in the United States to parents who live in the U.S. and do not have Social Security Numbers.

### Getting Started

Follow the steps below to start a FAFSA Prototype application. When completing the FAFSA, these steps will teach advisers to input student background, personal information, and parent information.

4. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
5. Insert access code: **prototype2526**
6. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.  
**You won't be able to see income and tax questions.**

### Scenario Tracks

For this case study, complete the following scenarios in the prototype.

1. Begin with “**New Application**” and select “**Raya Tran.**”



#### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	<b>Launch This User</b>
Alcina Tran	DOB 5/5/1973	Launch This User

2. Once logged in, select “**Start a 2025–26 FAFSA Form**”, then select “**Student.**”

I am starting the FAFSA form as a

<input checked="" type="radio"/> Student		<input type="radio"/> Parent	
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## Background

Raya is a high school senior who uses the pronouns she/her. She was born in the U.S., and her parents do not have Social Security Numbers. Raya lives with her parents and has a 20-year-old brother attending Utah State University Blanding. He files his FAFSA as a dependent student who also lives at home. Her brother, David, will also file the FAFSA for USU Blanding next school year.

## Student Information

Use the details below to complete the student section of the FAFSA application.

- **Student's Full Name:** Raya Tran
- **Date of Birth:** 05/05/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** Replace the auto-fill answers on the prototype with 516 N 101 E, Blanding, UT 84511
- **Residency:** Raya moved to Utah in April 2020. In Utah, residency is established after living there for 12 consecutive months. Therefore, Raya established residency in April 2021.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for any aid.
- **Marital Status:** Single (never married)
- **College or Career School Plans:** This is Raya's first time attending college. She wants to study business or marketing and hopes to get a bachelor's degree in one of these areas.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Direct Unsubsidized Loan Only:** Raya's parents plan to provide information on the FAFSA.
- **Inviting Parents**
  - **Parent Marital Status:** Raya's parents are unmarried and living together.
  - **Mother's Full Name:** Alcina Tran
  - **Mother's Date of Birth:** 07/20/1980
  - **Mother's Social Security Number:** The parent has no SSN.
  - **Address:** 516 N 101 E, Blanding, UT 84511
  - **Mother's Email:** alcina.tran@email.com
  - **Father's Name:** Travis Tran
  - **Father's Date of Birth:** 09/13/1979
  - **Father's Social Security Number:** The parent doesn't have one.
    - Students with parents who don't have SSNs must invite both parents. Currently, the FAFSA does not allow parents to invite their spouse if they don't have an SSN. All tax information will need to be entered manually.
  - **Address:** 516 N 101 E, Blanding, UT 84511
  - **Father's Email:** travis.t@email.com




- **Student Gender, Race, and Ethnicity:** Which answers are selected doesn't matter. These questions do not affect aid.
- **Student Citizenship Status:** Raya is a U.S. Citizen.
- **Parent Education Status:** Neither parent has attended college.
- **Parent Killed in Line of Duty:** Please refer to the "Background" above. If there is no information, assume "no."
- **Student High School Status:** She is currently attending and will graduate from Abraham Lincoln High School in Brooklyn, Utah.
- **Student Finances:** Raya began working part-time at the end of 2020 but did not file taxes. She has no IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign-earned income exclusion.
- **Student Assets:** Raya has a checking and savings account with a total balance of \$400.
- **Student's Potential Colleges:** Select any state and click "Search," then select the following colleges: Rhodes College and Wellesley College.

After signing and submitting for Raya, please wait on the **"You're Almost There!"** page until this pops up, and then select **"View Parent Contributor."**

**You've completed this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent will see when they are invited as a contributor.

[View Parent Contributor](#)

To return to the current scenario select "Stay On Page." When you are ready to exit and view other scenarios, select  from the top of the page or select "View All Scenarios."

[Stay On Page](#) [View All Scenarios](#)

## Parent Information

Use the details below to complete the parent section of the FAFSA application.

- **Mother's Information:** If you followed the instructions above to transfer parent information through the "View Parent Contributor" pop-up, then Alcina's correct information should be transferred. Otherwise, please see the "Inviting Parents" section above.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for any aid.
- **Parent Marital Status:** Raya's parents are unmarried and living together.
- **Inviting the Other Parent (on the real FAFSA, if you invite both parents on the student's form, the spouse information won't show up):**
  - **Father's Name:** Travis Tran




- **Father’s Date of Birth:** 09/13/1979
- **Father’s Social Security Number:** The prototype will not move forward without an SSN, even though this parent doesn’t have one. To proceed, insert random numbers for the SSN. We recommend inviting both parents to the student’s form on the real FAFSA to avoid any issues.
- **Father’s Email:** travis.t@email.com
- **Residency:** Raya’s mother moved to Utah in April 2020. In Utah, residency is established after living there for 12 consecutive months. Therefore, Alcina established residency in April 2021.
- **Federal Benefits Received:** None.
- **Family Size (click “Yes”) and Number in College:** Alcina and Travis have two children, David and Raya, who live at home. David is 22 years old and attends USU Blanding. He receives most of his financial support from his parents.
- **Finances:** No IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign earned income exclusion. Travis and Alcina work and file individual tax returns. Travis is the *Head of Household*, and Alcina files *Single*, using their IRS-issued Individual Taxpayer Identification numbers (ITINs). They do not have W-2s.
- **Assets:** They have a checking and savings account with a combined balance of \$18,000.

After signing and submitting for Alcina, please wait on the “**You’re Almost There**” page until this pops up and then select “**View Parent Spouse or Parent Contributor.**”

You’ve completed  
this scenario

You have reached the end of this demo. Continue this scenario and view what the parent spouse or partner will see when they are invited as a contributor.

View Parent Spouse or Partner Contributor

To return to the current scenario select “Go Back.” When you are ready to exit and view all available scenarios, select  from the top of the page or “View All Scenarios” below.

[Go Back](#)

[View All Scenarios](#)



## Other Parent Information

Use the details below to complete the parent section of the FAFSA application.

- **Address:** 516 N 101 E, Blanding, UT 84511
- **Father's Financials:** Please see "Finances" in the "Parental Information" section above.

After signing and submission, the prototype is complete.

Please continue to review the following items and the discussion questions below:

### What tax questions will be asked if students or parents need to insert their taxes manually?

**Remember, they will need their 2023 tax information.**

- Review the previous FAFSA's tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://studentaid.gov/help/2425/find-tax-information)
- What about foreign tax filers?: [StudentAid.Gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information)

### Discussion Prompt

Imagine helping Raya and her parents at a FAFSA event before they complete their application. During this meeting, you're informed that Raya's parents do not have Social Security Numbers. Raya understands there may be additional steps her parents need to take to create StudentAid.Gov accounts, and if they successfully create their account, completing the FAFSA should be almost the same experience that it would be for parents with SSNs.

Raya's parents ask for help creating their StudentAid.Gov accounts.

When her parents start to create their StudentAid.Gov accounts, it will ask for their SSNs. But there is a **"What if I don't have a Social Security number?"** dropdown they can select that says, **"I don't have a Social Security Number."** Later in account creation, the parents will be asked to answer knowledge-based verification questions automatically generated by credit bureaus. If they successfully answer each question, their account will be processed immediately and ready to use. But what happens if they fail to answer the knowledge-based verification questions correctly? Or what if those questions never appear?

1. First, they will receive an email from Federal Student Aid (FSA) with a case number and an [attestation form](#) to verify their identity.
2. Next, parents will need to fill out and submit [the attestation](#) form with the required documentation attached (see [attestation form](#) page 3, Section 5).
3. After submitting their information, FSA will process their StudentAid.Gov account.



4. Please note that for the 2025-26 FAFSA, this identity verification process has been waived, and technically, parents do not need to do it. However, they may bring this back as a requirement for future FAFSA forms. I would recommend working with parents to process their identities (where possible), so they don't have to worry about doing this without your help in a future year.
5. For the 2025-26 FAFSA, all parents without SSNs must manually insert their tax information. There will be no transfer process due to the waiving of identification shared in step 4.

### Discussion Questions

Discuss these with your group:

1. After reviewing the identity verification steps above, what steps may or may not be required to verify the parent's identity who did not successfully answer or were never asked their knowledge-based verification questions?
2. How would you go about helping this family in a computer lab where others can hear your conversation?
3. How would you help parents in a way that doesn't attract attention in the room?
4. During your conversation with Raya's parents, they mention not feeling comfortable adding sensitive information to a federal government form on the computer. They want Raya to have access to financial aid but are certain they don't want to share their information. How do you alleviate their concerns? What alternative options can you provide?
  - a. See slides 45-46 for help: [ushe.edu/wp-content/uploads/pdf/k-12/ed-insights/2024/FAFSA\\_Boot\\_Camp\\_Part\\_I\\_Student\\_Aid\\_Account\\_Creation.pdf](https://ushe.edu/wp-content/uploads/pdf/k-12/ed-insights/2024/FAFSA_Boot_Camp_Part_I_Student_Aid_Account_Creation.pdf)

### Review

In this example, we learned what to do if parents don't have Social Security Numbers, are unmarried, do not file taxes, and must take unique steps to create StudentAid.Gov accounts. We determined family size and how many family members are attending college. Since Raya's older brother is still living at home, and receives most of his support from his parents, he's counted in the total household size, even though he isn't claimed on his parent's taxes. Since he will continue his degree next year, and Raya will start her college career, two students are in the household for the 2025-26 school year.

### Resolution

In this case study, we practiced the necessary steps to help a student file the FAFSA. This student has unmarried parents who live together and don't have Social Security Numbers. These details make the case unique, and since the parents aren't married, both must create an account, provide consent on the FAFSA, and sign it.

For parents without Social Security Numbers, please follow these steps:





1. Tell parents to create a StudentAid.Gov account. After creating it, they'll need to provide consent and sign the FAFSA.
  - a. An alternative to creating a StudentAid.Gov account is completing a paper FAFSA. It has to be physically completed, signed, and mailed to Federal Student Aid. This process will still require all contributors to confirm their identity. The process and timeline is currently unknown (as of 10/01/2024). Due to extreme delays in processing paper FAFSAs, we strongly encourage all students to complete it electronically, when possible.
2. Because the parents are not married and file separate taxes, both parents need to create their own StudentAid.Gov account. Additionally, both parents need to be invited to provide consent and sign the FAFSA.
3. When creating their StudentAid.Gov account, parents will select **“I don't have a Social Security Number.”** At the end of the form, they may need to answer the “knowledge-based verification” questions. If successful, their identity will be processed (skip to step 5). If not, review Step 4.
4. If a parent didn't pass the “knowledge-based verification” questions or was never asked those questions, they will receive an email with a case number and an [attestation form](#) from Federal Student Aid, which they need to fill out and submit.
  - a. The attestation form will require the parents to submit the required documentation to verify their identity. Those documents are as follows:
    - i. Completed Attestation Form [StudentAid.Gov/sites/default/files/attestation-and-validation-of-identity.pdf](https://studentaid.gov/sites/default/files/attestation-and-validation-of-identity.pdf)
    - ii. Proof of Identity:
      1. **ONE of the following forms of ID:**
        - a. Driver's License
        - b. State or City Identification Card
        - c. Foreign Passport
        - d. **OR A UTILITY BILL + ONE** of the following forms of ID
          - i. Municipal identification card
          - ii. Community ID
          - iii. Consular identification card
  - b. After submitting the required forms and documents, FSA will provide an email confirming their identity.
  - c. Remember, this process has been waived for the 2025-26 FAFSA form, so parents will not be required to complete the form. However, we recommend that parents still verify their identity because it may be required on future FAFSA forms.
5. The parents must provide consent on the electronic FAFSA form.
6. When the student is inviting their parents to the FAFSA, instead of putting their SSN, they will need to list the parents' permanent mailing address.



7. The IRS will not transfer the parents' tax information to the form. The parents will have to manually insert it.
8. Both parents must log in and fill out their section of the FAFSA. The FAFSA won't be submitted until the last parent signs and submits the form.

Being prepared and proactive in these situations will help families feel more comfortable submitting the FAFSA. Students already face several barriers to accessing higher education, but making this step easier can positively affect their success.



## Basic: Case Study #3

**Focus: Assisting a refugee student who is considered an eligible noncitizen.**

### Executive Summary

In this example, the student and family are refugees. Included are questions regarding financial aid award offers.

### Getting Started

Follow the steps below to start a FAFSA Prototype application. When completing the FAFSA, these steps will teach advisers how to input student background, personal information, and parent information.

1. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
2. Insert access code: **prototype2526**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.

**You won't be able to see income and tax questions.**

### Scenario Tracks

For this case study, complete the following scenarios in the prototype.



1. Begin with “**New Application**” and select “**Raya Tran**”
2. Once logged in, select “**Start a 2025–26 FAFSA Form**”, then select “**Student**”

#### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	<input type="button" value="Launch This User"/>
Alcina Tran	DOB 5/5/1973	<input type="button" value="Launch This User"/>

I am starting the FAFSA form as a

<input checked="" type="radio"/> Student 	<input type="radio"/> Parent 
--	--



## Background

Raya is a high school senior who uses the pronouns she/her. Raya and her mother, aunt, and grandmother settled in Utah as refugees from Lebanon in October 2019. Raya's grandmother, Leisha, does not work and receives all her financial support from Raya's mother, Alcina. Raya's aunt, Sarah, lives in the house, and she pays her share of rent, utilities, food, etc. Raya's father was lost at war in 2014.

## Student Information

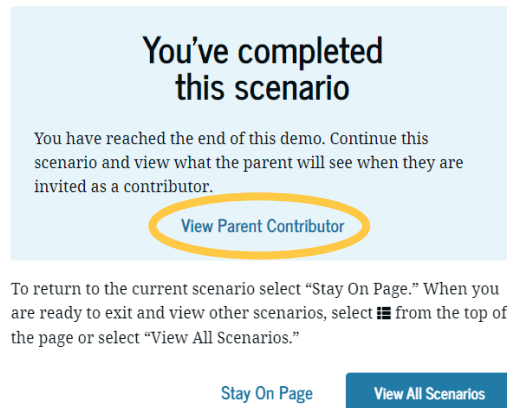
Use the details below to complete the student section of the FAFSA application.

- **Student's Full Name:** Raya Tran
- **Date of Birth:** 05/05/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** Replace the auto-fill answers on the prototype with 3975 S Sugar Beet Dr, West Valley City, UT 84120
- **Residency:** Raya moved to Utah in October 2019 from Beirut, Lebanon. In Utah, residency is established after living there for 12 consecutive months. Therefore, Raya established residency in October 2020.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for any aid.
- **Marital Status:** Single (never married)
- **College or Career School Plans:** This is Raya's first time attending college. Raya wants to study refugee law to better the policies and processes for refugees worldwide. She's considering four years of college and possibly law school.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Direct Unsubsidized Loan Only:** Raya's parents plan to provide information on the FAFSA.
- **Inviting Parents:**
  - **Parent Marital Status:** Raya's mother is a widow.
  - **Mother's Full Name:** Alcina Tran
  - **Mother's Date of Birth:** 02/20/1982
  - **Mother's Social Security Number:** 222-22-2222 (her A-Number is: A001234567).
  - **Mother's Email:** alcina.tran@email.com
- **Student's Gender, Race, and Ethnicity:** It doesn't matter which answers you select, these questions don't affect aid.
- **Student Citizenship Status:** Raya is considered an eligible noncitizen. Her A-Number is A009876543.
- **Parent Education Status:** Neither parent attended college.



- **Parent Killed in Line of Duty:** Please refer to the “Background” above. If there is no information, assume “no”.
- **Student High School Status:** Raya is attending and will graduate from Belen High School in Belen, Utah.
- **Student Finances:** Raya did not file taxes. She has no IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign-earned income exclusion.
- **Student Assets:** Raya does not have a bank account, and she doesn’t have any assets. However, Raya has about \$200 at home from doing odd jobs for her Aunt Sarah.
- **Student’s Potential Colleges:** Select any state and click “Search”, then select the following colleges: Smith College, Macalester College, and Williams College.

After signing and submitting for Raya, please wait on the “**You’re Almost There!**” page until this pops up, and then select “**View Parent Contributor.**”



### Parent Information

Use the details below to complete the parent section of the FAFSA application.

- **Address:** Replace the auto-fill answers on the prototype with 3975 S Sugar Beet Dr, West Valley City, UT 84120.
- **Consent and Approval:** Press “Approve.” Otherwise, the student will not qualify for any aid.
- **Marital Status:** Raya’s mother is a widow.
- **Residency:** Raya’s mother moved to Utah in October 2019 from Beirut, Lebanon. In Utah, residency is established after living there for 12 consecutive months. Therefore, Alcina established residency in October 2020.
- **Federal Benefits Received:** None.
- **Family Size (click “Yes”) and Number in College:** Please refer to the “Background” provided above.



- The prototype will automatically list “Other Parent” even though Alcina is widowed. This is an error in the prototype. Please continue to answer the family size with all “dependents” in the family, including the non-existent “Other Parent.”
- Raya is the only family member attending college next school year.
- **Finances:** Alcina works full-time. She has no IRA or pension rollovers, no EITC, no benefits reported as income to the IRS, and no foreign-earned income exclusion.
- **Assets:** Alcina has \$400 in her checking and savings accounts.

### How to Fix an Error

Raya comes to you for help because she accidentally incorrectly inserted her mother’s Social Security Number. To help Raya, you need to guide her to make a correction as follows:

On the main “**Scenarios**” page, scroll down to “**Correction Application**” and select the third option, “**Raya Tran.**”

Then, in “**My Dashboard**”, find “**My Activity**” and select “**FAFSA Form 2025-26.**”

Once there, find the “**Actions**” button on the right-hand side and click it to see the options. Then select “**Edit Contributor Information.**”

### Correction Application

Select a corrections scenario to view

<b>Alcina Tran</b> Parent	Scenario Parent making a correction to provide “missing signature,” and completes application	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student making a correction to provide “missing consent,” and completes application	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student making a voluntary correction, editing a contributor	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student income taxes paid is greater or equal to AGI number	<a href="#">View This Scenario</a>

### 2024–25 Free Application for Federal Student Aid (FAFSA®) Form

Processed

FAFSA® Information			
Student Raya A. Tran	Data Release Number (DRN) 1234	Submission Number 01	<div style="border: 1px solid gray; padding: 5px; display: inline-block;"> <b>Actions :</b> </div> <ul style="list-style-type: none"> <li>Add or Remove Schools</li> <li>Edit Contributor Information</li> <li>Make Corrections</li> <li>View FAFSA Submission Summary</li> </ul>



## Updating Contributing Parent Information

Raya states that her mother's SSN is 222-22-2233. Please update and re-invite Alcina to the FAFSA form. Please ignore the parent-spouse invitation. The prototype doesn't adapt to this particular case study. Then click "Exit."

After exiting, the prototype is done.

Please continue to review the following items and answer the discussion questions below:

### What tax questions will be asked if students or parents need to insert their taxes manually?

**Remember, they will need their 2023 tax information.**

- Review the previous FAFSA's tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://studentaid.gov/help/2425/find-tax-information)
- What about foreign tax filers?: [StudentAid.Gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information)

### Discussion Prompt

After helping Raya in the fall, she returns in the spring with her award letter. She's been offered over \$17,000 in aid (see Figure 3.1 below). Help her understand the difference between types of financial aid.

Answer the following questions:

1. What is a Pell Grant?
2. What is Work-Study?
  - a. What does it mean to be eligible for Work-Study?
3. What is the difference between Subsidized and Unsubsidized Loans?
  - a. Why are the loans called "Direct"?
4. What does it mean to "accept a partial amount"?

Discuss these questions with your group.



**Figure 3.1**

Fund	Status	Term	Amount	Accept Award	Accept Partial Amount
Merit Scholarship	Offered	Fall Semester 2025	\$500.00		
	Offered	Spring Semester 2026	\$500.00		
		Fund Total:	\$1,000.00	Select Decision	
Pell Grant	Offered	Fall Semester 2025	\$3,697.50		
	Offered	Spring Semester 2026	\$3,697.50		
		Fund Total:	\$7,395.00	Select Decision	
Federal Work-Study	Eligible for Work-Study	Fall Semester 2025	\$1,000.00		
	Eligible for Work-Study	Spring Semester 2026	\$1,000.00		
		Fund Total:	\$2,000.00		
Direct Subsidized Loan	Offered	Fall Semester 2025	\$1,750.00		
	Offered	Spring Semester 2026	\$1,750.00		
		Fund Total:	\$3,500.00	Select Decision	
Direct Unsubsidized Loan	Offered	Fall Semester 2025	\$2,000.00		
	Offered	Spring Semester 2026	\$2,000.00		
		Fund Total:	\$4,000.00	Select Decision	
<b>Total Aid Offered:</b>			<b>\$17,895.00</b>		

**Review**

In this example, the student is considered an “eligible noncitizen” because she has refugee status and paperwork. Therefore, she and her family will have an alien registration number or A-number. The parent is widowed and caring for Raya and her grandmother. Raya’s aunt lives with them but is entirely independent, so we do not include the aunt in the family size calculation.

**Resolution**

This case study provides practice for assisting a refugee student. Key points:

- When the FAFSA asks for a state of legal residence, the student moved to Utah in October 2019 and lived there for 12 consecutive months, and she established Utah residency in October 2020. We insert 10/2020 as the answer.
- When it asks for the “**Student Citizenship Status,**” we will select “**eligible noncitizen,**” and a drop-down box should appear where we insert Raya’s A-number.





- Although the mother’s A-number is provided, we do not need to insert it anywhere. Only the student’s A-number.
- The student demographics section asks if Raya’s parents are married. Since Raya’s mother is widowed, select NOT married.
- The parent demographics section asks about the marital status of the parent. Select “**widowed,**” then select “**We will be providing the mother’s information.**”
- In the family size, the prototype is set automatically for a two-parent family size. We can’t change that. However, the real FAFSA should reflect the correct information.
- We need to add one to the family size to include the grandmother. The prototype should show the family size as four, although on a real FAFSA, it would say three (due to the prototype counting the non-existent “other parent”). We do not add the aunt because she is not dependent or receiving more than half of her support from Raya’s mother.



## Intermediate: Case Study #4

**Focus: Parents started the FAFSA before the student filed their taxes incorrectly, and they own multiple 529s.**

### Executive Summary

This case study practices filing the FAFSA for a student whose parents filed their taxes incorrectly, which doesn't allow the student to qualify for federal financial aid (Title IV Aid). This case study offers practice starting and completing the FAFSA as a parent.

### Getting Started

Follow the steps below to start a FAFSA Prototype application. When completing the FAFSA, these steps will teach advisers how to input student background, personal information, and parent information.

1. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
2. Insert access code: **prototype2526**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.  
**You won't be able to see income and tax questions.**

### Scenario Tracks

For this case study, complete the following scenarios in the prototype.



1. Begin with “**New Application**” and select “**Alcina Tran**”
2. Once logged in, select “**Start a 2025–26 FAFSA Form**”, then select “**Parent**”

#### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	Launch This User
Alcina Tran	DOB 5/5/1973	Launch This User

I am starting the FAFSA form as a

<input type="radio"/> Student		<input checked="" type="radio"/> Parent	
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## Background

Raya is a high school senior who uses the pronouns she/her. Raya was adopted through the foster care system just before her 12th birthday, and her adoptive parents are married. In 2022, Raya's parents' tax preparer erroneously advised them to file separately, each as "Head of Household," to receive a larger income tax return.

## Parent Information

Use the details below to complete the parent section of the FAFSA application.

- **Student Information**
  - **Student's Full Name:** Raya Tran
  - **Student's Date of Birth:** 04/12/2006
  - **Student's Social Security Number:** 123-45-1234
  - **Student's Email and Phone Number:** raya.tran@email.com
  - **Student's Address:** 2306 N 1125 E, Lehi, UT 84043
  - **Student's Residency:** Raya has lived in Utah her entire life, please refer to her date of birth.
  - **Student's Marital Status:** Single (never married)
  - **Student's College or Career School Plans:** This is Raya's first time attending college. She wants to study either marketing or communications and is considering a bachelor's and possibly a master's degree.
  - **Student's Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Parents' Address:** Replace the auto-fill answers on the prototype with 2306 N 1125 E, Lehi, UT 84043
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for any aid.
- **Parents' Marital Status:** Raya's adoptive parents are married.
- **Inviting the "Parent Spouse or Partner":**
  - **Father's Full Name:** Travis Tran
  - **Father's Date of Birth:** 07/25/1987
  - **Father's Social Security Number:** 333-33-3333
  - **Father's Email:** travis.t@email.com
- **Parents' Residency:** Raya's parents moved to Utah in January 2005. In Utah, residency is established after living there for 12 consecutive months. Therefore, Alcina and Travis established residency in January 2006.
- **Federal Benefits Received:** None



- **Family Size (click “Yes”) and Number in College:** Alcina and Travis adopted two children, Raya and her younger brother Tate. Raya is the only dependent student attending college in fall 2025.
- **Parents’ Finances:** Alcina and Travis don’t have IRAs or pension rollovers, EITC, or benefits reported as income to the IRS, and no foreign earned income exclusion.
  - Alcina and Travis both work. In 2023, each filed a tax return as "Head of Household" at the suggestion of their tax preparer. Find the “[Discussion Prompt](#)” (two pages later) for information and how to help this family.
- **Parents’ Assets:** Alcina and Travis have joint checking and savings accounts. With a balance of \$12,000. Alcina owns a 529 account for Raya valued at \$17,280 and another 529 for Tate valued at \$2,000.

After signing and submitting for Alcina, please wait on the “**You’re Almost There!**” page until this pops up, and then select “**View Parent Spouse or Parent Contributor.**”

**You’ve completed this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent spouse or partner will see when they are invited as a contributor.

[View Parent Spouse or Partner Contributor](#)

To return to the current scenario select “Go Back.” When you are ready to exit and view all available scenarios, select from the top of the page or “View All Scenarios” below.

[Go Back](#)
View All Scenarios

### Other Parent Information

Use the details below to complete the other parent section of the FAFSA application.


- **Parent’s Address:** Replace the auto-fill answers on the prototype with 2306 N 1125 E, Lehi, UT 84043.
- **Parent’s Finances:** See “Parent Finances” above.



After signing and submitting for Travis, please wait on the “**Congratulations**” page until this pops up, then select “**View All Scenarios.**”

**You’ve completed this scenario**

You have reached the end of this demo. Select an option to view other scenarios.

To return to the current scenario select “Stay On Page.” When you are ready to exit and view other scenarios, select  from the top of the page or select “View All Scenarios.”

Stay On Page

View All Scenarios

On the main “**Scenarios**” page, scroll down to “**In-Progress Application**” and select “**Raya Tran.**”

Then in “**My Dashboard,**” find “**My Activity**” and select “**FAFSA Form 2025-26.**”

Once there, find the “**Status Tracker**” and click on the yellow button “**Provide Consent.**”

### In-Progress Application

Select an in-progress scenario to view

<b>Alcina Tran</b> Parent	Scenario Invited as a contributor and affirms (parent spouse or partner will be invited if the parent is married/remarried)	<a href="#">View This Scenario</a>
<b>Travis Tran</b> Parent Spouse or Partner	Scenario Invited as a contributor, affirms, and completes application	<a href="#">View This Scenario</a>
<b>Franklin Tran</b> Student Spouse	Scenario Invited as a contributor, affirms, and completes application	<a href="#">View This Scenario</a>
<b>Alcina Tran</b> Parent	Scenario Returning to in-progress form to provide “missing signature,” and completes application	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student returning to in-progress form to provide “missing consent,” and completes application	<a href="#">View This Scenario</a>

### Student Information

Use the details below to complete the student’s section of the FAFSA application.

- **Consent and Approval:** Press “Approve.” Otherwise, the student will not qualify for any aid.
- **Finances:** Raya does not have an IRA or pension rollovers, benefits reported as income to the IRS, or foreign earned income exclusion. She does not work, she does not file taxes, and she doesn’t have a bank account yet.



- **Assets:** Raya has about \$200 in her piggy bank at home.

After signing and submitting, the prototype is done. Please continue to review the following items and read the discussion questions below:

**What tax questions will be asked if students or parents must manually insert their taxes? Remember, they will need their 2023 tax information.**

- Review the previous FAFSA’s tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://studentaid.gov/help/2425/find-tax-information)
- What about foreign tax filers?: [StudentAid.Gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information)

### **Discussion Prompt**

While helping Raya and her parents with her FAFSA, you learn both her parents filed their taxes as “Head-of-Household” and are legally married. Please review the following link to understand more about the situation the family is in—the answer is in the first few paragraphs: [www.edvisors.com/student-loans/fafsa/avoiding-errors-in-filing-head-of-household/](https://www.edvisors.com/student-loans/fafsa/avoiding-errors-in-filing-head-of-household/)

What did you learn about the parents and their tax situation? Talk amongst your group.

The student cannot receive aid until the parents have amended their 2023 taxes to show they are married. We are not tax professionals and cannot legally give tax advice. Therefore, inform the parents that the college will not provide any aid to the student without a tax filing status of married. We recommend that you leave further conversation to the college’s financial aid office.

Discuss these questions with your group:

1. How would you talk to the family about this information?
2. What would you say to them, and how would you discuss this without putting them on the defense?

The student’s parents will most likely be required to insert their taxes manually on the FAFSA. The application will ask both parents to log in to provide consent for their taxes and sign the FAFSA.

Please finish the application with [the case study information above](#) if you haven’t yet.



## Review

This case study practices helping a family who has completed taxes incorrectly. To complete the FAFSA, the case starts with a parent.

## Key Takeaways

- If the student were to have started the FAFSA instead of the parents, it would have asked, “**At any time since the student turned 13, were they in foster care?**” Since Raya was adopted before turning 13, she cannot check this box and is required to insert parent information on the FAFSA. She is considered dependent.
- [The IRS stipulates](#) that married couples cannot file separate returns as "Head of Household."
  - The most common permissible tax return for a married couple is "Married Filing Jointly," or, less commonly, you may encounter "Married Filing Separately." In this case, Alcina and Travis must amend their 2023 taxes before Raya can qualify for federal financial aid.
  - The recommended way for the family and the financial aid offices to proceed is to have the family complete the FAFSA and follow up with the financial aid office at the student's intended college for the next steps.
  - Once their taxes are amended, they may need to make a correction on their FAFSA form, or it may automatically transfer from the IRS. However, we recommend that the family follow up with the financial aid office at Raya's intended college on next steps for reporting their amended tax return or tax return transcript.
- Alcina is required to report the value of Raya's 529 accounts as a parent asset. However, we do not need to report Tate's 529. **It is only required to report the 529 savings accounts on the FAFSA for the student filing the FAFSA form.** Therefore, we only insert \$17,280 for Alcina's other investments. If someone other than a parent owns the 529 account, such as a grandparent, an aunt, or an uncle, with the student as the beneficiary, we do NOT have to report the 529 account on the FAFSA.



# Intermediate: Case Study #5

**Focus: Student who has legal guardians or an unusual circumstance.**

## Executive Summary

This case study practices filing the FAFSA for a student classified as independent because of a legal guardianship or custody situation.

## Getting Started

Follow the steps below to start a FAFSA Prototype application. When completing the FAFSA, these steps will teach advisers how to input student background, personal information, and parent information.

7. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
8. Insert access code: **prototype2526**
9. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.

**You won't be able to see income and tax questions.**

## Scenario Tracks

For this case study, complete the following scenarios in the prototype.



1. Begin with **“New Application”** and select **“Raya Tran.”**
2. Once logged in, select **“Start a 2025–26 FAFSA Form,”** then select **“Student.”**

### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	<input type="button" value="Launch This User"/>
Alcina Tran	DOB 5/5/1973	<input type="button" value="Launch This User"/>

I am starting the FAFSA form as a

<input checked="" type="radio"/> Student 	<input type="radio"/> Parent 
--	--





## Background

Raya is a high school senior who uses the pronouns they/them. Their mother died when they were an infant, and they lived with their father until the 5th grade, at which point their father received a 25-year-to-life sentence. Shortly after their father's conviction, the courts appointed Raya's grandparents as Raya's legal guardians. Raya lives with them today.

## Student Information

Use the details below to complete the student section of the FAFSA Prototype application.

- **Student's Full Name:** Raya Tran
- **Date of Birth:** 5/5/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** Replace the auto-fill answers on the prototype with 11547 Holly Springs St, South Jordan, UT 84009.
- **Residency:** Raya moved to Utah in December 2010. In Utah, residency is established after living there for 12 consecutive months. Therefore, Raya established residency in December 2011.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for aid.
- **Marital Status:** Single (never married)
- **College or Career School Plans:** This is Raya's first time attending college. Raya isn't sure what they want to study but is interested in starting at a technical college or a two-year program.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Student's Gender, Race, and Ethnicity:** It doesn't matter which answers you select, these questions don't affect aid.
- **Student's Citizenship Status:** Raya is a U.S. Citizen.
- **Parents' Education Status:** Neither parent attended college.
- **Parent Killed in Line of Duty:** Please refer to the "Background" above. If there is no information, assume "no."
- **Student's High School Status:** Raya is currently attending and will graduate from Cornerstone Charter Academy High in Belle Isle, Utah.
- **Federal Benefits Received:** None.
- **Family Size (click "Yes") and Number in College:** Raya has no other dependents. Raya is the only family member who's attending college next school year.
- **Student's Finances:** Raya has no IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign-earned income exclusion. They have a job making \$10,000 annually and file taxes.
- **Student Assets:** Raya has about \$200 in their checking account and \$150 in their savings.



- **Student’s Potential Colleges:** Select any state and click “Search”, then select the following colleges: Barnard College and Macalester College.

### Guardian Information

Do you use the details below to complete the parent section of the FAFSA application?


- **Guardian Marital Status:** Married in June 2001.
- **Guardian #1’s Full Name:** Alcina Tran
- **Guardian #1’s Date of Birth:** 06/07/1950
- **Guardian #1’s Social Security Number:** 222-22-2222
- **Guardian #1’s Email:** alcina.tran@email.com
- **Guardian #2’s Name:** Travis Tran
- **Guardian #2’s Date of Birth:** 01/16/1952
- **Guardian #2’s Social Security Number:** 333-33-3333
- **Guardian #2’s Email:** travis.t@email.com
- **Guardian Address:** Replace the auto-fill answers on the prototype with 3975 S Sugar Beet Dr, West Valley City, UT 84120.
- **Guardian Residency:** Born and raised in Utah, please refer to the birthdate of the oldest parent. In Utah, residency is established after residing there for 12 consecutive months.
- **Guardian Finances:** Both Alcina and Travis are retired and do not file taxes. They do not have any federal benefits for 2023 or 2024. They don’t have IRA or pension rollovers, EITC, benefits reported as income to the IRS, or foreign earned income exclusion.
- **Guardian Family Size and Number in College:** Please refer to the “Background” provided above. Raya is the only family member attending college next year.
- **Guardian Assets:** Their joint checking and savings account balances total \$12,000. They own a 529 account valued at \$20,000 for another grandchild, and they have other investments totaling about \$50,000.



After signing and submitting for Raya, please wait on the **“Congratulations”** page until this pops up, and then select **“View All Scenarios.”**

**You've completed this scenario**

You have reached the end of this demo. Select an option to view other scenarios.

To return to the current scenario select “Stay On Page.” When you are ready to exit and view other scenarios, select  from the top of the page or select “View All Scenarios.”

[Stay On Page](#) [View All Scenarios](#)

### How to Fix an Error

Raya needs help because they accidentally inserted their guardian’s Adjusted Gross Income and Income Tax Paid instead of Raya’s AGI and income tax in the student financial section. Here’s what to do:

On the main **“Scenarios”** page, scroll down to **“Correction Application”** and select the fourth option, **“Raya Tran.”**

Then in **“My Dashboard,”** find **“My Activity”** and select **“FAFSA Form 2025-26.”**

Once there, find the **“Status Tracker”** and find the yellow icon that says **“Errors Found in Your Application,”** then click on the blue button **“Start Your Correction.”**

### Correction Application

Select a corrections scenario to view

<b>Alcina Tran</b> Parent	Scenario Parent making a correction to provide "missing signature," and completes application	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student making a correction to provide "missing consent," and completes application	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student making a voluntary correction, editing a contributor	<a href="#">View This Scenario</a>
<b>Raya Tran</b> Student	Scenario Dependent student income taxes paid is greater or equal to AGI number	<a href="#">View This Scenario</a>



## Student Corrections Information

Use the details below to make a correction to the student's FAFSA application.

- **Student's Adjusted Gross Income:** \$10,000
- **Income Tax Paid:** \$1,000

After signing and submitting, the prototype is complete.

Please continue to review the following items and review the discussion questions below:

**What tax questions will be asked if students or parents need to manually insert their taxes?**

**Remember, they will need their 2023 tax information.**

- Review the previous FAFSA's tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://studentaid.gov/help/2425/find-tax-information)
- What about foreign tax filers? [StudentAid.Gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information)

## Discussion Prompt

Raya is asked if their grandparents have court order papers showing their “legal guardianship” over Raya. Two weeks later, Raya returns with paperwork that shows their grandparents don't have legal guardianship, but they do have custody of Raya.

1. Does this change the student's situation?
  - a. Review what Federal Student Aid says here:

“Legal guardianship:

To determine your dependency status, the FAFSA form asks [to check a group of boxes with different situations, and one states, “The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.”] Many students incorrectly answer “yes” here. For this question, the definition of legal guardianship does not include custody or your parents—even if they were appointed by a court to be your guardians. Also, you cannot be your legal guardian.”

2. What does this information mean for Raya, and how do you go about completing the FAFSA?

## Review

This case study offered practice for helping a potential independent student. Raya currently lives with their grandparents. We thought the initial case was about helping an independent student, but after reading more in the discussion prompt, we learned Raya's situation might be an unusual circumstance.



## Key Takeaways

- In the dependency questions, check off the box that says, “**The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.**” This will make the student independent, and they will not need parental information on the FAFSA.
- Although the information for Raya’s guardians is available in this case study, they are not used in Raya’s FAFSA since Raya is independent.
- However, in the discussion prompt, we learn that Raya’s grandparents don’t have legal guardianship but that they have custody. Custody and legal guardianship are completely different things. Therefore, we cannot select the box asking if someone has legal guardianship of the student. We need to review the information about Raya’s biological parents. Since Raya’s father is in prison and their mother passed away, Raya would most likely have an unusual circumstance.
- Since Raya is in an unusual circumstance, we will answer “no” to all the dependency questions until it asks if Raya is in an **Unusual Circumstance**. Select “yes” here, resulting in Raya having the “Provisionally Independent Student” status.
  - The term “provisional” means Raya will be selected for verification by their college and needs to follow up with them to qualify for any aid from the FAFSA.
- After determining dependency on the FAFSA form, Raya will complete the rest and sign and submit the FAFSA.



# Advanced: Case Study #6

**Focus: Parents who filed taxes while married but are currently separated.**

## Executive Summary

In this study, the parents were married when they filed their taxes in 2023 but are now separated and going through a divorce. This example includes questions about financial aid award offers.

## Getting Started

Follow the steps below to start a FAFSA Prototype application. When completing the FAFSA, these steps will teach advisers to input student background, personal information, and parent information.

10. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
11. Insert access code: **prototype2526**
12. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.  
**You won't be able to see income and tax questions.**

## Scenario Tracks

For this case study, complete the following scenarios in the prototype.

1. Begin with “**New Application**” and select “**Raya Tran.**”



### New Application

Select a test user to begin a new application

<b>Raya Tran</b>	DOB 5/5/2003	<b>Launch This User</b>
<b>Alcina Tran</b>	DOB 5/5/1973	<b>Launch This User</b>

2. Once logged in, select “**Start a 2025–26 FAFSA Form**”, then select “**Student.**”

I am starting the FAFSA form as a

<input checked="" type="radio"/> <b>Student</b> 	<input type="radio"/> <b>Parent</b> 
---	---



## Background

Raya is a high school senior who uses the pronouns she/her. Her mother, Alcina, and father, Travis, were married when they filed taxes in 2023, but now they're separated and finalizing their divorce. Raya's father moved an hour away. She lives with her mother during the week and visits her father on weekends. Alcina and Travis have two children, Raya and Lucas.

Raya's father works full-time and contributes significantly to the family's finances, covering a substantial portion of expenses such as food and clothing for Raya and her brother. Raya's mother works part-time and plays a vital role in supporting the family, particularly in providing a home for her and her brother, Lucas.

## Student Information

Use the details below to complete the student section of the FAFSA Prototype application.

- **Student's Full Name:** Raya Tran
- **Date of Birth:** 05/05/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** Replace the auto-fill answers on the prototype with 2291 N 850 E, North Logan, UT 84341.
- **Residency:** Born and raised in Utah, please refer to date of birth.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for aid.
- **Marital Status:** Single (never married)
- **College or Career School Plans:** This is Raya's first time attending college. Raya wants to study nursing by training as a Certified Nursing Assistant with 1-3 months of college education or becoming a Registered Nurse, which requires a bachelor's degree.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Direct Unsubsidized Loan Only:** Raya's parents plan to provide information on the FAFSA.
- **Inviting Parents**
  - **Parents' Marital Status:** Raya's parents separated in July 2024, and their divorce paperwork is underway. Select that Raya's parents are unmarried on the FAFSA and do not live together.
- **Contributing FAFSA Parent:** Your job is to determine who would be considered the FAFSA Contributing Parent from the "Background" listed above.




- **Mother’s Full Name:** Alcina Tran
- **Mother’s Date of Birth:** 06/01/1976
- **Mother’s Social Security Number:** 222-22-2222
- **Mother’s Email:** alcina.tran@email.com
- **Father’s Full Name:** Travis Tran
- **Father’s Date of Birth:** 01/15/1975
- **Father’s Social Security Number:** 444-44-4444
- **Father’s Email:** travis.t@email.com
- **Student Gender, Race, and Ethnicity:** Which answers are selected doesn't matter. These questions don't affect aid.
- **Student’s Citizenship Status:** Raya is a U.S. Citizen.
- **Parents’ Education Status:** Alcina went to college but didn't finish her degree, and Travis has a master’s degree.
- **Parent Killed in Line of Duty:** Please refer to the “Background” above; if there is no information, assume “no.”
- **Student’s High School Status:** Raya is attending and will graduate from Lakeland High in Deepwater, Utah.
- **Student’s Finances:** Raya did not file taxes, she doesn't have an IRA or pension rollovers, benefits reported as income to the IRS, or foreign earned income exclusion. She made \$500 in 2023 for babysitting.
- **Student’s Assets:** She has \$100 in her checking account and \$50 in her savings account.
- **Student’s Potential Colleges:** Select any state and click “Search,” then select the following colleges: Brown University and Lehigh University.

After signing and submitting for Raya, please wait on the “**You’re Almost There!**” page until this pops up and then select “**View Parent Contributor.**”

**You’ve completed this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent will see when they are invited as a contributor.

[View Parent Contributor](#)

To return to the current scenario select “Stay On Page.” When you are ready to exit and view other scenarios, select  from the top of the page or select “View All Scenarios.”

[Stay On Page](#)
[View All Scenarios](#)





## Parent Information

Use the details below to complete the parent section of the FAFSA application.

- **Mother's Address:** Replace the auto-fill answers on the prototype with 2291 N 850 E, North Logan, UT 84341.
- **Father's Address:** Replace the auto-fill answers on the prototype with 2600 Polk Ave, Ogden, UT 84401.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for aid.
- **Marital Status:** Raya's parents separated in July 2023, and their divorce paperwork is underway.
- **Residency:** Both parents were born and raised in Utah. Please refer to their date of birth shared above.
- **Federal Benefits Received:** None
- **Family Size (click "Yes") and Number in College:** Alcina and Travis have two children, Raya and Lucas.
  - The prototype will automatically list "Other Parent" even though Alcina and Travis are separated. This is an error in the prototype. Please continue to answer the family size with all "Dependents" in the family, including the non-applicable "Other Parent."
  - Raya is the only family member attending college next school year.
- **Finances:** Alcina works part-time, and Travis works full-time. They filed a married-joint tax return in 2023 but are currently separated. Neither have IRA or pension rollovers. They don't have an EITC, benefits reported as income to the IRS, or foreign earned income exclusion.
- **Mother's Assets:** Alcina's assets include a checking and savings account with a \$6,000 balance and a condo in Arizona with a value of \$200,000. She still owes \$130,000 on the property.
- **Father's Assets:** Travis's assets include a checking account and a savings account with a total balance of \$10,000.

After signing and submitting, the prototype is done.

Please continue to review the following items and review the discussion questions below:



**What tax questions will be asked if students or parents must manually insert their taxes?**

**Remember, they will need their 2023 tax information.**

- Review the previous FAFSA’s tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://studentaid.gov/help/2425/find-tax-information)
- What about foreign tax filers?: [StudentAid.Gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information)

**Discussion Prompt 1**

1. There isn’t much information about which parent we should use in this situation. Please review this document to determine who you think is the Contributing FAFSA Parent:
  - [StudentAid.Gov/sites/default/files/is-my-parent-a-contributor.jpg](https://studentaid.gov/sites/default/files/is-my-parent-a-contributor.jpg)
- Which parent did you decide to use on the FAFSA? Why? Talk amongst your group.

**Discussion Prompt 2**

After helping Raya in the fall, she returned in the spring, asking for more help. She received her first award letter of \$10,000 (see Figure 6.1 below). She thought she would receive more aid instead of loans.

1. Since she doesn’t qualify for grants, work-study, or unsubsidized loans, how can you help her find alternative ways to pay for college? What other options does she have? Make a list of options for her to pay for her college education, especially now that it’s the spring of senior year.
  - For additional ideas, explore our Paying for College Toolkit here: [ushe.edu/utah-college-application-week/](https://ushe.edu/utah-college-application-week/)
    - Under “+ Paying for College Toolkit”
2. Discuss amongst your group.

**Figure 6.1**

Fund	Status	Term	Amount	Accept Award	Accept Partial Amount
Merit Scholarship	Offered	Fall Semester 2022	\$2,500.00		
	Offered	Spring Semester 2023	\$2,500.00		
		Fund Total:	\$5,000.00	Select Decision	
Direct Unsubsidized Loan	Offered	Fall Semester 2022	\$2,750.00		
	Offered	Spring Semester 2023	\$2,750.00		
		Fund Total:	\$5,500.00	Select Decision	
<b>Total Aid Offered:</b>			<b>\$10,500.00</b>		



## Review and Resolution

This case study asks who the contributing FAFSA parent is. The parents were married during the most recent tax year but are now divorced or separated. There are a few important things to note:

1. The "Contributing FAFSA parent" is the parent who provided the most financial support for the student over the last 12 months, but what constitutes "financial support" is vague. There isn't a concise answer in this case, so you can decide as a professional. **The following instructions use the father as the contributing parent.**
2. If the contributing parent is remarried, we must report the stepparent's information. Since Travis is single, we only report him.
3. Since Raya's parents filed a 'married filing jointly' return in 2023, the real FAFSA does not allow us to transfer their taxes from the IRS. The family needs to insert all their tax information manually. It's likely that later, the student will be selected for verification.
4. We must calculate the contributing parent's share of every tax-related FAFSA question by hand. For example, let's say that Travis made 68% of the household income, while Alcina made 32%. When the FAFSA asks for Adjusted Gross Income, we will report either 68% or 32% of the AGI reported on the FAFSA, and so on, depending on which parent is used.
  - a. Let's use Travis as the contributing parent.
    - i. The AGI is \$120,200. Multiply that by 0.68 (Travis's percent of the total), which equals \$81,736. \$81,736 is what we would manually enter on the FAFSA for Travis.
    - ii. This is the same with other items like taxable income. We multiply Line 15 of the [1040 form](#), \$24,052, by 0.68, which is \$16,355. We insert \$16,355 on the FAFSA for Travis instead of the total amount for both spouses.
5. If you chose Alcina as the contributing parent, her assets are challenging. We report her bank account balance and the equity from the rental property—remember, on the FAFSA, a primary home doesn't count as an asset, but a secondary property does. Since the property isn't paid off, we calculate how much is considered an asset. It's worth \$200,000. Alcina has a loan for \$130,000, which means she's paid off \$70,000. Therefore, we will insert the \$70,000 as an asset on the FAFSA.



# Advanced: Case Study #7

**Focus: A parent receives Social Security disability income (SSI) and does not file taxes.**

## Executive Summary

This case study practices filing the FAFSA for a student with parents who do not file taxes. This case has one parent who receives Social Security disability income, the other parent works but didn't file their taxes and is undocumented.

## Getting Started

Follow the steps below to start a FAFSA Prototype application. When completing the FAFSA, these steps will teach advisers to input student background, personal information, and parent information.

1. Visit: [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
2. Insert access code: **prototype2526**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show any questions that are automatically transferred from the IRS, even if it is required to insert the information manually.  
**You won't be able to see income and tax questions.**

## Scenario Tracks

For this case study, complete the following scenarios in the prototype.



1. Begin with **“New Application”** and select **“Raya Tran.”**
2. Once logged in, select **“Start a 2025–26 FAFSA Form”**, then select **“Student.”**

### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	<b>Launch This User</b>
Alcina Tran	DOB 5/5/1973	Launch This User

I am starting the FAFSA form as a

<input checked="" type="radio"/> Student 	<input type="radio"/> Parent 
--	--



## Background

Raya is a high school senior who uses the pronouns she/her. Raya lives with her parents, Travis and Alcina, who have a unique situation. Travis was diagnosed with a serious disease a few years ago and now receives Social Security disability income. Alcina does not have a Social Security Number. She is also very cautious about completing federal forms like the FAFSA and taxes.

## Student Information

Use the details below to complete the student section of the FAFSA application.

- **Student's Full Name:** Raya Tran
- **Date of Birth:** 05/05/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** Replace the auto-fill answers on the prototype with 331 S 110 W, St. George, UT 84770.
- **Residency:** Raya moved from San Jose, California, to Utah in July 2018. In Utah, residency is established after living there for 12 consecutive months. Therefore, Raya established residency in July 2019.
- **Consent and Approval:** Press "Approve." Otherwise, the student will not qualify for aid.
- **Marital Status:** Single (never married).
- **College or Career School Plans:** This is Raya's first time attending college. Raya wants to study medicine or complete a radiology program at a local college. She isn't planning to complete more than two years of higher education.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Direct Unsubsidized Loan Only:** Raya's parents plan to provide information on the FAFSA.
- **Inviting Parents**
  - **Parents' Marital Status:** Married
  - **Mother's Full Name:** Alcina Tran
  - **Mother's Date of Birth:** 03/27/1979
  - **Mother's Social Security Number:** The parent does not have an SSN
  - **Address:** 331 S 110 W, St. George, UT 84770
  - **Mother's Email:** alcina.tran@email.com
- **Student's Gender, Race, and Ethnicity:** It doesn't matter which answers are selected, these questions don't affect aid.
- **Student's Citizenship Status:** Raya is a U.S. Citizen.
- **Parents' Education Status:** Her father has a GED, and her mother has completed the equivalent of middle school.



- **Parent Killed in Line of Duty:** Please refer to the “Background” above. If there is no information, assume “no.”
- **Student’s High School Status:** Raya is attending and will graduate from Madrid High School in Madrid, Utah.
- **Student’s Finances:** Raya worked in 2023 and filed her taxes. She has no IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign-earned income exclusion.
- **Student’s Assets:** Raya has \$100 in her checking account and \$150 in her savings account.
- **Student’s Potential Colleges:** Select any state and click “Search,” then select the following colleges: Rice University and Rhodes College.

After signing and submitting for Raya, please wait on the “**You’re Almost There!**” page until this pops up and then select “**View Parent Contributor.**”

**You’ve completed this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent will see when they are invited as a contributor.

[View Parent Contributor](#)

To return to the current scenario select “Stay On Page.” When you are ready to exit and view other scenarios, select from the top of the page or select “View All Scenarios.”

Stay On Page
View All Scenarios

### Parent Information

Use the details below to complete the parent section of the FAFSA application.

- **Address:** 331 S 110 W, St. George, UT 84770
- **Consent and Approval:** Press “Approve.” Otherwise, the student will not qualify for aid.
- **Marital Status:** Married.
- **Inviting the Other Parent**
  - **Father’s Name:** Travis Tran
  - **Father’s Date of Birth:** 02/10/1978
  - **Father’s Social Security Number:** 444-44-4444
  - **Father’s Email:** travis.t@email.com
- **Residency:** Raya’s parents moved from San Jose, California, to Utah in July 2018. In Utah, residency is established after living there for 12 consecutive months. Therefore, Alcina and Travis established residency in July of 2019.
- **Federal Benefits Received:** Travis has a physical disability that prevents him from working. He receives Social Security disability income. The FAFSA will ask about Federal Benefits



Received. Supplemental Security Income is different from Social Security disability income, so do not select that one.


- **Family Size (click “Yes”) and Number in College:** Travis and Alcina only have one child, Raya. She is the only family member attending college next school year.
- **Parents’ Finances:** Neither parent has IRA or pension rollovers, EITC, benefits reported as income to the IRS, or foreign earned income exclusion. Travis does not work, but Alcina works full-time. She didn’t receive a W-2 and didn’t file a tax return. Alcina estimates that she made about \$26,000 in 2023. See the “[Discussion Prompt](#)” in this case study, beneath the possible tax documents, for what to do with the mother’s tax situation.
- **Assets:** Travis and Alcina have \$4,100 in their checking and savings accounts.

After signing and submitting for Travis, please wait on the “**You’re Almost There**” page until this pops up, and then select “**View Parent Spouse or Parent Contributor.**”

**You've completed this scenario**

You have reached the end of this demo. Continue this scenario and view what the parent spouse or partner will see when they are invited as a contributor.

[View Parent Spouse or Partner Contributor](#)

To return to the current scenario select “Go Back.” When you are ready to exit and view all available scenarios, select  from the top of the page or “View All Scenarios” below.

[Go Back](#) [View All Scenarios](#)

### Other Parent Information

Use the details below to complete the other parent section of the FAFSA application.

- **Parent’s Address:** See “Parents’ Address” above.
- **Consent and Approval:** Press “Approve.” Otherwise, the student will not qualify for any aid.
- **Parent’s Finances:** See “Parents’ Finances” above.

After signing and submitting the prototype is done.

Please continue to review the following items and review the discussion questions below:



**What tax questions will be asked if students or parents need to insert their taxes manually?  
Remember, they will need their 2023 tax information.**

- Review the previous FAFSA’s tax questions from the following link to get an idea of what may be asked: [StudentAid.Gov/help/2425/find-tax-information](https://studentaid.gov/help/2425/find-tax-information)
- What about foreign tax filers? [StudentAid.Gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information)

**Discussion Prompt**

Alcina did not file taxes, so we need to know if she is required to do so when she doesn’t have a Social Security Number. As a group, research the answers to assist Raya’s Mother. The links below will help locate the answers. Please wait to look at the “Review” section until you have completed the case study.

1. Does Alcina need to file taxes if she does not have a Social Security Number? Let’s find the policy for parents in this situation. Please review this link and read from the top of the webpage to the question: **Do ITIN-filers pay taxes?** Your answer is in the paragraph under the question: **“Why does the IRS issue ITINs?”** [www.nilc.org/issues/taxes/itinfaq/](https://www.nilc.org/issues/taxes/itinfaq/)
2. What happens if a parent doesn’t file taxes and tries to file the FAFSA? Please go to the question **“How to File the FAFSA Without a Tax Return?”** [www.fastweb.com/financial-aid/articles/how-to-complete-the-fafsa-when-a-parent-didn-t-file-her-federal-income-tax-return#:~:text=How%20to%20File%20the%20FAFSA%20Without%20a%20Tax%20Return](https://www.fastweb.com/financial-aid/articles/how-to-complete-the-fafsa-when-a-parent-didn-t-file-her-federal-income-tax-return#:~:text=How%20to%20File%20the%20FAFSA%20Without%20a%20Tax%20Return)
3. Does Alcina need to file taxes? The IRS has a minimum threshold for reporting income and filing taxes. If a person or couple is below the threshold, they aren’t required to file taxes. Alcina made \$26,000 in 2023. Please review IRS Publication 17 on Table 1.1 on Page 7 of the document or the 9th slide of the PDF: [www.irs.gov/pub/irs-pdf/p17.pdf#page=9](https://www.irs.gov/pub/irs-pdf/p17.pdf#page=9)

If you haven't done so, please continue to finish the application with [the case study information above](#).





## Answer

Let's discuss the situation with Raya's mother, Alcina. Alcina doesn't have a Social Security Number for the United States. Does that mean she isn't required to file taxes? According to the National Immigration Law Center, "All wage earners—regardless of their immigration status—must pay federal taxes. The IRS provides ITINs to people ineligible for an SSN so they can comply with tax laws." In other words, since Alcina resides in the U.S., she is legally required to file taxes using an Individual Taxpayer Identification Number. What do we do if she feels uncomfortable filing taxes and refuses to do so? According to Fastweb (link above):

*"Finally, an individual that had an unauthorized failure to file will not be able to receive student aid until the applicant files a non-frivolous federal income tax return. Without that information, the federal government regards any financial information from students or their parents as "conflicting information." It is against federal regulations for financial aid administrators to disburse student aid or make professional judgments until all information is received and resolved."*

Raya cannot receive Title IV Aid until her mother files taxes. So, how can we help? We know Alcina worked in 2023 and earned an income. If reviewing [IRS Publication 17](#), we know that in 2023, the threshold required to file taxes for a married couple was under age 65 and \$27,700. Since Alcina made \$26,000, she is under the income limit threshold. Which means she is not required to file taxes for 2023. This is a solution because we do not need to go through the process of getting an ITIN. Now, we can move forward on the FAFSA by manually answering questions about income and assets to the best of our ability.

However, if the student gets selected for verification, the family may be required to provide a [Letter of Non-filing from the IRS](#) to prove Raya's parents do not need their tax information. Depending on the college, the parent may need an ITIN. Suggest to the parents that working with the institution's financial aid office and/or Dream Center is the best course of action.

## Review and Resolution

This case study intended to offer practice assisting a student with a parent without a Social Security Number, helping a parent who did not file taxes, and understanding how to file the FAFSA with a parent who receives Social Security disability income.

## Key Takeaways

- Raya's mother, Alcina, has no Social Security Number. When we invite her to Raya's FAFSA form, we'll select "My parent doesn't have an SSN" and then insert the permanent mailing address Alcina listed when she created her StudentAid.Gov account. Raya's father, Travis, does have an



SSN, so we need to insert that number when we invite him. Remember, since Raya's parents did not file taxes, we must invite both parents to Raya's FAFSA. They will both need a StudentAid.Gov account to consent and sign the FAFSA.

- Since neither parent filed an income tax return, they can select that they did not file a 1040 tax form on the FAFSA. However, they may need to answer some income questions for the 2023 year manually. Most likely, the college will select Raya for verification, and the parents must obtain a [Letter of Non-filing from the IRS](#). Alcina made \$26,000, less than a person is required to file a tax return in 2023, so this option should not create problems for the student.
- Travis receives Social Security disability income. With the new FAFSA, there likely won't be anything required to report for his income and tax questions.



## Glossary

**FAFSA:** Is a common acronym for Free Application for Federal Student Aid; it's a free application for all students to apply for financial aid to qualify for grants, scholarships, and student loans. A student who applies earlier in the year is more likely to receive aid.

**Verification:** The process a college or university uses to confirm the data reported on a student's FAFSA form. If selected for verification, the institution will request additional documentation that supports the information reported.

**SSN:** Common acronym for Social Security Number.

**IRS:** Common acronym for Internal Revenue Service.

**Form W-2:** A W-2 tax form shows important information about the income an employee has earned from their employer, including taxes withheld from a paycheck, benefits provided, and other information. This form is used to file federal and state taxes.

**Form 1040:** The IRS 1040 form is one document that taxpayers use to file their annual income tax return. The 1040 form is divided into sections where income and deductions are reported to determine the amount of tax owed or eligible for a refund.

**Schedule 1:** Tax form used to show income or adjustments that can't be shown in the standard 1040 Form.

**Schedule K-1:** Tax form used to report each partner's share of the partnership's earnings, losses, deductions, and credits. It's issued annually to show investment in a partnership. Sometimes this form takes the place of a 1099 Form.

**Schedule 2:** Tax form bundled with the 1040 form that is used by taxpayers to report high income that owes Alternative Minimum Tax (AMT).

**Household Size Verification Document:** This document is used to report household size to the federal government during the verification process.

- Dependent students report their information and parent information. Independent students report their information only, or if married, the spouse's information as well.



**Married Filing Jointly:** Married taxpayers who choose to file a joint return use one return to report their combined income and deductions. Married taxpayers can choose this status even when one spouse did not have an income or any deductions.

**Married Filing Separately:** Married filing separately is a tax status for married couples who choose to record incomes, exemptions, and deductions on separate tax returns as opposed to together on the same return when filed jointly.

**Self-Supporting:** When a student pays for their own living expenses.

**Unaccompanied:** Without parents.

**Unsubsidized Loan:** An unsubsidized loan is not offered based on financial need; instead, students are responsible for the interest on the loan from the time it is disbursed until it is paid in full.

**Pell Grant:** The largest federal grant program offered to undergraduates and assists students from low-income households.

**Merit Scholarship:** A merit scholarship is a financial award students receive based on their academic accomplishments throughout high school, including grades, leadership roles, ACT or SAT scores, and extracurricular activities.

**Federal Work-Study & Eligibility:** Students perform a work-study role to help afford education expenses. The work-study program is for undergraduate, graduate, and professional students who are enrolled in school at least part-time. Eligibility for the program is based on financial need determined after completing FAFSA.

**Direct Subsidized Loan:** A type of federal student loan a borrower generally is not responsible for paying interest on while in-school or on a grace or deferment period.

**Direct Unsubsidized Loan:** A non-need based, low-interest loan with flexible repayment options.

**ITIN:** Individual taxpayer identification number; the IRS issues these for people who cannot get an SSN.

**SNAP Program:** Supplemental Nutrition Assistance Program, a federal nutrition assistance program that provides benefits to eligible low-income households.

