



UTAH SYSTEM OF  
HIGHER EDUCATION

# FAFSA Case Studies

2024 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 undocumented parents.....</u>	11
<u>Executive Summary and Tutorial.....</u>	11
<u>Background, Student Information, and Parent Information.....</u>	12
<u>Tax Documents.....</u>	14
<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>	18
<u>Executive Summary and Tutorial.....</u>	18
<u>Background, Student Information, and Parent Information.....</u>	19
<u>Tax Documents.....</u>	22
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	22

## Intermediate: Case Study #4

<u>Focus: Parents filed their taxes incorrectly and own multiple 529s.....</u>	25
<u>Executive Summary and Tutorial.....</u>	25
<u>Background, Student Information, and Parent Information.....</u>	26
<u>Tax Documents.....</u>	28
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	29

## Intermediate: Case Study #5

<u>Focus: Student who has legal guardians or an unusual circumstance.....</u>	31
<u>Executive Summary and Tutorial.....</u>	31
<u>Background, Student Information, and Parent Information.....</u>	32
<u>Tax Documents.....</u>	34
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	35

## Advanced: Case Study #6

<u>Focus: Parents who filed taxes while married but are currently separated.....</u>	37
<u>Executive Summary and Tutorial.....</u>	37
<u>Background, Student Information, and Parent Information.....</u>	38
<u>Tax Documents.....</u>	40

<u>Discussion Prompt, Review, and Key Takeaways.....</u>	40
<b>Advanced: Case Study #7</b>	
<u>Focus: A parent receives Social Security disability income (SSI) and does not file taxes.....</u>	43
<u>Executive Summary and Tutorial.....</u>	43
<u>Background, Student Information, and Parent Information.....</u>	44
<u>Tax Documents.....</u>	46
<u>Discussion Prompt, Review, and Key Takeaways.....</u>	47
<u>Glossary.....</u>	50

# 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. 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: <http://fsapartners.ed.gov/fafsa-prototype/2425>
2. Insert access code: **prototype2425**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the 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 “**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 consists of her mother, stepfather, and her younger stepbrother, Jax. Her father's household consists of her father and stepmother.

## Student Information

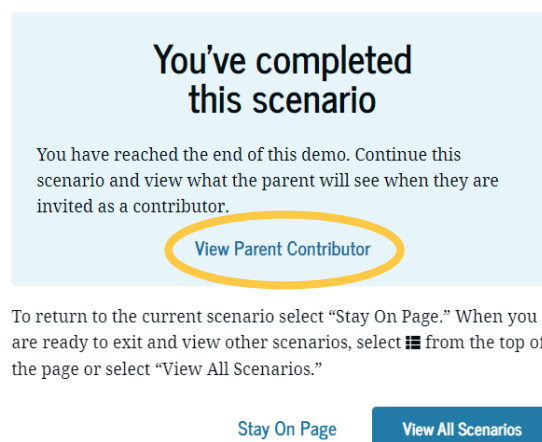
Use the details below to complete the student section of the FAFSA application.

- **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:** 700 Taylor Ave, Ogden, UT 84404
  - Replace the auto-filled answers on the prototype.
- **Residency:** Raya moved to Utah in March 2019. In Utah, residency is established after living in the state for 12 consecutive months. Therefore, Raya established residency in March 2020.
- **Marital Status:** Single (never married).
- **College or Career School Plans:** This is Raya's first time attending college. However, Raya will be graduating high school with her associate degree after completing concurrent enrollment courses.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" info provided above.
- **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. Raya's mother, 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.
  - **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's 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.
  - **Student High School Status:** She's currently attending and will graduate from Bassett High School in Bassett, Utah.
  - **Student Finances:** Worked part-time in 2022 and filed taxes. She has no IRA or pension 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:** Barnard College, Northeastern University, Rice University

After signing and submitting for Raya, please wait on the “**Congratulations**” page until this pops up and select “**View Parent Contributor**”:





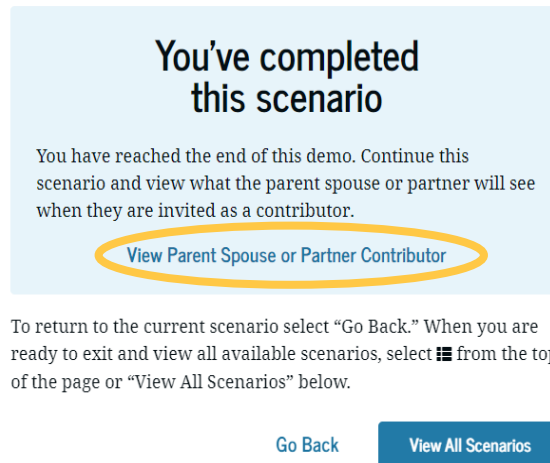
## Parent Information

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

- **Biological Mother's Address:** 700 Taylor Ave, Ogden, UT 84404
  - Replace the auto-filled answers on the prototype.
- **Biological Father's Address:** 1400 Cahoon St, Ogden, UT 84401
  - Replace the auto-filled answers on the prototype.
- **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. Raya's mother, 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:** 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 in the state 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 in the state 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.
- **Biological Mother's Finances:** Alcina owns her own hair salon and works full-time. Travis is retired. They filed a tax return as married filed separately in 2022—which means both the mother and stepfather need a FSA ID, need to provide consent, and sign the FAFSA. They did not have any IRA or pension rollovers, benefits reported as income to the IRS, or foreign earned income exclusion.
- **Biological Father's Finances:** James and Jennifer both work full-time and filed taxes as married filed jointly. They did not have any IRA or pension rollovers, benefits reported as income to the IRS, or foreign earned income exclusion.
- **Biological Mother's Assets:** Last year, Alcina received \$500 per month in 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 \$50,000.

- **Biological Father’s Assets:** James receives \$400 per month 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 that is 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 “**Congratulations**” page until this pops up and select “**View Parent Spouse or Parent Contributor**”:



### 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 submitting, the prototype is complete!

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

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)
  - Untaxed Portions of Pensions (Line 5a minus 5b)
  - Adjusted Gross Income (Line 11)



- Income Tax Paid (Line 22 minus Schedule 2-Line 2)
- Deductible Payments to IRA/Keogh/Other (Schedule 1, total of Lines 16 + 20)
- Education Credits (Schedule 3, Line 3)
- Net Profit or Loss From
- What about foreign tax filers?: <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 that she applied to: Barnard College, Northeastern University, and Rice University. All three institutions are requesting that Raya complete a Family Size Verification document and ask that she provides 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

The intention of this case study is to understand how to identify “contributing parents” when divorce and remarriage occur. We also got a look at how to assist a family with unique financial information. If the parents' IRS information is automatically transferred over, this process is easy and quick. 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, instructions are included, indicated by the (?) icon.

### Resolution

Since Raya will be graduating 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 who the FAFSA parent is 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 identified as the contributing parent. Therefore, we do NOT need her biological father and stepmother's information, even though it is provided on this case study. A major element to consider in this case study is the marital status of Raya's mother, because she's remarried. On the *FAFSA Parent Wizard*, Raya will need to select her parents are not married or living together. Then, select that her mother provides the majority of financial support, and she has “remarried”. Since her mother is remarried, we'll be required to insert information about the stepfather, and since her mother and stepfather filed separate taxes, Raya is required to invite both of them to the FAFSA to consent and sign.

When filling out the parent finances, there are a few options, if the parent FSA ID has not been processed, the parents will have to manually insert their tax and income information.

- 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 most 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 would automatically add Jax, but the prototype does not.

### **Assets Resolution**

The assets portion is challenging. Since Alcina receives \$500 a month in child support we need to calculate this asset for the whole year. So,  $\$500 \times 12 \text{ months} = \$6,000$  in child support. We also need to insert the \$10,000 from the checking and savings accounts. For investments, we need to insert the \$25,000 in mutual funds. For the hair salon business, normally we would need to calculate the net worth—which is the total value minus the amount owed. In this case, Alcina has already paid \$50,000 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 undocumented parents.**

### Executive Summary

This case study practices filing the Free Application for Federal Student Aid for a student who was born in the United States to parents who are undocumented and living in the U.S.

### 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.

4. Visit: <http://fsapartners.ed.gov/fafsa-prototype/2425>
5. Insert access code: **prototype2425**
6. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the 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 “**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 are undocumented. Raya lives with her parents and has a 20-year-old brother, who is attending Utah State University Blanding and files his FAFSA as a dependent student who also lives at home. Her brother, David, will also be filing the FAFSA for USU Blanding next school year.

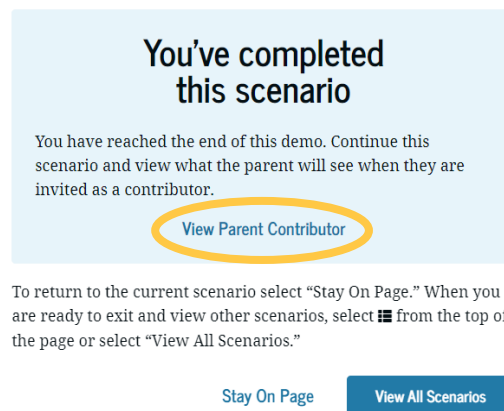
## Student Information

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:** 516 N 101 E, Blanding, UT 84511
  - Replace the auto-filled answers on the prototype.
- **Residency:** Raya moved to Utah in April 2020. In Utah, residency is established after living in the state for 12 consecutive months. Therefore, Raya established residency in April 2021.
- **Marital Status:** Single (never married).
- **College or Career School Plans:** This is Raya's first time attending college. Raya wants to go to school for business or marketing. She is hoping to get a bachelor's degree in one of these areas.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **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:** Parent doesn't have an 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:** 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 a SSN, and the parent will not be able to sign and submit.
  - **Father's Email:** travis.t@email.com
- **Student's 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:** Neither parent has attended college.
- **Student High School Status:** Currently attending and will graduate from Abraham Lincoln High School in Brooklyn, Utah.
- **Student Finances:** Raya began working part-time toward 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:** Rhodes College, Wellesley College

After signing and submitting for Raya, please wait on the “**Congratulations**” page until this pops up and then select “**View Parent Contributor**”:



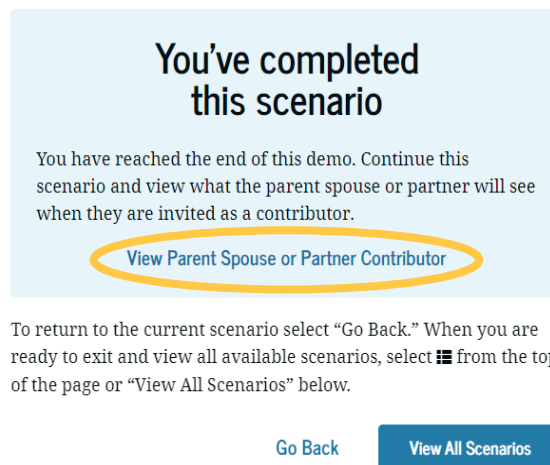
## Parent Information

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

- **Parent Marital Status:** Raya's parents are unmarried and living together.
- **Inviting the Other Parent (On a real FAFSA, if you invite both parents on the student's form, this 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 a SSN. Even though this parent doesn't have one. To proceed, insert random numbers for the SSN. On a real FAFSA, the checkbox to indicate the spouse doesn't have an SSN is not available, so parents are stuck and cannot move forward.
  - **Father's Email:** travis.t@email.com
- **Residency:** Raya's mother moved to Utah in April 2020. In Utah, residency is established after living in the state 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 both live at home. David is 22 years old and attends USU Blanding. He receives most financial support from his parents.
- **Finances:** Travis and Alcina both work and file individual tax returns, Travis is *Head of Household* and Alcina files as *Single*, using their IRS-issued Individual Taxpayer Identification numbers (ITINs). They do not have W-2s. No IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign earned income exclusion.
- **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 “**Congratulations**” page until this pops up and then select “**View Parent Spouse or Parent Contributor**”:



### 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 submitting, the prototype is complete!

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

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)

- Untaxed Portions of Pensions (Line 5a minus 5b)
- Adjusted Gross Income (Line 11)
- Income Tax Paid (Line 22 minus Schedule 2-Line 2)
- Deductible Payments to IRA/Keogh/other (Schedule 1, total of Lines 16 + 20)
- Education Credits (Schedule 3, Line 3)
- Net Profit or Loss From
- What about foreign tax filers?: <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 are different steps her parents will take to create FSA IDs, and if they successfully create FSA IDs, completing the FAFSA should be almost the same experience that it would be for parents with SSNs.

Raya's parents ask for help creating FSA IDs.

When her parents start to create their FSA IDs, it will ask for their SSNs, but they will have the option to select **"I don't have a Social Security Number"**. Later in the FSA ID creation, the parents will be asked to answer knowledge-based verification questions that are automatically generated by credit bureaus. If they successfully answer each question, their FSA ID will immediately be processed and ready to use. But what happens if they fail to answer the knowledge-based verification questions correctly?

- Please review the following document starting at Slide 9:  
<https://drive.google.com/file/d/1e77Lm78HZPvEm69oLWBHF8-iRu0YXJtf/view?usp=sharing>

### Discussion Questions

Discuss these with your group:

1. After reviewing the slides shared above, what steps verify the parent's identity who did not successfully answer their knowledge-based verification questions?
2. How would you go about helping this family at a FAFSA event, in a computer lab, where others can hear your conversation?
3. How would you go about instructing the parents in a way that wouldn't bring attention to them in the room?
4. During your conversation with Raya's parents, they mention not feeling comfortable inserting sensitive information on a federal government form on the computer. They still 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 solutions can you provide?



## Review

In this example, we learned the parents do not have Social Security Numbers, they are not married, do not file taxes, and have to take unique steps to create FSA IDs. We had to determine 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, there are two students in the household for the 2024-25 school year.

## Resolution

In this case study, we practiced additional steps necessary to help a student file the FAFSA who has undocumented parents, that are unmarried and living together. Because the parents are not married, both are required to create an FSA ID, provide consent on the FAFSA, and sign it.

For undocumented parents please follow these steps:

1. Tell parents to create an FSA ID, after creating it, they'll need to provide consent and sign the FAFSA.
  - a. An alternative to creating an FSA ID, is completing a paper FAFSA. It has to be physically filled out, 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 02/09/2024).
2. Because the parents are not married and file separate taxes, both parents will be required to create an FSA ID. Additionally, both parents need to be invited to provide consent and sign the FAFSA.
3. When creating their FSA ID, parents will select **"I don't have a Social Security Number."** At the end, they'll 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, they will need to call Federal Student Aid Information Center to confirm their identity: 1-800-433-3243. On that phone call, a customer service representative will look up their account and initiate the identity verification process.
  - a. The parent will receive an email with a case number and instructions to provide the proper documentation and verify their identity.
  - b. Then the parent will need to submit the required documentation. Those documents are as follows:
    - i. Completed Attestation Form - Will be available on StudentAid.gov.
    - 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

**iii. \*More information will be shared for this process once provided by the FSA**

- c. Within 1-3 days, FSA will provide an email confirming their identity has been verified.
- 5. On the electronic FAFSA form, the parents will need to provide consent.
- 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 parent tax information should transfer from the IRS to the form.
- 8. Since both parents are required to log in and fill out their sections, the FAFSA won't be fully submitted until the last parent signs and submits the form.

Being prepared and proactive to assist students in this situation will help families feel more comfortable submitting the FAFSA. Students in these situations already have several barriers to higher education, by making this step easier, it can have a strong positive affect on 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. This example includes questions regarding financial aid award offers.

### 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: <http://fsapartners.ed.gov/fafsa-prototype/2425>
2. Insert access code: **prototype2425**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the 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 “**Student**”:

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, her mother, her aunt, and her 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 but she pays her share of rent, utilities, food, etc. Raya's father was lost at war in 2014.

## Student Information

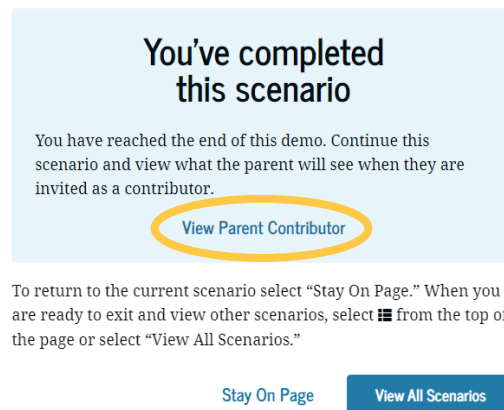
Use the details below to complete the student's section of the FAFSA application.

- **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:** 3975 S Sugar Beet Dr, West Valley City, UT 84120
  - Replace the auto-filled answers on the prototype.
- **Residency:** Raya moved to Utah in October 2019 from Beirut, Lebanon. In Utah, residency is established after living in the state for 12 consecutive months. Therefore, Raya established residency in October 2020.
- **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.
- **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 non-citizen. Her A-Number is: A009876543.
- **Parent Education Status:** Neither parent attended college.
- **Student High School Status:** Raya is currently attending and will graduate from Belen High School in Belen, Utah.



- **Student Finances:** Raya made \$200 in 2022 doing some odd jobs for her Aunt Sarah. 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.
- **Student's Potential Colleges:** Smith College, Macalester College, Williams College

After signing and submitting for Raya, please wait on the **"Congratulations"** 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:** 3975 S Sugar Beet Dr, West Valley City, UT 84120
  - Replace the auto-filled answers on the prototype.
- **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 in the state 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 2024-25"**

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

Alcina Tran Parent	Scenario Parent making a correction to provide "missing signature," and completes application	<a href="#">View This Scenario</a>
Raya Tran Student	Scenario Dependent student making a correction to provide "missing consent," and completes application	<a href="#">View This Scenario</a>
Raya Tran Student	Scenario Dependent student making a voluntary correction, editing a contributor	<a href="#">View This Scenario</a>
Raya Tran 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	St It
			<div>Actions : Add or Remove Schools Edit Contributor Information Make Corrections View FAFSA Submission Summary</div>

## Updating Contributing Parent Information

Raya states that her mother's SSN is 222-22-2221 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 explore the discussion questions below:

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)
  - Untaxed Portions of Pensions (Line 5a minus 5b)
  - Adjusted Gross Income (Line 11)
  - Income Tax Paid (Line 22 minus Schedule 2-Line 2)
  - Deductible Payments to IRA/Keogh/other (Schedule 1, total of Lines 16 + 20)
  - Education Credits (Schedule 3, Line 3)
  - Net Profit or Loss From
- What about foreign tax filers?: <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 learn and 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 the subsidized and unsubsidized loans?
  - a. Why are the loans called "Direct"?
4. What does it mean to "accept partial amount"?

Discuss these questions with your group and how to explain them to Raya.





**Figure 3.1**

Fund	Status	Term	Amount	Accept Award	Accept Partial Amount
Merit Scholarship	Offered	Fall Semester 2023	\$500.00		
	Offered	Spring Semester 2024	\$500.00		
		Fund Total:	\$1,000.00	Select Decision	
Pell Grant	Offered	Fall Semester 2023	\$3,447.50		
	Offered	Spring Semester 2024	\$3,447.50		
		Fund Total:	\$6,895.00	Select Decision	
Federal Work-Study	Eligible for Work-Study	Fall Semester 2023	\$1,000.00		
	Eligible for Work-Study	Spring Semester 2024	\$1,000.00		
		Fund Total:	\$2,000.00		
Direct Subsidized Loan	Offered	Fall Semester 2023	\$1,750.00		
	Offered	Spring Semester 2024	\$1,750.00		
		Fund Total:	\$3,500.00	Select Decision	
Direct Unsubsidized Loan	Offered	Fall Semester 2023	\$2,000.00		
	Offered	Spring Semester 2024	\$2,000.00		
		Fund Total:	\$4,000.00	Select Decision	
Total Aid Offered:			\$17,395.00		

**Review**

In this example, the student is considered an “eligible non-citizen” 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 she’s 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 state of legal residence, if the student moved to Utah in October 2019, and lived here for 12 consecutive months, then 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 non-citizen**” 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 to have only a two-parent family size and we can't change that. But on the actual FAFSA, it should reflect the correct information.
- We need to make sure to add one to the family size because we need to include the grandmother. On the prototype, it should show the family size as four, although realistically it would say three (due to the prototype counting the non-existing "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 filed their taxes incorrectly and own multiple 529s.**

### Executive Summary

This case study practices filing the Free Application for Federal Student Aid for a student whose parents filed their taxes incorrectly, which does not allow the student to qualify for any 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. These steps will teach advisers how to input student background, personal information, and parent information when completing the FAFSA.

1. Visit: <http://fsapartners.ed.gov/fafsa-prototype/2425>
2. Insert access code: **prototype2425**
3. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the 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”**:



#### New Application

Select a test user to begin a new application

Raya Tran	DOB 5/5/2003	<a href="#">Launch This User</a>
Alcina Tran	DOB 5/5/1973	<a href="#">Launch This User</a>

2. Once logged in select **“Parent”**:

I am starting the FAFSA form as a

<input type="radio"/> Student		<input 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 adopted 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.

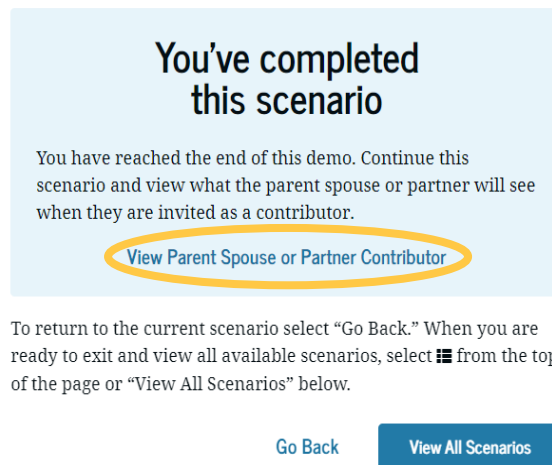
## Parent Information

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:** 2306 N 1125 E, Lehi, UT 84043
  - Replace the auto-filled answers on the prototype.
- **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 in the state 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 2024.

- **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 2022, each filed a tax return as "Head of Household" at the suggestion of their tax preparer. See “[Discussion Prompt](#)” three pages down for information and discussion on 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 account for Tate valued at \$2,000.

After signing and submitting for Alcina, please wait on the “**Congratulations**” page until this pops up and then select “**View Parent Spouse or Parent Contributor**”:

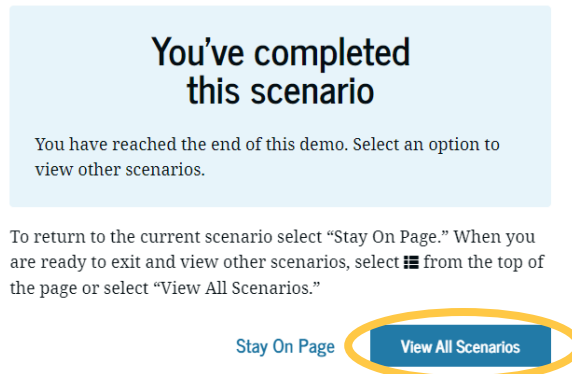


### Other Parent Information

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

- **Parent’s Address:** 2306 N 1125 E, Lehi, UT 84043
  - Replace the auto-filled answers on the prototype.
- **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**”:



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 2024-25**”

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

#### In-Progress Application

Select an in-progress scenario to view

Alcina Tran 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>
Travis Tran Parent Spouse or Partner	Scenario Invited as a contributor, affirms, and completes application	<a href="#">View This Scenario</a>
Franklin Tran Student Spouse	Scenario Invited as a contributor, affirms, and completes application	<a href="#">View This Scenario</a>
Alcina Tran Parent	Scenario Returning to in-progress form to provide "missing signature," and completes application	<a href="#">View This Scenario</a>
Raya Tran 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.

- **Finances:** Raya does not work, she does not file taxes, and she doesn’t have a bank account yet. She does not have an IRA or pension rollovers, benefits reported as income to the IRS, or foreign earned income exclusion.
- **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 explore the discussion questions below:

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)
  - Untaxed Portions of Pensions (Line 5a minus 5b)
  - Adjusted Gross Income (Line 11)
  - Income Tax Paid (Line 22 minus Schedule 2-Line 2)
  - Deductible Payments to IRA/Keogh/other (Schedule 1, total of Lines 16 + 20)
  - Education Credits (Schedule 3, Line 3)
  - Net Profit or Loss From
- What about foreign tax filers?: <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 they are legally married. Please review the following link to better understand the situation the family is in—the answer is in the first two to three paragraphs:

<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 2022 taxes to show they are married. We are not tax professionals and cannot legally give tax advice. Therefore, inform the parents 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 for both parents to log in to provide consent for their individual taxes, and sign the FAFSA.

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

## Review

This case study offers practice helping a family who has completed taxes incorrectly, and to complete the FAFSA starting with a parent.

## Key Takeaways

- In the Personal Circumstance section, there is a list of checkboxes, one asks, **“At any time since the student turned 13, they were 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 both as "Head of Household".
  - The most common type of 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 will need to amend their 2022 taxes before Raya can qualify for federal financial aid.
  - The recommended way for both the family and the financial aid offices to proceed is to have the family move forward with completing the FAFSA and follow up with the financial aid office at the student's intended college for next steps.
  - Once their taxes are amended, they will make a correction on their FAFSA form and may need to 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 or an aunt or uncle, with the student is 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 Free Application for Federal Student Aid 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. These steps will teach advisers how to input student background, personal information, and parent information when completing the FAFSA.

7. Visit: <http://fsapartners.ed.gov/fafsa-prototype/2425>
8. Insert access code: **prototype2425**
9. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the 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 “**Student**”:

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 has 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.

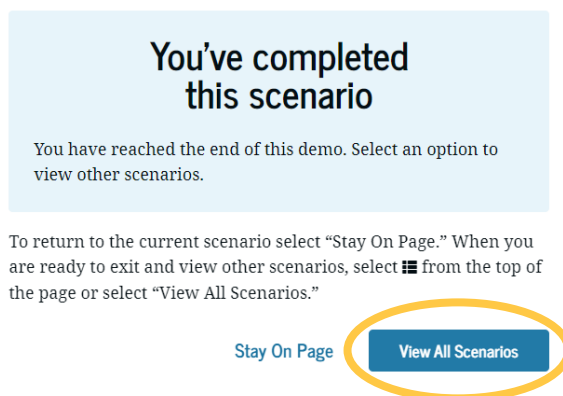
- **Student's Full Name:** Raya Tran
- **Date of Birth:** 5/5/2003
- **Social Security Number:** \*\*\*-\*\*-1234
- **Email and Phone Number:** raya.tran@email.com, 555-555-5555
- **Address:** 11547 Holly Springs St, South Jordan, UT 84009
  - Replace the auto-filled answers on the prototype.
- **Residency:** Raya moved to Utah in December 2010. In Utah, residency is established after living in the state for 12 consecutive months. Therefore, Raya established residency in December 2011.
- **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.
- **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 a job making \$10,000 annually and files taxes. They have no IRA or pension rollovers, no benefits reported as income to the IRS, and no foreign earned income exclusion.
- **Student Assets:** Raya has about \$200 in their checking account and \$150 in their savings.
- **Student's Potential Colleges:** Barnard College, 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:** 3975 S Sugar Beet Dr, West Valley City, UT 84120
  - Replace the auto-filled answers on the prototype.
- **Guardian Residency:** Born and raised in Utah, please refer to the birthdate of the oldest parent.
  - In Utah, residency is established after residing in the state 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 2022 or 2023. 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 balance totals are \$12,000. They own a 529 account, valued at \$20,000, for another grandchild, and they have other investments that add up to 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**":



## How to Fix an Error

Raya needs help because they accidentally inserted their guardian's Adjusted Gross Income and Income Tax Paid instead of inserting her 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 2024-25"**

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 complete a correction on 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 explore the discussion questions below:

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)

- Untaxed Portions of Pensions (Line 5a minus 5b)
- Adjusted Gross Income (Line 11)
- Income Tax Paid (Line 22 minus Schedule 2-Line 2)
- Deductible Payments to IRA/Keogh/other (Schedule 1, total of Lines 16 + 20)
- Education Credits (Schedule 3, Line 3)
- Net Profit or Loss From
- What about foreign tax filers?: <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 that change the situation of the student?
  - 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 own 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 may 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 an independent student 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, which will result 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 of the form, 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 during the time they filed their taxes in 2022 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. These steps will teach advisers how to input student background, personal information, and parent information when completing the FAFSA.

10. Visit: <http://fsapartners.ed.gov/fafsa-prototype/2425>
11. Insert access code: **prototype2425**
12. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the income and tax questions.**

### Scenario Tracks

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

3. 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>

4. Once logged in 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 2022, but now they're separated and in the middle of 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, who works part-time, also plays a vital role in supporting the family, particularly in providing a home for Raya and her brother, Lucas.

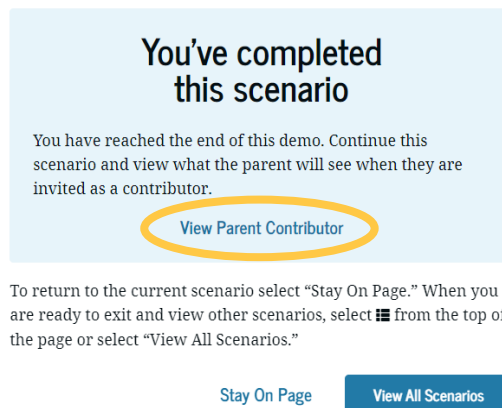
## Student Information

Use the details below to complete the student's 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:** 2291 N 850 E, North Logan, UT 84341
  - Replace the auto-filled answers on the prototype.
- **Residency:** Born and raised in Utah, please refer to date of birth.
- **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 (CNA) with 1-3 months of college education, or become a Registered Nurse (RN), which requires a bachelor's degree.
- **Personal, Other, and Unusual Circumstances:** Please refer to the "Background" provided above.
- **Inviting Parents**
  - **Parents' Marital Status:** Raya's parents separated in July 2023, and their divorce paperwork is in progress. Select that Raya's parents are not married on the FAFSA.
  - **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
  - OR
  - **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'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:** Alcina went to college but didn't finish her degree and Travis has a master's degree.
- **Student's High School Status:** Raya is currently attending and will graduate from Lakeland High in Deepwater, Utah.
- **Student's Finances:** Raya made \$500 in 2022 babysitting. She 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.
- **Student's Assets:** She has a checking and savings account with a total balance of \$150.
- **Student's Potential Colleges:** Brown University, Lehigh University

After signing and submitting for Raya, please wait on the “**Congratulations**” 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.

- **Mother's Address:** 2291 N 850 E, North Logan, UT 84341
  - Replace the auto-filled answers on the prototype.
- **Father's Address:** 2600 Polk Ave, Ogden, UT 84401
  - Replace the auto-filled answers on the prototype.
- **Marital Status:** Raya's parents separated in July 2023, and their divorce paperwork is in progress.
- **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 of 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 2022 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 and savings account with a \$10,000 total balance.

After signing and submitting, the prototype is done.

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

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)
  - Untaxed Portions of Pensions (Line 5a minus 5b)
  - Adjusted Gross Income (Line 11)
  - Income Tax Paid (Line 22 minus Schedule 2-Line 2)
  - Deductible Payments to IRA/Keogh/other (Schedule 1, total of Lines 16 + 20)
  - Education Credits (Schedule 3, Line 3)
  - Net Profit or Loss From
- What about foreign tax filers?: <https://studentaid.gov/2425/help/non-us-tax-information>

#### Discussion Prompt 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:
  - <https://studentaid.gov/sites/default/files/is-my-parent-a-contributor.jpg>

1. 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 came back in the spring asking for more help. She has received her first award letter with \$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: <https://ushe.edu/utah-college-application-week/>
    - Under "+ Paying for College Toolkit"—click on PDF versions—to avoid 20-minute download.

**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	
Total Aid Offered:			\$10,500.00		

### Review and Resolution

This case study asks who is the contributing FAFSA parent? 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 have to report the stepparent's information. Since Travis is single, we only report him.

3. Since Raya's parents filed a married-joint return in 2022, the real FAFSA does not allow us to transfer their taxes from the IRS. The family will need to insert all their tax information manually and the student is likely to be selected for verification.
4. We will need to calculate by hand the contributing parent's share of every tax-related FAFSA question. 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 (AGI), we are going to 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 \$120,20. 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 instead of the total amount for both spouses.
5. If you chose to use Alcina as the contributing parent, her assets are challenging. We report both 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 Free Application for Federal Student Aid for a student with parents who do not file taxes. This particular 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. These steps will teach advisers how to input student background, personal information, and parent information when completing the FAFSA.

13. Visit: <http://fsapartners.ed.gov/fafsa-prototype/2425>
14. Insert access code: **prototype2425**
15. Review the limitations of the prototype.

The FAFSA Prototype will not show the process of transferring data from the IRS or any questions that are automatically transferred. Even if it is required to insert the information manually.

**You will be unable to see the 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 **“Student”**:

#### 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>

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. 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 is undocumented, she does not have a Social Security Number. She is also very cautious about completing federal forms like the FAFSA and taxes.

## Student Information

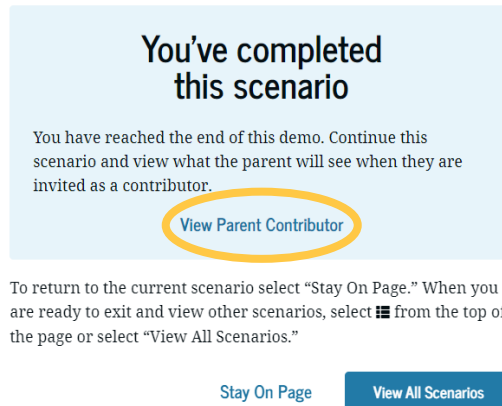
Use the details below to complete the student section of the FAFSA application.

- **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:** 331 S 110 W, St. George, UT 84770
  - Replace the auto-filled answers on the prototype.
- **Residency:** Raya moved to Utah in July 2018 from San Jose, California. In Utah, residency is established after living in the state for 12 consecutive months. Therefore, Raya established residency in July 2019.
- **Marital Status:** Single (never married).
- **College or Career School Plans:** This is Raya's first time attending college. Raya wants to study in the medical field 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.
- **Inviting Parents**
  - **Parents' Marital Status:** Married since July 1993.
  - **Mother's Full Name:** Alcina Tran
  - **Mother's Date of Birth:** 03/27/1979
  - **Mother's Social Security Number:** 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.
- **Student's High School Status:** Raya's currently attending and will graduate from Madrid High School in Madrid, Utah.



- **Student's Finances:** Raya worked in 2022 and filed her own 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 \$250 in her checking and savings accounts.
- **Student's Potential Colleges:** Rice University, Rhodes College

After signing and submitting for Raya, please wait on the “**Congratulations**” page until this pops up and then select “**View Parent Contributor**”:



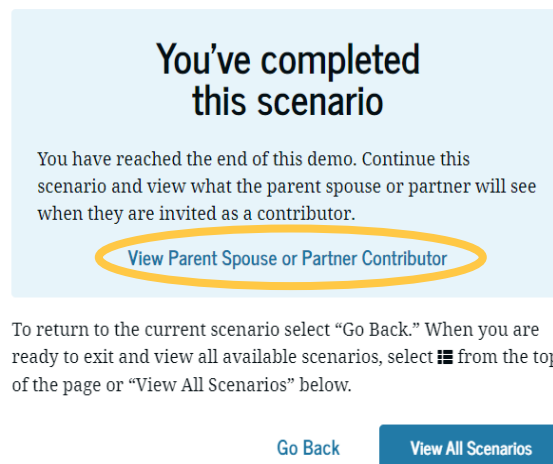
## Parent Information

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

- **Address:** 331 S 110 W, St. George, UT 84770
  - Replace the auto-filled answers on the prototype.
- **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 to Utah in July 2018 from San Jose, California. In Utah, residency is established after living in the state for 12 consecutive months. Therefore, Alcina and Travis established residency 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 not the same as 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 federal benefits for 2022 or 2023, no 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 \$24,000 in 2022. 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 “**Congratulations**” page until this pops up and then select “**View Parent Spouse or Parent Contributor**”:



### Other Parent Information

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

- **Parent’s Address:** See “Parents’ Address” above.
  - Replace the auto-filled answers on the prototype.
- **Parent’s Finances:** See “Parents’ Finances” above.

After signing and submitting the prototype is done!

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

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

- Review the following link: <https://studentaid.gov/help/2425/find-tax-information>
  - Filing Status
  - Income Earned from Work (Line 1z)
  - Tax Exempt Interest Income (Line 2a)
  - Untaxed Portions of IRA Distributions (Line 4a minus 4b)

- Untaxed Portions of Pensions (Line 5a minus 5b)
- Adjusted Gross Income (Line 11)
- Income Tax Paid (Line 22 minus Schedule 2-Line 2)
- Deductible Payments to IRA/Keogh/other (Schedule 1, total of Lines 16 + 20)
- Education Credits (Schedule 3, Line 3)
- Net Profit or Loss From
- What about foreign tax filers?: <https://studentaid.gov/2425/help/non-us-tax-information>

### Discussion Prompt

Alcina did not file taxes, we need to know if she is required to 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.

1. Does Alcina need to file taxes as an undocumented parent? 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?"**. <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?"**: <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 makes below the threshold, they aren't required to file taxes. Alcina made \$24,000 in 2022. Please review IRS Publication 17 on Table 1.1 on Page 6 of the document or the 8th slide of the PDF: <https://www.irs.gov/pub/irs-prior/p17--2022.pdf#page=8>

Please continue to finish the application with [the case study information above](#) if you haven't done so already.

## Answer

Let's discuss the situation with Raya's mother, Alcina. Alcina doesn't have citizenship in the United States. Does that mean she isn't required to file taxes? According to the National Immigration Law Center in 2017, "All wage earners—regardless of their immigration status—are required to pay federal taxes. The IRS provides ITINs to people who are ineligible for an SSN so they can comply with tax laws." In other words, since Alcina is residing here in the U.S. she is required by law to file taxes using an Individual Taxpayer Identification Number (ITIN). Now 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 a student 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 2022 and earned an income. If reviewing the [IRS Publication 17](#), we know in 2022 the threshold required to file taxes for a married couple under the age of 65 is \$25,900. Since Alcina made \$24,000, that puts her under the income limit threshold. Which means she is not required to file taxes for 2022. 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 income and assets questions 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 financial aid office and/or Dream Center at the institution is the best course of action.

## Review and Resolution

The intention of this case study was to offer practice assisting a student who has an undocumented parent, 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, does not have a 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 FSA ID. 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 are required to invite both parents to Raya's FAFSA, they will both need an FSA ID for this to provide consent and sign the FAFSA.

- Since neither parent filed an income tax return, on the FAFSA they can select they did not file a 1040 tax form . Most likely, the college will select Raya for verification and the parents will have to obtain a [Letter of Non-filing from the IRS](#). Alcina made \$24,000, which is less than the amount a person is required to file a tax return in 2022, 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 Filed 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 Filed 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 a SSN.

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