High School Counselor Workshop
Agenda

- 8:00am - 8:30am
  - On-site check-in & welcome
- FAFSA Updates & Overview
- Cal Grant & Cash for College Overview
- Break/Question Period
- California Dream Act
- Scholarships: The Basics
- Questions
Agenda

• 2014-2015 Application & Processing
• Consumer Disclosures and Initiatives
• DOMA and FAFSA Changes
• FAFSA on the Web (FOTW)
Application & Processing

www.fafsa.gov
2014-2015 Application Processing

Ordering Publications

High schools, libraries or non-profit counseling

• log in using your mailing list (ML) number

www.FSAPubs.gov

Enter your Institution ID (OPE/ML)

If you represent a postsecondary institution, enter your eight-digit Office of Postsecondary Education ID (OPEID) number for the main campus of your institution. [Be certain to include the two required trailing zeros when entering your OPEID (e.g. 123400).]

If you represent a high school, library, or nonprofit counseling center, enter your Mailing List (ML) number.

For assistance or to request an ML Number, do not hesitate to contact a customer service representative at 1-800-394-7084 or via email at orders@FSAPubs.gov.

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2014-2015 Application Processing

“Fill-in” Paper FAFSA

- Schools may download a PDF from www.FSAPubs.gov
- Students may call 1-800-4-FED-AID or download a PDF from www.StudentAid.gov

FAFSA™
FREE APPLICATION FOR FEDERAL STUDENT AID
Use this form to apply for federal and state student grants, work-study, and loans.
Or apply free online at www.fafsa.gov.

Applying by the Deadlines
For federal aid, submit your application as early as possible, but no earlier than January 1, 2014. We must receive your application no later than June 30, 2015. Your college must have your correct, complete information by your last day of enrollment in the 2014-2015 school year.

For state or college aid, the deadline may be as early as January 14, 2014. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at www.fafsa.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return
If you or your parent(s) need to file a 2013 income tax return with the Internal Revenue Service (IRS), we recommend that you complete it before filling out the FAFSA. If you have not completed your return yet, you can submit your FAFSA now using estimated tax information, and then you will correct the information after you file your return.

The easiest way to complete or correct your FAFSA with accurate tax information is by using the IRS Data Retrieval Tool through www.fafsa.gov. In a few simple steps, you may be able to view your tax return information and transfer it directly into your FAFSA.

Filling Out the FAFSA
Some of your family has unusual circumstances that might affect your financial situation (such as loss of employment). Complete this form to determine if you can then submit it to your college or a third party (such as the financial aid office at your college) if you plan to attend.

For help in filling out the FAFSA, go to www.studentaid.gov/sa/letsfaa or call 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing impaired) may call 1-800-730-8913.

Your answers on this form will be read aloud to you. Remember:
- use black ink and fill in circles completely
- print clearly in CAPITAL letters and do not box between words
- report dollar amounts (such as $12,345) like this: $12,345
- use two blanks and fill in circles completely

Mailing Your FAFSA
After completing this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 in the attached envelope or send it to a Federal Student Aid Program, P.O. Box 40813, St. Louis, MO 63146-8130.

Your application is processed, and you will receive a summary of your information in your Student Aid Report. If you provide an e-mail address, your SAR will be sent by e-mail within 3-5 days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your FAFSA, go to www.fafsa.gov or call 1-800-4-FED-AID (1-800-433-3243).

Let’s Get Started!
Now go to page 3 of the application form and begin filling it out. Refer to the series of instructions.

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Why use a PIN?
- Sign FAFSA electronically
- Access your FSA records online
- Make corrections

Who can apply?
- Students
- Parents
### Using the PIN website

#### www.pin.ed.gov

<table>
<thead>
<tr>
<th>Requirements:</th>
<th>Allows the following PIN actions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Social Security number</td>
<td>• Apply for a PIN</td>
</tr>
<tr>
<td>• Name</td>
<td>• Check PIN status</td>
</tr>
<tr>
<td>• Date of birth</td>
<td>• Request a duplicate PIN</td>
</tr>
<tr>
<td>• Address</td>
<td>• Access/Update email address and personal information</td>
</tr>
<tr>
<td>• Email address <em>(encouraged)</em></td>
<td>• Change PIN</td>
</tr>
<tr>
<td>• Challenge question response</td>
<td>• Disable, reestablish, activate PIN</td>
</tr>
</tbody>
</table>

**A PIN will be issued upon submitting the request**

**Note:** A PIN will be rejected if there is no Social Security Administration match

**Note:** Never ask for or give your personal PIN to anyone
Student Aid Report (SAR)

• Sent electronically or by mail
• Summarizes FAFSA information
• Displays **EFC** and **DRN** (upper right-hand area on the SAR)

**EFC** - Expected Family Contribution; used to determine eligibility for federal aid

**DRN** - Data Release Number; used to send SAR to additional schools
Student Aid Report (SAR)

- Electronically sent within 3-5 days if FAFSA was submitted online with a valid email address

- Electronically sent within 2 weeks if a paper FAFSA was submitted with a valid email address
  - Filers (with a valid email address) get an email from Federal Student Aid with subject “FAFSA Results…”

- Sent by U.S. Postal mail within 3 weeks if the FAFSA (online or paper) was submitted without a valid email address
Consumer Disclosures and Initiatives
Consumer Information

- College Affordability
  - College Navigator
  - College Scorecard
- Shopping Sheet
- StudentAid.gov
- FSA Social Media
Costs

What does it typically cost to attend Hanover College?

The average net price for undergraduate students is $18,465 per year. Net price is what undergraduate students pay after grants and scholarships (financial aid you don't have to pay back) are subtracted from the institution's cost of attendance.

The average net price has increased 6.6% from 2007 to 2009. Click here to see listings of changes in college costs. Click here to go to the Net Price Calculator for a better estimate of what your costs would be.

Graduation Rate

What percentage of students graduate?

70.9% of full-time students received their bachelor's degree within 6 years. Graduation rate data are based on undergraduate students who enrolled full-time and have never enrolled in college before. This may not represent all undergraduates that attend this institution.

Loan Default Rate

Are students able to repay their loans after they graduate?

3.7% of borrowers defaulted on their Federal student loans within three years of entering repayment.

Median Borrowing

What is the typical amount borrowed for a student’s undergraduate study?

Families typically borrow $21,500 in Federal loans for a student’s undergraduate study. The Federal loan payment over 10 years for this amount is approximately $247.42 per month. Your borrowing may be different.

To learn about loan repayment options, go to:
http://studentaid.ed.gov//story/home/understand-loans

Employment

What kinds of jobs do students have when they graduate?

The U.S. Department of Education is working to provide information about the average earnings of former undergraduate students at Hanover College who borrowed Federal student loans. In the meantime, ask Hanover College to tell you about how many of its graduates get jobs, what kinds of jobs they get, and how much those graduates typically earn.

Visit http://www.profiton.org to explore what potential careers a particular postsecondary program or major prepared you to enter. The site has information about current earnings and potential growth in those occupations.
Shopping Sheet

- Standardized, clear, and concise format for personalized financial aid offers
- Better understanding of the costs of college before making a final decision on where to enroll
- Identifies the types and amounts of aid qualified for and allows for easy comparison of aid packages
- Consumer comparison tool
- Transparently and consistently providing information to students
Defense of Marriage Act - DOMA

• On June 26, 2013 the Supreme Court struck down the section of DOMA that provided that *for purposes of federal programs*, a marriage can only be between one man and one woman

• Impacts the FAFSA

• US Department of Education is waiting for guidance as to specific implications and timing of the ruling
Major changes to FAFSA & CA Dream Act applications

**FAFSA & CA Dream Act applications:** Language will be gender neutral – **Parent 1, Parent 2** as designated by filers, not processor.

**FAFSA/CA Dream Act applications** now collect the information of unmarried parents living together and parents or parent/step-parent in a legally recognized same-sex marriage.
Whose info goes on a FAFSA/CA Dream Act application?

**The FAFSA & CA Dream Act Applications Now Use Relationship of Parent to Student, vs. Legal Relationship Between Parents for Basis of Collecting Info**

<table>
<thead>
<tr>
<th>Relationship of Student to Parent</th>
<th>Includes both parents’ incomes on the app?</th>
<th>Only includes one parent’s income on the app?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents married, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Parents not married, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Parent is widowed, not remarried</td>
<td>NO</td>
<td>YES</td>
</tr>
<tr>
<td>Parents are divorced or separated, not living together</td>
<td>NO</td>
<td>YES (include the parent the student lived with most during the last 12 months. If equal time, include the income from the parent who provided most of the student’s financial support during the last 12 months)</td>
</tr>
<tr>
<td>Parent and step-parent, living together</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Legal guardians*</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Foster Parents*</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Grandparents, brothers, sisters, uncles, or aunts*</td>
<td>NO</td>
<td>NO</td>
</tr>
</tbody>
</table>

“Parent” means biological/adoptive parent – gender of biological or adoptive parents is not relevant.

*Students living with legal guardians, foster parents, or relatives are usually considered to be independent students.
Responses on the 2014-2015 FAFSA & CA Dream Act applications

- Never Married
- Married or remarried
- Unmarried and both parents living together
- Divorced or separated
- Widowed
FAFSA on the Web (FOTW)

Using FOTW

- Ask Questions
- Browse Help
- Deadlines
- Announcements...

…and more
FAFSA on the Web (FOTW)

Contact Us

- Live “chat”
- (800) 433-3243
- FederalStudentAid CustomerService @ed.gov
FAFSA on the Web (FOTW)

Help
- Trending Questions
- FAQs
- Search
FOTW help at StudentAid.gov
FAFSA on the Web (FOTW)

Start Here:

- Initial FAFSA
- Corrections
- Signatures
- Continuing a saved FAFSA
- Renewal FAFSA

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FAFSA on the Web (FOTW)

Getting Started:

• Guidance

• PIN Status
FAFSA Overview: 7-Step Process
Step 1:
About the Student
Student Demographics

Check for:

- Name matches student social security card
- Transposed numbers
- Incorrect data in numeric fields

Tip: Use the Help and Hints section on each page.

Simple mistakes can delay determining eligibility for aid
Student Eligibility

Students with a high school diploma must:

- Identify their high school
- Select **Confirm** to find a match
- Select the school from the list or select **Next** to continue
Step 2: School Selection
School Selection

Add a School
• Federal School Code
• Search by:
  o State
  o City
  o Name

Housing Plans
• On campus
• With parent
• Off campus
Step 3:
Determines Student’s Dependency Status
Dependency Determination

NO to all questions:

• makes the student “dependent”
• Must submit parent information

Note: child must be supported financially—more than 50%
Foster Care

Select **YES** if at any time since the student turned age **13**, he/she was in foster care even if no longer in foster care today due to:

- Adoption
- Reunification
- Reached the age of majority (18 yrs.)

**Note:** documentation may be required
Emancipated Minors

Select **YES** if the student:

- as of today, is an emancipated minor, or
- was an emancipated minor immediately before turning 18 years old

**Note:** Documentation issued from a court in the student’s state of legal residence may be required
# Legal Guardianship

<table>
<thead>
<tr>
<th>YES - if...</th>
<th>NO- if...</th>
</tr>
</thead>
<tbody>
<tr>
<td>You can provide a copy of a court’s decision that as of today you are in legal guardianship.</td>
<td>You are still a minor and the court decision is no longer in effect, or</td>
</tr>
<tr>
<td>You can provide a copy of a court’s decision that you were in a legal guardianship immediately before you reached the age of being an adult in your state.</td>
<td>The court decision was not in effect at the time you became an adult.</td>
</tr>
<tr>
<td>The court was located in your state of legal residence at the time the court's decision was issued.</td>
<td></td>
</tr>
</tbody>
</table>
Homeless, Unaccompanied Youth

Select **YES** if any time after July 1, 2013, the student meets all three criteria

“**Homeless**” or “**at risk of being homeless**”

- Lacking fixed, regular and adequate housing. Includes living in shelters, motels, cars, or temporarily living with other people because you had nowhere else to go

“**Unaccompanied**”

- Not in the physical custody of a parent or guardian

“**Youth**”

- Under 21 years of age
Homeless, Unaccompanied Youth

• A student is eligible for homeless youth status if he/she meets the homeless definition and was determined to be homeless by his/her high school or school district homeless liaison, the director of a runaway or homeless youth center, or HUD.

• Students who meet this criteria are independent.
Homeless, Unaccompanied Youth

• A student is also eligible for homeless youth status if he/she meets the homeless definition
  - Financial Aid Office can perform determination

• Students who meet this criteria can use FAFSA on the Web to self-identify
Step 4: Parental Information for Dependent Students
Parent Information

- Demographics
- Marital status will determine what questions are asked of the parent(s)
Divorced or Separated Parents

- Provide information for the parent(s) with whom the student lived with most during the last 12 months

- If the student spent equal time with both parents, use the information for the parent who provided the greatest amount of financial support for the student
Remarried Parent

Provide information about the parent and stepparent regardless of:

- Agreement of “nonsupport”
- Prenuptial agreement
- Divorce decree designating tax filing exemptions

Note: A parent claiming the student on their tax return need not be the parent required to provide data on the FAFSA
NO Parental Information

Do not provide parent information for:

- **Foster parent(s)**
  - Student is automatically considered an independent student

- **Grandparents, other relatives, or legal guardian(s)**
  - Colleges may use professional judgment to allow the student to file as an independent student
  - **Exception**: Adoptive parents
Parent Information

For upcoming year

- **Household Size:** Parent provides more than 50% financial support

- **Number in College:** Students enrolled at least half-time
Parent Information

Dislocated Worker

• Lost job
• Laid off
• Self-employed/ unemployed or underemployed
• Displaced homemaker
Parent Income Information

IRS Data Retrieval Tool (DRT)

- Transfers information directly from the IRS
  - Requires PIN
  - Available February 2nd
  - After filing tax return
Parent Income & Asset Information

- Same questions asked of students
- Selecting a box displays additional fields to complete

Note: Asset filtering question
Parent Asset Information

- Questions display if the parent or student:
  - Is not eligible for an automatic zero EFC or Simplified Needs calculation

- State Grants
  - Some states still require Asset information
    - Recommend to include information even though the Skip Logic instructs students/parents to skip the question if the asset is below the threshold
Step 5:
Student Income and Assets
Income Reporting and Verification

Selected students and parents must submit income and asset documentation

- Using the IRS Data Retrieval Tool (unchanged) meets verification requirements for some income information
- Otherwise, only an IRS Tax Return Transcript will meet verification requirements
- ID Theft updates
Student Income and Assets

- Same questions as asked of parents
- If student will not file a tax return, they may only be asked:
  - Amount earned from work
  - Asset information
Step 6: Signatures and Certification
Student Sign and Submit

Select signature method

- PIN or printed signature page

Terms of Agreement

- $$$ for education expenses only
- Not in default on a federal student loan
- Not owe a federal Title IV grant
- Receive one Pell Grant from one college at a time
Parent Sign and Submit

Select signature method

- PIN or printed signature page

Terms of Agreement

- Provide documents to verify accuracy of information
- IRS verification

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Step 7: Confirmation
Confirmation Page

• Confirmation #
• DRN
• Optional feature: transfer FAFSA data
• Eligibility information
• College information
• Next steps

Congratulations, Janet! Your FAFSA was successfully submitted to Federal Student Aid. You should print this page for your records.

Optional Feature - Transfer your parent's information into another FAFSA - Do your parents need to complete a FAFSA for your brother or sister? Click here and all the information your parents provided in this application will be transferred into a new FAFSA. Your parents will have to re-sign again, but that's all.

Eligibility Information

Estimated Expected Family Contribution (EFC) = 90099
The EFC is an index that schools use to determine your eligibility and is not the amount of money that you have to pay. Your school's financial aid office will use your EFC to determine the specific types and amounts of student aid you are eligible to receive.

You may be eligible to receive the following:

- Pell Grant Estimate - $1,600.00
- Direct Stafford Loan Estimate - $5,500.00
You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

College Rates
The table shows the graduation rates and transfer rates for the schools you selected. Go to the College Navigator Web site at www.ncssdc.gov/collennavigator for complete information.

<table>
<thead>
<tr>
<th>School Name</th>
<th>Graduation Rate</th>
<th>Retention Rate</th>
<th>Transfer Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>PALOMAR COLLEGE</td>
<td>24%</td>
<td>69%</td>
<td>13%</td>
</tr>
</tbody>
</table>

Next Steps
The colleges you listed will have access to your FAFSA information once your application is processed. For more information about student aid go to www.FederalStudentAid.ed.gov/admit. Return to FAFSA on the Web at any time to check the status of your application, or to make corrections or changes.
Questions?