FAFSA 101
Application Basics

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fafsa

Diana Mateer

Diana has been a financial aid professional in Arizona for more than 40 years and has helped countless students with financial aid applications. She has been involved with College Goal FAFSA events since their inception. She has twice been president of the Arizona Association of Student Financial Aid Administrators. Diana is currently a college access advisor and financial aid manager at College Depot in Phoenix. She also serves as a consultant at Education Forward AZ.

What is the FAFSA and why do it?

Free Application for Federal Student Aid

Determines student's eligibility for federal grants, loans, and "work-study" programs offered by participating colleges, universities, and career/trade schools

Also serves to help schools and other scholarship donors distribute need-based scholarships

Every student who would like to be considered for any type of financial aid should complete a FAFSA

FAFSA application is designed as an online or mobile application

Skips questions that are not needed based on responses to previous questions

Edits for errors

Demographic Basics

- Student must have Social Security Number (SSN) and name must match SS card
- Undocumented parents complete SSN section of FAFSA with SSNs of 000-00-0000
- Student must be citizen or eligible non-citizen
- Any student with SSN can get FSA ID, but only citizens and eligible non-citizens can get federal aid -- DACA students are ineligible for federal aid
- One parent should also obtain FSA ID to electronically sign FAFSA (undocumented parents cannot and must sign hard copy FAFSA signature page)
- FSA ID should be created prior to starting the FAFSA
- Some questions are asked to create estimated eligibility but college or university verifies final answers

Who's the Parent?

Student's natural parent(s) if they live together, whether married or not

Student's adoptive parent(s) if they live together, whether married or not – NOT LEGAL GUARDIAN

Natural or adoptive parent student lived with most in last 12 months if parent is separated or divorced

Natural or adoptive parent student lived with most in last 12 months AND step-parent if parent is re- married regardless of date of marriage – does NOT include a parent's live-in partner if not legally married

Must parent information always be included?

Parent information is not required ONLY if one of these conditions apply:

- Student is 24 years old or will be before January 1
- Student is married or separated but NOT divorced
- Student is pursuing post-baccalaureate degree
- Student is active duty military or is veteran of armed services
- Student has children or other dependents who receive more than half their support from student
- Student's parent(s) deceased, student is in foster care, OR student has been ward of the court
- Student has been legally declared an emancipated minor
- Student has court-appointed legal guardian
- Student meets certain categories of homelessness

Parent and Student Income

Rules for taxable income

- Federal tax return must be filed by parents if required by IRS rules even if they are undocumented using Taxpayer ID # (TIN) –not a replacement for parent SSN on FAFSA!
- FAFSA is likely to be flagged for inconsistency if parents are married but one files as head of household
- Student must have tax return OR preferably use IRS Data Retrieval Tool (DRT) option on FAFSA to ensure accuracy of income information
- Household size does not have to match tax return # dependents

Benefits of IRS Data Retrieval

- Ensures accuracy of data
- Much easier to complete verification process if selected
- Automatically determines if Schedule 1 filing triggers asset questions or if they can be skipped

FAFSA IRS Data Retrieval Tool Screens

Parent Tax Filing Status

Student Demographics | School Selection | Dependency Status | Parent Demographics | Parent Financials | Student Financials | Sign & Submit | Confirmation

PARENT INFORMATION

Application was successfully saved.

Attention! You must provide financial information from your parents' **2018 tax return** on the following pages.

For 2018, have your parents completed their IRS income tax return or another tax return?

Already completed

What type of income tax return did your parents file for 2018?

IRS 1040

For 2018, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

LINK TO IRS

PREVIOUS | NEXT

Parent Log In to IRS DRT

Student Demographics | School Selection | Dependency Status | Parent Demographics | Parent Financials | Student Financials | Sign & Submit | Confirmation

PARENT INFORMATION

You, the parent, should enter the information below and click **Next** to continue. Otherwise, click **Skip IRS DRT**.

If you have any questions or problems using this tool, click FAFSA Help for assistance.

Provide Parent's FSA ID

Which parent are you?

Parent 1 | Parent 2

Parent's FSA ID Username, E-mail Address, or Mobile Number

parenttest612

Forgot Username | Create an FSA ID

Parent's FSA ID Password

••••••••

Forgot Password

SKIP IRS DRT | NEXT

IRS

Return to FAFSA | Help | Logout | Español

Get My Federal Income Tax Information

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

Enter the following information from your 2019 Federal Income Tax Return.

All fields are required unless marked otherwise.

First Name

First

Last Name

Last

Social Security Number

No input required

***-**-2817

Date of Birth

MM/DD/YYYY

01/01/1999

Filing Status

Single

Street Address

Must match your 2019 Federal Income Tax Return

123 Oakdale Dr.

P.O. Box

Required if entered on your tax return

DRT Screens Continued

IRS

Return to FAFSA | Help | Logout | Español

2018 Federal Income Tax Information

Jane Austin

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	

Refer to your tax records if you have a question about the values you reported.

Transfer My Tax Information into the FAFSA Form

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

TRANSFER NOW

Do Not Transfer My Tax Information and Return to the FAFSA Form

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.

DO NOT TRANSFER

Parent IRS Info

Student Demographics | School Selection | Dependency Status | Parent Demographics | Parent Financials | Student Financials | Sign & Submit | Confirmation

You have successfully transferred 2018 IRS tax information.

The parents' IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What was your parents' adjusted gross income for 2018?

Transferred from the IRS

PREVIOUS NEXT

Site Last Updated: Sunday, September 29, 2019

Download Adobe Reader

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Who CANNOT use the DRT?

- Parents whose tax filing status was “married filing separately”
- Biological parent who re-married AFTER filing taxes but before FAFSA completion
- Student who married after filing taxes but before FAFSA completion
- Parents without an FSA ID

Parent and Student Income

Parent and Student Income

Untaxed income includes:	Income not required to be reported on federal tax return OTHER THAN government need-based benefit (e.g. Social Security, Social Security Disability, government housing or food assistance)
	Cash contributions from family or friends other than in-kind contributions of free rent or food
	Generally all income earned from work is considered taxable, as are most monetary amounts!

Parent and Student Assets

Assets do not include the following:	Primary residence, although value of rental properties does count
	Small, family-owned business or family farm
	Retirement accounts such as IRAs and 401Ks
	Trust funds IF access is restricted by court order
	Possessions such as jewelry, cars, antiques
	529 Plans owned by someone other than parent or student

Who's in the student's household?

THE STUDENT! And……

Parent(s)/Step-parent

Siblings (if they will receive more than 50% support from parents in upcoming year)

- Do not include sibling or other person in household who supports parent and student
- Do include sibling attending college and living outside of household during school year IF parents support them

Other relatives living in household if they will receive more than 50% support from parents

Student's children if supported by parents (student cannot claim independent status)

Any other person living in household IF supported by parents

Why Do They Ask That?

Parent date of marriage? – if marriage occurred before or during tax year, tax filing status is expected to be married filing jointly or separately

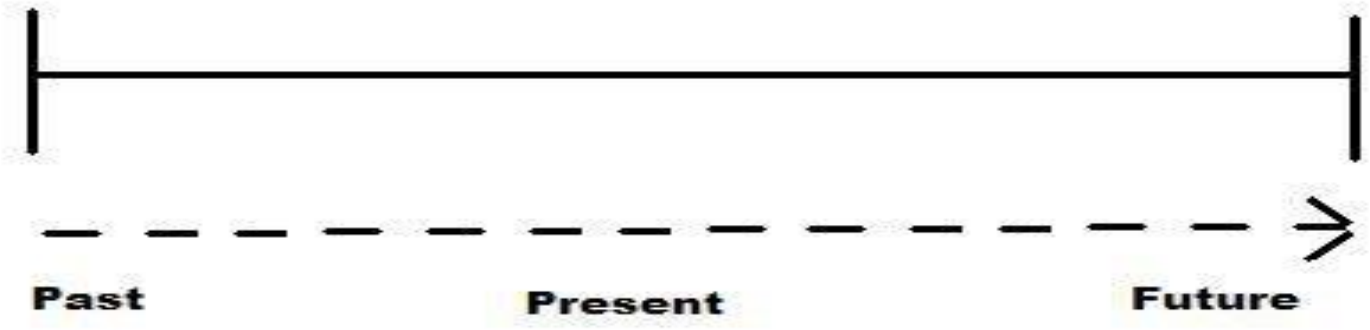
Did parents file a “basic” 1040 without Schedule 1 (with limited exception) – if so and if income is less than $50,000, asset questions are skipped

Did anyone in household receive “means-tested” benefit? – if assistance such as free or reduced lunch or SNAP has been received, asset questions are skipped

Do today’s value of assets exceed $xxxxx? – amount presented on the FAFSA results from behind-the-scenes calculation of “asset protection allowance” based on parent age(s) and state of residence

If parental income is $27,000 or less, asset and student income questions are skipped and student EFC is -0-

FAFSA Dates Past, Present, & Future



TAX YEAR

MARITAL STATUS as of today

HOUSEHOLD SIZE for upcoming year

FAFSA submission confirmation

Congratulations, Student!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 12300003004 03/22/2018 14:07:01

Data Release Number (DRN): **3815**

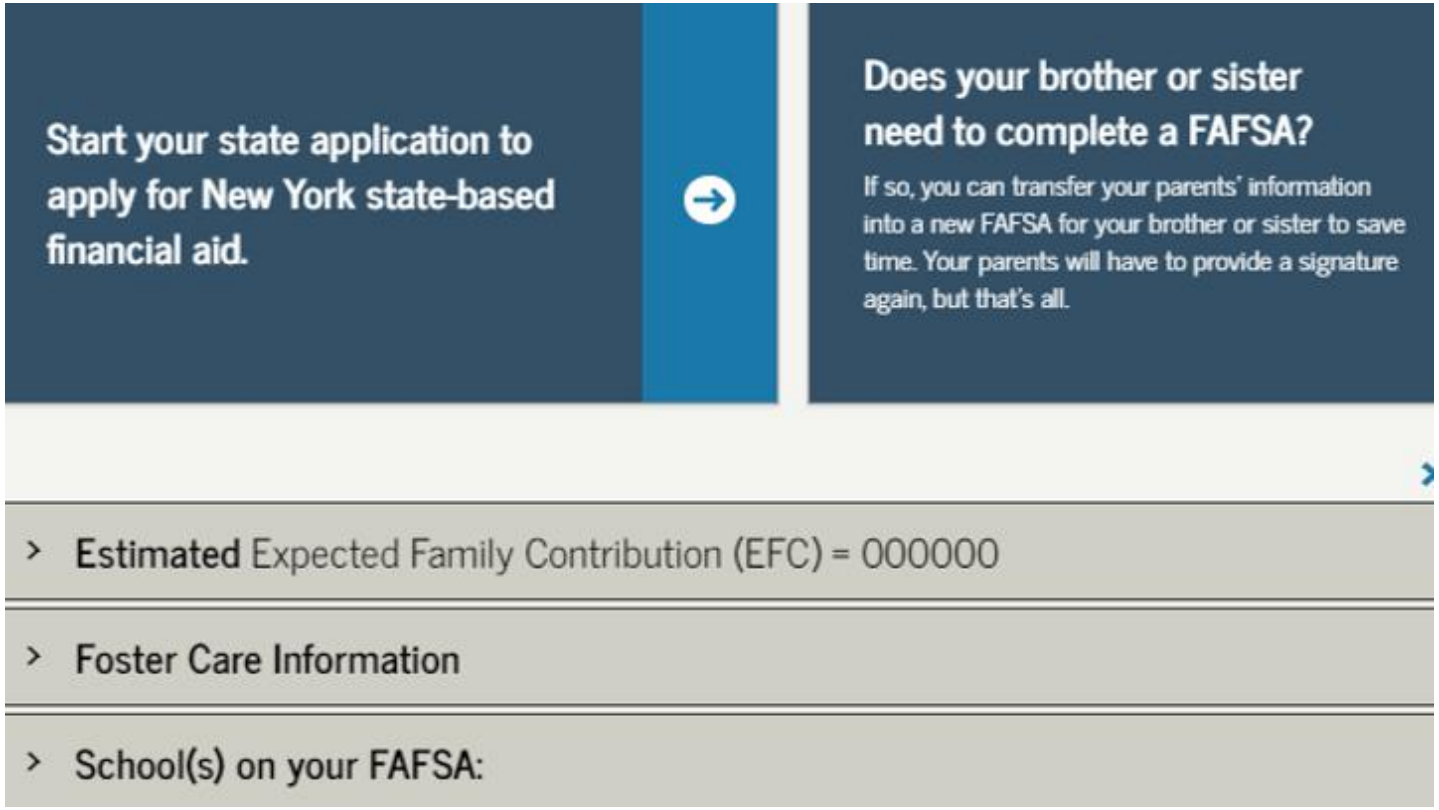
What Happens Next

- 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 processe
- Your FAFSA information will be made available to your school(s), and they will use it to det you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to dis 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 ad
stu@stu.com

PRINT THIS PAGE

FAFSA submission confirmation



After the FAFSA: More to Come in "After the FAFSA"

Student may be selected for verification by FAFSA processor

Verification includes documentation of reported income and household information	Each college or university will have its own verification process although verification items are standard

Each college or university on FAFSA has right to request documentation of any reported information

Disbursement of federal financial aid funds occurs just before start of semester

FAFSA Resources

Federal Financial Aid Toolkit

- https://financialaidtoolkit.ed.gov/tk/resources.jsp

Search for:

- Resource type: Presentations, Handouts, Infographics
- Audience type: All
- Topic: FAFSA

Resources include:

- FAFSA on the Web Presentations and Screensho
- “Am I dependent or independent?” infographic
- “Who’s my parent?” infographic

FAFSA Updates: More to Come In FAFSA 201

2023/24 FAFSA available October 1, 2022

Fall 2023, Spring & Summer 2024 enrollment periods

Based on 2021 income

2022/23 FAFSA

Opened October 1, 2021

Based on 2020 income

Students and parents may apply for FSA IDs at any time

https://fsaid.ed.gov/

Scenarios and Questions!

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