

# File the FAFSA



[FAFSA Handout](#)



[Financial Aid Estimator Activity](#)



[FAFSA YouTube or Video Downloads](#)

# What is college?

Any postsecondary education  
(after high school)

- Technical college
- Community college
- University

Types:

- Certificates and other credentials
- Associate degrees
- Bachelor's degrees
- Graduate and professional degrees

1

Certificates and  
other Credentials

1 year or more  
(depending on program)

Provides preparation for specific jobs and careers. Programs can typically be completed in a few weeks to a little over a year of full-time attendance. Many certificates build into and count toward associate degrees.

Examples:

- Certificates of Proficiency
- Certificates of Completion
- Apprenticeships
- Licenses
- Professional Certifications

2

Associate Degrees

2 years

Provides preparation for employment or a bachelor's degree. Programs can typically be completed in two years of full-time attendance.

Examples:\*

- Associate of Applied Science
- Associate of Science
- Associate of Arts

4

Bachelor's Degrees

4 years

Provides a well-rounded education for success in a career or for graduate study. Programs can typically be completed in four years of full-time attendance.

Examples:

- Bachelor of Science
- Bachelor of Arts
- Bachelor of Applied Science
- Professional Bachelor's Degree

+

Graduate and  
Professional Degrees  
and Credentials

Typically 1-6 years  
beyond a bachelor's  
degree

Provides advanced preparation in a variety of careers that require education beyond a bachelor's degree. Programs can typically be completed in one to six years of full-time attendance, depending on the field of study.

Examples:

- Master's degrees
- Doctoral degrees
- Graduate Certificates

# Paying for College Student Bundle



Apply for  
Scholarships



File the  
FAFSA



Earn and  
Save



Paying for College  
Student Bundle

Individual Student  
Situations



Creative Ways  
to Cut Costs

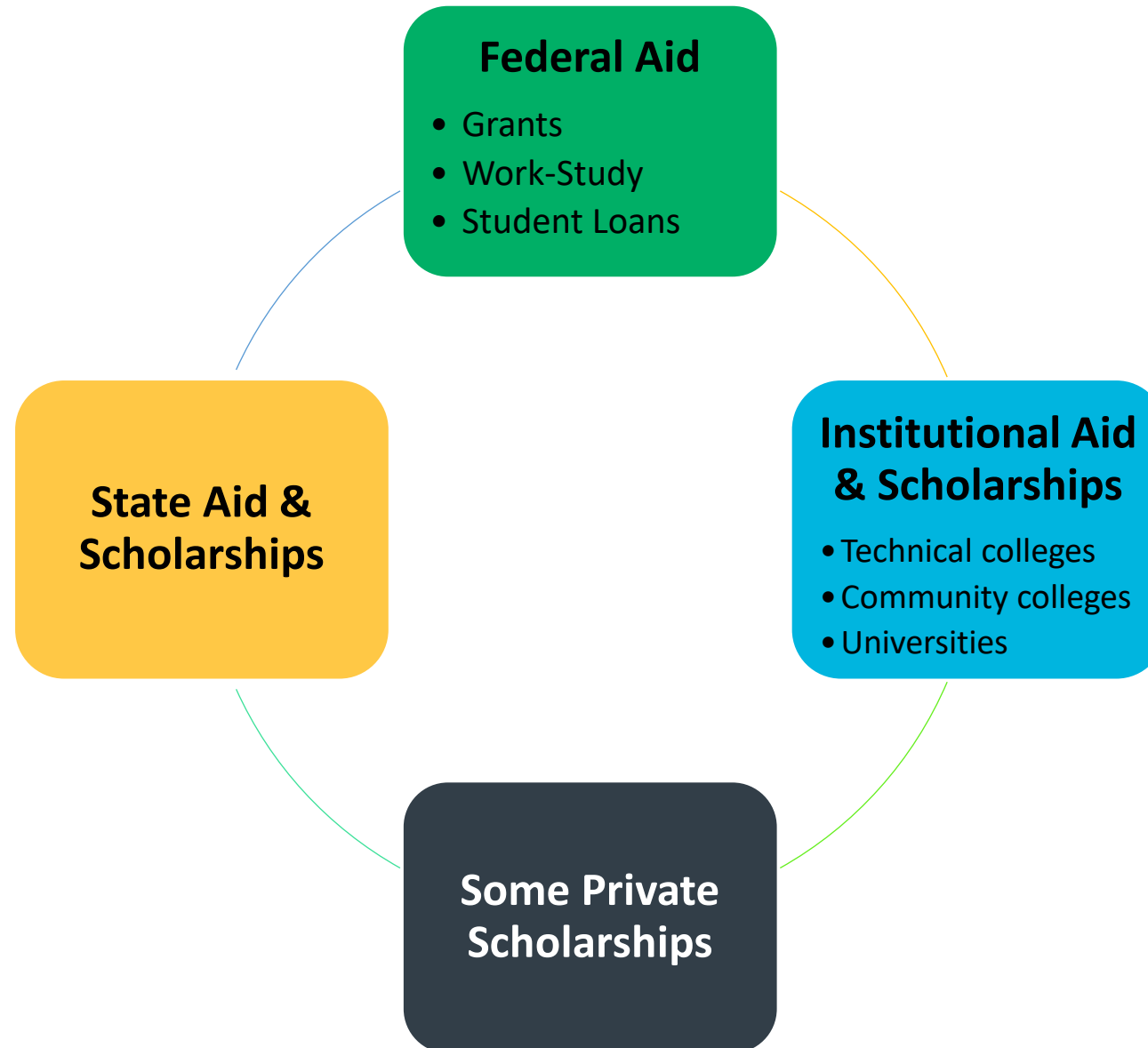


# What is the FAFSA?

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



# Why Complete the FAFSA?



# What will the FAFSA ask?

The FAFSA attempts to calculate a family's ability to pay for college. It will ask for:



Demographic information like age and family size



High school information and college interest



Tax information, income, and assets for the student and parent(s)

# FAFSA Timeline

Create a studentaid.gov account  
and complete the FAFSA  
(Fall)



Receive, complete, and return the offer  
letter (Winter/Spring)



If eligible for Work-Study,  
apply for jobs on campus  
(Summer/Year-Round)



1<sup>st</sup> DAY OF  
12<sup>th</sup>  
GRADE



Complete FAFSA  
verification  
(if selected, Winter/Spring)

For federal loans, complete  
Entrance Counseling & sign the  
Master Promissory Note



Accepted aid is automatically  
disbursed to the college  
(At the beginning of each term or semester)



1<sup>st</sup> DAY OF  
COLLEGE

# What is the Student Aid Index (SAI)?

## Completing the FAFSA generates your SAI

- Colleges use the SAI to determine students' eligibility for financial aid
  - $\text{Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)} - \text{Other Financial Assistance (OFA)}$
  - A lower SAI indicates higher financial need and provides access to need-based aid
  - Even with a higher SAI, there are some aid options available. Research alternative ways to pay for college.
- Note: Most financial resources require FAFSA completion





# What is FAFSA verification?

- It is the process of confirming the information provided on the FAFSA
- Not everyone is selected for verification
- In most cases, verification is processed by the college or university
- Verification does not imply that a student is in trouble



# What is a financial aid offer letter?

- A notification letter sent by the college or university, typically via email or student portal
- The letter outlines types and amounts of aid offered:

Federal aid	State aid	Institutional aid
Same amount between colleges	Varies between colleges	Varies between colleges

Use these offers to shop around for the best financial aid



# Student loans

- All students who complete the FAFSA will be offered a student loan
- Loans are not automatically disbursed to a student's college account
- Students must either accept or decline their loan offer
- Exhaust all financial resources before accepting a student loan
- If a student needs to borrow, they should always accept their subsidized loan first; students are not required to pay interest while they're in school

OFFER LETTER					
Award Type	Fall	Spring	Summer	Total	Action
Direct Subsidized Loan	\$1,750.00	\$1,750.00	\$0.00	\$3,500.00	Decline
Direct Plus Loan	\$6,678.00	\$6,678.00	\$0.00	\$13,236.00	Decline
Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$0.00	\$2,000.00	Decline
Federal Pell	\$3,697.50	\$3,697.50	\$0.00	\$7,395.00	Accept
Federal Work Study UG	\$300.00	\$300.00	\$0.00	\$600.00	Accept

# What is required after I accept a student loan?



- If you borrow federal student loans, you must complete Loan Entrance Counseling and the Master Promissory Note before your loans can be disbursed.
- Both processes are online modules that explain the loan terms and conditions, including:
  - Interest
  - How to remain eligible for aid
  - Repayment



## What is Work-Study?

- A part-time job, typically on-campus, that is federally funded
- Positions are usually flexible to accommodate class schedules
- Not all students qualify. If eligible, an amount will be included in the offer letter
- Students must apply for work-study jobs
- Earnings do not affect aid eligibility for future years in college.
- Other benefits

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# Who is Eligible to Submit a FAFSA?



Who is Eligible to  
Submit a FAFSA?  
Handout

# FAFSA citizenship terminology

## **U.S. Citizens:**

- Includes naturalized citizens and those born as citizens
- U.S. Citizen students are eligible for federal aid from the FAFSA

## **Eligible Non-Citizens:**

- Students with documentation that Federal Student Aid considers "eligible" for federal aid
- Examples include Permanent Residents (Green Card holders), Refugees, Asylum Grantees, etc.

## **Neither U.S. Citizens Nor Eligible Non-Citizens:**

- Students with documentation that Federal Student Aid considers "ineligible" for federal aid, or those without documentation
- Examples include students without a Social Security Number (SSN), DACA recipients, TPS recipients, DED recipients, etc.

## **International Students:**

- Foreign students attending or planning to attend college in the United States
- International students are ineligible for federal aid through the FAFSA



# FAFSA eligibility for students with parents without SSNs

## Question:

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

## Answer:

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

# FAFSA eligibility for students considered as an eligible non-citizen

## Question:

- How can we determine if a student is considered an "eligible non-citizen"?
- Can an “eligible non-citizen” complete the FAFSA?

## Answer:

- **Yes.** Eligible non-citizens should complete the FAFSA, they are required to provide their "Alien Registration Number" and Social Security Number on the form
- Examples of eligible categories include **U.S. permanent residents (Green Card holders), refugees, or asylum grantees**
- Please review what documentation is considered “eligible” by Federal Student Aid on their website:
  - [studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens](https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens)

# Scholarship resources for refugee and asylee students

- **One Refugee** – [onerefugee.org](http://onerefugee.org)
- **Immigrants Rising** – [immigrantsrising.org/resource/overview/](http://immigrantsrising.org/resource/overview/)
- **University Alliance for Refugees and At-Risk Migrants (UARRM)** – [uarrm.org/toolkit](http://uarrm.org/toolkit)
- **Opportunity Scholarship & Financial Aid Estimator** - [studentaid.gov/aid-estimator/](http://studentaid.gov/aid-estimator/)
- [thedream.us](http://thedream.us)



# Funding alternatives for students who are neither U.S. citizens nor eligible non-citizens

## Question:

- If a student is **ineligible** for federal student aid (grants, work-study, student loans), what options do they have to pay for college?

## Answer:

- Private scholarships are always an option
- If a student needs to complete the FAFSA to qualify for a scholarship, they should work with their college's financial aid office or Dream Centers (UofU/SLCC)
- In-state tuition may also be an option. Encourage students to inquire with their college or university if they qualify under House Bill 144

# Scholarship resources for students who are neither U.S. citizens or eligible non-citizens

- **University of Utah Dream Center:** [dream.utah.edu](http://dream.utah.edu)
- **Salt Lake Community College Dream Center:** [slcc.edu/dreamcenter/](http://slcc.edu/dreamcenter/)
- **Utah State University:** [usu.edu/financial-support/undocumented-student-resources](http://usu.edu/financial-support/undocumented-student-resources)
- **Weber State University:** [weber.edu/undocumented/scholarships.html](http://weber.edu/undocumented/scholarships.html)
- **Utah Tech University:** [scholarships.utahtech.edu/non-resident-freshman-scholarships-2/](http://scholarships.utahtech.edu/non-resident-freshman-scholarships-2/)
- **Southern Utah University:** <https://www.suu.edu/finaid/scholarships.html>
- **Davis Technical College:** [davistech.edu/scholarships](http://davistech.edu/scholarships)
- **Utah Valley University:** [uvu.edu/studentaffairs/initiatives/](http://uvu.edu/studentaffairs/initiatives/)



# Legislation

## House Bill (HB) 144

Utah law allows students to pay in-state tuition if the student:

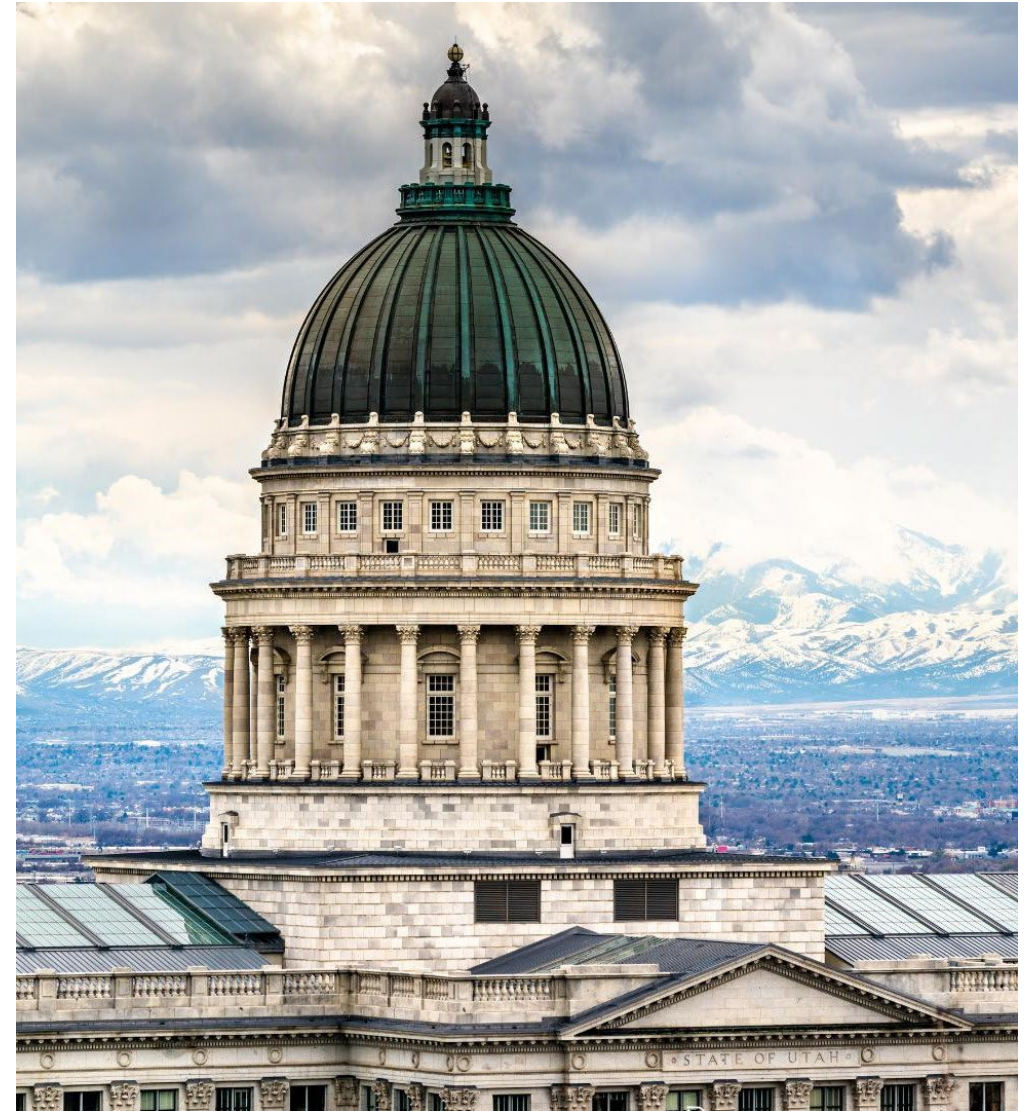
- Attended a Utah high school for at least three years
- Has a Utah high school diploma or Utah GED
  - Submit a high school transcript with graduation date listed
- Signs and submits an HB 144 affidavit

## House Bill (HB) 118

- For students who are foreign nationals or legally admitted into the United States with F-1, H-4, or J-1 visas

## House Bill (HB) 102

- Provides earlier access to in-state tuition depending on the student's immigration status



# FAFSA eligibility for international students

## Question:

- Can an international student file the FAFSA?

## Answer:

- Most foreign citizens are not eligible for federal aid and will need a student visa to study in the U.S.
- For more information, contact the college's International Student Services office.

# Institution International Student Services

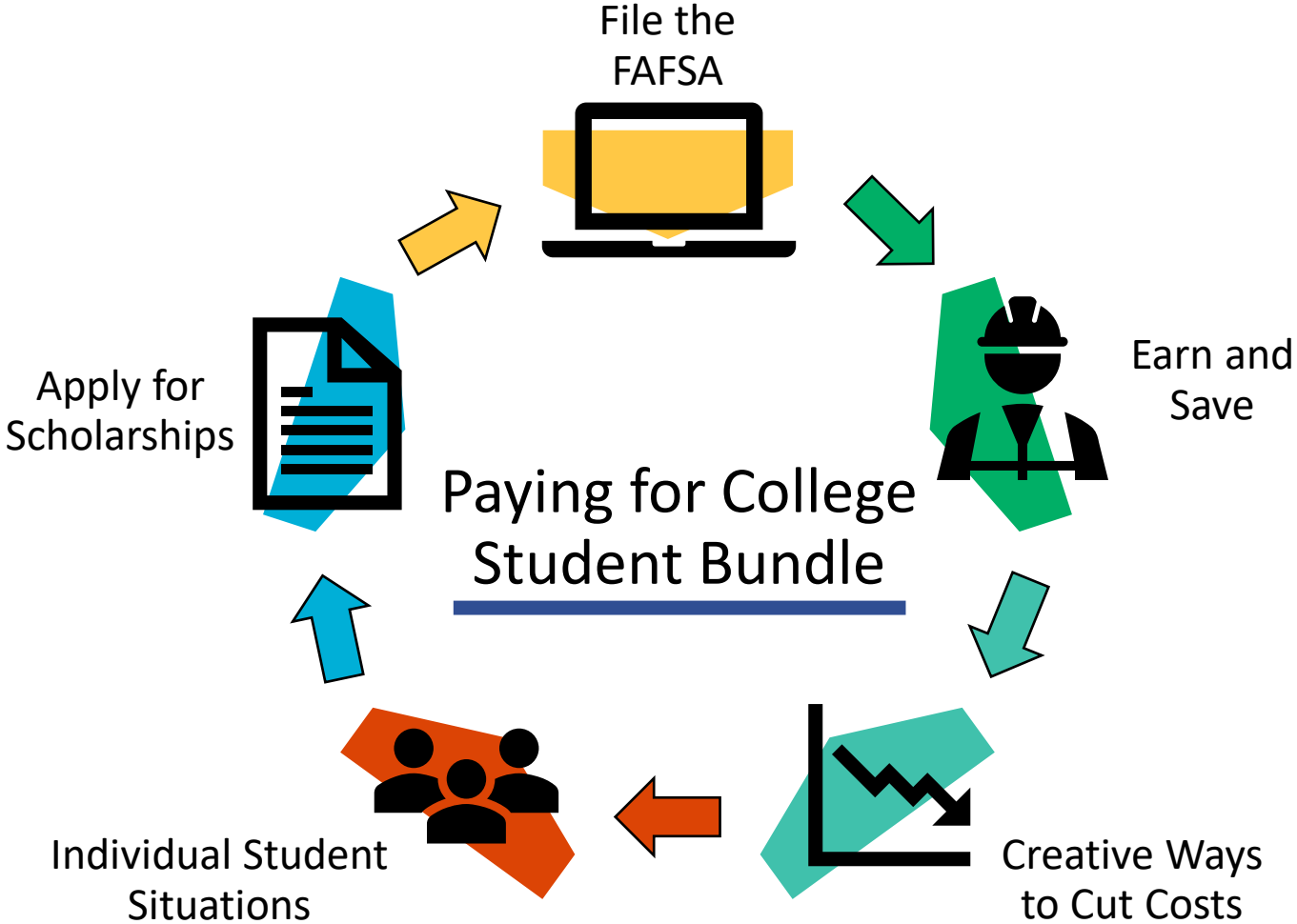
## *Public Colleges and Universities*



## *Private Institutions*



# Paying for College Student Bundle



An aerial photograph of a city, likely Denver, Colorado, featuring a prominent domed building (the Colorado State Capitol) and surrounding urban landscape. The image is partially obscured by a large, semi-transparent blue rectangular overlay. The word "Questions" is written in white, sans-serif font within this overlay, positioned to the right of a vertical white line.

# Questions