PLEASE SILENCE YOUR PHONE









Federal Programs

- Pell Grant (2019-20 max award \$6,195)
- Max EFC is 5486 (18-19)
- Campus-based aid (determined by FAO)
 - » FSEOG.....up to \$4,000
 - » Perkins Loan.....up to \$5,500 (undergraduate)
 - » Federal Work-Study...FAO determines
- For most programs, student must be enrolled at least half-time.



State Aid Programs

- State Grant
 - » Distance Education
- State Work-study (SWS)
- Ready to Succeed Scholarship (RTSS)
- Partners to Access for Higher Education (PATH)
- Educational Assistance Program (EAP)
- Chafee Education and Training Grant Program (ETG)
- Postsecondary Educational Gratuity Program (PEGP)
- Blind or Deaf Beneificiary Grant (BDG)

State Grant Eligibility Requirements

- Domicile
- HS Graduate
- Academic Progress
- Undergraduate Enrollment
- Maximum Number of Grants
- Program of Study
- Satisfactory Character
- No Loan Default

State Grant Filing Deadline

▶ FAFSA.gov

- May 1
 - » All renewal applicants
 - » New applicants who plan to enroll in a degree program
 - » New applicants enrolling in a college transferable programs
- August 1
 - » Non-renewal applicants enrolling in:
 - » Business, trade or technical school
 - » Hospital school of nursing
 - » Community college
 - » Open-admission colleges
 - » 2-year programs that are not transferable

State Grant Maximum and Minimum Awards

Costs	Maximum SG Award	Maximum DE Award	Minimum Awards
\$0 - \$12,000	\$2,193	\$1,096	\$500
\$12,001 - \$19,000	\$3,509	\$1,754	\$500
\$19,001 - \$29,000	\$3,772	\$1,886	\$500
\$ 29,000 and above	\$4,123	\$2,061	\$500

PA Summer State Grant

- A separate online application is available for summer.
- August 15 deadline
- A Summer State Grant is included in the maximum number of payments for which a student may be eligible.

State Grant for Distance Education Enrollment

•Students enrolled in online programs of study or coursework that exceeds 50% of their term enrollment





FAFSA TIPS

When completing the FAFSA

- FSA ID username and password for the student and one parent
- Student and parent sections Don't mix answers
- Ensure SSN accuracy
- Use appropriate year federal income tax and W2s for reference.
- Use the IRS Data Retrieval Tool if possible
- Remember to complete the PA State Grant form from the confirmation page
- Don't delay know your school deadlines and meet them

Documents needed to complete the FAFSA

- Applicants may need the following items:
 - » Social security numbers
 - » Drivers license for student (optional)
 - » Federal income tax returns (1040, 1040A or 1040EZ)
 - » W-2 forms from all employers
 - » Current bank statements (checking and savings)
 - » Current business and farm records
 - » Records of any stocks, bonds and other investments, including 529 accounts
 - » Additional untaxed income tax records such as: Veteran's non educational benefits, child support paid/received and workers compensation
 - » Alien registration or permanent resident card (if not a US citizen)
 - **These are also listed on the FAFSA Tipsheet and in the Student Aid Guide.

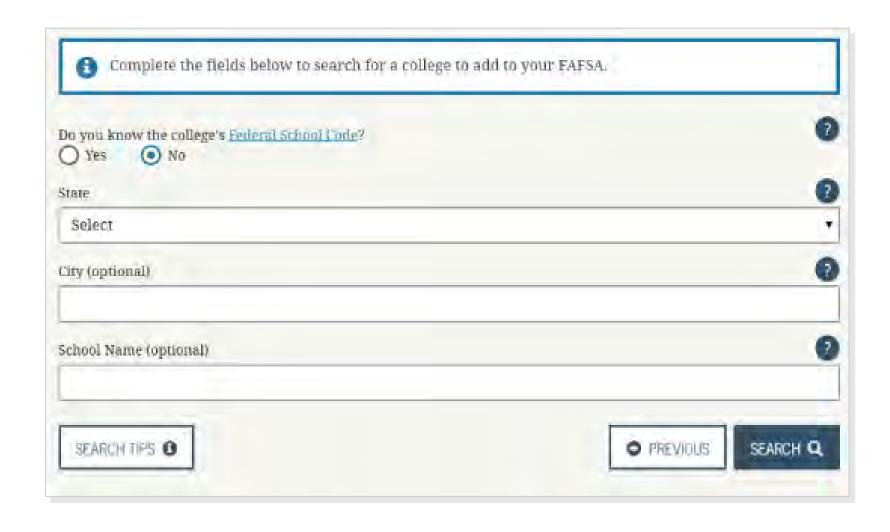
Database Matches

- The Central Processing System (CPS) database matches against FAFSA
- The most common are:
 - » NSLDS for loan default and lifetime Pell usage
 - » Homeland Security for citizenship status
 - » Social Security Administration for SSN verification
 - » Selective Service for draft registration of males (gender at birth)
- Discrepancies are flagged and must be resolved through the school before eligibility is finalized

School Selection

Students may list up to 10 schools on their FAFSA

Postsecondary schools will not see that other schools are listed



Dependency Status

A series of student questions to determine if parental data is required

- DEPENDENT include parental data
 - » If cannot provide parent info could be special condition
- INDEPENDENT just student data
 - » Most answers require verification



Verification

FAFSA data checked for accuracy

- » Standard items associated with income, taxes and household
- » Not using the IRS DRT creates a greater chance of selection

IF Selected – an IRS Tax Transcript may be required

- » A copy of an IRS Federal Tax return is not acceptable.
- » A transcript can be ordered at: irs.gov/Individuals/Get-Transcript

Expected Family Contribution (EFC)

- Remains the same no matter which school the student attends
- Primarily income-driven
- Major factors for dependent student:
 - » Parental & student income & assets
 - » Family size and number of family members in college
 - » Age of older parent

Parental Income

- Income is based on prior-prior year
- Tax filers report AGI from tax return and income from work from W-2
- Allowances are made for taxes, working households, and living allowances based on family size

Parental Assets

- An asset protection allowance is applied
 - » Based on the age of the older parent
 - » About 5.64%
- Assets are reported as of the date the FAFSA is filed

Asset Protection for 2019-20

	Age of Older Parent	Allowance for 2 Parents	Allowance for 1 Parent
2018-19	50	22,300	13,500
2019-20	50	12,500	6,500

What Assets are Included on the FAFSA

- Cash, checking and savings accounts (account owner)
- Investments such as stocks, savings bonds, CD's, mutual funds, etc. (account owner)
- 529 plans (parents, regardless if student applying for aid owns account)
- UGMA and UTMA accounts (account owner not custodian)
- Real Estate and Rental properties (owner other than family residence)

Do Not Include

- Your family home, if it's your principal place of residence
- Family Farm, if it's your principal place of residence and your family participates in the farm's operation
- Your family business, if your family owns and controls more than 50% of a small business that has less than 100 full-time employees
- 401k, 403b, non-educational IRS's, pension plans and qualified retirement plans
- Life insurance policies

Student Income

- Allowances are made for taxes
- Earnings from work study are excluded
- Income protection allowance of up to \$6,570 (AY 18/19) and remaining income assessed at 50%

Student Assets

Dependent students must report assets in their name

» Student assets are assessed at 20%

» No asset protection allowance



Special Processing Formulas

- Simplified Formula no student or parental assets are considered
 - » Means tested benefits, or
 - » Able to file a 1040A or 1040EZ, or no income tax return, or
 - » Parent(s) are a dislocated worker, and
 - » Parent's combined income \$49,999 or less
- Automatic Zero EFC same conditions as Simplified
 - » Parental annual income of \$26,000 or less

FSA ID Username and Password

- Get your FSA ID usernames and passwords <u>PRIOR</u> to sitting down to complete the FAFSA
- The student and one parent needs an FSA ID
- Do NOT lose it; write it down and store in a safe place (write down the challenge question answers, too)
- Do NOT share it with anyone
- You will need your FSA ID every year you file a FAFSA and to log in to sign loan paperwork



FAFSA.gov



FAFSA.gov

English

Español

Search FAFSA Help

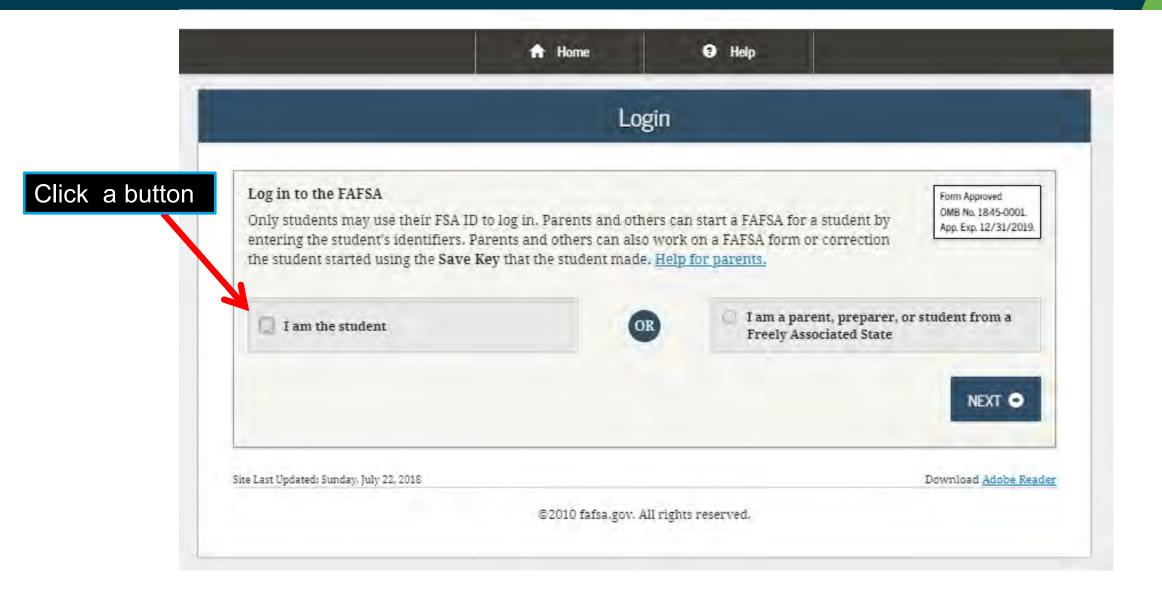
Q

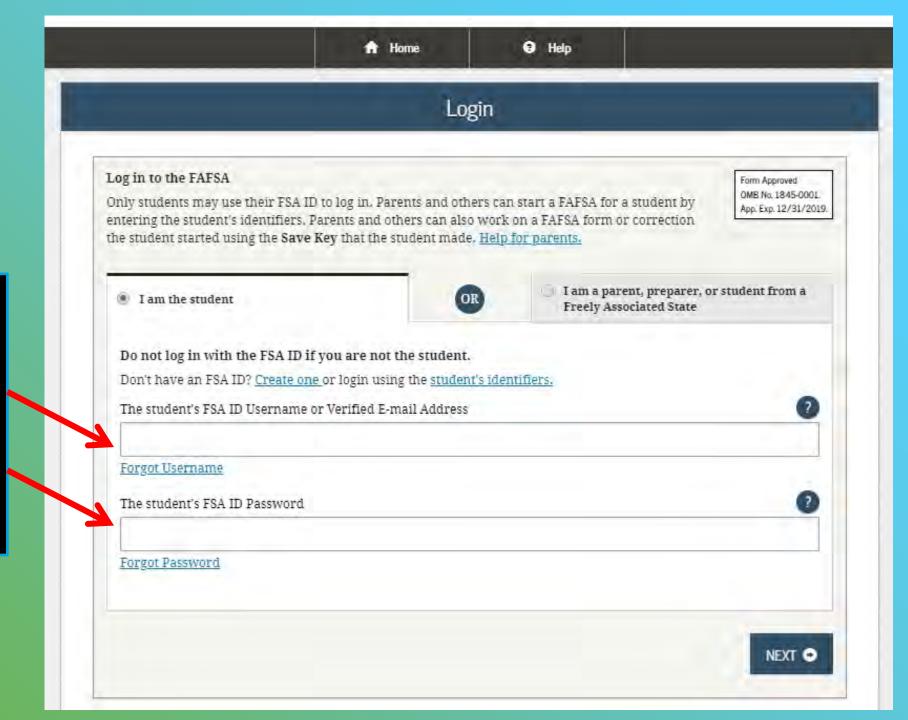


<u>Apply after October 1</u> (of senior year in HS)

It's the student's application (parent sections)
2018-19 FAFSA will use **2016** tax information
2019-20 FAFSA will use **2017** tax information

Are you the student or parent?





Enter students
FSA ID
username and
password.

Click Next.





Disclaimer

Disclaimer

This is a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. For security purposes and to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.



Site Last Updated: Sunday, July 22, 2018

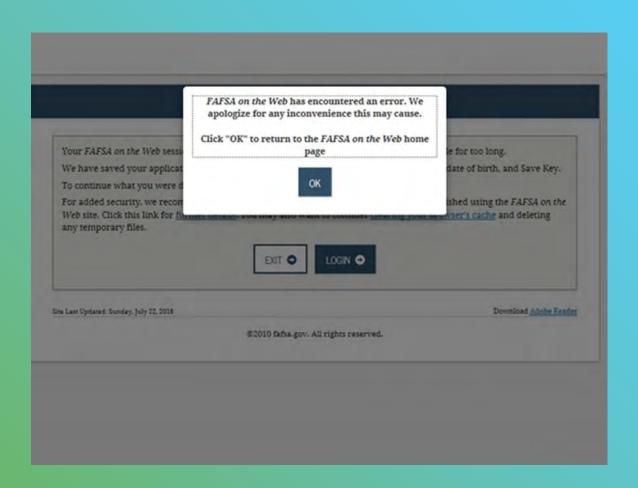
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Read the disclaimer that you're not using the site to commit a crime or have ill intentions.

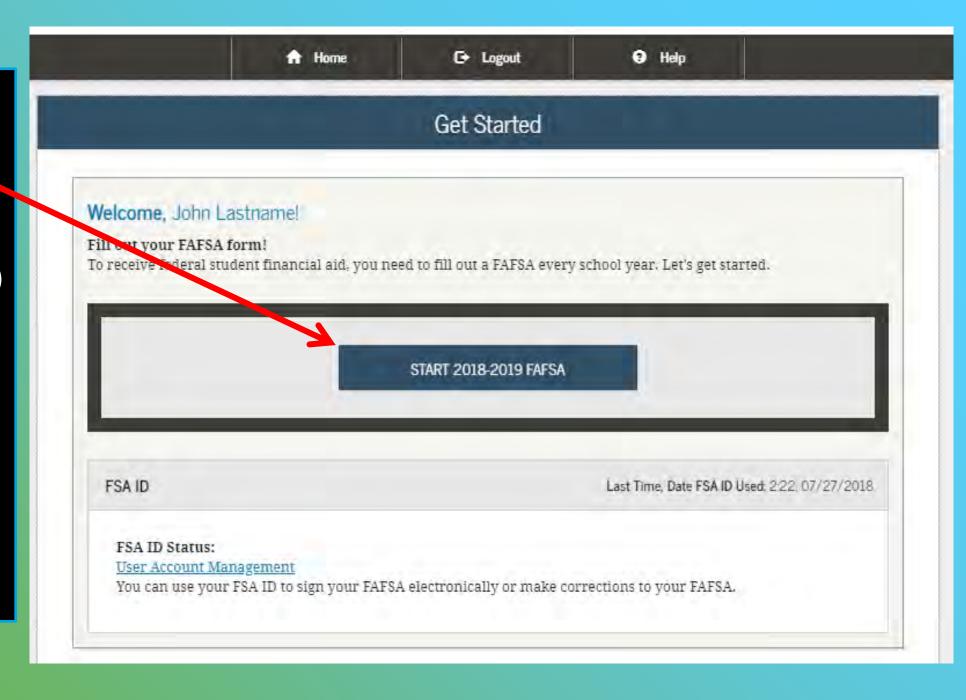
Click Accept.

FAFSA Error



Select the appropriate year (when will the student be attending school)

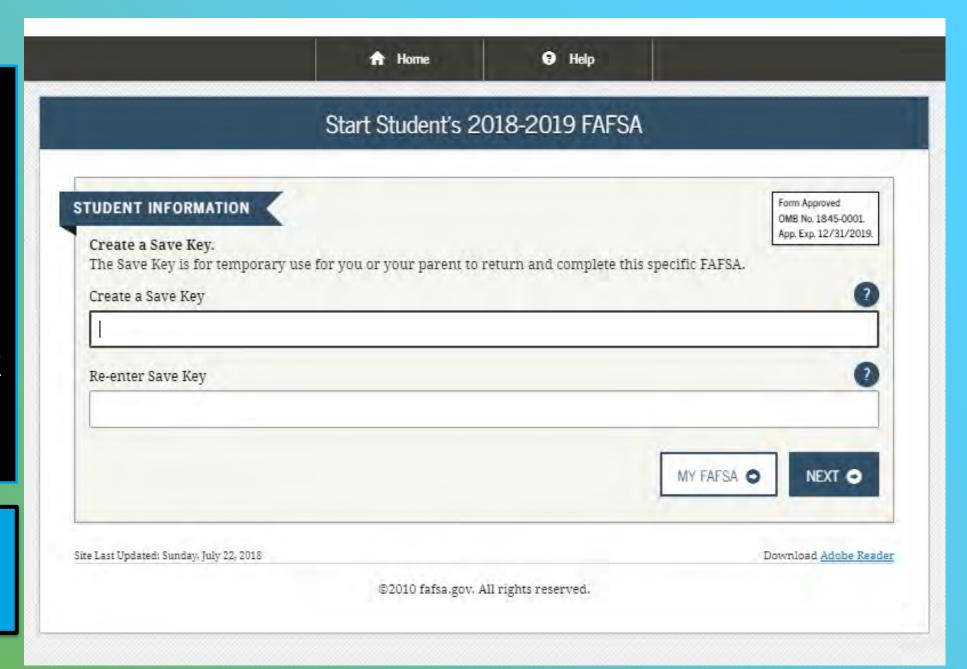
For seniors who graduate in 2019, they should complete the 2019-2020 FAFSA.

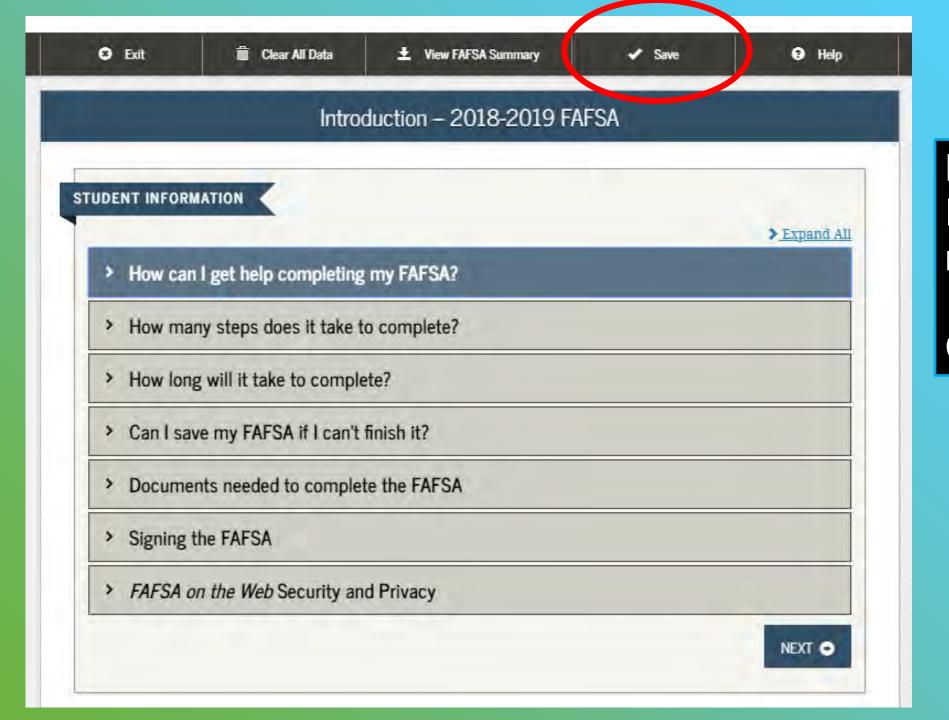


Create a Save Key.

This can be anything – remember it so you can get back into the application.

i.e. the family dog's name, your favorite color, etc.





Review Help Information as needed.

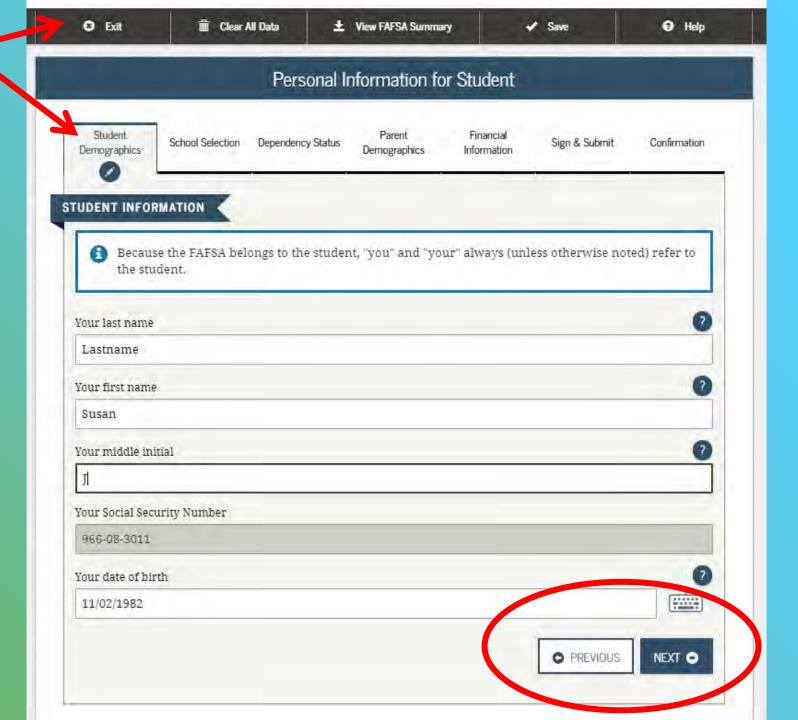
Click Next.

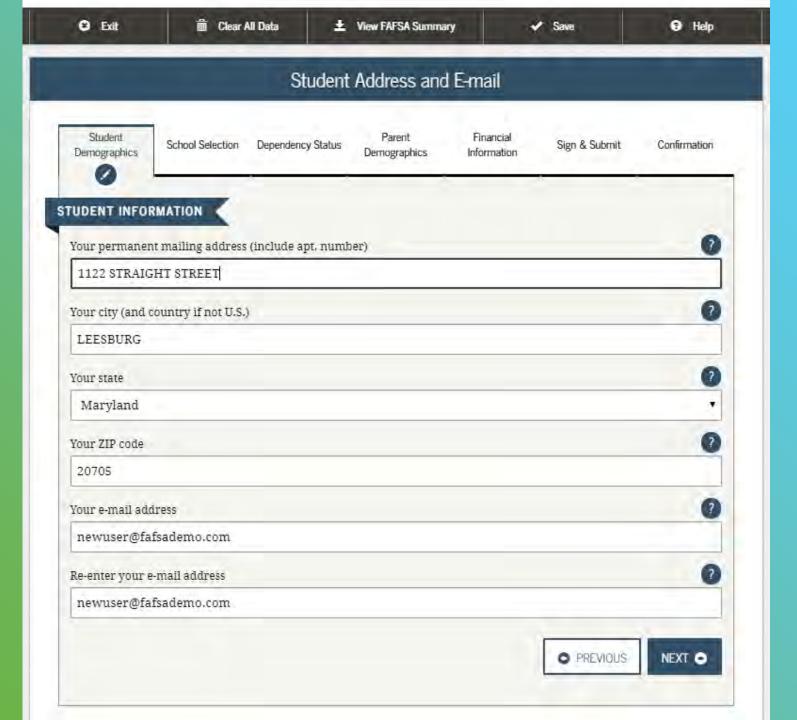
The black bar lets you save or exit the application. The navigation bar tells you where you are in the application.

Review student demographic information. Add middle initial.

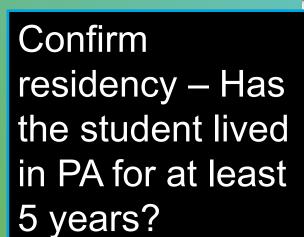
Click next.

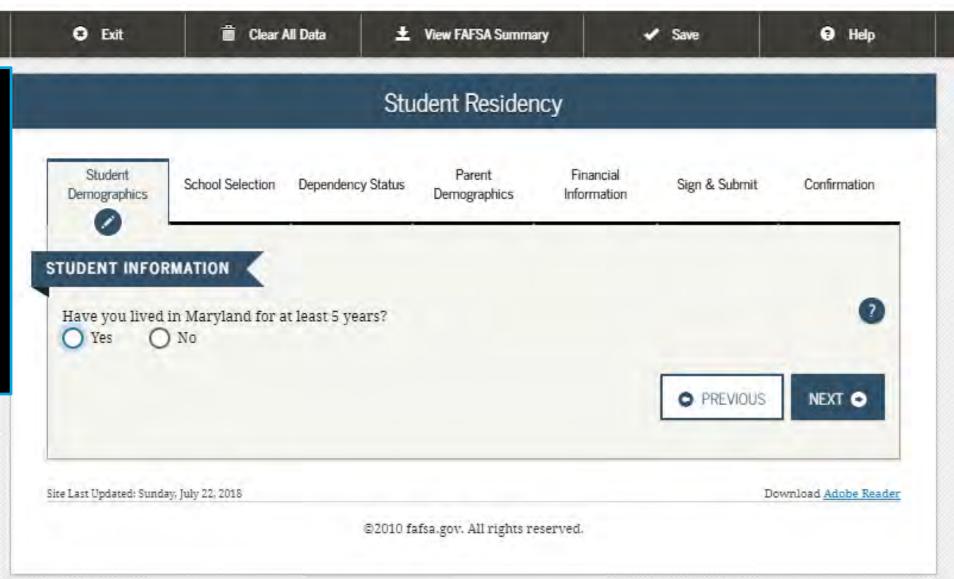
Use the Previous and Next buttons within the application.





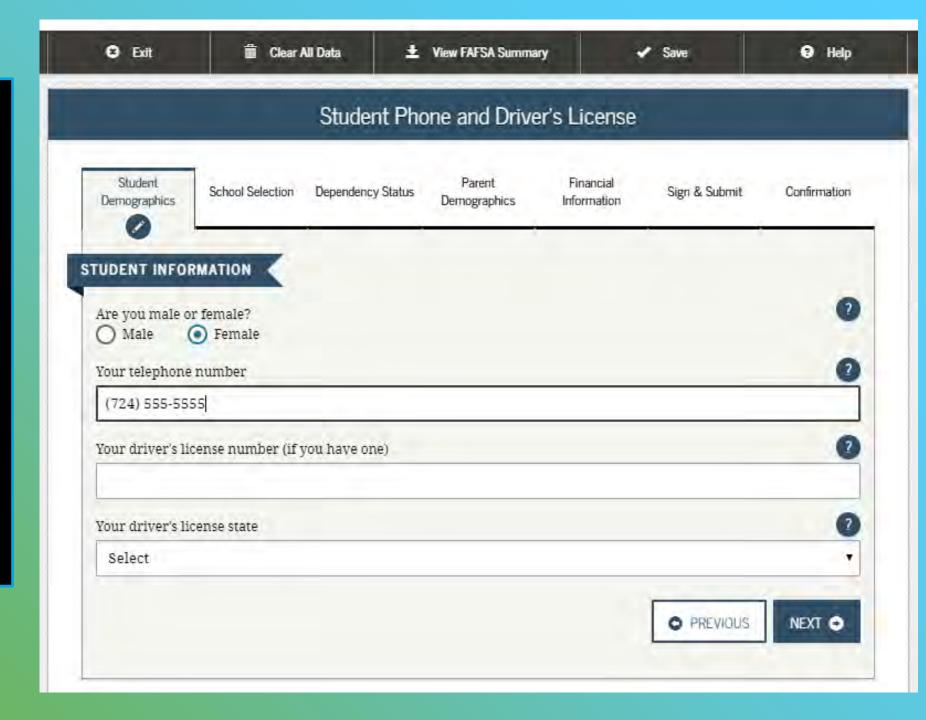
Confirm the student's mailing address and email address.



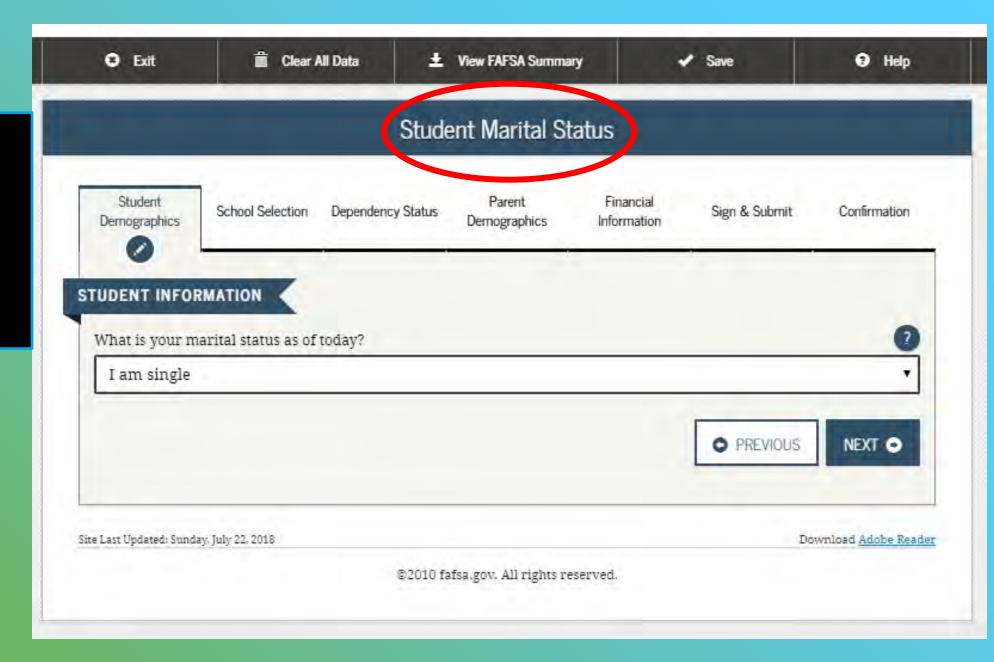


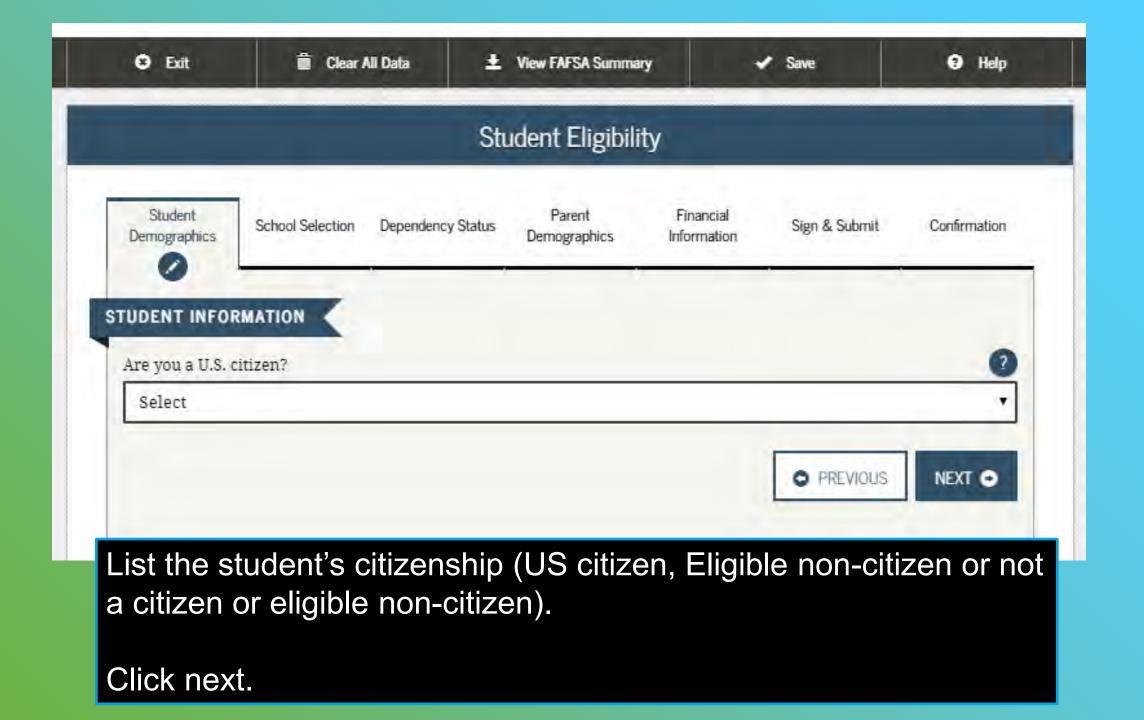
Answer the gender question (gender at birth).

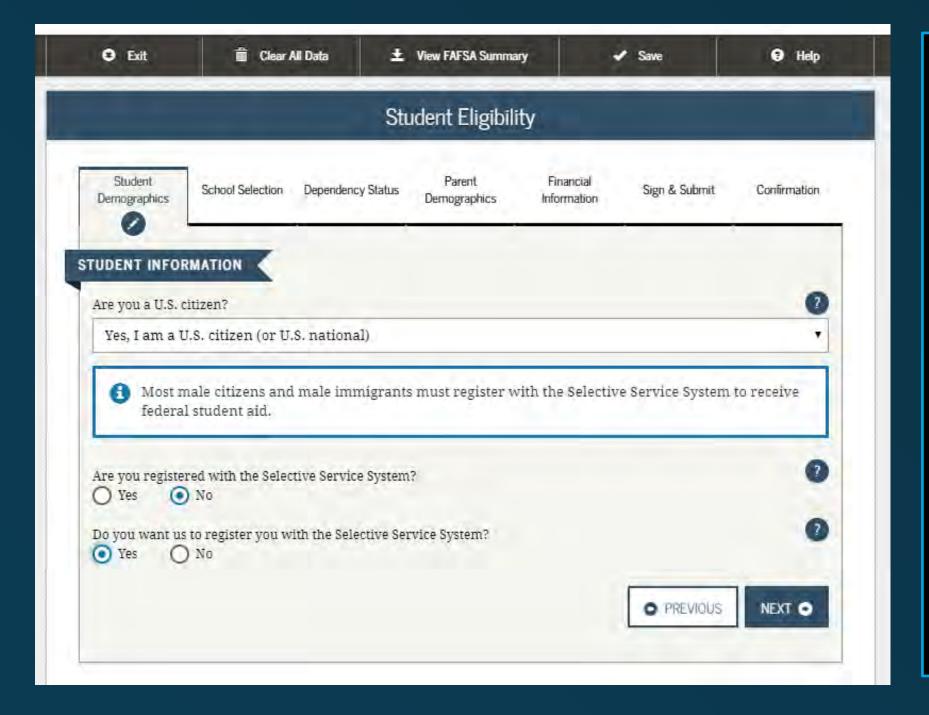
Enter telephone number and student's DL number (optional).



Confirm the marital status of the <u>student</u>.







Male students
will get the
Selective Service
questions.

All males who are US citizens are required to register with SS when they turn 18.

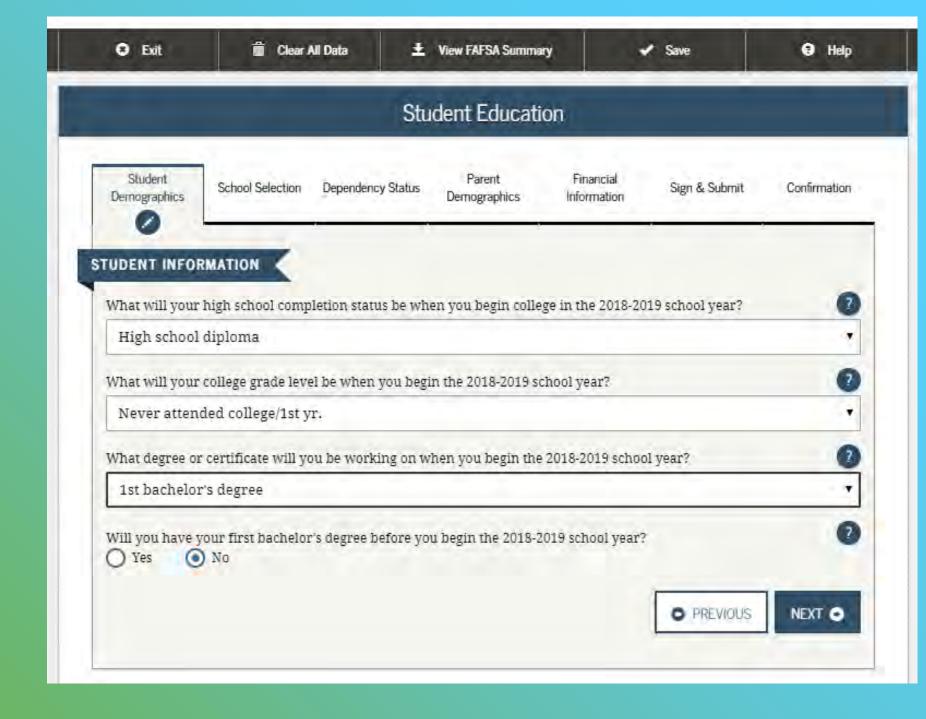
(www.sss.gov)

Confirm HS completion status

What will be student's college grade level?

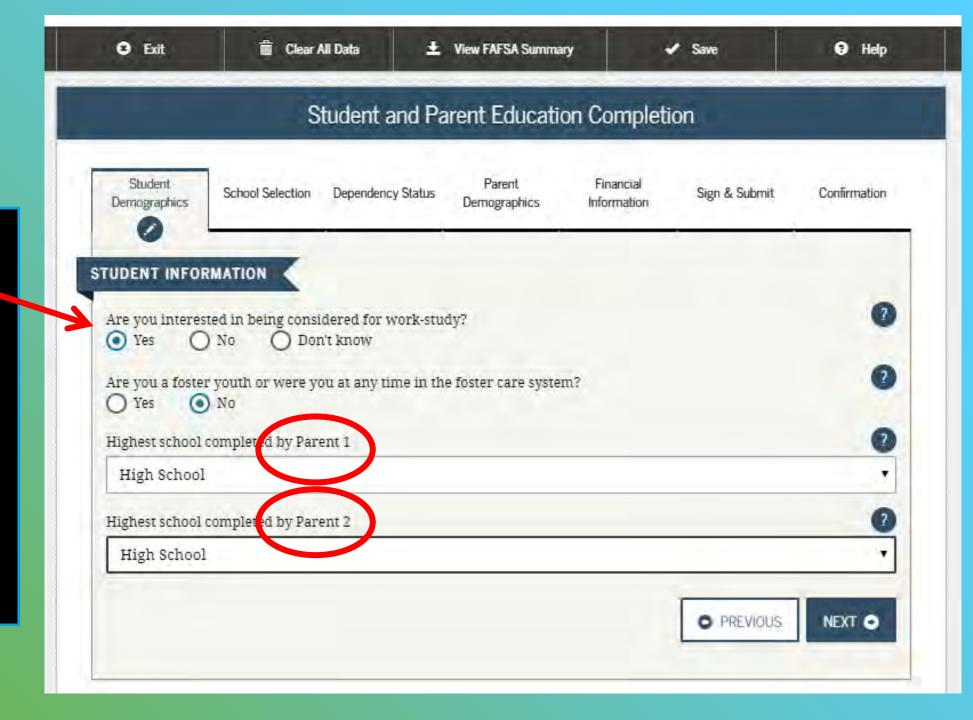
What degree will student be working on?

Will the student have a BA degree?



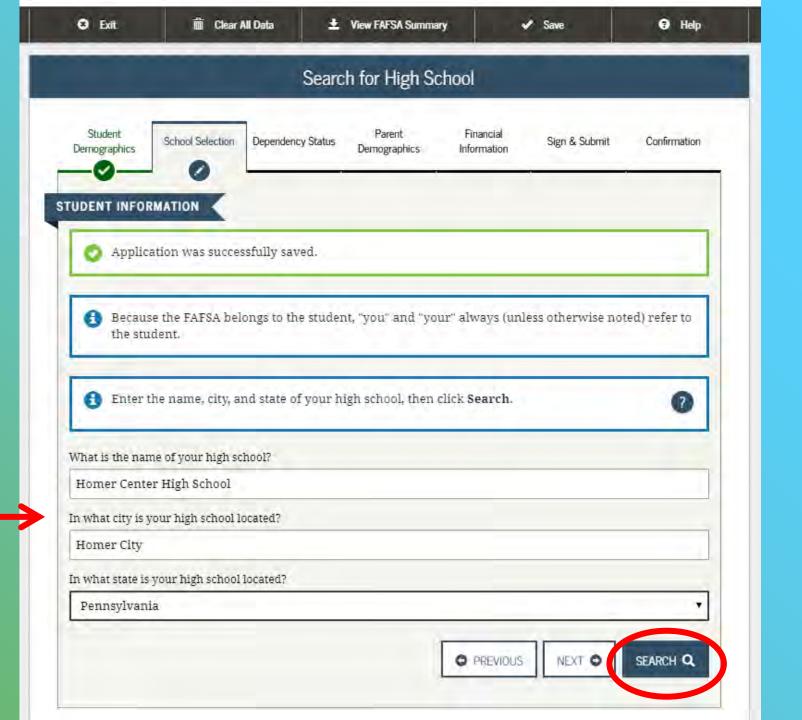
Answer "yes" to the work study question.

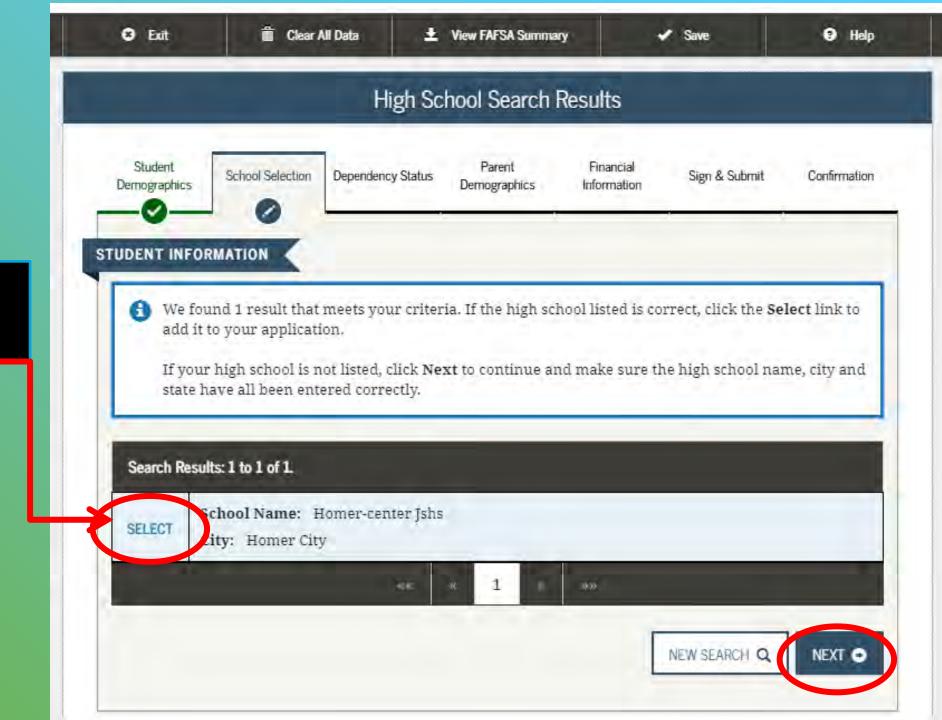
Note Parent 1 and Parent 2 on application



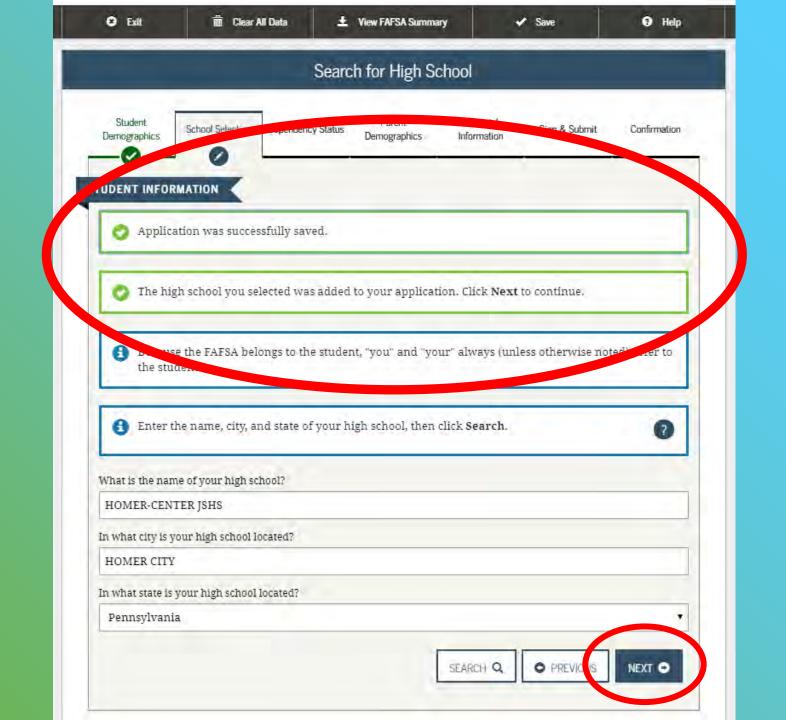
Must list and confirm student's high school.

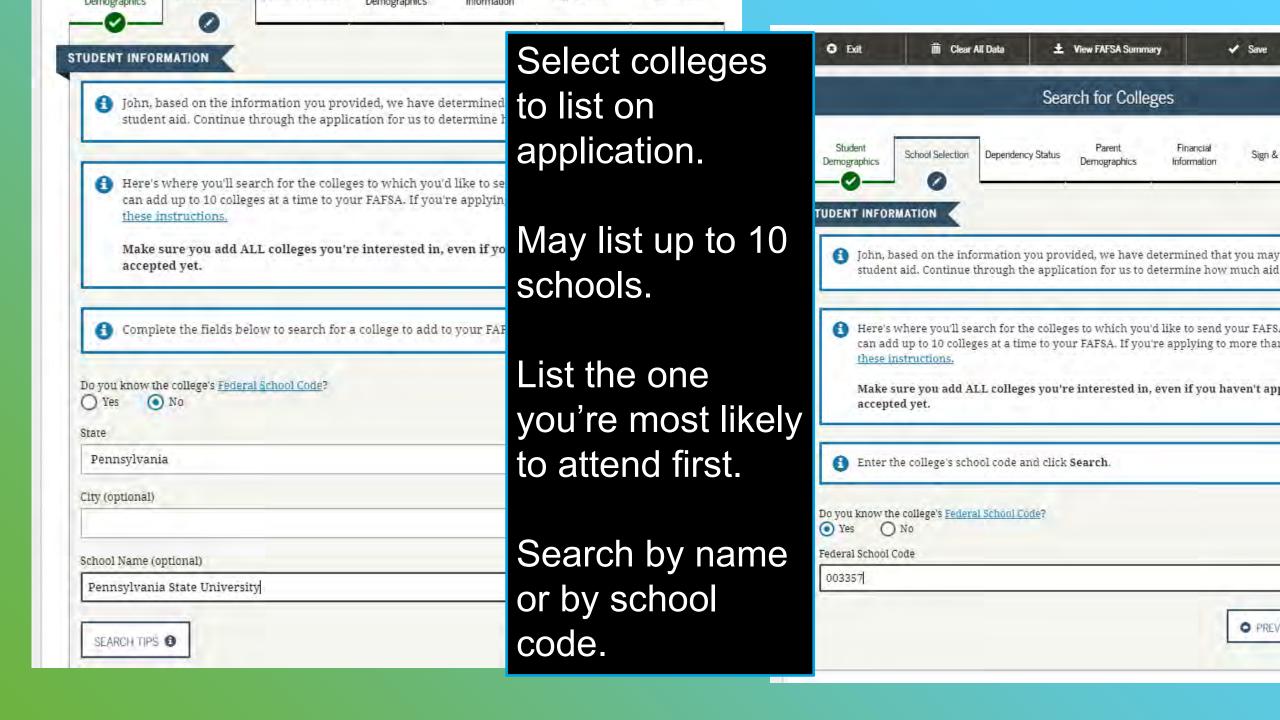
List the school and click search.

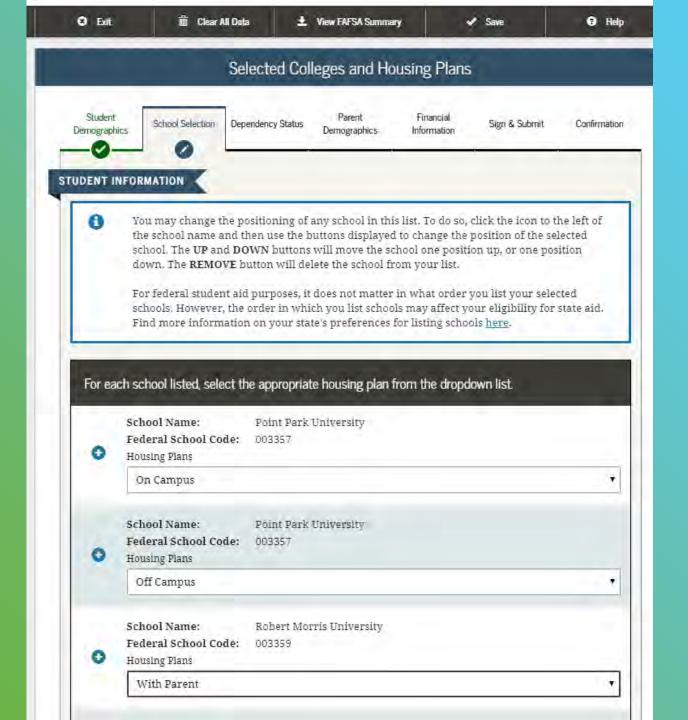




Click Select and then Next.





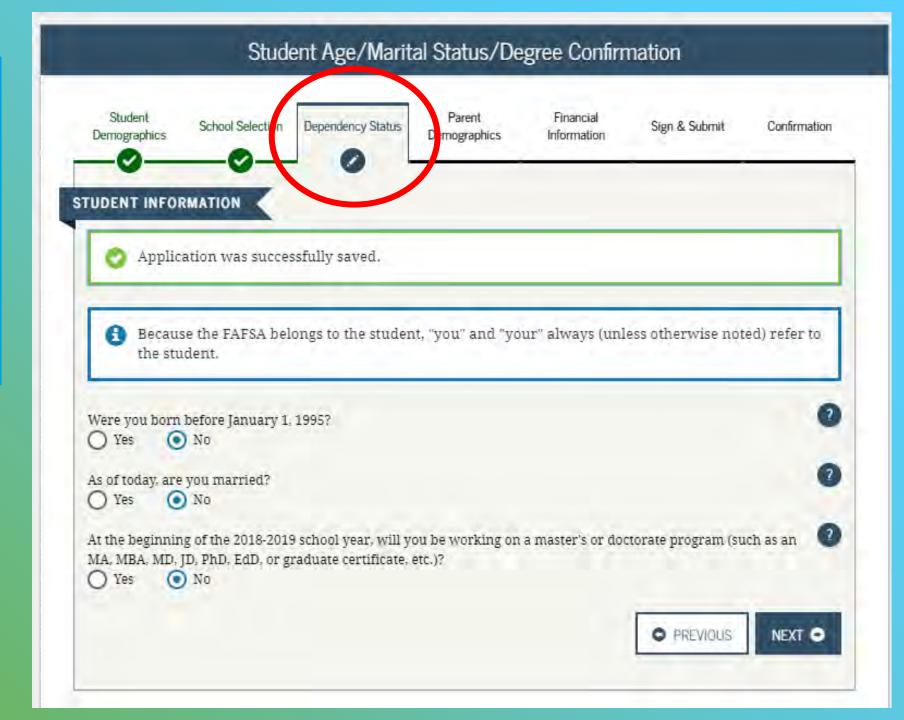


Once the student adds all of his/her schools, they have to select housing.

Choices are on campus, off campus or with parent.

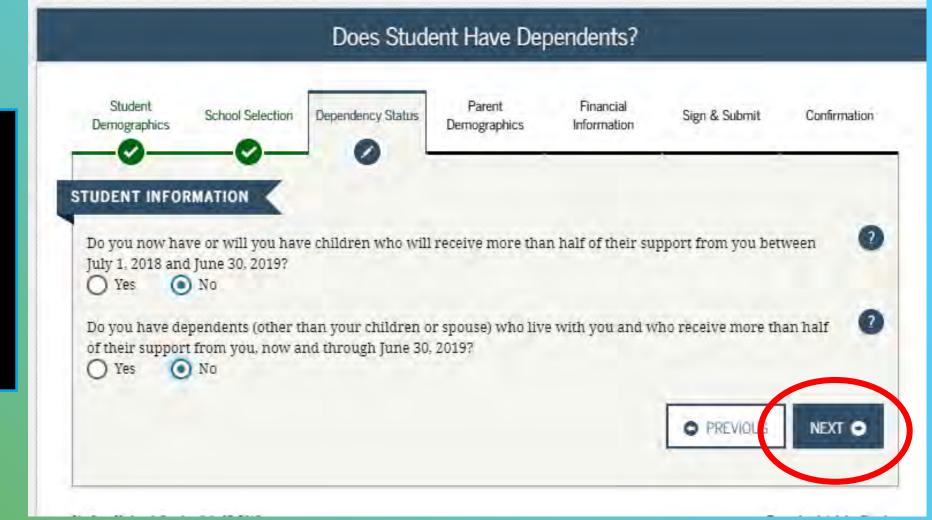
Dependency Status

Most HS students will answer no to these questions.



Dependency Status Continued

Answer the questions and click next.

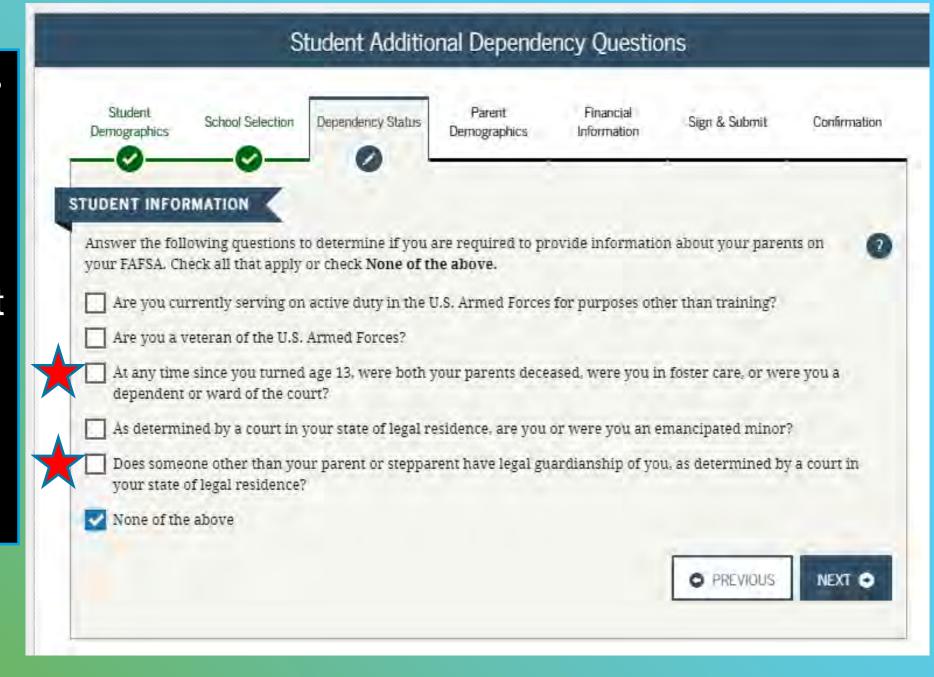


Dependency Status Continued

Check any that apply. Again, most HS students will not check these.



Review these



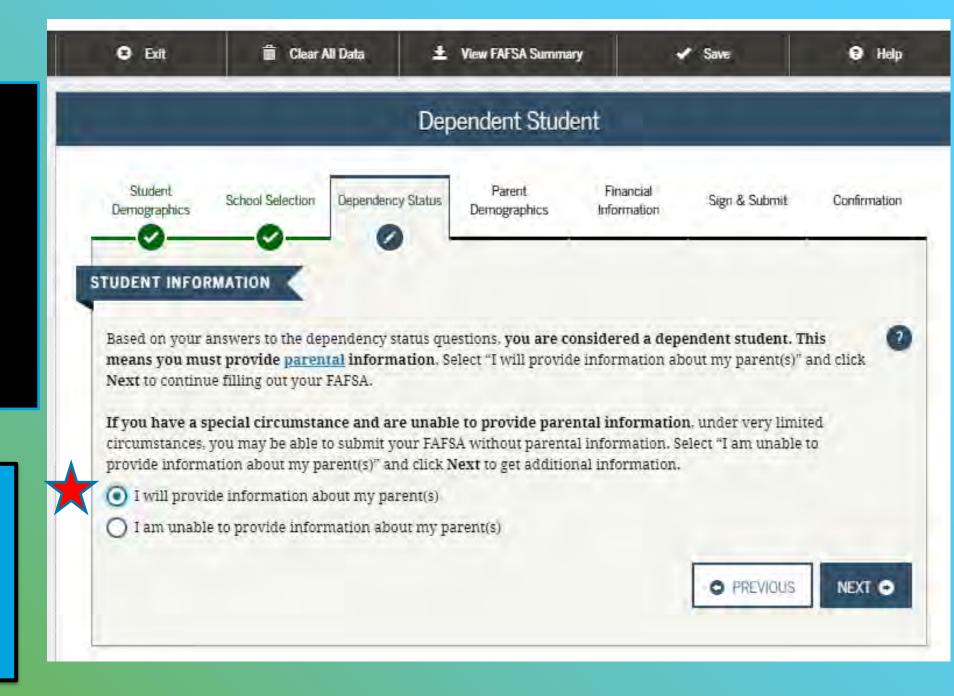


Homeless students are generally unaccompanied youth and will have been certified by their McKinney-Vento liaison at their school.

Dependency determination

Click you will provide parent information and then next.

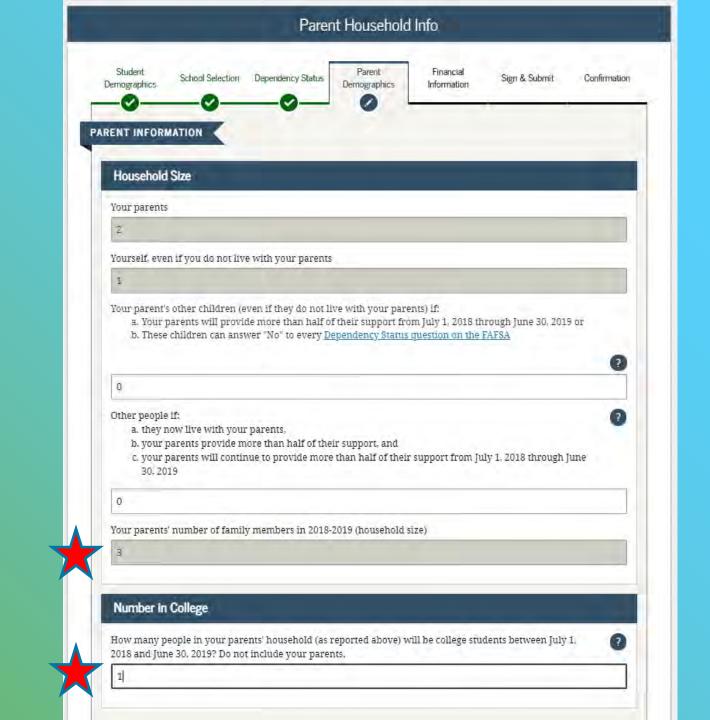
The only time a dependent student says they will not provide parent information is in cases of abuse, neglect or abandonment. The student should submit the FAFSA and then file an appeal with his/her school and PHEAA.

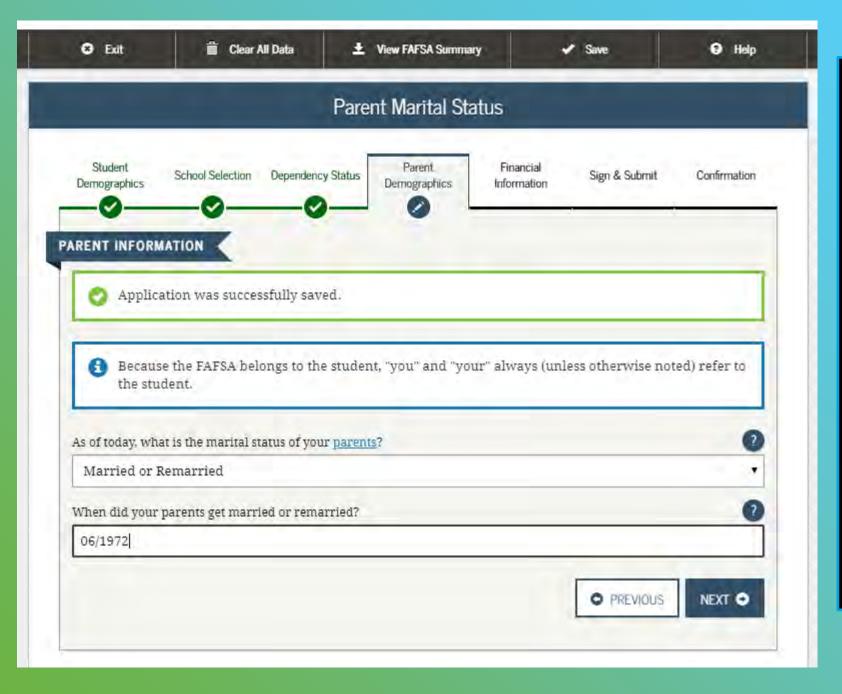


Household size and number in college

How many people live in the household for the upcoming year (parents provide more than 50% support)?

How many will be enrolled in college?





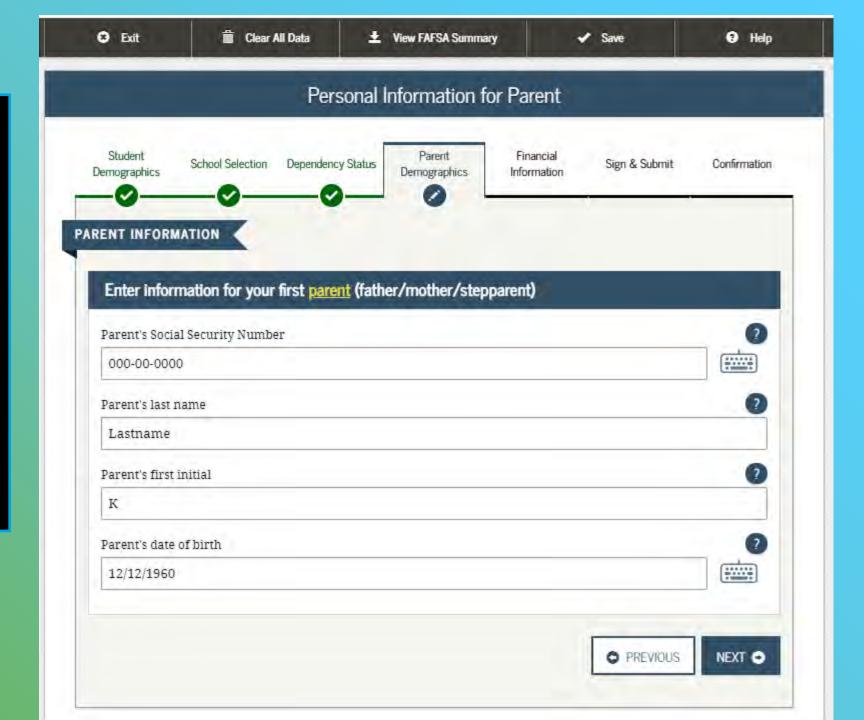
Update parent marital status and month/year

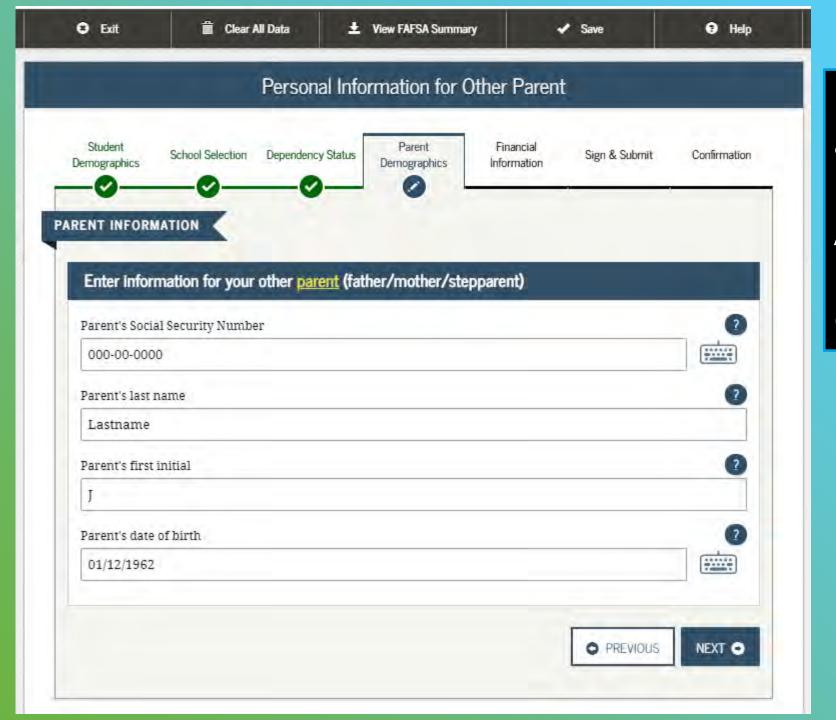
- Married/remarried
- Divorced/separated
- Never married
- Widowed
- Unmarried and both legal parents living together

Parent 1

SSN must match last name

Be consistent (if parent 1 is dad, keep him parent 1 throughout the application)



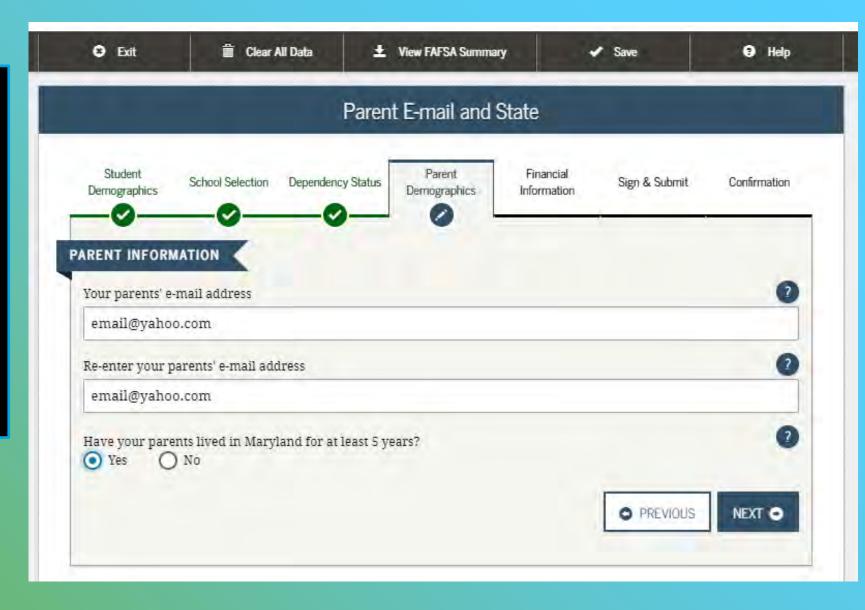


Parent 2 information (if applicable)

Again, be consistent

Parent's email address (should match the email for their FSA ID)

Parent's residency question



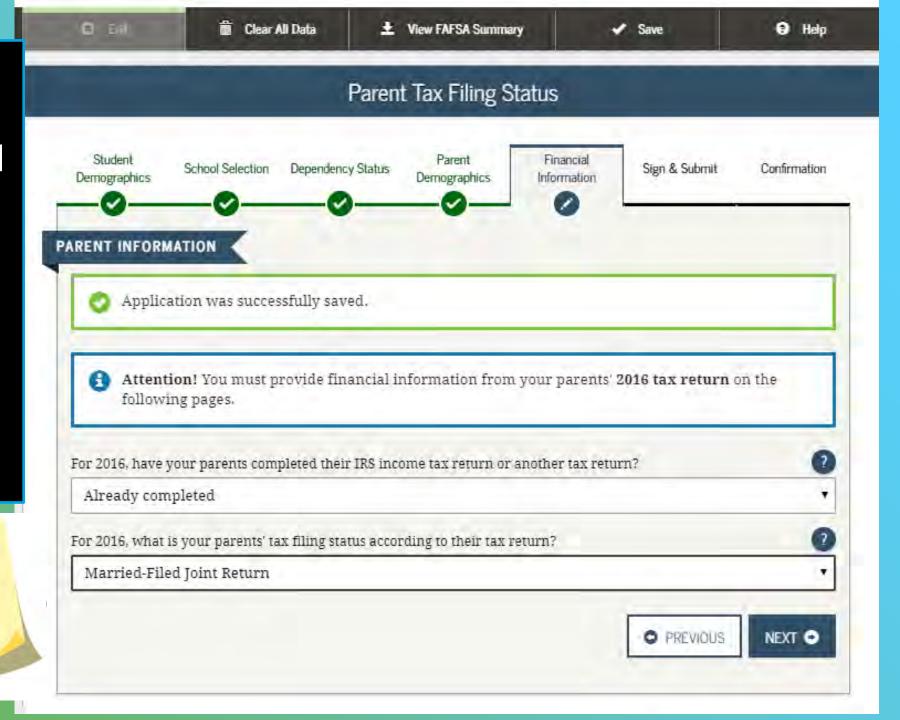
Parent tax filing

- Already completed
- Will file
- Not required to file

How did they file?

If already filed, IRS DRT will open

Tax filers
flagged due to
identity theft
can't use IRS
DRT.





Español

Get My Federal Income Tax Information

See our Privacy Notice regarding our request for your personal information.

Enter the following information from your 2017 Federal Income Tax Return

Required fields *

Dependent		
Data		_
*** ** ****		
01 / 01 / 1994		
Single		
0		
	Data *** _** _ **** 01 / 01 / 1994	Data *** _** _ **** 01 / 01 / 1994 Single

United States

Select One

All info must match tax return!

Select the button below to exit the IRS system and return to your FAFSA.

City, Town or Post Office *

State/U.S. Territory *

Apt. Number (Required if entered on your tax return)

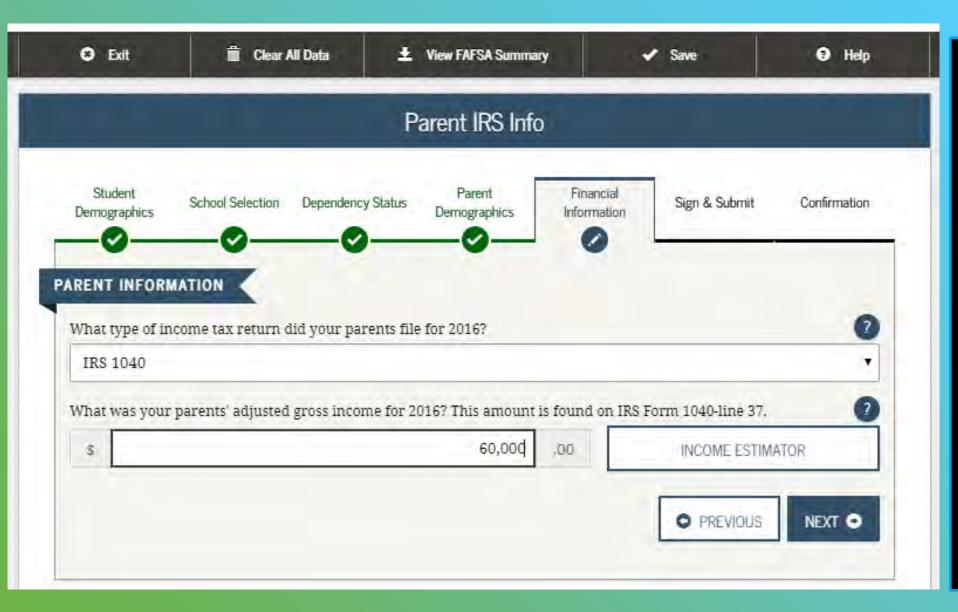
By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

Return to FAFSA

Country*

ZIP Code *

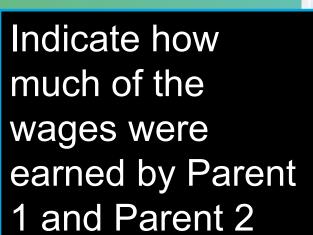
Submit

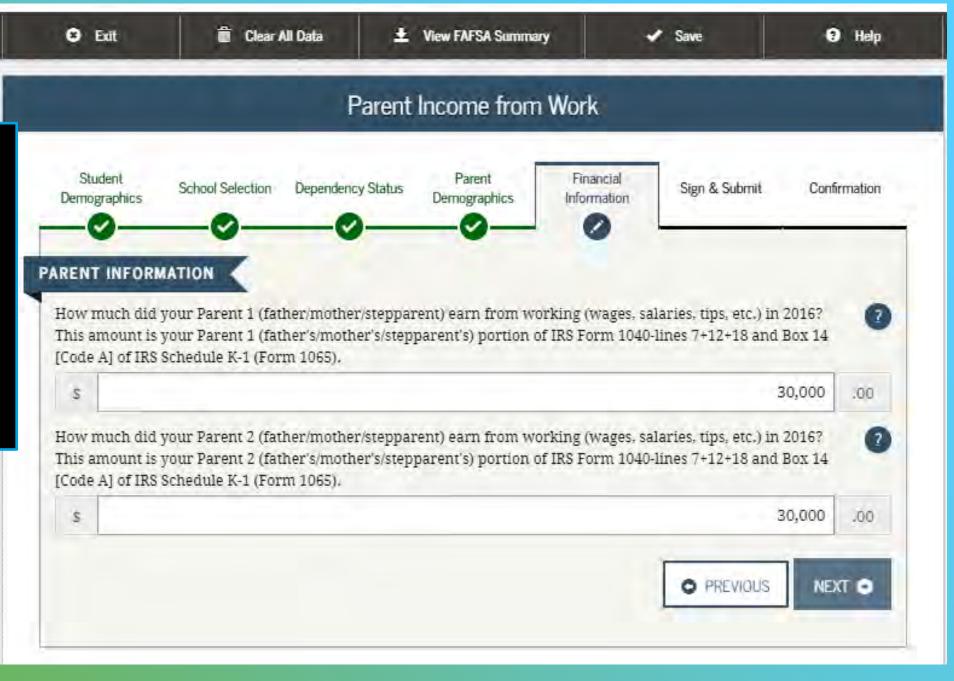


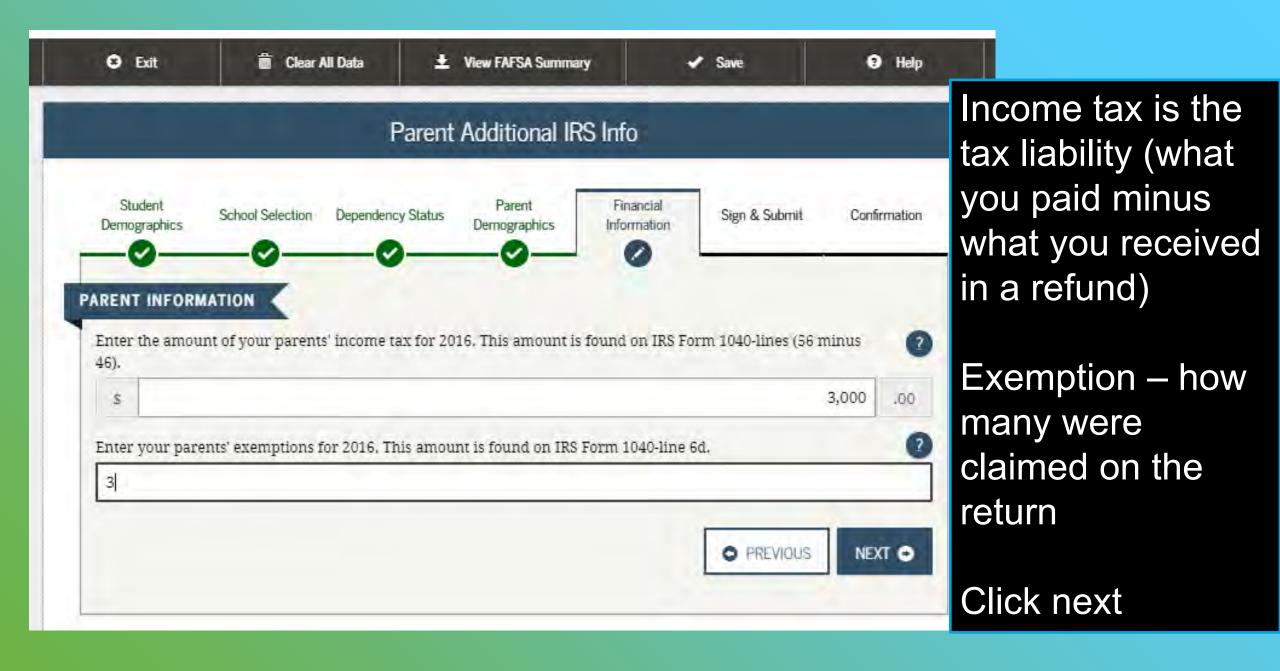
If you cannot use the IRS DRT, complete the information manually

Fill in the type of return

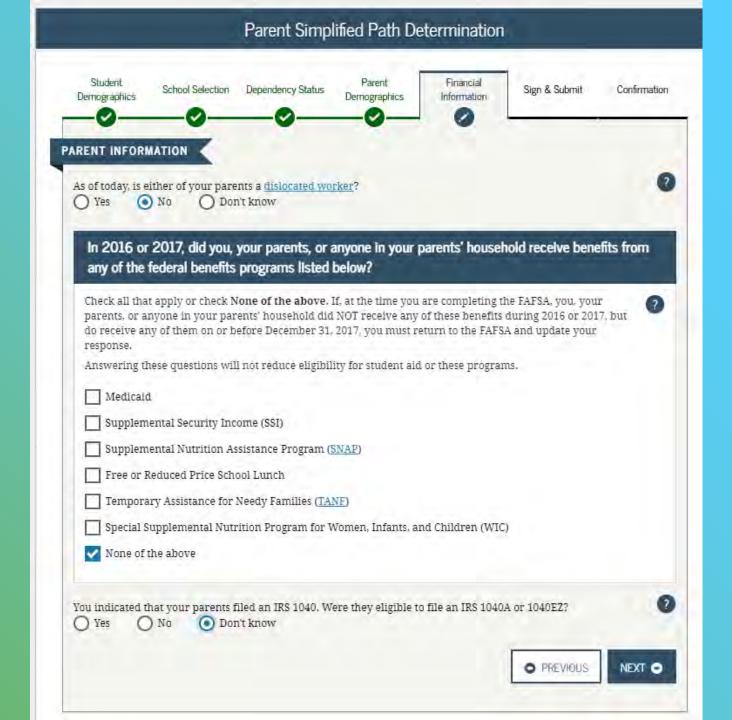
AGI

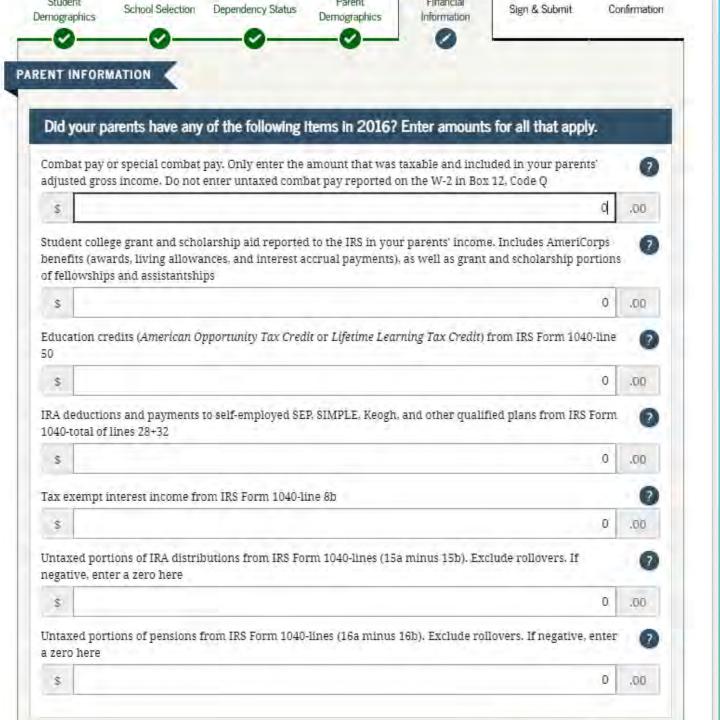






If parent income is low, they may get a simplified income page like this





Additional financial information

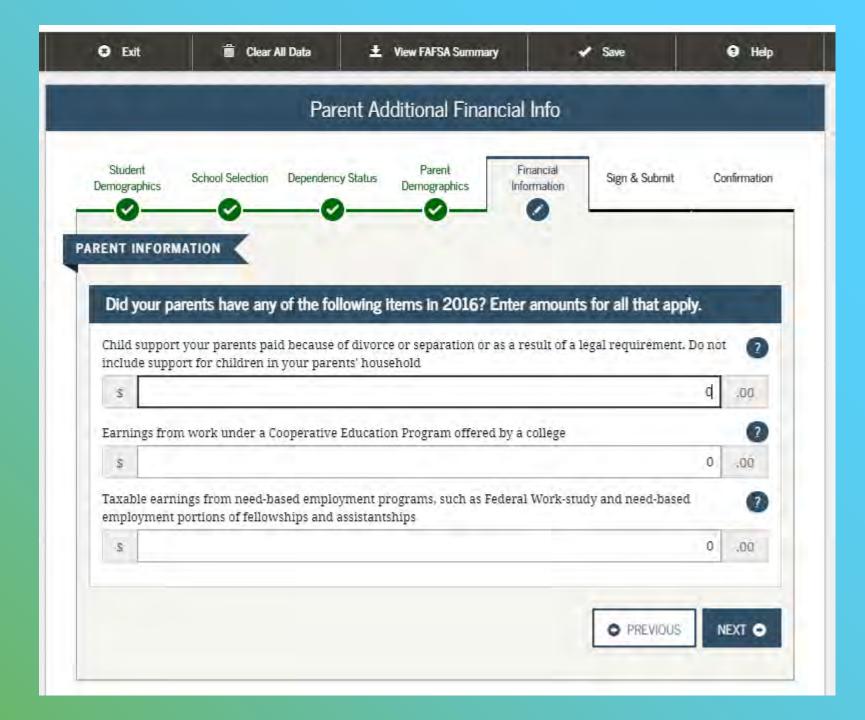
Scholarships are included only if there was a taxable portion listed on the return

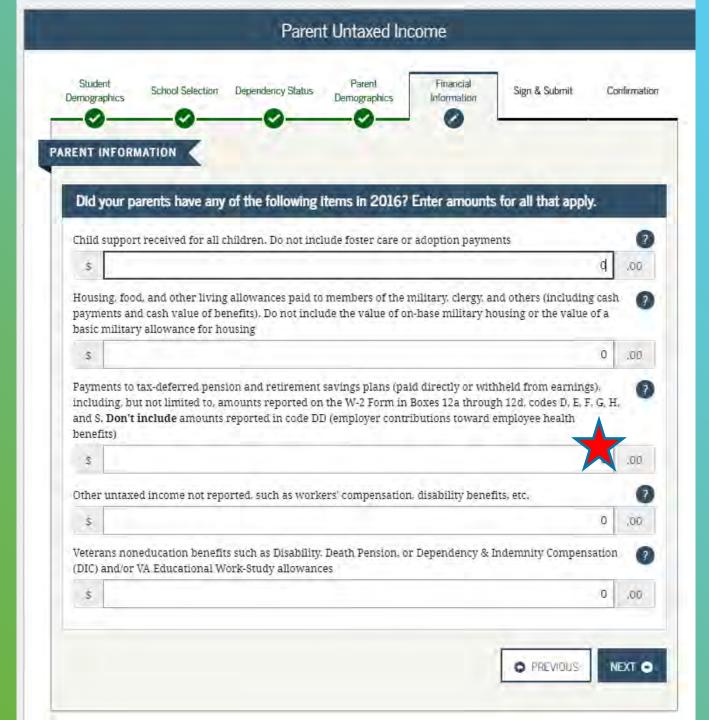
Education credits should come over in the IRS DRT exchange

Look at the tax return to see if there are IRA deductions or IRA distributions that are untaxed

Indicate any child support that was paid

If parents are students and had a work study position, those wages are listed here



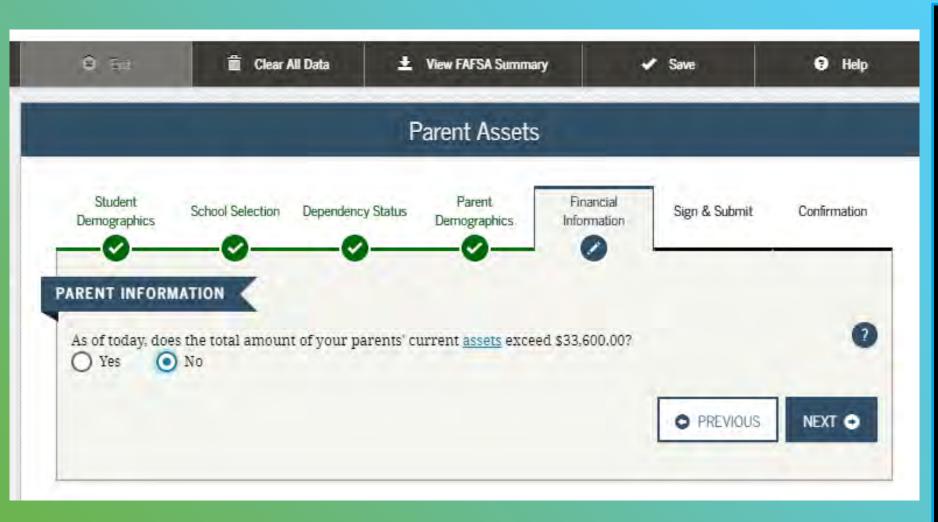


Additional untaxed income

Child support received

Tax-deferred payments to pensions are included if they have one of the letters listed next to an amount in box 12 of the W-2

Worker's compensation



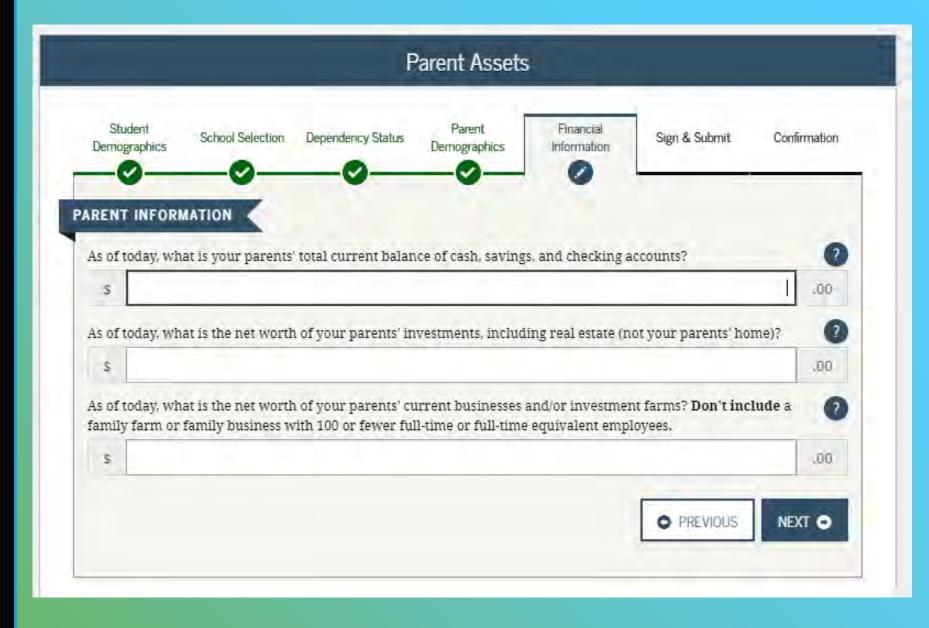
Assets include cash, savings and checking accounts, investment accounts such as 529 plans or rental properties

A business is only an asset if there are more than 100 employees

Say yes or no and click next

If assets are greater than the number given, parents need to list the amounts of those assets.

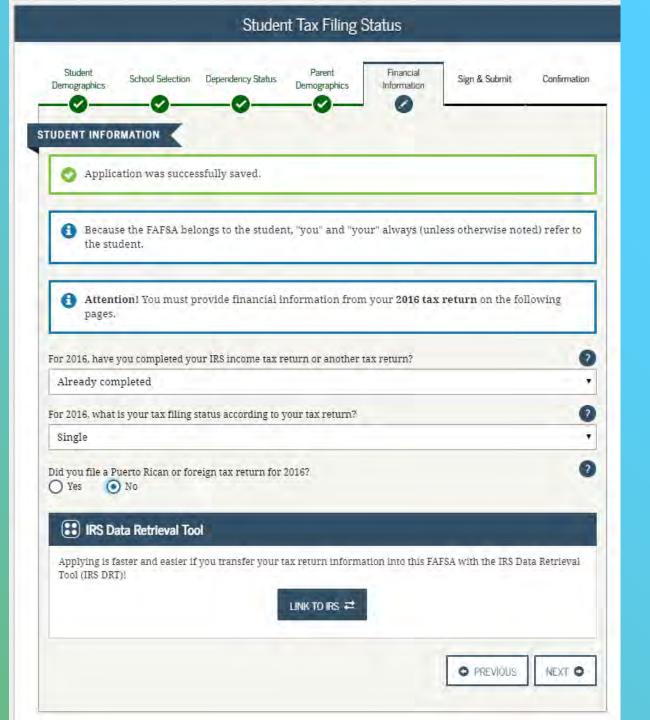
- Cash, savings and checking
- Investments
- Investment farm (if \$0, list \$0)



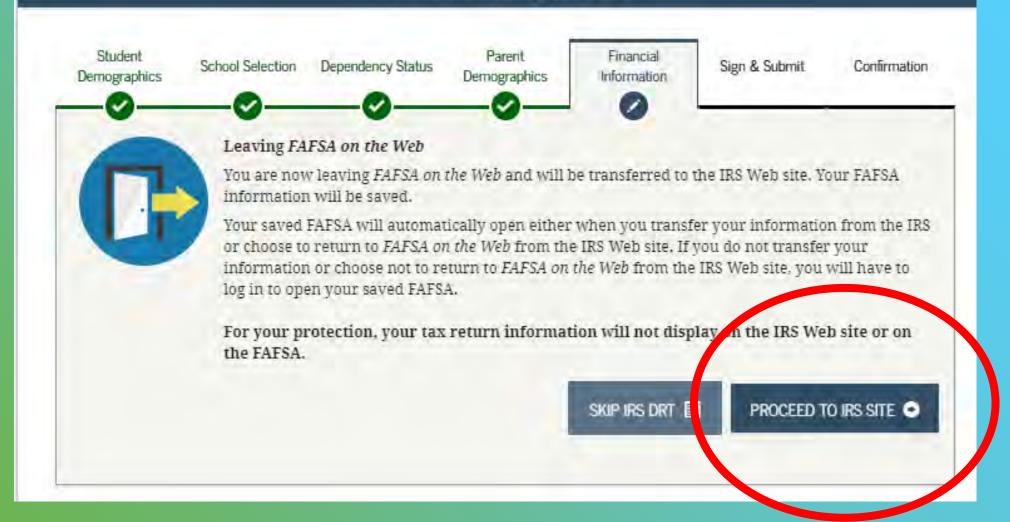
Student financial information

If completed taxes, they should use the IRS DRT

If not, indication not required to file

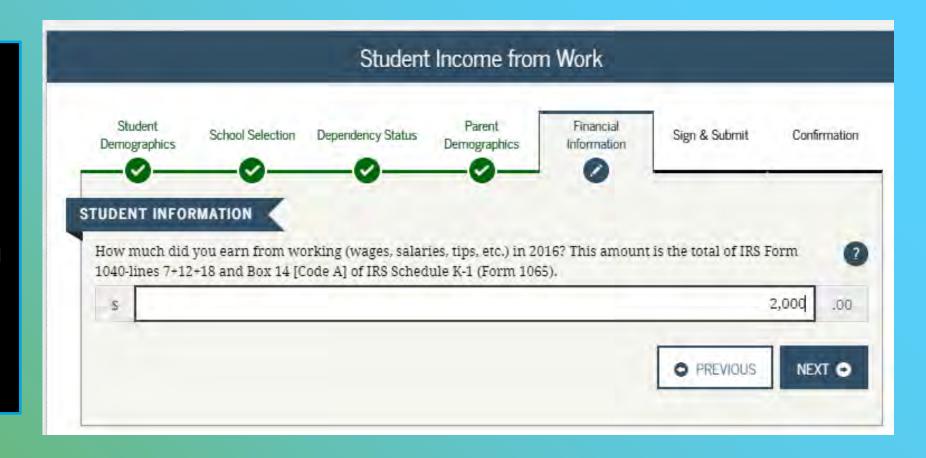


Student Leaving FAFSA



If the student was not required to file taxes in 2017 and worked, list the wages earned from the W-2

Click next



Student Questions for Tax Filers Only

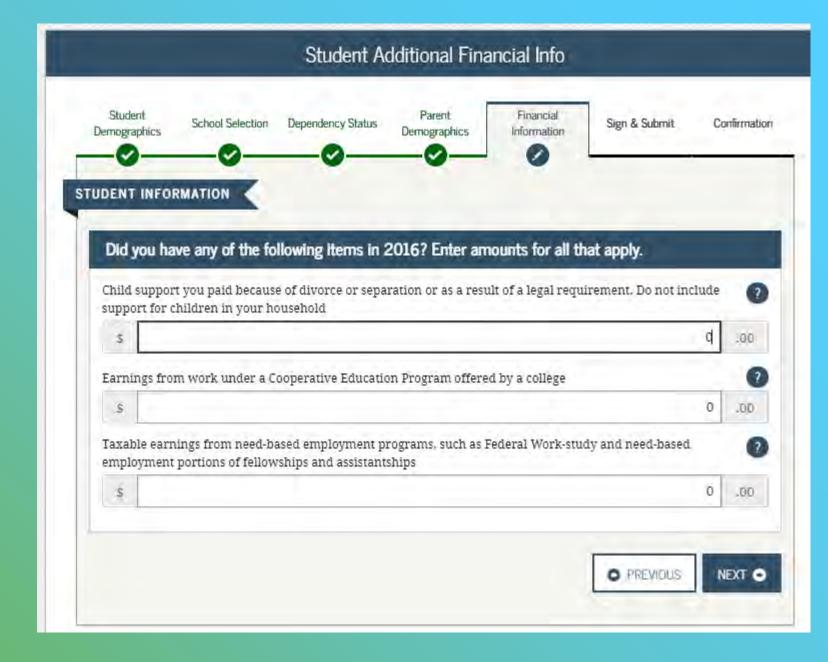


Additional student information

If nothing here, click next

Additional student information

If nothing here, click next



Student Untaxed Income

Did you have	any of the following items in 2016? Enter amounts for all that apply.	
Child support re	ceived for all children. Do not include foster care or adoption payments	
s	q	.00
payments and ca	nd other living allowances paid to members of the military, clergy, and others (including cash ash value of benefits). Do not include the value of on-base military housing or the value of a lowance for housing	•
\$	0	.00
including, but no	deferred pension and retirement savings plans (paid directly or withheld from earnings), of limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, linde amounts reported in code DD (employer contributions toward employee health	.00
Payments to tax- including, but no and S. Don't inc	-deferred pension and retirement savings plans (paid directly or withheld from earnings).	,00
Payments to tax- including, but no and S. Don't inc	-deferred pension and retirement savings plans (paid directly or withheld from earnings), ot limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H,	.00.
Payments to tax- including, but no and S. Don't incl benefits)	-deferred pension and retirement savings plans (paid directly or withheld from earnings), of limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, lude amounts reported in code DD (employer contributions toward employee health	•
Payments to tax- including, but no and S. Don't incl benefits)	-deferred pension and retirement savings plans (paid directly or withheld from earnings), of limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, lude amounts reported in code DD (employer contributions toward employee health	•
Payments to tax- including, but no and S. Don't including benefits) \$ Other untaxed in	deferred pension and retirement savings plans (paid directly or withheld from earnings), of limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, lude amounts reported in code DD (employer contributions toward employee health 0	.00

Additional student information

If nothing here, click next

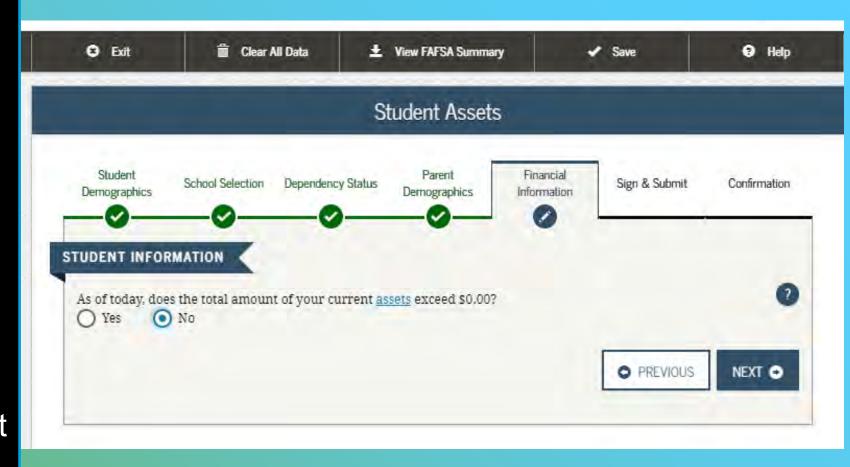
Student assets

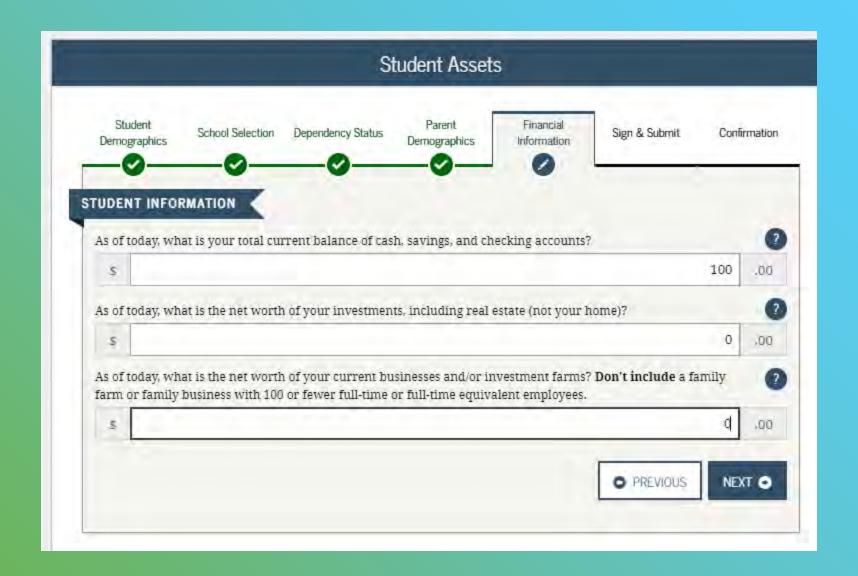
529 plans are not usually owned by the student

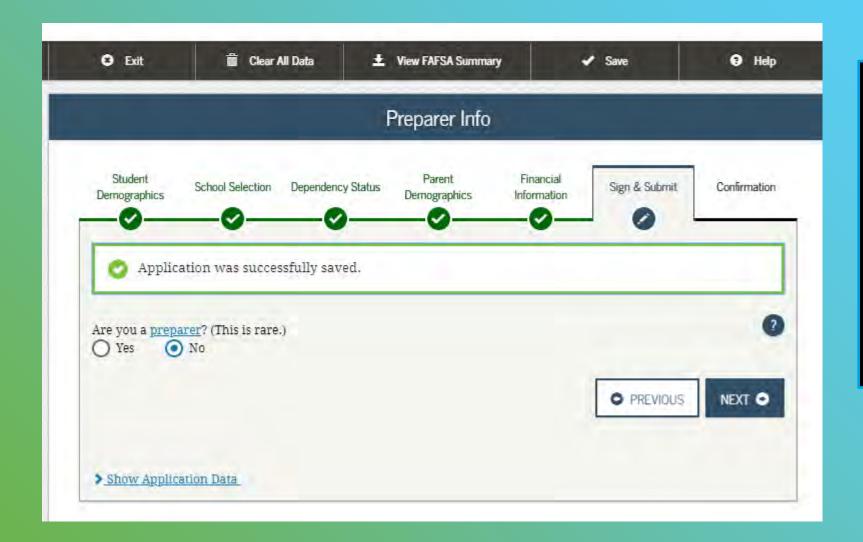
Students do usually own UGMA or UTMA accounts

Trust funds and bonds are student assets if they are in their name, regardless if they have access to them at this time

Students answer yes or no and click next (if yes, they have to delineate them)







A preparer is someone you pay to complete your FAFSA – answer no in most cases

Click next

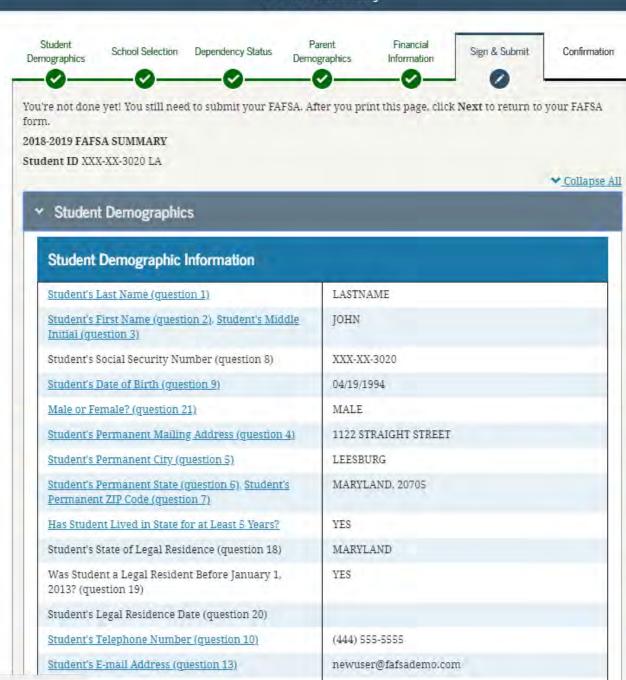
FAFSA Summary

Families can review the information listed

May print but really no need to as they will get a Student Aid Report after submitting the FAFSA with the information

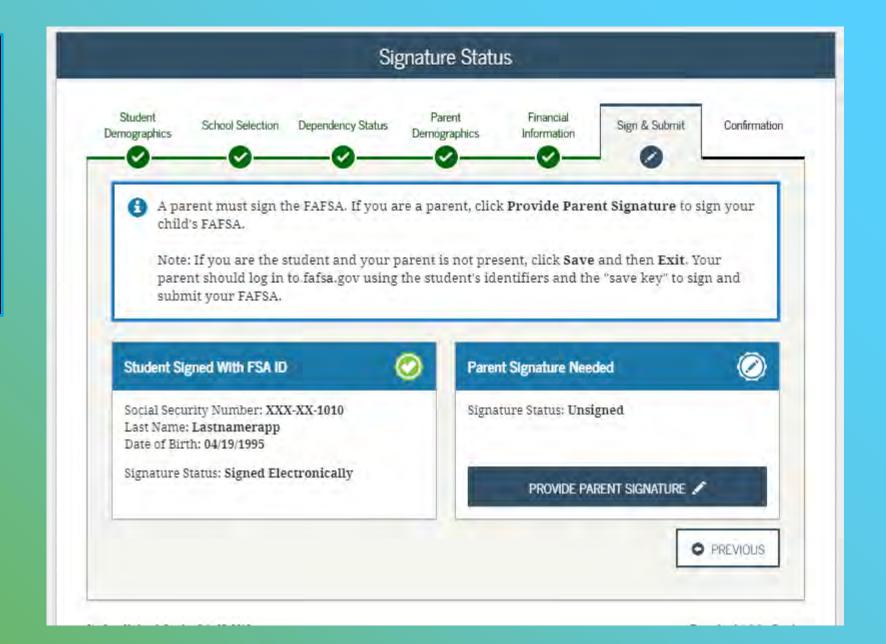
Click next

FAFSA Summary



Signatures

Student signature should be okay if signed in with FSA ID



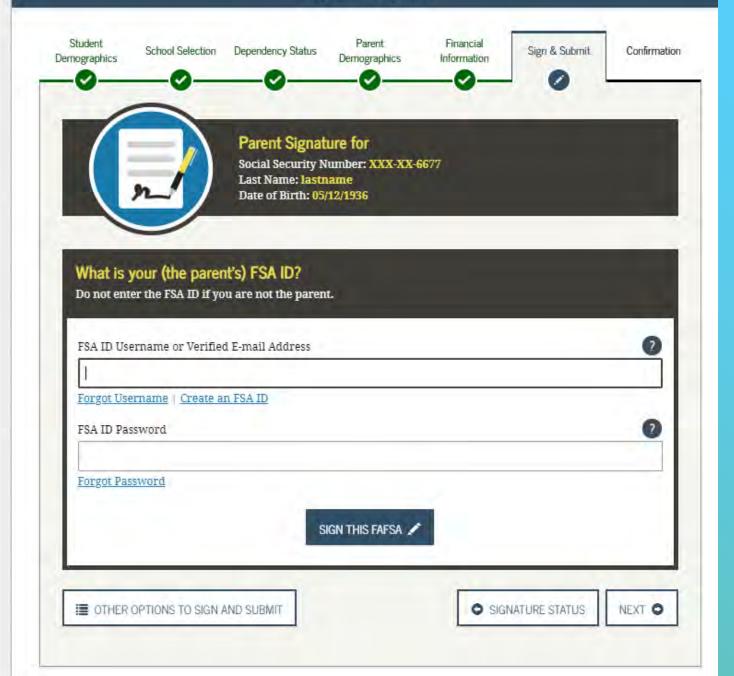


Which parent?

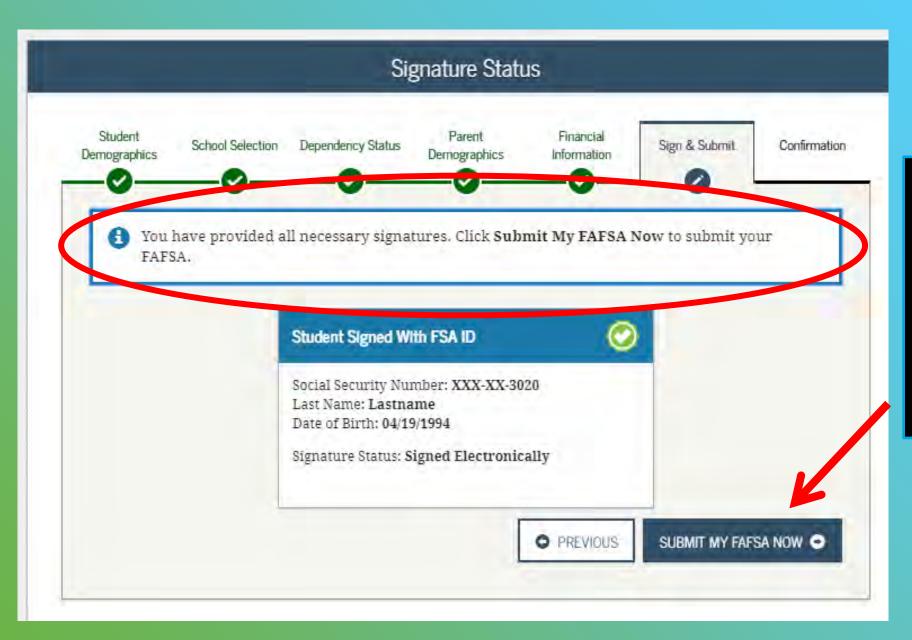
Who has the FSA ID? Parent 1 or 2?



Signature Options







Will get a message that all signatures were provided

Click on Submit My FAFSA Now

Confirmation page

Printing recommended

Link to PHEAA to complete State Grant Form for first-time filers

Sibling FAFSA link to transfer parent information

2018-2019 Confirmation Page



Congratulations, John!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number; F 12004251707 07/27/2018 14:49:4

Data Release Number (DRN): 9999

What Happens Next

- · You will receive an e-mail version of this page.
- . In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid
 you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address: newuser@fafsademo.com



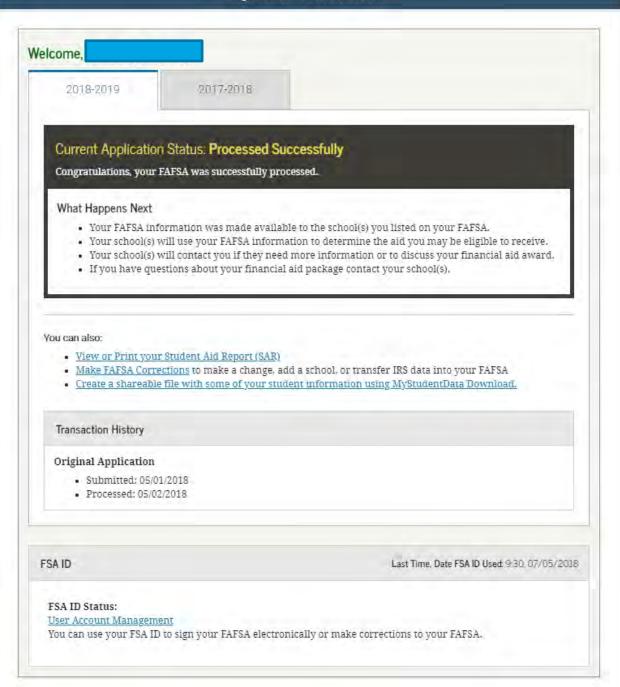
> Expand All

- > Estimated Expected Family Contribution (EFC) = 999999
- > IRS Information
- School(s) on your FAFSA:

My FAFSA 2019-2020

After 3 days, the application will process and students can look at their status, print or view their Student Aid Report, make corrections or create a shareable file

My FAFSA - 2018-2019



PASTATE GRANT FORM

PA State Grant Form (SGF)

In addition to the FAFSA, <u>first-time</u> applicants must also complete the SGF.

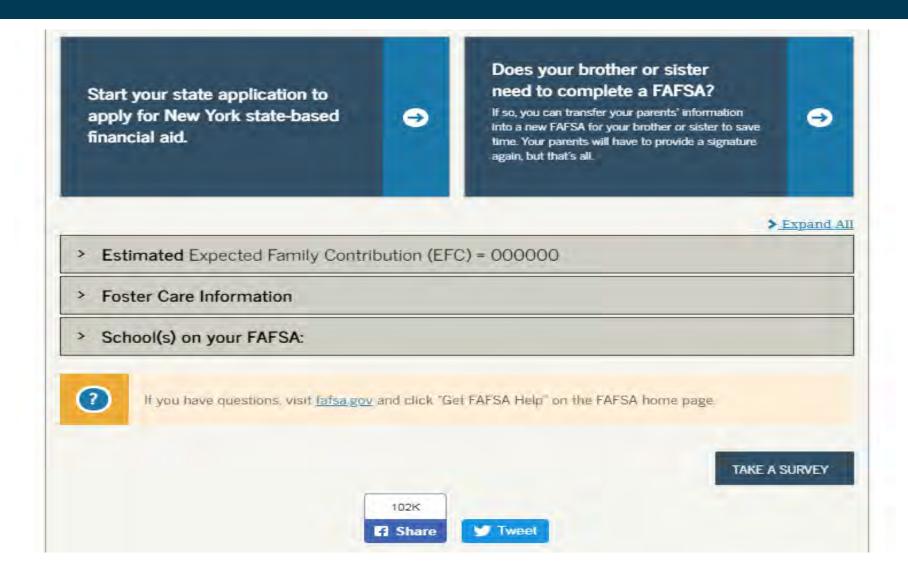
- How to access SGF:
 - The link from FAFSA confirmation page
 - » Through Account Access at PHEAA.org (24-48 hours after completing the FAFSA)





Confirmation Page

At the bottom of the confirmation page, you will find the link to the State Grant Form and the EFC.

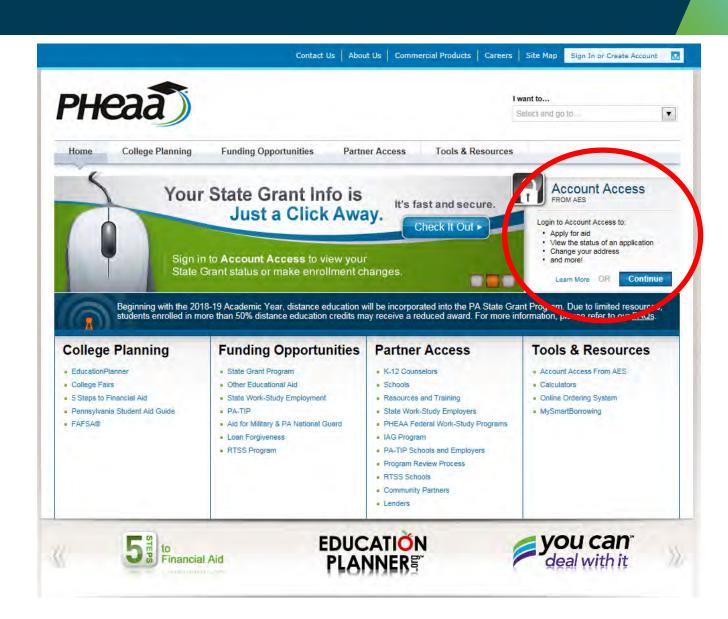


What happens next?

Students can check PA
State Grant status on
their Account Access at
PHEAA.org

Estimated awards are listed on award letters from the schools

Actual awards are usually posted in May



Things to Remember

- Get FSA IDs <u>PRIOR</u> to completing the FAFSA (FSAID.ed.gov)
- File the FAFSA at FAFSA.gov
 - Should use the IRS DRT if already filed taxes
- Complete your FAFSA and State Grant Form at the same time
- Meet school's priority filing DEADLINES
 - State Grant Deadline is May 1
 - School Deadlines may be earlier!
- Research costs: mysmartborrowing.org

