

Today's Goals

- 1. Understand the basics of financial aid and why a high school senior should file the FAFSA
- 2. Explore the FSA ID and understand the importance it has with the FAFSA
- 3. Learn how to assist students and parents without Social Security Numbers with the new changes
- 4. Sneak peek of the new changes to our new FAFSA form

Upcoming Trainings

All trainings from our office: https://ushe.edu/k-12-outreach/ed-insights-k12/

Review the recordings at: https://www.youtube.com/@utahcollegeaccess

Upcoming items to get registered for:

Dates	Events	
Starting Aug. 30-Sept.	FAFSA Boot Camp Part I: FSA ID Walkthrough	
Sept. 7	Preparing for College (UCAW, CE, Workforce and Dual Enrollment)	
Sept. 15	UCAW Event Coordinator Training	
Sept. 21 or 22	Paying for College Toolkit Training	
Sept. 28	College Admissions Updates	
Sept. 29	Resources to Help Students Cover the Cost of College (FAFSA, State Scholarships, my529, TechEd)	
Starting Oct. 26	FAFSA Boot Camp Part II: The New FAFSA	

Financial Aid Basics

Why should a high school senior file the FAFSA?

Why Complete the FAFSA?

Federal Aid

- Grants
- Work-Study
- Student Loans

State Aid & Scholarships

FAFSA Required

Institutional Aid & Scholarships

- Technical colleges
- Community colleges
- Universities

Some Private Scholarships

What is the FAFSA?

- Stands for: Free Application for Federal Student Aid
- FAFSA is a gateway to aid and scholarship opportunities
- Students apply October 1*
 senior year AND every year of
 college
 - *Except for the 2023-24 school year, when the FAFSA will open in December 2023
- Go to fafsa.gov to apply!



Title IV Federal Financial Aid

Grants

- Most common is the Pell Grant
- Maximum Pell is currently \$7,395/yr. (subject to change annually)

Work-Study

- Student will see full amount on offer letter, but only receives that money through work.
- Earned as a paycheck; mostly oncampus jobs

Federal Student Loans

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

State Aid

The Big Three Examples:

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



Learn more at ushe.edu

Institutional Aid

- Many colleges may have aid opportunities to assist students who may have a higher need.
- Many colleges have scholarships that require the FAFSA to be completed in order to qualify.
- Most of those scholarships will be needbased.
- However, there are some scholarships that are not need-based that require the FAFSA (depends on the college).
 - For example, USU Eastern shared with us over 70 scholarships they provide that require the FAFSA but are not need-based.
 - Davis Tech requires the FAFSA to be completed to qualify for any scholarship at their college.



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

- 1. You never know if a student will or will not qualify; you shouldn't assume (presumptions/bias).
- 2. Completing the FAFSA will not have any negative impact on students or families. It's cost-free, carries no commitment, and allows declining of any aid.
- 3. It's a gateway to financial aid and scholarship opportunities.
- 4. You are teaching a skill and a resource that can be used in the student's future. Access to the FAFSA remains available whenever the student needs it.
 - Student's circumstances often change, such as parental job loss, parental divorce, the student gets married or has a child, etc.
 - Educating parents about this resource can help them prepare younger children.

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

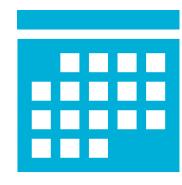
- 5. After completing the FAFSA, the student's information will be prefilled for every future FAFSA form. In addition, only one FSA ID needs to be created—meaning you have helped the student get through the hardest part.
- 6. It serves as a backup in case the student doesn't qualify for any aid or scholarships, offering access to student loans (a viable backup after all other methods are exhausted).

Creating a studentaid.gov (Federal Student Aid) Account

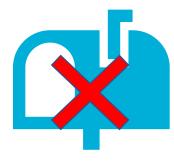
 Is the biggest barrier for students and families in their process of completing the FAFSA



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- New FSA ID will open in the fall of 2023 (students can create an FSA ID before as well)



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- New FSA ID will open in the fall of 2023 (students can create an FSA ID before as well)
- Parents without a Social Security Number will be able to create an FSA ID and sign the FAFSA electronically (meaning no more mailed signatures)



Who needs to create an FSA ID?

Contributors – anyone who is asked to provide information on a student's FAFSA form



The Student and Student's Spouse (if applicable)



FAFSA Parent and Other Parent (if applicable)





A contributor IS...

Anyone who is required to provide information on a student's FAFSA® form, including the student, the student's spouse, a biological or adopted parent, or the parent's spouse (stepparent).



A contributor ISN'T...

Grandparents, foster parents, legal guardians, brothers or sisters, and aunts or uncles, even if they helped provide for or raise the student.

Who needs to create an FSA ID?

Who is considered the FAFSA Parent?

- In divorced or separated parent situations FSA has defined the FAFSA Parent as "The parent who has provided the most financial support to the student in the past 12 months."
- For situations where both parents provided exactly the same amount of financial support – the fallback is which parent makes the highest income

Who needs to create an FSA ID?

"In two parent households, both parents will need FSA IDs if they do not file taxes as married-filing jointly" -NCAN

ONE FSA ID Parent Scenarios

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

Both Parents FSA ID Scenarios

- Unmarried parents living together
- Married or remarried filed taxes as "Married Filed Separate"





Meet Anna

Anna is a senior in high school who plans to attend college in fall 2024. Anna's parents are divorced. Anna's mother lives in a different state and does not provide financial support. Anna's dad, stepmother, grandmother, and older brother all live in the same house as Anna.



Who will be a contributor on Anna's 2024-25 FAFSA Form?

Anna's mother and father

Anna's father and stepmother

Anna's father

All family members in Anna's household





Answer

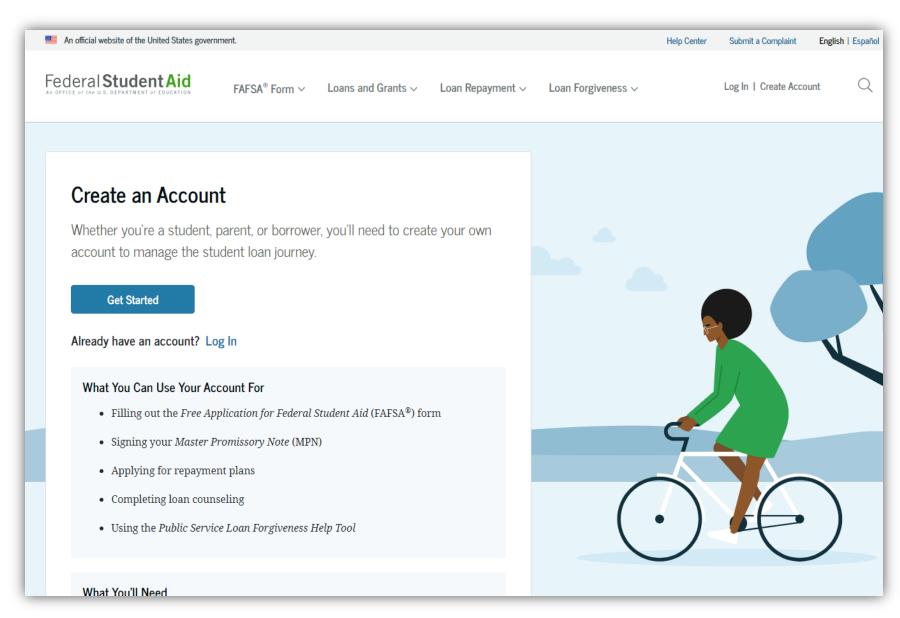
The answer is B.

Anna's father and stepmother will be contributors on the FAFSA® form. Other family members will not be identified as contributors.

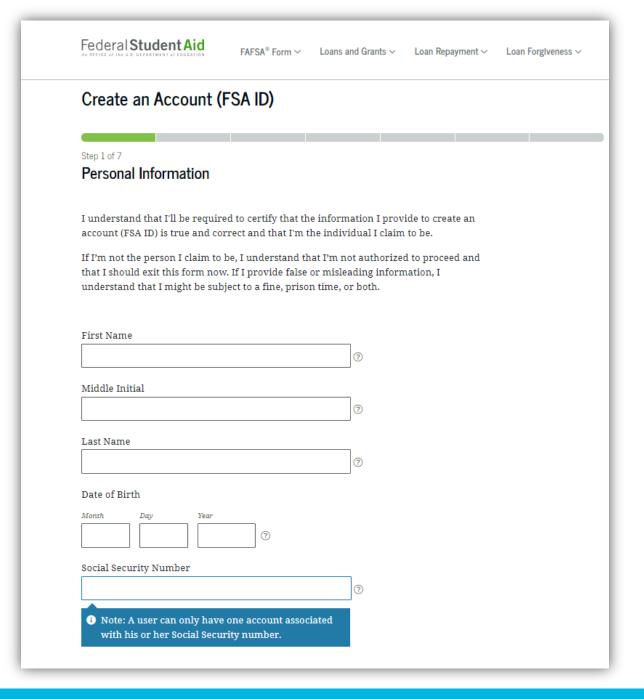
In the case of divorced parents, only the income and assets of the parent who provides the greater portion of the student's financial support will be included on the FAFSA form. If that primary parent is remarried, the income of that parent's spouse (stepparent) will also be included.

FSA ID Walkthrough - Introduction

 These are screenshots of the current FSA ID; there will be small changes when the new one opens in the fall

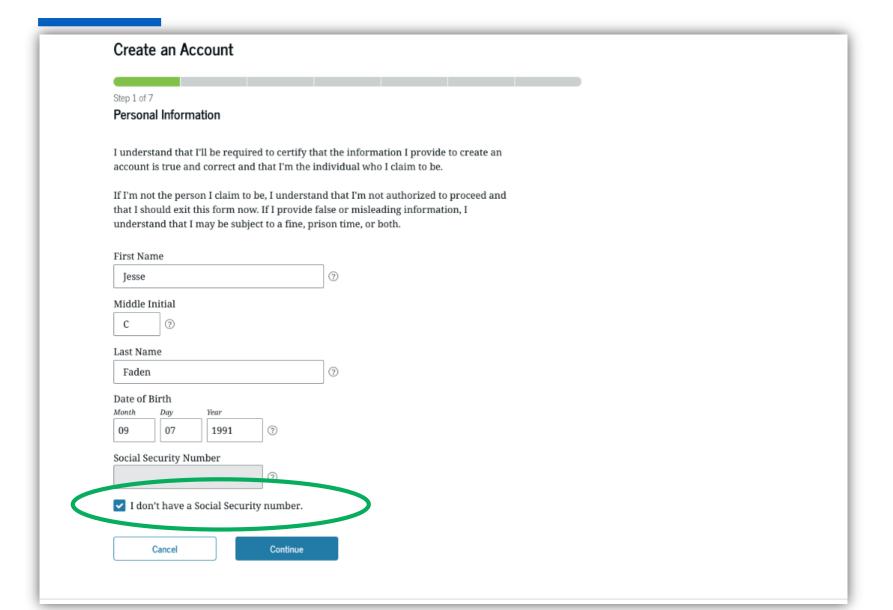


 Users can apply without entering an SSN or ITIN

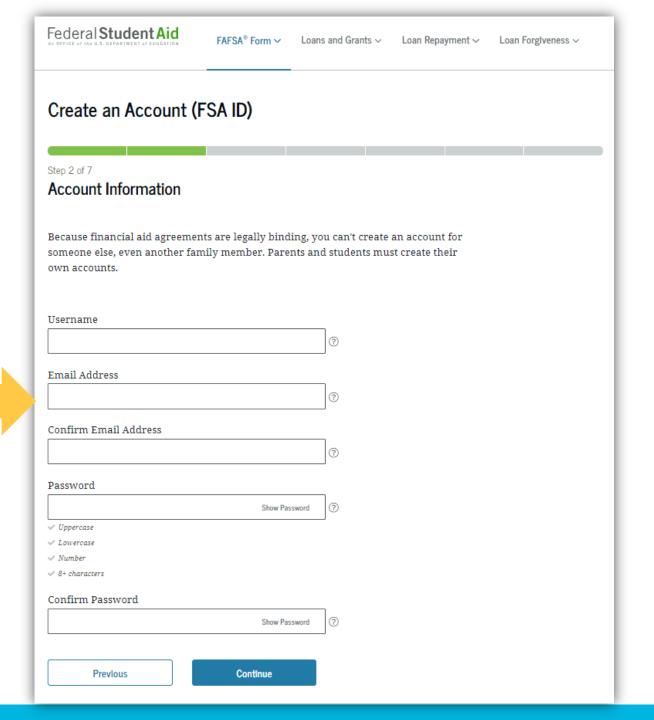




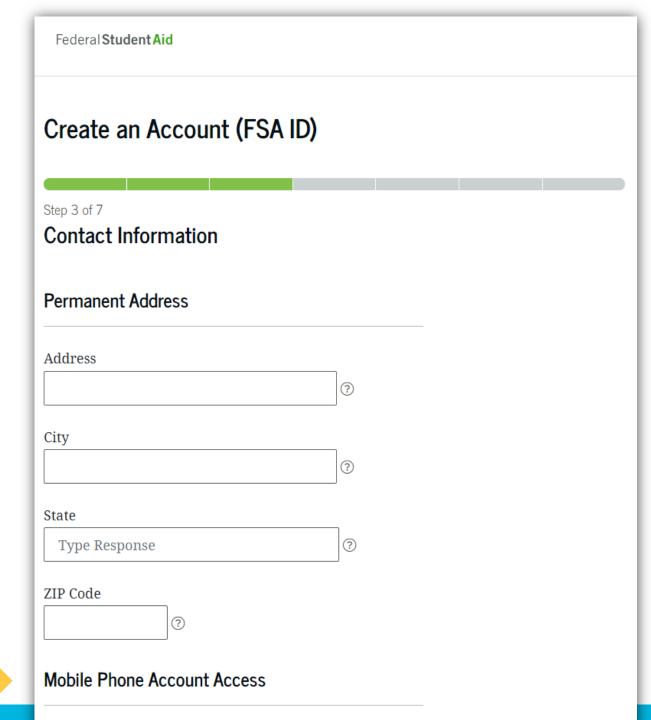
SCREENSHOT OF ACCOUNT CREATION PAGE



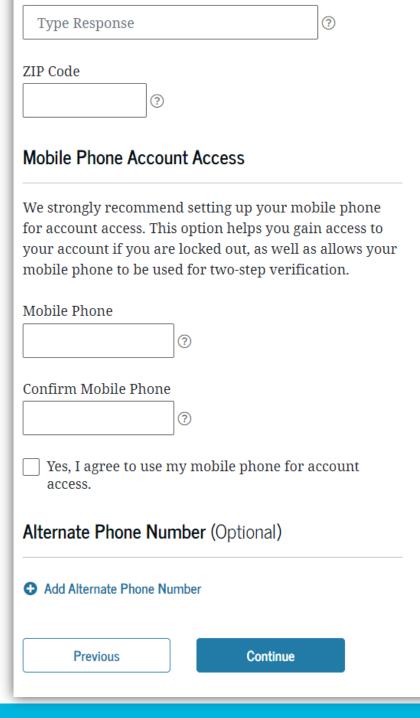
 A verified email address will be required to establish an account



Mobile phone is optional



Mobile phone is optional



 This page may change due to the email requirement



Create an Account (FSA ID)

Step 4 of 7

Communication Preferences

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements.

I want to receive these communications:

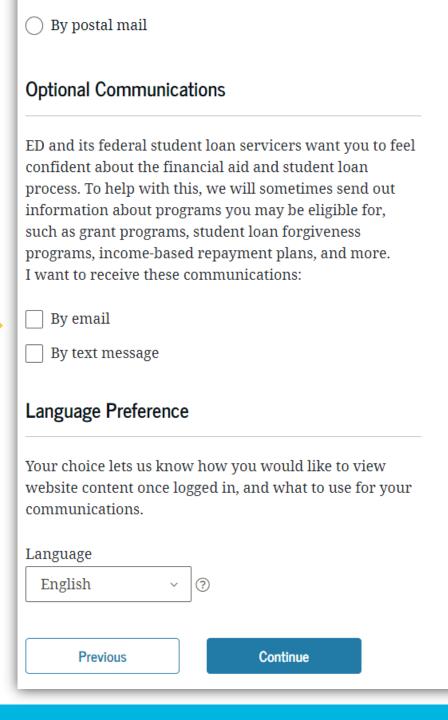




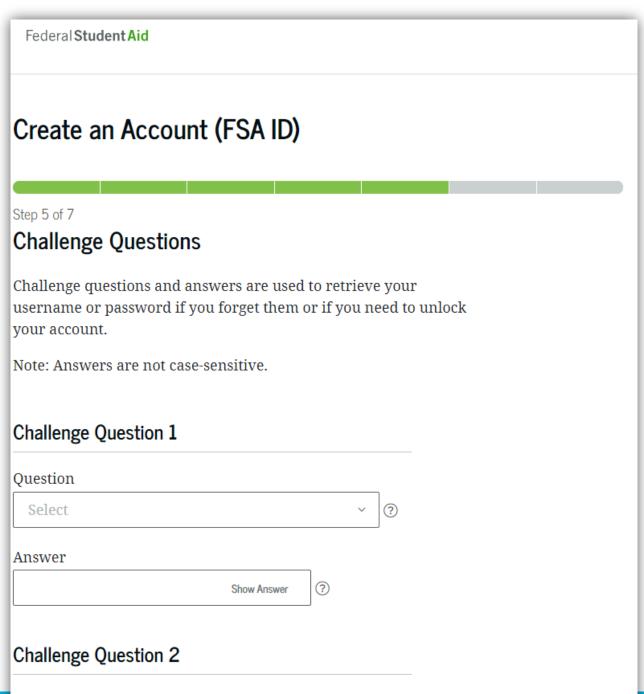
By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's Terms and Conditions.

By postal mail

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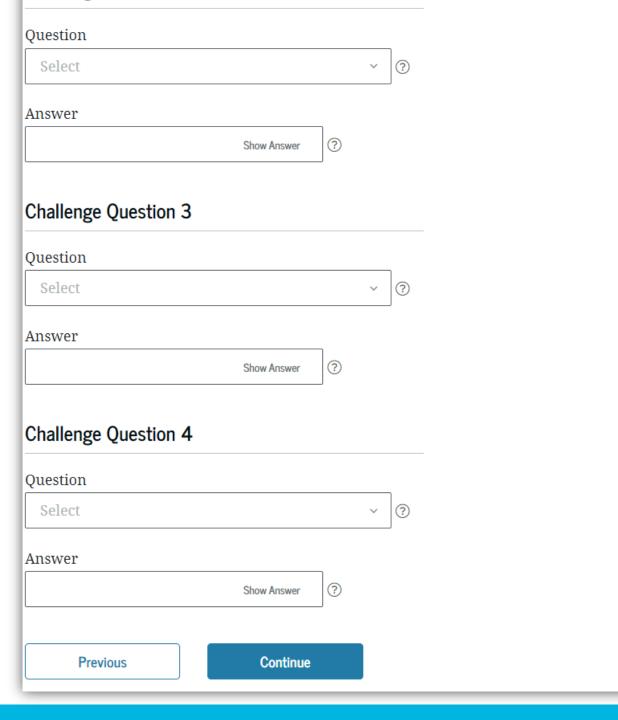


Challenge Questions

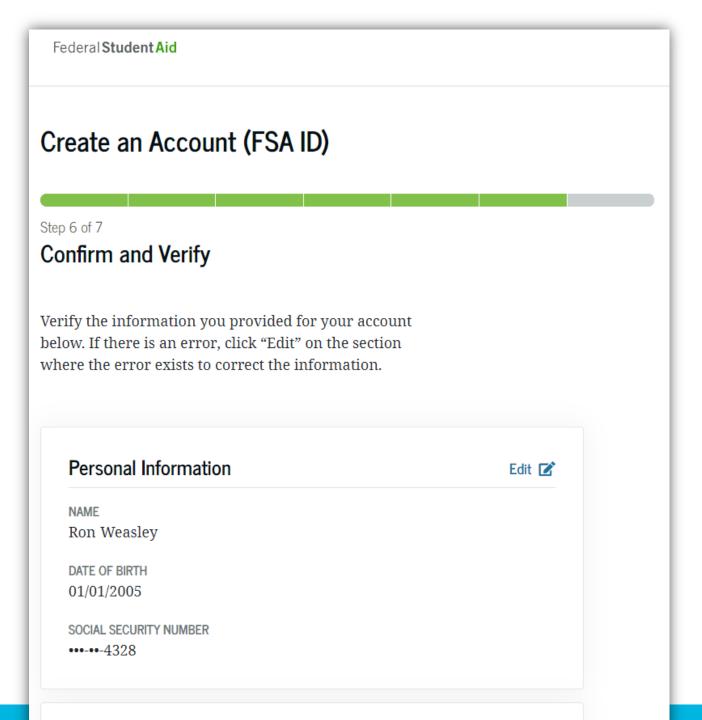


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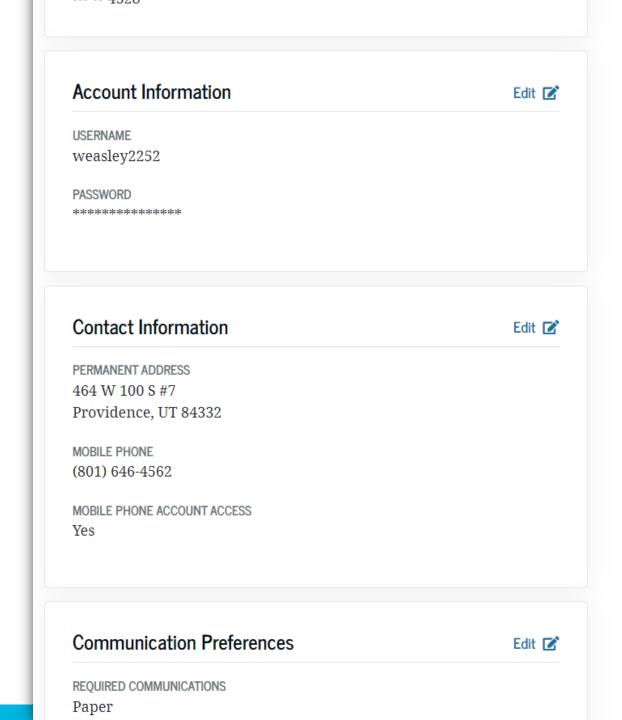
Challenge Questions



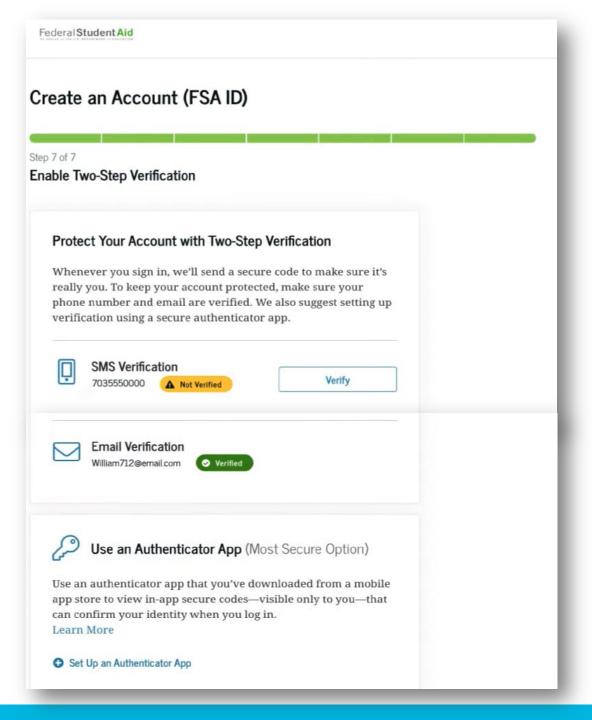
Confirm



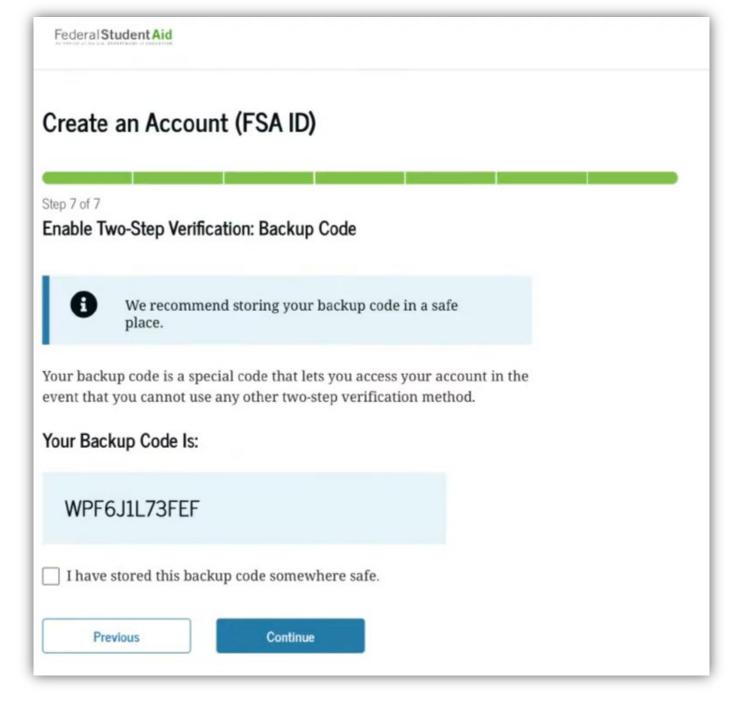
• Confirm



Two-Step Verification



• Backup Code



FSA ID Walkthrough - Finish

 Now wait to process identity with Social Security Administration (1-3 business days) Federal Student Aid

Your Account Was Successfully Created — What's Next?

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

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



Remember to Save Your Backup Code

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

Your Backup Code Is:

WPF6J1L73FEF

Key FSA ID Changes

- 1. Identity match required for each contributor to verify FSA ID
 - FSA IDs will need to be authenticated with social security to be fully functional in transferring IRS tax information during FAFSA completion (will take 1-3 business days to process identity)

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

Key FSA ID Changes

1. Identity match required for each contributor to verify FSA ID

- FSA IDs will need to be authenticated with social security to be fully functional in transferring IRS tax information during FAFSA completion (will take 1-3 business days to process identity)
- 2. In two-parent households, both parents will need FSA IDs if they do not file taxes as "married filing jointly"
- 3. A verified non-school email address will be required to establish an account
- 4. Parents without SSNs will need to create FSA IDs
 - Users without an SSN will complete a knowledge-based identity verification process
 - However, students without an SSN will not be able to complete the FAFSA form
 - Students without an SSN: FSA ID = Yes (not recommended); FAFSA Form = No

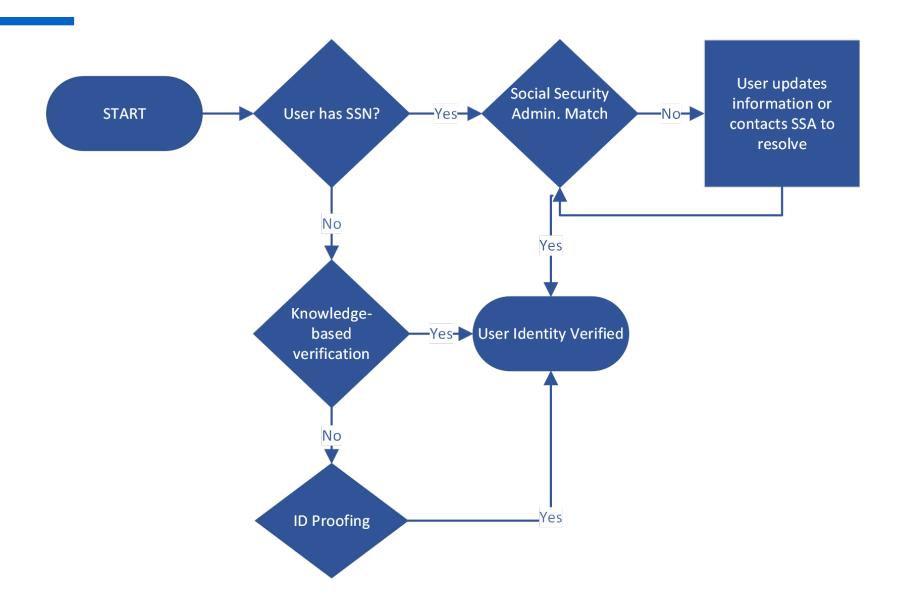
Information above is provided by the National College Attainment Network (NCAN) and Federal Student Aid (FSA)

FSA ID: Parent(s) without SSNs* - According to NCAN

- What we know right now
 - Every contributor will be required to create an FSA ID
 - Identity verification will be used for:
 - Students who are from Freely Associated States
 - Parents without SSNs
 - Users without SSNs they will have the option to answer "knowledge-based identity" questions
 - If successful FSA ID is authenticated and available to use immediately
 - A manual documentation process will be available for those who can't pass "knowledge-based identity" questions
- What information we're waiting for:
 - What these process will look like
 - The types of knowledge-based questions that will be asked
 - The documents FSA will request to confirm identity
- *Students form freely associated states will also need to go through this process to create FSA IDs.



ID MATCH & VERIFICATION FLOW



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

- Generic introduction: "The FAFSA is a gateway to all types of aid and scholarships for college. To qualify for any aid, the student and contributing parents will need to create an FSA ID. The FSA ID is used to log in, transfer tax information, and sign and submit the FAFSA.
- ★ To include undocumented parents: "Parents are not required to have an SSN to create an account."
- + To include undocumented students: "Please know not everyone is eligible for aid from the FAFSA. To be eligible, you need an SSN to file the FAFSA. If you do not have an SSN, there are other ways to get aid; come talk to me to get more information."

Tips for assisting students and families around FSA ID, FAFSA Events, and Scholarship Events

Use Universal language:

- 1. Include instruction about undocumented students when discussing the FAFSA and/or scholarships in meetings, in instruction, and in advertising events.
- 2. Inform families before events and early in the school year.
- For those hosting the event, have a place set up to have these conversations away from the main group, but don't draw attention to them leaving the room.
- 4. Maybe have information packets, handouts, or some type of resource available to the family to know where to go.

John (student) and his parents are meeting with you to complete the FAFSA. After successfully creating their FSA ID they start the FAFSA form. For some reason the FAFSA is asking for them to insert their taxes manually. What do you do?

Schedule another appointment for them to return after their identity has been processed and can transfer the tax information

Continue with inserting the tax information manually and sign and submit the FAFSA

Continue with inserting the tax information manually and complete the FAFSA but don't sign and submit. Schedule another appointment for them to return and transfer the tax information

Continue with inserting the tax information manually and sign and submit the FAFSA. Schedule another appointment for them to return and make a FAFSA correction to transfer the tax information

Lacy and her grandparents are meeting with you to complete the FAFSA. Lacy says that she has already created her FSA ID and has sent an invitation to her grandparents to create their FSA IDs. Grandpa says he hasn't seen an invite yet. What do you do?

Have Lacy resend the invitation to her grandparents

Have the grandparents check their spam in their email

Have the grandparents start their FSA ID even if they haven't received the invitation in their email



Ask Lacy about her parents' situation

Katie's father already has an FSA ID and has tried to login 100 times but every time he has an issue and can't login. Katie said they have tried everything and are thinking they may just create a new FSA ID account. Would creating a new account work?

Yes it would work

No it would not

New FAFSA Update

A brief update of what to know for the new FAFSA

FAFSA News

The 2024-25 FAFSA (for the class of 2024 seniors) will be delayed until December 2023, instead of opening on October 1, 2023.

What does that mean?

- Seniors will be unable to file the FAFSA in the fall.
- FAFSA Events won't start until after January 1, 2024.
- We are losing about three months in FAFSA efforts.
- So, what can we do in the meantime?



Proactive Steps to Combat the FAFSA Delay

1. Teach students and families about their paying for college options – Paying for College Toolkit (with information focused on the FAFSA).

2. FSA ID completion in the fall and pairing FSA ID completion with other school events.

3. Planning FAFSA inclusion with other school events in the spring.

Proactive Ideas for the Fall

- Work with students to complete their FSA ID before the FAFSA opens.
- Provide extra credit opportunities for students who complete their FSA ID (at home or school).
- Maybe host events during school (students) or after school (families).
- Pair your FSA ID events with Utah College Application Week.
 - *Our office will not be coordinating any official FSA ID-type events nor providing any official assistance

The hope for all of this is that when your students complete the FSA ID in the fall, they won't have to worry about it while filing the FAFSA in the spring.

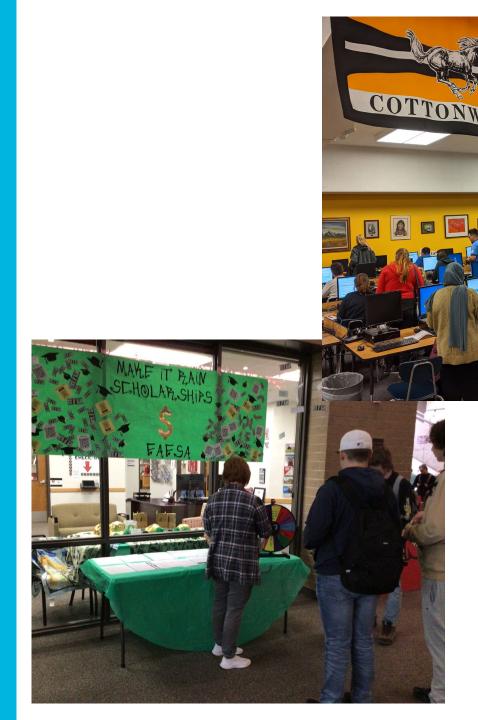
Pairing FAFSA Events with Other Events or Themes

FSAID

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

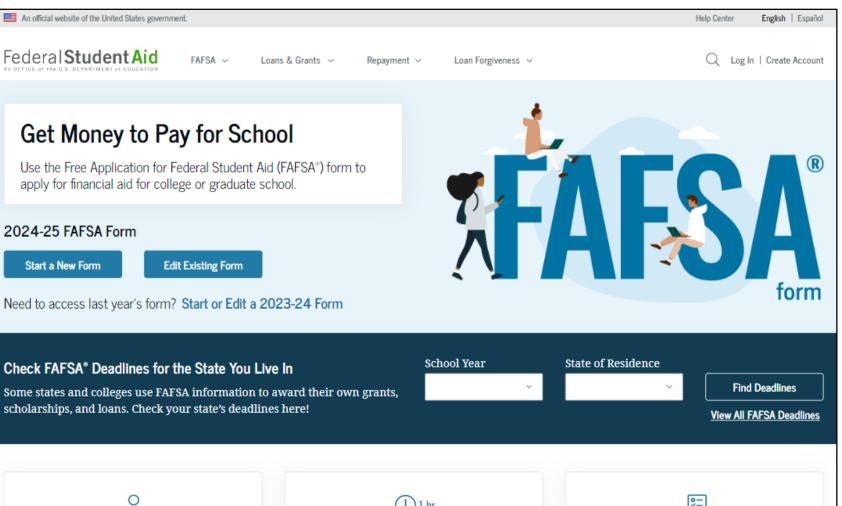
FAFSA

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



For Students Graduating Early

- They will need to complete the current FAFSA (2023-24 FAFSA form) if they want aid in the spring.
- New advisers, I can give you access to last year's case studies, and you can help those students.
- There is also the FAFSA walkthrough video available on our YouTube.





Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.



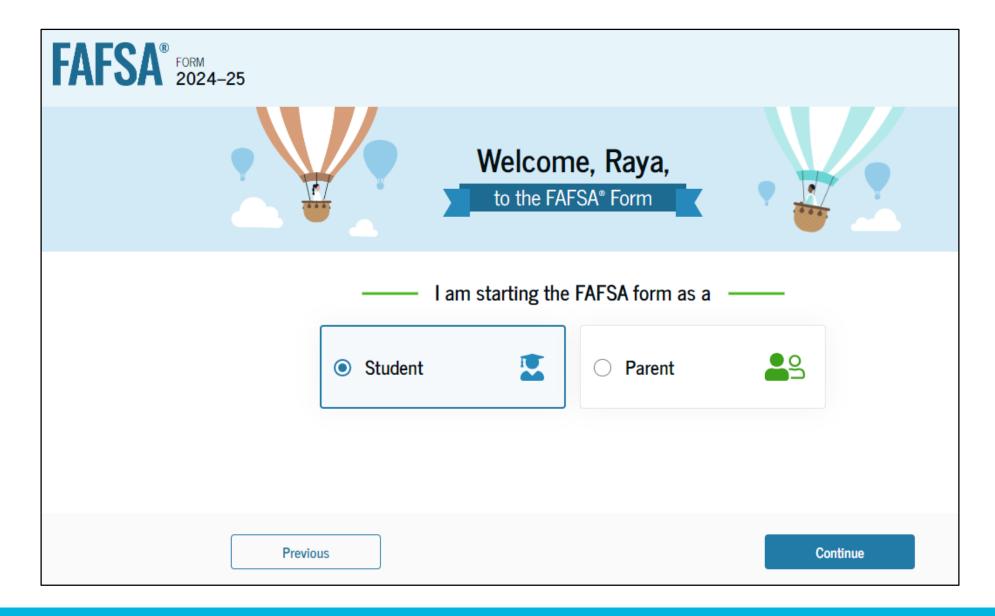
How Long Will it Take?

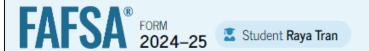
It takes most people less than an hour to complete, including gathering any documents or data needed.



What Do I Need?

- · Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- · Income and asset information, if required





Understanding the FAFSA® Form

1 of 4

What is the FAFSA® form?

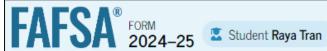
Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.



Sneak Peek

Previous

Continue





Understanding the FAFSA® Form

2 of 4

Contributors to the FAFSA® Form





Your answers on the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for your education.



→ How to Invite

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to your FAFSA form, you'll need to provide their name, date of birth, Social Security number, and email address.

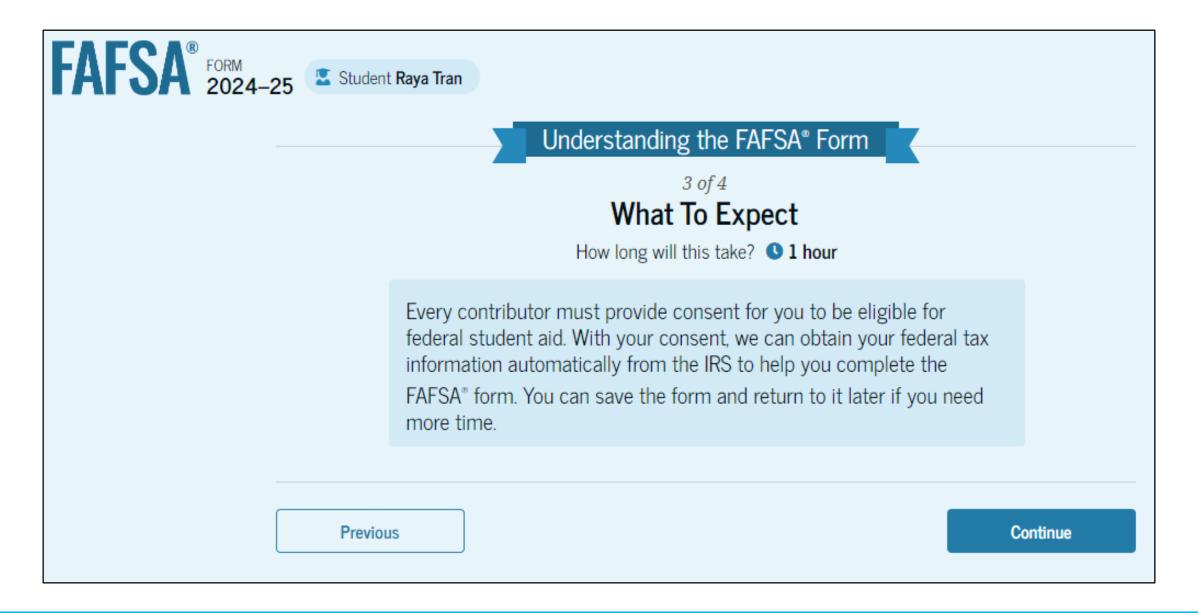
Information or Documents You May Need A

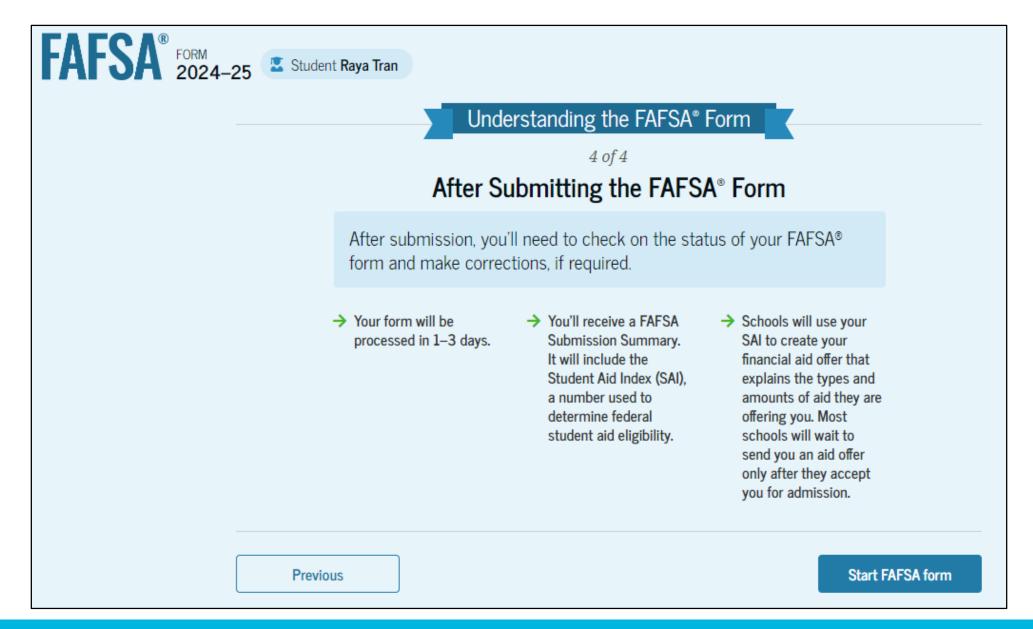
You might need the following information or documents as you fill out the FAFSA form:

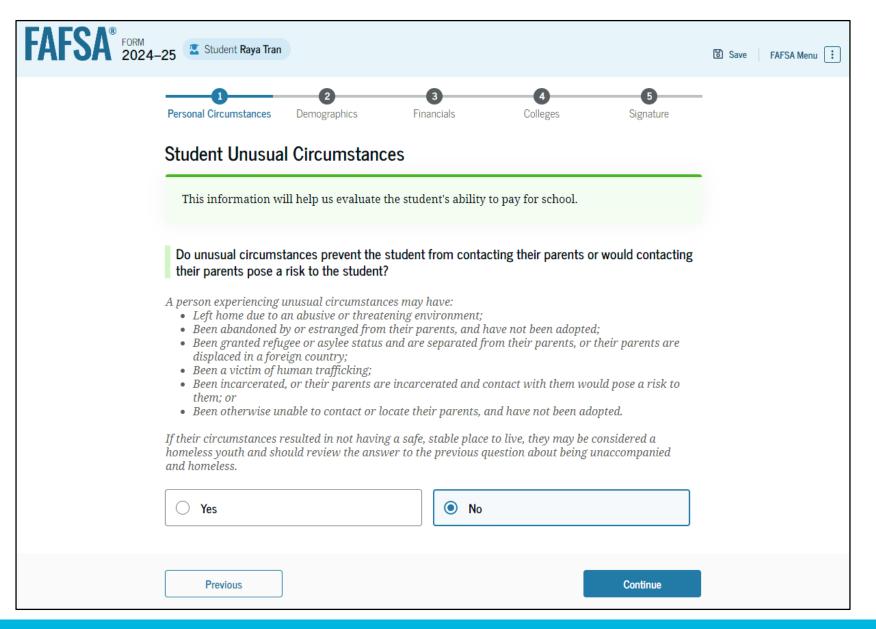
- Tax returns
- · Records of child support received
- Current balances of cash, savings, and checking accounts
- · Net worth of investments, businesses, and farms

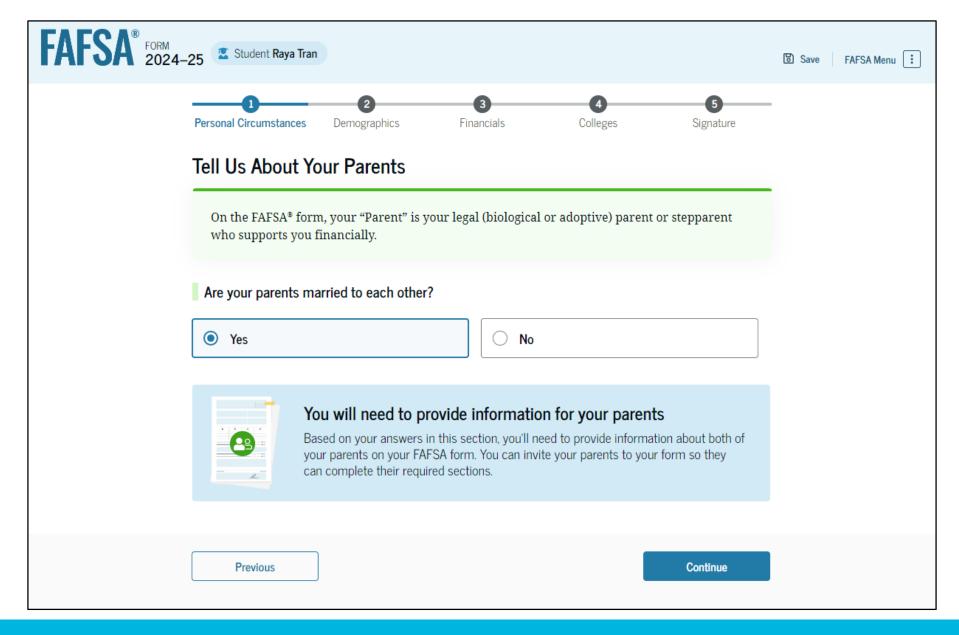
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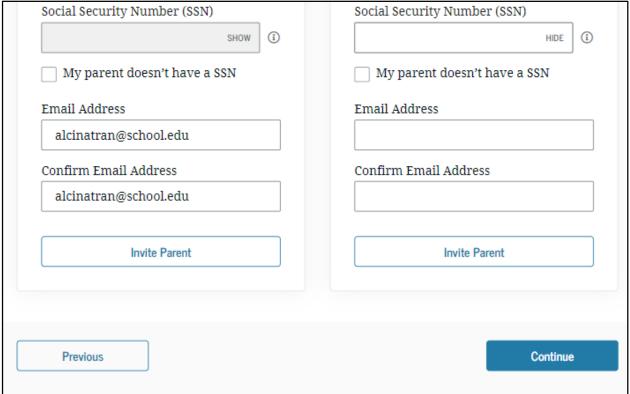


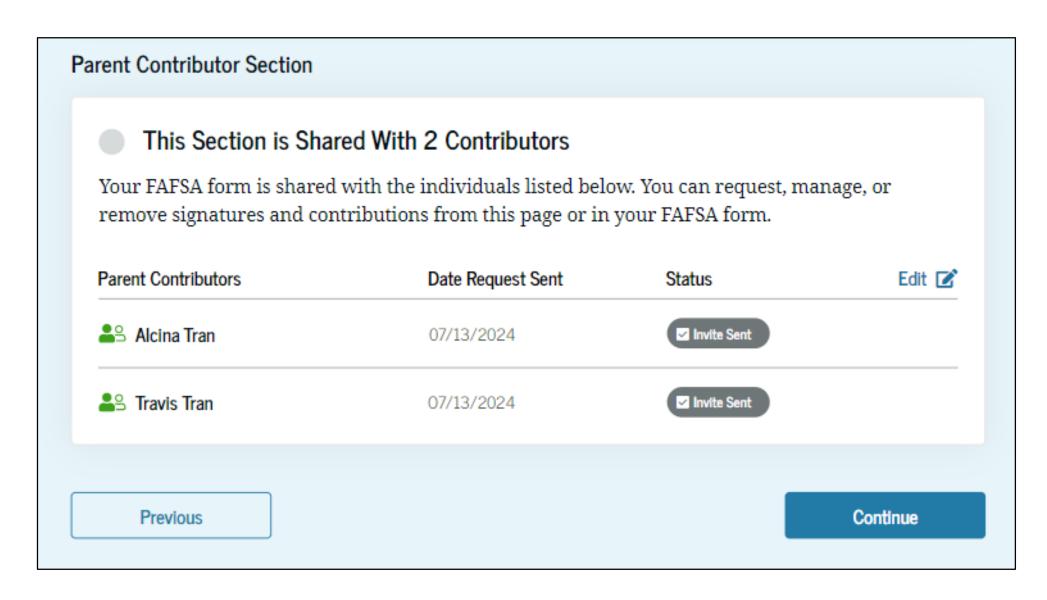


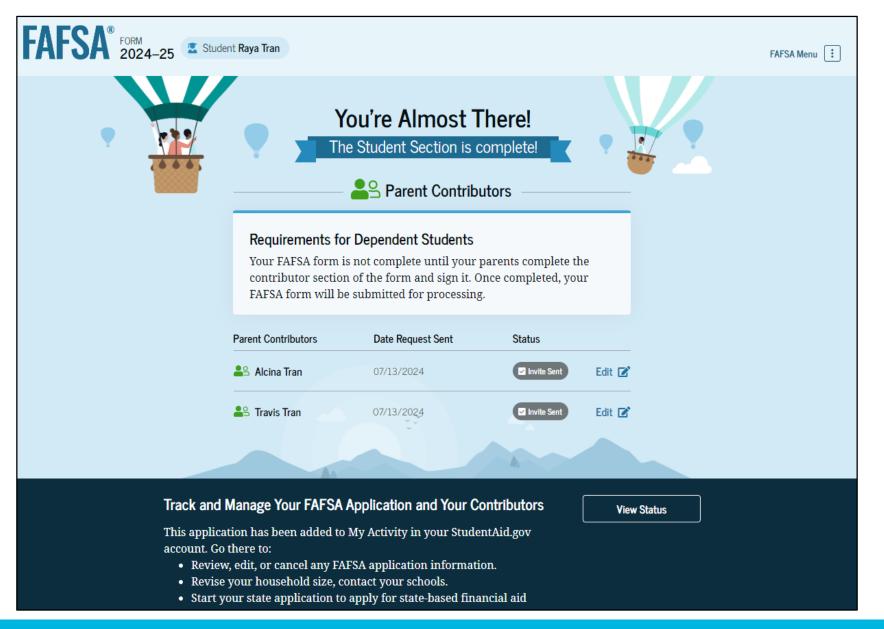












Please Register for FAFSA Boot Camp Part II: The New FAFSA

https://ushe.edu/k-12-outreach/ed-insights-k12/

