

# UTAH FAFSA COMPLETION OPEN HOUSE EVENT



## SITE COORDINATOR MANUAL 2023



UTAH SYSTEM OF  
HIGHER EDUCATION

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## Utah Free Application for Federal Student Aid (FAFSA) Completion Open House Events

Utah Free Application for Federal Student Aid (FAFSA) Completion Open House events aim to provide high school seniors with a safe space to receive free assistance filing the FAFSA application. Special focus is placed on students who will be the first in their families to attend college, low-income students, and students who may not have thought they could afford to attend college.

FAFSA Completion Open House events allow parents/guardians and students to work on the FAFSA during a convenient time for all parties. The terms “FAFSA Night” or “Financial Aid Night” are often used because these events typically occur in the evening, which can be an ideal time for parents/guardians to attend outside work hours or other obligations. However, these events are not limited to the evening and should be conducted when most appropriate for the school and its attendees.

This manual features tools, resources, and information for hosting a FAFSA event. We hope you find it a useful guide as you implement strategies to achieve increased college affordability in your school. This manual is intended for high school FAFSA site coordinators (typically school counselors or advisers) to plan and implement FAFSA events at their schools. We have included strategies, flyers, documents, and other ideas you can easily update or copy for your school event.

For any questions regarding the information included in this manual or with assisting students and families with the FAFSA form, please contact FAFSA State Coordinator Dyllen Cafferty at [dyllen.cafferty@ushe.edu](mailto:dyllen.cafferty@ushe.edu). If you need to recommend a student or family with a FAFSA question, please direct them to [fafsahelp@ushe.edu](mailto:fafsahelp@ushe.edu).

### Utah System of Higher Education

801-646-4562

[ktsutah.org/resources](https://ktsutah.org/resources)



# Section 1:

## Introduction



## Welcome, FAFSA Site Coordinators!

The purpose of this manual is to give FAFSA Site Coordinators the tools needed to successfully prepare and execute a FAFSA Completion Open House event. We have prepared instructions, handouts, and other resources to support your event throughout the school year. If this is your first time hosting an event, or if you're well versed in hosting FAFSA events, there are plenty of resources to pull from this manual. In addition, there is no perfect model for a FAFSA event; each school has a different culture for its events. Our primary goal is "to provide high school seniors with a safe space to receive free assistance filing the FAFSA application." Although the standard is to host at least one FAFSA event during the school year, we encourage high schools to host as many as needed. We are here to help you and your students in completing the FAFSA!

Traditionally, Utah high schools have held Utah College Application Week (UCAW) alongside Utah FAFSA Completion Open House events through October and November. Though there was a delay in FAFSA this year, we intend to maintain the collaboration between UCAW and FAFSA in the following school years, starting in the fall of 2024. This year, we recommend integrating your FAFSA efforts with other higher education activities throughout the spring. This may include events such as Higher Ed Day, Decision Day, and others. If you have any questions about this year's FAFSA timeline or next school year's schedule, please direct them to [fafsahelp@ushe.edu](mailto:fafsahelp@ushe.edu).



# Section 2:

## Site Coordinator Planning



## FAFSA Completion Open House Event Checklist

This checklist outlines the necessary steps to ensure a successful FAFSA Completion Open House.

### Up to Several Months Prior

- ☐ Confirm FAFSA Completion Open House with the Utah System of Higher Education; [dyllen.cafferty@ushe.edu](mailto:dyllen.cafferty@ushe.edu)
- ☐ Reserve computer lab(s) or a location for the event with access to computers
- ☐ List events on all internal school calendars

### One Month Prior

- ☐ Post notice of event on all public-facing school websites and calendars
- ☐ Post notice of the event on the district website and calendar
- ☐ Hang [flyers](#) around your school
- ☐ Ask teachers who teach seniors to hang up [flyers](#) in classrooms (optional)
- ☐ Coordinate with teachers to offer extra credit points for event attendance (optional)
- ☐ Arrange for make-up citizenship/attendance points for event attendance (optional)
- ☐ Confirm the technology is available and working for the event:
  - ☐ Computers
  - ☐ Guest logins for parents attending without students.
  - ☐ Access to the necessary websites is enabled for students and guests. Check to ensure your school's network can load: [fafsa.gov](http://fafsa.gov), [studentaid.gov](http://studentaid.gov), [irs.gov](http://irs.gov), [gmail.com](http://gmail.com), [hotmail.com](http://hotmail.com), [aol.com](http://aol.com), and [yahoo.com](http://yahoo.com)
    - Access is necessary for students/parents to access FSA ID setup with email
- ☐ Confirm there is no scheduled school/district IT maintenance occurring during the time of the event
- ☐ Distribute details about the USHE FAFSA scholarship for those attending the event using the school's scholarship board/newsletter/website
- ☐ If possible, coordinate with the school's student council/student body officers to help with advertising and assisting at the event (e.g., ushering guests, distributing materials, ensuring signs are posted, etc.)

### Three Weeks Prior

- ☐ Include the event in any [newsletters](#), [social media](#), or communication to parents of seniors—use universal instructions and resources for students who may be ineligible to file the FAFSA
- ☐ Send one email, text message, or phone call to parents of seniors [about the event](#)
- ☐ Coordinate to ensure that at least one counselor, access adviser, or educator is on staff who has attended the [FAFSA Boot Camp series](#) and will be present for the duration of the event.

### Two Weeks Prior

- ☐ Send a second email, text message, or phone call to parents of seniors [about the event](#)
- ☐ Include the “FSA ID – Your Key to Financial Aid ([English](#)/[Español](#))” Handout (on page 24 or 26)



This handout explains how to set up an FSA ID, which is necessary to transfer tax information and complete the FAFSA application on the event night. Since FSA ID verification usually takes 1-3 business days to complete, advising families to do this before the event will make the application easier to finish when they attend the event in person. Both students and parents need an FSA ID.

- ☐ Share [posts about the event](#) on the school or district's social media accounts
- ☐ Remind teachers about the event and coordinate extra credit (optional)

### One Week Prior

- ☐ Send a third email, text message, or phone call to parents of seniors [about the event](#)
- ☐ Include the “[Checklist to Complete the 2024-25 FAFSA](#)” Handout (on page 25)
- ☐ Share [posts about the event](#) on your school or district's social media accounts
- ☐ If possible, remind teachers that instruct seniors about the event and coordinate extra credit opportunities (optional)
- ☐ Include the event in your school announcements throughout the school day
- ☐ Confirm that student council/SBOs will help with advertising and assisting at the event (e.g., ushering guests, distributing materials, ensuring signs are posted, etc.)
- ☐ Post the event to the school's electronic or static marquee
- ☐ Confirm that the entrances to the school and computer lab will be unlocked
- ☐ Share [additional posts](#) on school and/or district social media accounts about the event
- ☐ Confirm that the lab will be available one hour before the start of the event for setting up (ensure that other classes, adult ed., or any scheduled maintenance will be over before the FAFSA event begins)
- ☐ Print copies of “[FAFSA Night in 3 Easy Steps](#)” and additional handouts in [Section-4](#) to distribute copies to families attending the event

### Day Before

- ☐ Confirm the lab will be ready for setup one hour before the start of the event
- ☐ Confirm the technology is available and working (computers, **guest logins**, internet access, printer access, etc.)
- ☐ Double-check that at least one counselor, access advisor, or another educator will be present for the duration of the event
- ☐ Print out a sign-in sheet to document attendance and know who to follow up with. An example or template is available on [page 17](#)
- ☐ Double-check that printed [handouts](#) are ready to share (if this wasn't done last week)

### Day of the Event

- ☐ Arrive at the school at least one hour before the event to check that doors are unlocked and the computer lab is accessible
- ☐ Put instruction sheets in the entry area for parents and students to have access to them at the start
- ☐ Post signage through the school directing families to the computer lab
- ☐ Double-check that the front doors to the school are unlocked





## Promoting Your FAFSA Completion Open House – Scripts and Messages

Using the high school's student communication resources to achieve maximum attendance at the event is key. High schools have the option to use the following sample messages to promote the event with auto-dialers, email, text messages, and more.

**Sample Phone Script:** Seniors and their parent(s) or guardian(s) are invited to attend a free FAFSA Completion event at \_\_\_\_\_ High School. This event will offer expert help completing the FAFSA or the Free Application for Federal Student Aid. Please join us on [date] from [start time] to [end time]; student attendees can enter to win a scholarship drawing.

Plan to bring the following items for both the student and parent(s) or guardian(s): Social Security Number (although not required for everyone), A-Numbers (if applicable), birth dates, mailing address, start month/year as a Utah resident, 2022 federal tax forms, 2022 income form or W-2, and the asset, investment, and net worth of family business or investment farm information.

We look forward to seeing you on [date] from [start time] to [end time]. Filing the FAFSA is free and recommended for every Utah student. If you can't attend, please reach out to our guidance office for additional information or questions on paying for college. Thank you!

### Sample Email Message:

Dear Seniors and their parent(s) or guardian(s),

You're invited to attend a free FAFSA Completion event at \_\_\_\_\_ High School. This event will offer expert help completing the FAFSA or the Free Application for Federal Student Aid. Please join us on [date] from [start time] to [end time]; student attendees can enter to win a scholarship drawing.

### When & Where:

#### Plan to bring the following items:

1. Social Security Number—not required for everyone
2. A-Number (if applicable)
3. Birth date
4. Mailing address
5. Start date as a Utah resident (month/year)
6. 2022 federal tax forms
7. 2022 income form or W-2
8. Asset, investment, and net worth of family business or investment farm information

We look forward to seeing you! Filing the FAFSA is free and recommended for every Utah student. If you can't attend, please reach out to our guidance office for additional information or questions on paying for college. Thank you!



**Sample Text Message:** Filing the FAFSA is an important part of your senior year. Get free expert help at \_\_\_\_\_ High School's free FAFSA Completion Open House event on [date] from [start time] to [end time]. Bring these items with you: tax information for 2022, W-2 for 2022, current asset and investment information, Social Security Numbers, permanent mailing address, and A-Number if applicable.

**Student Information System:** Seniors! Our school's free FAFSA Completion Open House is tomorrow! Filing the FAFSA is an important step in your senior year. Get free, expert help from [start time] to end [time] on [date] in [room number]. List of necessary documents to bring: tax information for 2022, W-2 for 2022, current asset and investment information, Social Security Numbers, permanent mailing address, and A-Number if applicable.



## Promoting Your FAFSA Completion Open House – Social Media

Use the customizable 8.5 x 11” flyer on the next page to hang around your school and in communities. You can open and edit this file with a PDF editor if you do not wish to hand-write in your school’s event details.

We encourage you to use your school’s social media resources to achieve maximum attendance at your event. We have put together some templates that you can use to promote through different social media platforms such as Facebook, Instagram, X/Twitter, and more.

### Sample Instagram Post and Reel –

What to put in the description: Seniors! Need help with your FAFSA? Get free, expert help at your school anytime between [start time] and [end time] on [date] in [room number]. Here’s what you’ll need to bring.

- [Instagram template if you have a Canva.com account](#)
- [PDF Instagram Post](#)
- [Instagram reel template if you have a Canva.com account](#)
- [PDF Instagram Reel](#)



### Sample X/Twitter –

Seniors! Need help with FAFSA? Get free, expert help at [event name] on [date/time info]! Make sure to bring tax info for 2022, 2022 W-2, current family asset and investment info, SSNs, mailing address, and A-Number. For more info, visit: [insert high school URL or USHE URL].

- [X/Twitter template if you have a Canva.com account](#)
- [PDF X/Twitter Post](#)



### Sample Facebook post –

What to put in the description: Seniors! Filing the FAFSA is an important part of preparing for college. Get free, expert help at \_\_\_\_\_’s FAFSA Completion Open House anytime between [start time] and [end time] on [date] in [room number]. List of documents to bring: tax information for 2022, W-2 for 2022, your current assets and investments, Social Security Numbers, permanent mailing address, and A-Number.

- [Facebook template if you have a Canva.com account](#)
- [PDF Facebook Post](#)



## FAFSA Night Flyer Template

Use the following link to download this template and edit the date, time, and location:

If you have a Canva.com account:

[www.canva.com/design/DAFzz5bvS5k/Fd3WlIpCPDxW9j8dQ\\_z7Bg/view?utm\\_content=DAFzz5bvS5k&utm\\_campaign=designshare&utm\\_medium=link&utm\\_source=publishsharelink&mode=preview](https://www.canva.com/design/DAFzz5bvS5k/Fd3WlIpCPDxW9j8dQ_z7Bg/view?utm_content=DAFzz5bvS5k&utm_campaign=designshare&utm_medium=link&utm_source=publishsharelink&mode=preview)

Editable PDF: [https://drive.google.com/file/d/1DBnOUJl-E-th7RdH35\\_hG2ULoQW7\\_IyP/view?usp=drive\\_link](https://drive.google.com/file/d/1DBnOUJl-E-th7RdH35_hG2ULoQW7_IyP/view?usp=drive_link)

# College Financial Aid Assistance Night

**Seniors, work on your college application with professionals!**

Ready to conquer college costs? Attend our open house event and complete the Free Application for Federal Student Aid (FAFSA).

## Event Details

- > When:
- > Where:
- > What to bring:



*Students who attend this event and complete a survey will be entered into a \$500 FAFSA scholarship drawing.*

## Why file the FAFSA?

Filing the FAFSA gives students access to:

- Federal aid includes grants, scholarships, work-study jobs, and student loans
- State aid and scholarships
- Institutional aid and scholarships
- FAFSA completion is also required for some private scholarships



## College Deadlines

College Name	Admissions Deadline:	Submit FAFSA By:	Scholarship Application By:
<b>Bridgerland Technical College</b> <a href="https://btech.edu/students/financial-aid/">btech.edu/students/financial-aid/</a> 435.213.1895	Year-Round	Year-Round	Year-Round
<b>Brigham Young University</b> <a href="https://enrollment.byu.edu/financial-aid">enrollment.byu.edu/financial-aid</a> 801.422.4104	Priority: Nov. 1, 2023 Final: Dec. 15, 2023	For need-based scholarships: Jan. 20, 2024	Dec. 15, 2023
<b>BYU-Pathways</b> <a href="https://byupathway.edu/financial-aid">byupathway.edu/financial-aid</a>	Sept. 6, 2023	N/A	Sept. 18, 2023
<b>Davis Technical College</b> <a href="https://davistech.edu/financial-aid">davistech.edu/financial-aid</a> 801.593.2195	Year-Round	Year-Round	Year-Round (FAFSA Required)
<b>Dixie Technical College</b> <a href="https://dixietech.edu/students/financial-aid/">dixietech.edu/students/financial-aid/</a> 435.674.8400	Year-Round	Varies by program	Year-Round
<b>Ensign College</b> <a href="https://ensign.edu/financial-aid">ensign.edu/financial-aid</a> 801.524.8111	Sept. 2, 2024	Year-Round	Year-Round
<b>Mountainland Technical College</b> <a href="https://mtec.edu/financial-aid/">mtec.edu/financial-aid/</a> 801.753.4105	Year-Round	Year-Round	CTE Scholarship: Jan. 28, 2024
<b>Ogden-Weber Technical College</b> <a href="https://otech.edu/future-students/financial-aid/">otech.edu/future-students/financial-aid/</a> 801.627.8327	Year-Round	Year-Round	Year-Round
<b>Salt Lake Community College</b> <a href="https://slcc.edu/financialaid/">slcc.edu/financialaid/</a> 801.957.4410	Aug. 2024	Priority dates: Fall: Apr. 15, 2024 Spring: Nov. 1, 2023	Feb. 1, 2024
<b>Salt Lake Tech College (SLCC)</b> <a href="https://slcc.edu/financialaid/">slcc.edu/financialaid/</a> 801.957.4410	Aug. 2024	Year-Round	Year-Round
<b>Snow College</b> <a href="https://snow.edu/offices/finaid/">snow.edu/offices/finaid/</a> 435.283.7129	Year-Round, must be admitted by 1st day of class	June 1, 2024	Mar. 1, 2024
<b>Southern Utah University</b> <a href="https://www.suu.edu/finaid/">www.suu.edu/finaid/</a> 435.586.7735	Aug. 28, 2024	MAY 1, 2024	Resident: Mar. 1, 2024 Non-Resident: 1st day of fall
<b>Southwest Technical College</b> <a href="https://stech.edu/admissions/financial/">stech.edu/admissions/financial/</a> 435.586.2899	Year-Round	None	None
<b>Tooele Technical College</b> <a href="https://tooeletech.edu/future-students/financial-information/financial-assistance/">tooeletech.edu/future-students/financial-information/financial-assistance/</a> 435.248.1847	Year-Round	Varies by program	Year-Round
<b>Uintah Basin Technical College</b> <a href="https://ubtech.edu/admissions/scholarship-s-financial-aid/">https://ubtech.edu/admissions/scholarship-s-financial-aid/</a> 435.722.6953	Year-Round	Year-Round	Year-Round



College Name	Admissions Deadline:	Submit FAFSA By:	Scholarship Application By:
<b>University of Utah</b> <a href="https://financialaid.utah.edu/">financialaid.utah.edu/</a> 801.581.6211	Early Action: Dec. 1, 2023 Final: Apr. 1, 2024	Priority: Feb. 1, 2024	Dec. 1, 2023
<b>Utah State University</b> <a href="https://usu.edu/financial-support/">usu.edu/financial-support/</a> 435.797.0173	Priority: Mar. 1, 2024 Final: Aug. 1, 2024	Feb. 1, 2024	Priority: Dec. 1, 2023
<b>Utah State University Eastern</b> <a href="https://usu.edu/financial-support/">usu.edu/financial-support/</a> 435.797.0173	Sept. 1, 2024	Feb. 1, 2024	July 1, 2024
<b>Utah State University Statewide Campuses</b> <a href="https://usu.edu/financial-support/">usu.edu/financial-support/</a> 435.797.0173	Priority: Mar. 1, 2024 Final: Sept. 1, 2024	Feb. 1, 2024	Dec. 1, 2023
<b>Utah Tech University</b> <a href="https://financialaid.utahtech.edu/">financialaid.utahtech.edu/</a> 435.652.7575	Year-Round	Priority: May 1, 2024	Mar. 1, 2024
<b>Utah Valley University</b> <a href="https://uvu.edu/financialaid/">uvu.edu/financialaid/</a> 801.863.8888	Aug. 1, 2024	Year-Round	Mar. 1, 2024
<b>Weber State University</b> <a href="https://weber.edu/financialaid">weber.edu/financialaid</a> 801.626.7569	Year-Round	Apr. 1, 2024	Dec. 1, 2023
<b>Westminster College</b> <a href="https://westminsteru.edu/paying-for-college/financial-aid/">westminsteru.edu/paying-for-college/financial-aid/</a> 801.832.2500	Early Action: Dec. 1, 2023 Regular: Feb. 1, 2024	Year-Round	Year-Round



## Online FAFSA Resources

FSA Eligibility for Non-U.S. Citizens:

[studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens](https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens)

FSA Financial Aid and Undocumented Students Q&A:

[studentaid.gov/sites/default/files/financial-aid-and-undocumented-students.pdf](https://studentaid.gov/sites/default/files/financial-aid-and-undocumented-students.pdf)

FAFSA Walkthrough Videos: [Utah College Awareness & Financial Aid YouTube](#)

Paying for College Toolkit with the basic FAFSA presentation, handout, and video (scroll down to the “+Paying for College Toolkit” dropdown box):

<https://ushe.edu/utah-college-application-week/>

Financial Aid Webinars: [Utah College Awareness & Financial Aid YouTube](#)

[Playlist: Webinars for Counselors & Educators](#)

Videos from Federal Student Aid:

- [2024–25 FAFSA FAQs](#)
- [Preparing for the FAFSA Form](#)

Handouts from Federal Student Aid:

- The Financial Aid Process ([English](#)/[Español](#))
- Types of Aid ([English](#)/[Español](#))
- Eligibility for Federal Student Aid ([English](#)/[Español](#))



# Section 3:

## During Your Event





# FAFSA Night

## Attendance Sheet

[illegible]

# Instructions for In-Person Volunteers

On behalf of the access team at the Utah System of Higher Education, thank you for agreeing to help with this school year's USHE-sponsored FAFSA Night events. Please feel free to share this document with anyone assisting students and families at your event.

The Free Application for Federal Student Aid (FAFSA) is an important step on the journey into postsecondary education, but it can often create confusion and anxiety for students and their families. We want attendees to have a fun and rewarding experience at FAFSA Night, so we're offering a few tips for making your interactions as successful and comfortable as possible:

- ✓ **Business or business casual attire is preferred. If your employer provides you with a professional name tag or if you have a professional lanyard, we encourage you to wear it.**
- ✓ **Please plan to arrive 15 minutes before the event's scheduled start time.**
- ✓ **Always ask permission before looking at an individual's demographic or tax information.**
- ✓ **Please serve as a neutral assistant for FAFSA completion. These events offer students a neutral place to seek financial aid assistance for all colleges, devoid of any recruitment pressure. We kindly ask that you refrain from actively recruiting students to attend a particular college. In addition, please do not dissuade a student from listing any not-for-profit college or university on their FAFSA.**
- ✓ **Please provide guidance only as it pertains directly to the FAFSA; do not provide legal advice regarding immigration processes or tax filing.**
- ✓ **When discussing potentially sensitive FAFSA topics, such as immigration status or financial hardship, always be conscientious of your surroundings. You may want to consider asking the person to step outside the room to discuss their situation in private, but attempt to do so in a way that doesn't draw an overt amount of attention.**
- ✓ **If you anticipate being late or encounter an emergency preventing your attendance, please communicate this promptly with the high school and FAFSA State Coordinator. This allows us to arrange a substitute or alternative assistant in time.**

**Thank you for your time and assistance in helping our high school students!**

For questions, please contact the FAFSA State Coordinator: [fafsahelp@ushe.edu](mailto:fafsahelp@ushe.edu) / 801-646-4562



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# How to offer virtual volunteers?

If your high school will offer virtual volunteer(s) to assist with FAFSA Night, consider these options to support helping students and their families:

- ☑ To offer a virtual volunteer service, prepare a mobile device, laptop, tablet, or phone, or a stationary location and share this with all attendees.
  - A mobile device allows the volunteer to move around during the event, while a fixed station can be just as effective, with clear instructions for students and parents.
- ☑ Each virtual volunteer will have their own individual Zoom meeting link. For multiple volunteers, high schools will need separate devices for each volunteer. The Zoom link(s) will be provided in advance using a calendar invite or email from the FAFSA State Coordinator.
- ☑ Set up the virtual volunteer(s) 15-20 minutes before your FAFSA event starts to allow time for troubleshooting and additional event help where needed.
- ☑ Consider nominating a volunteer or staff member to help with virtual volunteers. This person can be on-site to set up Zoom, troubleshoot, and help families navigate the application.

## Virtual Volunteer Best Practices

- **Ensure that Zoom is compatible with the device(s) you are using and is updated before the event to avoid technical issues during student and parent interactions.**
- For security purposes, **please keep the computer or device in a public area when the video feed is on, or if your computer is in a separate room, please turn off your video feed.** Please instruct those using the virtual volunteer not to share their screen. However, the volunteer can share their own video feed and screen to provide visual aids or instructions.
- **Walk the laptop or tablet over to students as needed or instruct students to visit the computer to ask questions if the device is not mobile.** The virtual volunteer should be ready to answer questions in either situation. Their goal is to seem as accessible as an in-person volunteer would.

Thank you! If you have questions, please contact the USHE Access Team:  
**fafsahelp@ushe.edu / 801.646.4562**



## Common FAFSA Night Issues and Resolutions

Below are several common issues that have arisen during FAFSA Completion Open Houses in the past. We've included potential resolutions to help you through these sometimes difficult situations.

### You can expect:

**Sensitive situations:** With the combination of college stress, financial information, possible undocumented parents/students, and other such sensitive issues, people may experience a range of emotions. Be ready to handle some potentially sensitive situations.

### Tips for Handling Sensitive Situations:

- As a best practice, have a separate room available to consult families one-on-one if needed.
- Pay attention to the tone and volume of your voice when talking with families about sensitive situations.
- Always ask permission before touching or viewing documents or asking for details about any personal or financial information.

**FSA ID problems:** Mismatches in personal identification data are the biggest culprit for FSA ID issues; this might include things such as a mistyped birthdate or the use of a preferred name instead of a full legal first name. The student needs to create their own FSA ID, and the parent needs to create their own FSA ID. It's important that the Social Security Number (or mailing address for those without SSNs), name, and date of birth are **exactly the same** on both the FSA ID and when inviting a parent/student to the FAFSA form. Be sure to have the student and parents use a permanent email address and register their mobile phone and email for password recovery. If online troubleshooting is unsuccessful, call Federal Student Aid for assistance (**1-800-433-3243**).

**Computer problems:** It might be a good idea to have someone from your IT department on-site or on call.

**Missing documents:** Please anticipate situations where students or parents may have brought incorrect taxes, forgotten to bring taxes, do not know their Social Security Number, lack specific financial documentation, or do not have parental information available. In these instances, have an action plan in place and adjust those instructions according to their needs. This will allow them to either work on the FAFSA or receive guidance on the next steps. Scheduling a follow-up meeting can be highly beneficial in these cases.

**Using the wrong website:** If you see that a student is using any website other than [studentaid.gov](https://studentaid.gov), make sure you stop them as soon as you catch it and have them file at the correct website (studentaid.gov).

**Filing for the wrong application year:** If a student is starting college in the fall of 2024, they will need to complete the 2024-25 FAFSA. However, if a student wants to attend college during the spring or summer of 2024, they may need to fill out the 2023-24 FAFSA (for spring and summer aid) and the 2024-25 FAFSA (for the entire 2024-25 academic year).



## Common FAFSA Night Issues Continued

**Misinformation:** A lot of people are eager to help at a FAFSA Completion Open House but may not be properly trained to do so. Keep your ears open for incorrect advice being given to parents and students. If you're unsure, don't feel afraid to ask financial aid representatives for clarification. If you need any clarification, please call the FAFSA Coordinator at 801-646-4562. If they don't answer immediately, leave a voicemail.

**Sophomores and Juniors:** The FAFSA is for students who will be attending college (**NOT** for AP classes or Concurrent Enrollment) within the next financial aid year. Only **seniors** should attend FAFSA nights.

### Answering the Common Question: "Why Should I File the FAFSA?"

Here are some tips for answering the common question from students and parents: "Why should I file the FAFSA?" Being able to effectively inform students about the benefits of filing the FAFSA can help them make the final decision on what is best for them.

**It's a gateway to ALL federal and most state financial aid resources and some institutional and private aid/scholarships.**

This includes Pell grants, work-study programs, federal student loans, and many state grants and scholarships. Some institutional aid/scholarships and private scholarships may require the FAFSA to be completed as well.

**What if the student has a full-ride scholarship or savings prepared to pay for college?**

Filing the FAFSA is a good backup plan to cover unexpected expenses. Many scholarships, including the [Utah Opportunity Scholarship](#), require students to file the FAFSA if they are eligible to do so as part of the application process. Please note that undocumented students can still apply for the Utah Opportunity Scholarship even if they are not eligible to complete a FAFSA.

**Students never know what financial aid they might end up getting!**

Many students file the FAFSA and are surprised to find they qualify for a grant, work-study, or a need-based scholarship.

**It's not as difficult as many students may think.**

Students can access the FAFSA at [fafsa.gov](#) or [studentaid.gov](#). The FAFSA provides tooltips in every section, as well as online chat, phone help, and a frequently asked questions section. Students can also attend a USHE-sponsored FAFSA Completion Open House or get help from a school counselor, college advisor, or FAFSA coordinator. Let students know that it is easy to contact the financial aid office at the college or university they may want to attend and that they should ask for school-specific financial aid information.

**Students aren't required to accept loans.**

The FAFSA is just an application; students can always decline any aid they are offered (such as federal student loans).

**There's no reason not to file the FAFSA every year they're in college... It's FREE!**



# FAFSA Encouragement Strategies

## Ways to alleviate parent and student concerns for FAFSA

<p><b>Concern:</b> "I am undocumented."</p> <p><b>Solution:</b> Explain that parents' immigration status has no bearing on a U.S. citizen student's eligibility for Title IV aid. The Department of Education does not share information with immigration entities.</p>		<p><b>Concern:</b> "The application is too difficult."</p> <p><b>Solution:</b> Offer to set up an appointment to assist them with the FAFSA or introduce them to resources, such as your school's FAFSA Night.</p>
	<b>Parents</b>	
<p><b>Concern:</b> "We make too much money."</p> <p><b>Solution:</b> Clarify that the FAFSA is not just for need-based federal aid. The FAFSA is a requirement for an increasing number of state, institutional, and private forms of aid.</p>		<p><b>Concern:</b> "I don't want to share my private information."</p> <p><b>Solution:</b> Remind the parent that the federal government already has access to most of the information the FAFSA asks for (like Social Security numbers) and that the FAFSA form uses federally approved encryption.</p>
<p><b>Concern:</b> "My parents don't want to be responsible for my debt."</p> <p><b>Solution:</b> Clarify that the FAFSA asks for parent information only to assess financial need. Federal student loans don't have cosigners.</p>		<p><b>Concern:</b> "I probably won't qualify for a grant, and I don't want to take out a loan."</p> <p><b>Solution:</b> Explain that the FAFSA is just an application; the student does not have to take out federal student loans if they don't want or need to.</p>
	<b>Students</b>	
<p><b>Concern:</b> "I already have a full-ride scholarship."</p> <p><b>Solution:</b> Encourage the student to utilize all forms of free aid available to them; federal student aid may help cover factors in the cost of college attendance that their scholarship may not cover, such as transportation.</p>		<p><b>Concern:</b> "My parents aren't part of my life."</p> <p><b>Solution:</b> Ask questions to see if the student might fit the FAFSA's definition of an "independent student" or if they might be able to appeal their dependency status at the financial aid office.</p>



# Section 4:

## Event Handouts for Students and Families

This section is incomplete due to delayed information for the new 2024-25 FAFSA. New resources and handouts will be available, but they will not be updated in this manual.

For the most up-to-date resources, handouts, and translations, please visit our Utah College Application and Financial Aid Resources webpage. For FAFSA Resources, scroll down to the dropdown listing “FAFSA Resources” at [ushe.edu/utah-college-application-week](https://ushe.edu/utah-college-application-week).

# FSA ID – Your Key to Financial Aid

To create your Federal Student Aid account, visit [studentaid.gov/fsa-id](https://studentaid.gov/fsa-id)



## What will you need to create an FSA ID? (one for the students and one for each applicable parent)

1. **Name:** Provide your full legal name, as it appears on your Social Security card.
2. **Date of Birth**
3. **Social Security Number:** Required for those with an SSN; not required for parents without one.
4. **Email:** Must be a verified, non-school email (you'll need an email you will use throughout college).
5. **Mobile Phone:** Optional but recommended for login, account recovery, and enhanced security.
6. **Authenticator App:** Optional but recommended for login, account recovery, and enhanced security.
7. **Physical Address:** Your current residential address.

### Who NEEDS to create an FSA ID?

- ✓ **Students** seeking financial aid
- ✓ **Biological or adoptive parents of dependent students**  
(with or without a Social Security Numbers)  
*If parents are divorced or separated, only the parent who provides the majority of financial support to the student will need an FSA ID. If that parent is remarried, the stepparent may need one, too.*
- ✓ **Student's spouse**, if applicable

### Who should NOT create an FSA ID?

- × **Parents who already have an FSA ID**  
(you cannot create a new one)
- × **Students without a Social Security Number**  
*You will not be able to file the FAFSA. Please consult a school counselor or college adviser for alternative ways to pay for college, scholarship opportunities, and HB 144.*
- × **Grandparents, foster parents, legal guardians**
- × **Siblings (brothers or sisters)**
- × **Aunts, uncles, cousins, etc.**

## How do I know if my parent(s) need to create an FSA ID? What if my parents aren't a part of my life?

**If the student can answer YES to any of the following questions, they will NOT need parental FSA ID(s)**

- Will you be 24 years of age or older as of Jan 2024? OR are you married (but not separated or divorced)?
- Do you have a child or another dependent for whom you provide the majority of financial support?
- Do you have a court-ordered legal guardian who is not your biological or adoptive parent?
- Were you in foster care at any point after age 13? OR were you a ward of the court at any point after age 13?
- Are/were you a legally emancipated minor, as determined by a court? OR are you homeless or at risk of being homeless?
- Are your parents currently incarcerated? OR have been deceased since you turned 13?
- Are you currently on active duty? OR are you a veteran of the U.S. armed forces?
- Do you have an unusual circumstance that prevents you from contacting your parent(s)?

### \*Important Warning\*

- The FSA ID website times out if you're inactive for a short period. You must complete the setup in one session or start over.

**Cut out and keep in your wallet/phone  
and/or take a picture  
for when you file the FAFSA annually**

### Experiencing Issues?

#### Already Have an Account and Can't Log In?

- If you have trouble or can't access your account, call Federal Student Aid at 1-800-433-3243.

### Finished?

- Don't forget to save your backup code!
- Processing your identity may take 1-3 business days. During this time, you won't be able to transfer IRS tax information to the FAFSA form.

#### FSA ID Account Info Card

Username: \_\_\_\_\_  
Password: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Authenticator App: \_\_\_\_\_  
Challenge Q&A - 1) \_\_\_\_\_ 2) \_\_\_\_\_  
3) \_\_\_\_\_ 4) \_\_\_\_\_  
Backup Code: \_\_\_\_\_



# Checklist to Complete the 2024-25 FAFSA

## Students will need:

- ✓ ☒ StudentAid.gov: FSA ID\*  
username & password
- ☐ Permanent mailing address
- ☐ Month/year the student became a resident of Utah
  - Residents have lived in Utah for 12 consecutive months or longer
- Dependent students\*\* must invite their parent(s) to their FAFSA form. To do so, parents will need the following information:
  - ☐ Parent's legal first and last name
  - ☐ Parent's date of birth
  - ☐ Parent's Social Security Number or, if there is no SSN, insert the mailing address
  - ☐ Parent's email
- ☐ Alien registration number or A#, if applicable
- ☐ 2022 federal tax forms, if applicable
- ☐ 2022 income forms, such as a W-2 form from your employer, if applicable
- Assets
  - ☐ Current total of student's cash, checking, or savings accounts
  - ☐ Net worth of student investments\*\*\*
  - ☐ Net worth of student-owned businesses or investment farms, if applicable\*\*\*







*\*Need guidance on creating a studentaid.gov account (FSA ID)? Review our ['FSA ID – Your Key to Financial Aid'](#) document for details.*



*\*\*Not sure if you are a dependent student? Review the middle yellow portion of ['FSA ID – Your Key to Financial Aid'](#) to see if you must provide parental information. Use the QR code above.*

*\*\*\*Net worth is the value of the investments, business, or investment farm minus any debts owed against them. Investments include stocks, bonds, mutual funds, 529 plans, secondary or rental properties, etc. Retirement investments are not reported on the FAFSA.*

## Which parent will need an FSA ID to give consent and sign the FAFSA form?

-  If married/remarried and filing taxes jointly, only ONE parent is required to sign.
-  If married/remarried but filing taxes separately, BOTH parents must sign.
-  Parents unmarried and living together BOTH must sign.
-  In the case of divorced or separated parents, the ONE providing more financial support to the student OR with higher income/assets signs.
-  If a parent has remarried, stepparent info is also needed (start from the top).
-  A widowed parent, not remarried, requires the signature of the surviving parent.

## Parent(s) will need:

- ☐ StudentAid.gov: FSA ID\*  
username & password
- ☐ Permanent mailing address
- ☐ Month/year the parent(s) became a resident of Utah
  - Residents have lived in Utah for 12 consecutive months or longer
- ☐ Parents may need their student's legal first and last name, date of birth, Social Security Number, and email
- ☐ Married/remarried parents will need their spouse's legal first and last name, date of birth, Social Security Number, or if no SSN, insert mailing address and email
- ☐ 2022 federal tax forms, 1040 form, and all schedules
- ☐ 2022 income forms, such as a W-2 form from your employer, if applicable
- Assets
  - ☐ Current total of cash, checking, or savings accounts
  - ☐ Net worth of all investments\*\*\*
  - ☐ Net worth of parent-owned businesses or investment farms\*\*\*
  - ☐ Amount of child support received in the past year for all children, if applicable

# FSA ID – Su Clave para Ayuda Financiera

Para crear su cuenta de Federal Student Aid, visite [studentaid.gov/fsa-id](https://studentaid.gov/fsa-id)



## ¿Qué necesitará para crear un FSA ID? (uno para los estudiantes y uno para cada padre correspondiente)

1. **Nombre:** Proporcione su nombre completo legal, tal como aparece en su tarjeta de Seguro Social.
2. **Fecha de Nacimiento**
3. **Número de Seguro Social:** Requerido para aquellos con un número de Seguro Social; no es requerido para padres sin un seguro social.
4. **Correo electrónico:** Debe de obtener un correo electrónico verificado que no sea escolar (necesitará un correo electrónico que utilizará durante todo su estudio universitario).
5. **Teléfono móvil:** Es opcional, pero es recomendado para el inicio de sesión, recuperación de cuenta y seguridad mejorada.
6. **Aplicación de autenticación:** Es opcional, pero es recomendada para inicio de sesión, recuperación de cuenta y seguridad mejorada.
7. **Dirección postal:** Su dirección postal actual.

### ¿Quién NECESITA crear un FSA ID?

- ✓ **Estudiantes** que buscan ayuda financiera
- ✓ **Padres biológicos o adoptivos de estudiantes dependientes** (con o sin Números de Seguro Social)  
*Si los padres están divorciados o separados, solo el padre que proporciona la mayoría del apoyo financiero al estudiante necesitará un FSA ID. Si ese padre está casado de nuevo, el padrastro también puede necesitar uno.*
- ✓ **El cónyuge del estudiante**, si corresponde

### ¿Quién NO debe crear un FSA ID?

- × **Padres que ya tienen un FSA ID**  
(no pueden crear una cuenta de nuevo)
- × **Estudiantes sin un Número de Seguro Social**  
*No podrán presentar FAFSA. Por favor, consulten a un consejero escolar o asesor universitario para conocer alternativas de pago para la universidad, oportunidades de becas y HB 144.*
- × **Abuelos, padres adoptivos, tutores legales**
- × **Hermanos o hermanas**
- × **Tíos, tías, primos, etc.**

## ¿Cómo sé si mi(s) padre(s) necesitan crear un FSA ID? ¿Y si mis padres no forman parte de mi vida?

**Si el estudiante puede responder SÍ a alguna de las siguientes preguntas, NO necesitará el FSA ID de sus padres**

- ¿Tendrá 24 años o más a partir de enero de 2024? ¿O está casado (pero no separado o divorciado)?
- ¿Tiene un hijo u otro dependiente para quien proporciona la mayoría del apoyo financiero?
- ¿Tiene un tutor legal ordenado por un tribunal que no es su padre biológico o adoptivo?
- ¿Estuvo en cuidado de crianza en algún momento después de los 13 años? ¿O estuvo bajo custodia del tribunal en algún momento después de los 13 años? ¿O tienes alguna circunstancia inusual que te impida ponerte en contacto con tu(s) padre(s)?
- ¿Es/era menor emancipado legalmente, según lo determine un tribunal? ¿O está sin hogar o en riesgo de estarlo?
- ¿Están sus padres actualmente encarcelados? ¿O han fallecido desde que tenía 13 años?
- ¿Está en servicio activo actualmente? ¿O es veterano de las fuerzas armadas de los EE. UU.?

### \* Aviso Importante\*

- El sitio web del FSA ID se desconectará si está inactivo por un corto período. Debe completar la configuración en una sola sesión o tendrá que empezar de nuevo.

### ¿Tiene problemas?

#### ¿Ya tiene una cuenta y no puede iniciar una sesión?

- Si tiene problemas o no puede acceder a su cuenta, llame a la Ayuda Federal para Estudiantes al 1-800-433-3243.

### ¿Terminó?

- ¡No olvide guardar su código de respaldo!
- El proceso de verificación de su identidad puede tardar de 1 a 3 días hábiles. Durante este tiempo, no podrá transferir información fiscal del IRS al formulario de FAFSA.

**Recorte y guarde en su billetera o tome una foto para cuando llene FAFSA anualmente**

#### Tarjeta de Información de la Cuenta FSA ID

Usuario: \_\_\_\_\_

Contraseña: \_\_\_\_\_

Correo electrónico: \_\_\_\_\_

Teléfono: \_\_\_\_\_

Aplicación de Autenticación: \_\_\_\_\_

P&R de Desafío - 1) \_\_\_\_\_ 2) \_\_\_\_\_

3) \_\_\_\_\_ 4) \_\_\_\_\_

Código de respaldo: \_\_\_\_\_

# FAFSA Night

## Just 3 Steps for Students & Parents

1

Have your Federal Student Aid account username and password ready (FSA ID) to get started. If you do not have an account login, both the student and parent (if applicable) must create one in order to complete the FAFSA form. You can create your account at [studentaid.gov/fsa-id](https://studentaid.gov/fsa-id).

2

Fill out the 2024-25 FAFSA form at [fafsa.gov](https://fafsa.gov).

3

Before you leave, make sure to fill out the FAFSA Scholarship survey for a chance to win a \$500 scholarship provided by the Utah System of Higher Education (USHE). Please use the QR Code or link below.

[utah.sjc1.qualtrics.com/jfe/form/SV\\_a8HLouA2tmfqApo](https://utah.sjc1.qualtrics.com/jfe/form/SV_a8HLouA2tmfqApo)



**Questions? Ask a professional at the event, a school counselor, or contact the Utah System of Higher Education Access Team:**  
[fafsahelp@ushe.edu](mailto:fafsahelp@ushe.edu) / 801-646-4562



# FAFSA Night

## Solo 3 pasos para estudiantes y padres

1

Tenga listo su nombre de usuario y contraseña de su cuenta de Ayuda Federal para Estudiantes (FSA ID) para comenzar. Si no tiene una cuenta, tanto el estudiante como el padre (si corresponde) tienen que crear una para completar el formulario FAFSA. Puede crear su cuenta en [studentaid.gov/fsa-id](https://studentaid.gov/fsa-id).

2

Complete la FAFSA 2024-25 en [fafsa.gov](https://fafsa.gov).

3

Complete la encuesta, de la FAFSA Scholarship para tener la oportunidad de ganar una beca de \$500 proporcionadas por el Sistema de Educación Superior de Utah (USHE). Por favor use el código QR o el enlace a continuación.

[utah.sjc1.qualtrics.com/jfe/form/SV\\_a8HLouA2tmfqApo](https://utah.sjc1.qualtrics.com/jfe/form/SV_a8HLouA2tmfqApo).

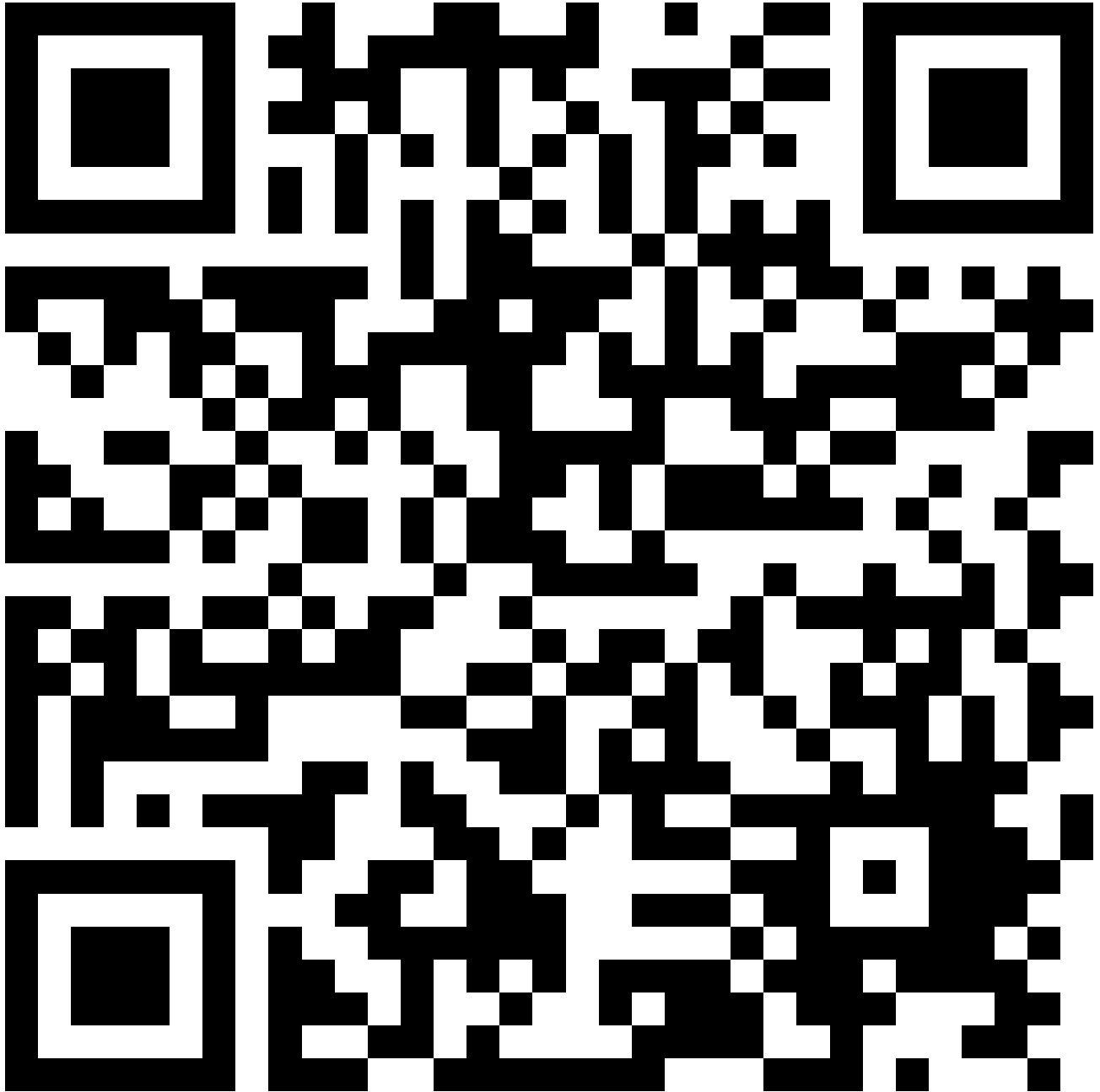


**¿Preguntas? Pregunte a un profesional en tu evento, a un consejero escolar de tu preparatoria, o ponte en contacto con el equipo de Acceso del Sistema de Educación Superior de Utah:** [fafsahelp@ushe.edu](mailto:fafsahelp@ushe.edu) / 801-646-4562



# FAFSA Night Scholarship

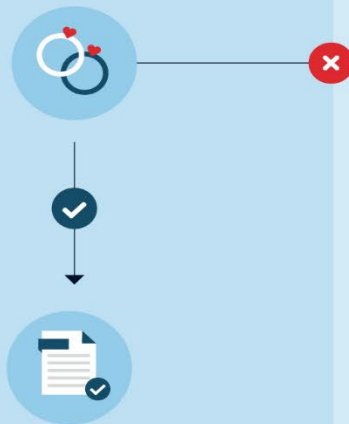
Complete the survey to win a \$500 scholarship.



# Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?



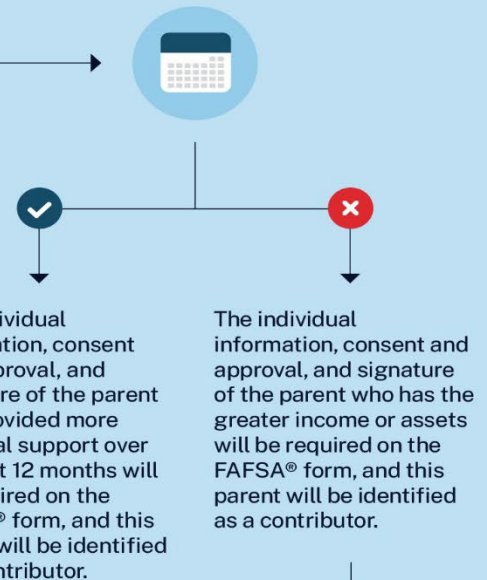
Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.

Do your biological or adoptive parents live together?



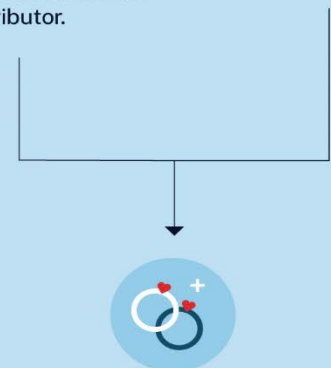
Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

Did one parent provide more financial support than the other over the past 12 months?



The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.

The individual information, consent and approval, and signature of the parent who has the greater income or assets will be required on the FAFSA® form, and this parent will be identified as a contributor.



Has this parent married/remarried?



Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.

Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.

*Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.*

## Deferment and the FAFSA

Some students defer college to complete a humanitarian, religious, or military service after high school. If you do not plan to start college immediately after high school graduation, here are options to consider.

### **We recommend:**

File the FAFSA in the fall of your senior year of high school, even if you aren't planning to attend college right away.

### **Why we recommend it:**

- Filing your FAFSA as a senior makes the renewal process much easier when you decide to enroll in college.
- If you have time to fit a semester of college before you leave for your religious mission, military service, or humanitarian service, you may be eligible for financial aid.
- If your plans change suddenly (for example, due to an unexpected injury), you will be ready to attend college.
- Because of the important role the FAFSA can play in some scholarships (especially the [Utah Opportunity Scholarship](#)), you should file early to be considered for those awards. You may be able to defer your scholarships.

### **When you return from deferment:**

If you do complete the FAFSA (or create an FSA ID), write down your information below and save it in a safe place for when you return. This can help you avoid the complications of forgotten passwords, usernames, emails, and other information when you return. We also recommend writing down your parent's account information as well.

FSA ID Username: \_\_\_\_\_

FSA ID Password: \_\_\_\_\_

Email Associated with Account: \_\_\_\_\_

Phone Number Associated with Account: \_\_\_\_\_

Challenge Question Answer 1: \_\_\_\_\_

Challenge Question Answer 2: \_\_\_\_\_

Challenge Question Answer 3: \_\_\_\_\_

Challenge Question Answer 4: \_\_\_\_\_



## Aplazamiento y FAFSA

Algunos estudiantes aplazan la universidad para completar un servicio humanitario, religioso o militar después de la escuela secundaria. Si no planea comenzar la universidad inmediatamente después de la graduación de la escuela secundaria...

### Lo que recomendamos:

Presente la FAFSA el otoño de su último año de secundaria incluso si no está planeando asistir a la universidad de inmediato.

### Por qué lo recomendamos:

- La presentación de su FAFSA como un estudiante mayor hace que el proceso de renovación sea mucho más fácil cuando decide inscribirse en la universidad.
- Si tiene tiempo para un semestre de la universidad antes de su misión religiosa, servicio militar, o servicio humanitario, puede ser elegible para la ayuda financiera.
- Si sus planes cambian repentinamente (por ejemplo, debido a una lesión inesperada) estará listo para asistir a la universidad.
- Debido al importante papel que la FAFSA puede desempeñar en algunas becas (especialmente la beca [Utah Opportunity Scholarship](#)), debe presentar su solicitud temprano para ser considerado para esos premios. Tiene posibilidad de aplazar o diferir sus becas.

### Cuando regrese del aplazamiento:

Si completa la FAFSA (o crea un ID de FSA) anote su información a continuación y guárdela en un lugar seguro para cuando regrese. Esto puede ayudarlo a evitar las complicaciones de contraseñas olvidadas, nombres de usuario, correos electrónicos y otra información cuando regrese. También le recomendamos que escriba la información de la cuenta de sus padres.

ID de FSA Nombre de usuario: \_\_\_\_\_

ID de FSA Contraseña: \_\_\_\_\_

Correo electrónico asociado con la cuenta: \_\_\_\_\_

Número de teléfono asociado con la cuenta: \_\_\_\_\_

Pregunta de desafío Respuesta 1: \_\_\_\_\_

Pregunta de desafío Respuesta 2: \_\_\_\_\_

Pregunta de desafío Respuesta 3: \_\_\_\_\_

Pregunta de desafío Respuesta 4: \_\_\_\_\_



UTAH EDUCATIONAL SAVINGS PLAN

PO Box 145100  
Salt Lake City, UT 84114-5100  
Phone: 800.418.2551  
Fax: 800.214.2956  
my529.org

## Frequently Asked Questions about my529, an Educational Savings Plan

### 1. What is a 529 plan?

A 529 plan is a tax-advantaged vehicle designed to encourage individuals to invest for future qualified higher education expenses. 529 funds can also be used to pay up to \$10,000 of annual K-12 tuition expenses. These plans are authorized by Section 529 of the Internal Revenue Code.

### 2. What is my529?

my529 is the official 529 plan established and sponsored by the State of Utah. It is a direct-sold plan, which means you can set up an account and make contributions by dealing directly with my529.

### 3. Is there any cost to open or maintain a my529 account?

- No. Opening an account is free—no startup fees.
- There are no initial or ongoing contribution requirements.

### 4. What are the tax benefits?

- Earnings grow tax-deferred from federal and Utah state taxes.
- Withdrawals are tax-free when used for qualified education expenses.
- Utah taxpayers may qualify for a Utah state income tax benefit on contributions.

### 5. Who can own an account?

An account owner can be an individual, a corporation or even a trust. An individual can be an account owner regardless of the relationship to the beneficiary but must be at least 18 years old and a U.S. citizen with a valid Social Security or Taxpayer Identification Number. The individual account owner also must have a physical address in the United States.

### 6. Who can be a beneficiary?

Anyone can be a beneficiary of an account regardless of his or her relationship to the account owner. The beneficiary must be a U.S. citizen with a valid U.S. Social Security or Taxpayer Identification Number.

### 7. Can I change the beneficiary?

An account owner may change the beneficiary of the account to a member of the family of the current beneficiary. "Member of the family" is broadly defined and includes but is not limited to siblings, first cousins, parents, children, and grandchildren.

### 8. How can 529 plan funds be used?

Funds saved through my529 may be used for a beneficiary's qualified education expenses, including tuition and fees; required books, supplies, and equipment; computers, software, and internet access; and certain room and board costs. 529 funds can also be used to pay up to \$10,000 of annual K-12 tuition expenses. Qualified education expenses also include payments on qualified education loans (up to a lifetime total of \$10,000 from all 529 accounts) and costs of registered apprenticeship programs.

### 9. Where can 529 plan funds be used for higher education?

Funds may be used at any eligible educational institution that is qualified to participate in federal financial aid programs for students in the United States and abroad. You can find a complete list of eligible educational institutions at the U.S. Department of Education's federal aid website, [www.studentaid.gov](http://www.studentaid.gov).

### 10. How can 529 plan funds be used for K-12 expenses?

Federal law allows that 529 plan funds may be used for K-12 tuition expenses at public, private, or religious schools from kindergarten through 12th grade. Withdrawals cannot exceed a total of \$10,000 per year per beneficiary from all 529 accounts (regardless of who owns the account).

### 11. Who can contribute to an account?

Anyone can contribute to a my529 account, but only the account owner can (1) control how assets are invested and used, and (2) claim tax benefits related to the account, regardless of who contributed to the account.



## 12. How can you make contributions to a my529 account?

- Online.
- Check.
- One-time or recurring electronic contributions from a checking or savings account.
- Rolling in funds from another 529 plan.
- my529 Gift Program.
- Special occasion contributions on birthdays, holidays, or other special events.
- Payroll direct deposit if authorized by employer.

## 13. What are my529's investment options?

my529 offers a variety of investment options: One Target Enrollment Date option with 12 portfolios, 10 Static, and two Customized. Underlying investments include Vanguard\* and Dimensional\* mutual funds, a PIMCO stable value fund, and FDIC-insured accounts.

## 14. Can I make an investment option change?

The IRS allows an account owner two investment option changes per calendar year for the same beneficiary. An account owner may also change investment options in connection with a change of beneficiary.

## 15. What if I make a nonqualified withdrawal?

The earnings portion of funds withdrawn from a my529 account that is not used for qualified higher education expenses or up to \$10,000 of K-12 tuition expenses will be subject to federal and state income taxes and a 10% federal tax penalty. In addition, the Utah account owner must add back the amount of a nonqualified withdrawal (to the extent it was deducted or used in calculating the Utah my529 credit on their current or a previously filed Utah tax return) as income on his or her Utah state income tax form for the taxable year the nonqualified withdrawal was made.

## 16. How will a change in circumstances impact my529 accounts?

Unforeseen circumstances occur, and the law accommodates certain situations. You may request a nonqualified withdrawal without penalty in the following circumstances:

- If the beneficiary dies or becomes disabled.
- If the beneficiary receives a scholarship (up to the amount of the scholarship).
- If the beneficiary attends a U.S. service academy.
- If 529 funds are used to claim certain federal education benefits.

In those circumstances, the earnings portion of a nonqualified withdrawal will be subject to federal and state income taxes but will be exempt from the additional 10% federal tax penalty.

## 17. What happens if I end up with more in the account than the beneficiary needs for higher education?

- Keep the funds in the account to pay for graduate school or future qualified higher education expenses.
- Transfer the funds to a member of the beneficiary's family.
- Make a nonqualified withdrawal.

\*Vanguard is a trademark of The Vanguard Group Inc.

Dimensional is a trademark of Dimensional Fund Advisors LP.

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### Important Legal Notice

*Investing is an important decision. The investments in your account may vary with market conditions and could lose value. Carefully read the Program Description in its entirety for more information and consider all investment objectives, risks, charges and expenses before investing. For a copy of the Program Description, call 800.418.2551 or visit my529.org.*

*Investments in my529 are not insured or guaranteed by my529, the Utah Board of Higher Education, the Utah Education Savings Board of Trustees, any other state or federal agency, or any third party. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-Insured investment option. In addition, my529 offers investment options that are partially insured for the portion of the respective investment option that includes FDIC-insured accounts as an underlying investment.*

*The state in which you or your beneficiary pay taxes or live may offer a 529 plan that provides state tax or other benefits, such as financial aid, scholarship funds and protection from creditors, not otherwise available to you by investing in my529. You should consider such benefits, if any, before investing in my529.*

*my529 does not provide legal, financial, investment or tax advice. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation.*

## Preguntas frecuentes acerca de my529, un plan de ahorro educativo

### 1. ¿Qué es un plan 529?

Un plan 529 es un instrumento de inversión con ventajas de impuestos, diseñado para alentar a las personas a invertir en la actualidad para cubrir gastos de educación superior que califican en el futuro. Los fondos 529 también pueden ser utilizados para pagar hasta \$10,000 en gastos de matrícula de K-12 anuales. Dichos planes cuentan con autorización de la Sección 529 del Internal Revenue Code.

### 2. ¿Qué es my529?

my529 es el plan 529 oficial establecido y patrocinado por el estado de Utah. Se trata de un plan de venta directa, lo que significa que usted puede crear una cuenta y realizar contribuciones tratando directamente con my529.

### 3. ¿Existe algún costo por abrir o mantener una cuenta my529?

- No. Abrir una cuenta no tiene costo, no existen costos de inicio.
- No existen requisitos de contribución iniciales ni recurrentes.

### 4. ¿Cuáles son los beneficios de impuestos?

- Las ganancias aumentan con impuestos federales y del estado de Utah diferidos.
- Los retiros están exentos de impuestos cuando se utilicen para cubrir gastos de educación que califican.
- Los contribuyentes de Utah pueden calificar para obtener beneficios de impuestos sobre la renta del estado de Utah en función de sus contribuciones.

### 5. ¿Quién puede ser el titular de una cuenta?

Cualquier persona, una sociedad, o hasta un fideicomiso puede ser el titular de una cuenta. Una persona puede ser el titular de una cuenta independientemente de su relación con el beneficiario, pero debe tener por lo menos 18 años de edad y tener un Número de Seguro Social de los Estados Unidos o un Número de Identificación de Contribuyente válidos. El propietario de una cuenta debe contar además con una dirección física en los Estados Unidos.

### 6. ¿Quién puede ser un beneficiario?

Cualquier persona puede ser designada como beneficiario de una cuenta, independientemente de su relación con el titular de la misma. El beneficiario debe

ser un ciudadano estadounidense con un Número de Seguro Social de los Estados Unidos o un Número de Identificación de Contribuyente válidos.

### 7. ¿Puedo cambiar el beneficiario?

El titular de una cuenta puede cambiar el beneficiario de la cuenta a un familiar del beneficiario actual. "Familiar" se define en términos generales e incluye, de forma enunciativa y no limitativa, hermanos, hermanas, primos hermanos, padres, hijos y nietos.

### 8. ¿Cómo se pueden utilizar los fondos del plan 529?

Los fondos en una cuenta my529 se pueden utilizar para cubrir los gastos de educación del beneficiario que califiquen lo que incluye la matrícula y los honorarios obligatorios; libros, suministros y equipos necesarios; computadoras, software y acceso a Internet; y ciertos costos de alojamiento y comida. Los fondos 529 también pueden ser utilizados para pagar hasta \$10,000 en gastos de matrícula de K-12 anuales. En los gastos de educación calificados también se incluyen los pagos de préstamos de educación calificados (hasta un total de \$10,000 de por vida de todas las cuentas 529) y los costos de programas de pasantía registrados.

### 9. ¿Dónde se pueden utilizar los fondos del plan 529 para la educación superior?

Los fondos se pueden utilizar en cualquier institución educativa que califique y esté habilitada para participar programas federales de ayuda financiera para estudiantes en los Estados Unidos y en el extranjero. Puede encontrar una lista completa de las instituciones educativas elegibles en el sitio web de ayuda federal del Departamento de Educación de EE. UU.: [www.studentaid.gov](http://www.studentaid.gov).

### 10. ¿Cómo se pueden utilizar los fondos del plan 529 para gastos de educación primaria hasta la secundaria?

La ley federal permite que los fondos del plan 529 se puedan utilizar para gastos de matrícula de K-12 en escuelas públicas, privadas o religiosas desde el preescolar hasta el 12º grado. Los retiros no pueden superar un total de \$10,000 al año por beneficiario de todas las cuentas 529 (sin importar quién sea el titular de la cuenta).

## 11. ¿Quién puede contribuir a una cuenta?

Cualquiera puede contribuir a una cuenta my529. Sin embargo, independientemente de quién hizo la contribución, únicamente el titular de la cuenta puede (1) controlar la manera en que se invierten o utilizan los activos y (2) reclamar beneficios de impuestos relacionados con la cuenta.

## 12. ¿Cómo se pueden realizar contribuciones a una cuenta my529?

- En línea.
- Cheque.
- Contribuciones electrónicas por única vez o recurrentes desde una cuenta corriente o de ahorro.
- Transferencia de fondos de otro plan 529.
- Programa de contribuciones my529.
- Contribuciones por ocasiones especiales en cumpleaños, festividades u otros eventos especiales.
- Depósito directo de nómina salarial si el empleador lo autoriza.

## 13. ¿Cuáles son mis opciones de inversión en my529?

my529 ofrece una variedad de opciones de inversión: Una opción de fecha de inscripción objetivo con 12 portafolios, 10 estáticas y 2 personalizados. Las inversiones subyacentes incluyen los fondos mutuos Vanguard\* y Dimensional, un fondo de valor estable de PIMCO, y cuentas aseguradas por la FDIC.

## 14. ¿Puedo cambiar mis opciones de inversión?

El IRS permite dos cambios de opciones de inversión por año calendario para el mismo beneficiario. Un titular de cuenta puede además cambiar opciones de inversión en relación con un cambio de beneficiario.

## 15. ¿Qué sucede si realizo un retiro que no califica?

La parte de ganancias de los fondos retirados de una cuenta my529 que no se utiliza para gastos de educación superior que califican o hasta \$10,000 de los gastos en

matrícula de educación primaria hasta la secundaria estará sujeta a impuestos sobre la renta federales y estatales, y una multa por impuestos federales del 10 %. Además, el titular de la cuenta de Utah debe reingresar el monto de un retiro no calificado (en la medida en que se dedujo o utilizó para calcular el crédito my529 de Utah en la declaración de impuestos actual o anterior que se presentó en el estado) como ingreso en su formulario fiscal sobre la renta del estado de Utah para el año fiscal en el que se realizó el retiro no calificado.

## 16. ¿Cómo afectará a las cuentas my529 si cambian las circunstancias?

Pueden ocurrir circunstancias imprevistas y la ley permite ciertas situaciones. Usted puede solicitar un retiro que no califica sin penalidad en las siguientes circunstancias:

- Si el beneficiario fallece o se convierte en discapacitado.
- Si el beneficiario recibe una beca (hasta el monto de la beca).
- Si el beneficiario asiste a una academia militar de los Estados Unidos.
- Si los fondos 529 se utilizan para reclamar ciertos beneficios educativos federales.

En dichas circunstancias, la parte de ganancias de un retiro que no califica estará sujeta a impuestos sobre la renta federales y estatales, pero estará exenta de multa por impuestos federales del 10 % adicional.

## 17. ¿Qué sucede si acabo con más en la cuenta que lo que necesita el beneficiario para su educación superior?

- Conserve los fondos en la cuenta para pagar posgrados u otros gastos futuros de educación superior.
- Transfiera los fondos a un miembro de la familia del beneficiario.
- Realice un retiro no calificado.

\* Vanguard es una marca comercial de The Vanguard Group Inc. Dimensional es una marca comercial de Dimensional Fund Advisors LP.

### Aviso Legal Importante

*Invertir es una decisión importante. Las inversiones en su cuenta pueden variar según las condiciones del mercado y podrían perder valor. Lea cuidadosamente la Descripción del programa completo para obtener más información y considere todos los objetivos, riesgos, costos y gastos de inversión antes de invertir. Para obtener una copia de la Descripción del programa, llame al 800.418.2551 o visite my529.org.*

*Las inversiones en my529 no cuentan con seguro ni garantía de parte de my529, el Consejo de Educación Superior de Utah, la Junta de Ahorros para la Educación de Utah, ninguna otra agencia estatal ni federal ni ningún tercero. Sin embargo, se proporciona el seguro de la Corporación Federal de Seguro de Depósitos (FDIC) a la opción de inversión FDIC-insured. Además, my529 ofrece opciones de inversión que están parcialmente aseguradas por la porción de la opción de inversión respectiva que incluye las cuentas aseguradas por la FDIC como una inversión subyacente.*

*El estado en el que usted o el beneficiario viven o pagan impuestos puede ofrecer un plan 529 que brinda beneficios de impuestos estatales u otros, tales como ayuda financiera, fondos de becas y protección de los acreedores; estos beneficios no estarían disponibles para usted si invierte en my529. Debería considerar dichos beneficios, de haberlos, antes de invertir en my529.*

*my529 no brinda asesoramiento legal, financiero, fiscal ni de inversión. Usted debe consultar a su propio asesor fiscal o legal para determinar el efecto de las leyes impositivas federales y estatales en su situación particular.*

# Section 5:

## Post-Event & Follow-Up



# Following Up After Filing the FAFSA

After your school’s FAFSA event, it is sometimes good to look over the sign-in sheet to follow up with any students who were unable to complete their FAFSA. It is also good to follow up with any students who did finish to explain to them the next steps to receive their financial aid.


**Things to note:**

1. After the student has submitted the FAFSA, it is a good idea to instruct the student to follow up with their college(s) to ensure ALL the required paperwork is turned in. Timing is an important factor for when the student should reach out to the college. Digitally signed FAFSA applications take 3-5 business days to be processed. On the other hand, paper FAFSA applications that have been physically signed and mailed may take much longer to process, anywhere from 5-10 weeks or more, meaning that some students may not be able to follow up for weeks. Also, after processing the student’s FAFSA, some college(s) may not contact them directly. This is why it would be a good idea for the student to reach out.
2. The FAFSA Submission Summary is a new tool to help counselors follow up with students who completed the FAFSA form. After students complete the FAFSA, they gain access to their submission date, can view FAFSA processing times, and see when info is sent to colleges. There are four tabs counselors can review with students and their families:
  - The first tab is the “Eligibility Overview,” which reviews Pell Grant, Student Loans, and Work-Study eligibility along with the Student Aid Index (SAI). Remember, the SAI can go as low as -1,500. Anything zero or below is automatically eligible for a full Pell Grant.
  - The second tab is “FAFSA Form Answers,” where corrections can be made, and responses can be reviewed for accuracy, etc.
  - The third tab is “School Information,” where the student can review the colleges they selected on their FAFSA.
  - Finally, there are “Next Steps” where any errors can be resolved or to see if the student has been selected for verification (or by the SAI number).

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**FAFSA**<sup>®</sup>  
FORM  
2024–25


**FAFSA Submission Summary**

Student  **Raya Tran**

Application Received  
Sept. 10, 2024

Application Processed  
Sept. 12, 2024


Data Release Number   
2572

Viewing: **Submission 1** 

Eligibility Overview

FAFSA Form Answers

School Information

 Next Steps

3. Give yourself a big pat on the back for a job well done! The event is over, and you were able to assist students in obtaining financial aid! However, this doesn’t mean that you should stop your efforts. We encourage all FAFSA Site Coordinators to keep assisting students, schedule FAFSA completion meetings with students, continue to host other FAFSA events, and keep an eye on the high school’s FAFSA data. The FAFSA shouldn’t be a one-time event but a school years’ worth of effort. To assist in your efforts, please explore our FAFSA Cup and FAFSA Data information below.



## The FAFSA Cup

An inter-school FAFSA Strategy and Initiative Tournament and a chance for your counseling office to win a professional development grant!

### What is the FAFSA Cup?

It's part of Utah's efforts to boost our state's FAFSA completion efforts through a little bit of friendly competition. The FAFSA Cup is a chance for the counseling/advising team at your school to win a \$500, \$1,000, or \$1,500 professional development grant, plus a catered lunch of your choosing.

### When is the deadline to apply for the FAFSA Cup?

The contest will open on March 15, 2024, and close on April 30, 2024.

Applications must be submitted by 11:59 pm MT on April 30, 2024, to be considered. USHE's Access Team will email the application to all counseling teams.

### Who can apply for the FAFSA Cup?

Any public Utah high school (including charter schools).

### Class of 2023 FAFSA Cup Winners:

- Our winners were Logan High's Counseling Team and Pine View High's Counseling Team
- Our runner-up was Spanish Fork High's Counseling Team



## FAFSA Data

If you have questions about the FAFSA completion date for your school, please reach out to the FAFSA State Coordinator at [dyllen.cafferty@ushe.edu](mailto:dyllen.cafferty@ushe.edu) or call 801-646-4562.



UTAH SYSTEM OF  
HIGHER EDUCATION

