



**WELCOME**  
**Department of Human Services**  
**FAFSA Training**  
**1.16.14**

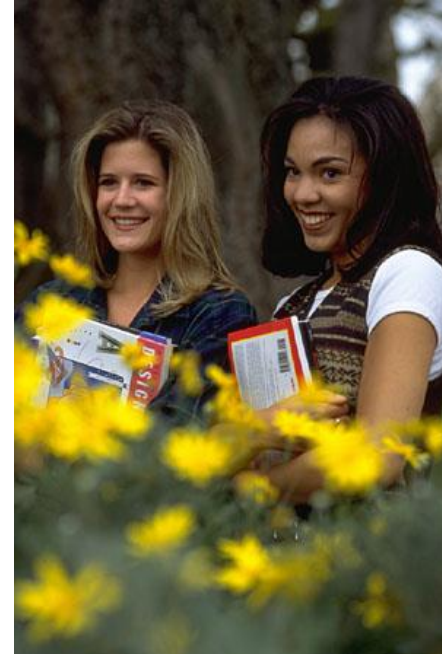
**Carol Mountjoy**  
**Assistant Director**  
Office of Financial Aid  
Western Michigan University

# Today's Agenda

- What is Financial aid?
- Why DO the FAFSA?
- The FAFSA process!
- Frequent Errors
- Special Circumstances
- What's Next?
- FAFSA Completion Events

# What is Financial Aid?

- ▶ **Scholarships:**  
Money that does not have to be paid back.  
Awarded on the basis of merit, skill, or unique characteristic
- ▶ **Grants:**  
Money that does not have to be paid back  
Usually awarded on the basis of financial need
- ▶ **Loans:**  
Money students and parents borrow to help pay college expenses. Look at as an investment  
Repayment usually begins after education is finished  
Only borrow what is really needed
- ▶ **Employment opportunities:**  
Allows student to earn money to help pay educational costs in the form of a paycheck or non-monetary compensation, such as room and board



# Why Do the FAFSA?

- ▶ The federal government is the major resource to obtain funds needed to pay for college/education beyond high school.
- ▶ More than \$150 billion in federal financial aid is awarded each year through the FAFSA process.
- ▶ The FAFSA is the first step in the financial aid process.
- ▶ You **MUST** complete the FAFSA to be eligible to receive any of these funds.

# Why Do the FAFSA? and Why does my student need my parent information for the FAFSA?

- ▶ The federal government makes the assumption that it is primarily the responsibility of the family...parent[s] and student to pay for college up until a student is 24 years old.
- ▶ The FAFSA determines financial need and eligibility.. How much FREE \$\$money\$\$ your student will receive....and other financial aid.
- ▶ Some states/schools use the FAFSA to award scholarships and other financial aid.

# The FAFSA Process!!

For Parents and college bound students the financial aid process can seem overwhelming

- ▶ Why all the questions?
- ▶ Who's considered the parent?
- ▶ Who do you include in your household size?
- ▶ How does your tax filing, or no tax filing status fit into the process

# Free Application for Federal Student Aid (FAFSA)

- ▶ Initial step in the application process
- ▶ Core document to apply for financial aid
- ▶ Used to calculate an [EFC]  
*Expected Family Contribution*
- ▶ Confirms certain eligibility requirements

## Completing the FAFSA on the Web

- [www.fafsa.gov](http://www.fafsa.gov)



- Parents with more than 1 college student can transfer data from original application to others

# How The Data Are Used?



In a statutory formula called the Federal Methodology

Looks at income, assets, size of family and number in college to determine family's "ability to pay" for education

Result is called the [EFC] Expected Family Contribution



# Question 46 Am I Dependent or Independent?

- ▶ Born before January 1, 1991
- ▶ Enrolled in a graduate program
- ▶ Married
- ▶ Veteran of the U.S. Armed Forces or currently serving on Active duty in the US Armed Forces for purposes other than training
- ▶ Has child(ren)/dependents for whom he/she provides more than half support
- ▶ Both parents are deceased
- ▶ Is/was an orphan, ward of the court or in foster care at any time since student turned age 13
- ▶ Is/was an emancipated minor as determined by a court in state of legal residence
- ▶ Is/was under legal guardianship until age 18, as determined by a court in state of legal residence
- ▶ Is/was an unaccompanied youth who was homeless or at risk of being homeless

Most high school students will not be independent but, in extraordinary circumstances, the college aid administrator can override dependency.

Contact the college aid office for help.

# Questions 53-58

- ▶ Foster Care
  - ▶ Ward of the Court
  - ▶ Emancipated Minor
  - ▶ Legal Guardianship
  - ▶ Unaccompanied Youth/Homeless Youth
- 
- Student will need to provide documentation

# Dependent Students...

## Who is the parent?

Beginning with the 2014-2015 FAFSA, dependent students will be required to include on the FAFSA income and other information from the dependent student's legal parents (biological or adoptive)

regardless of the parents'  
marital status or  
gender, if those parents live together

# Dependent Students...

## Who is the parent?

**If the parents are both living and married to each other, or living together but NOT married**

answer the questions about both parents.

**If the parent is widowed or single**, answer the questions about that parent only.

**If the parents have divorced or separated:**

Where does the student **live** the most?

If exactly equal time, who provides most support?

- NOT:** \* who claims student on taxes  
\* who will result in highest eligibility

**If this parent has remarried as of today**, answer the questions about both that parent and the person to whom the parent is married

(ie... Step parent)

# Who is **NOT** the Parent When completing the FAFSA

▶ **Grandparents**

▶ **Legal Guardians**

▶ **Foster Parents**

▶ **Aunts/Uncles**

▶ **Older Siblings**

*–Unless the student was legally adopted  
prior to age 13*



# Frequent FAFSA Errors

- ▶ Marital Status
- ▶ Social Security Numbers
- ▶ Household size
- ▶ Number of household members in college
- ▶ Income earned by parents/stepparents
- ▶ Untaxed income
- ▶ U.S. income taxes paid

# Question 59 Marital Status

- ▶ Enter as of the date of completing the FAFSA [January 30, 2014]

Choices:

- ▶ Never Married
- ▶ Married or remarried
- ▶ Divorced or separated
- ▶ Widowed
- ▶ Unmarried and both parents living together

# Question 8 Student Question 61 Parent Social Security Numbers

- ▶ Make sure to enter numbers correctly!!!
- ▶ Social Security number and student name reported on FAFSA MUST match college admission applications.
- ▶ If Parent does not have Social Security number, enter 000-00-000



# Question 73

## Number in Household

- ▶ Include Student
- ▶ Include Parent[s], Step-parent living in the household
- ▶ Include If separated/divorced parent is living in the household
- ▶ Include same sex 'parent partners' if living in the household
- It is anyone that lives in the 'FAFSA' parent/s household and Parent provides more than 50% of support.
- ▶ Number in household is not LIMITED to biological family members/parents.
- ▶ DO NOT include in the household if i.e. they live in the household but pay for their own expenses.

# Question 74

## Number in College

MUST BE Reported in the Number in Household

- ▶ Include Student
- ▶ Include others in the 'Household' that are/will be college students for the FAFSA year  
[must attend at least half-time]
- ▶ Number in college is not LIMITED to biological family members.
- ▶ **DO NOT INCLUDE PARENT/S**

# Question 75-79

## Federal Program Benefits

Must mark all that apply for anyone listed in the Household

- ▶ SSI
- ▶ SNAP
- ▶ Free or Reduced Lunch
- ▶ TANF
- ▶ WIC

# IRS Data Retrieval Tool

- ▶ Allows you to securely transfer your tax information directly to the FAFSA
- ▶ You must complete and submit your 2013 federal income tax return to use this tool
- ▶ If you submit the FAFSA before your taxes are filed or you use estimated data, you **WILL** need to go back and update the FAFSA after taxes are filed



*[If you do not use the IRS Data Retrieval Tool, you will need to supply a tax transcript from the IRS]*

# IRS Data Retrieval Match

Mid February 2014 [after 2/4/14]

**Will NOT BE AVAILABLE at the time of our 1/30/14 event**

Recently filed, data may not be available to transfer -tax information electronically filed (within the last 2 weeks) or submitted by mail (within the last 8 weeks) may not be available.

There is a “View option to link to the IRS” link where applicant can check to see if tax information from the IRS is available.

If you recently filed your taxes, you can access your FAFSA and try the DRT at a later date.

# You Can Not Use the IRS Data Retrieval Tool if your tax filing status is:

- Married – filing separately
- Head of Household
- Residents of U.S. territories: Puerto Rico, Guam etc.
- You amend your 1040 [1040X]
- Recently filed your 2013 Taxes
- If you have an outstanding balance due to the Federal Government

# Wages and Income....What do I include

- ▶ Social Security benefits are NOT reported as income
- ▶ Unemployment is NOT wages, report as other taxable income
- ▶ Disability through an employer/will be on W-2 and be included in wages
- ▶ Workman's Compensation is not reported on the 1040, but reported on the FAFSA as untaxed income
- ▶ Child Support received=the total for all children, not just student
- ▶ Child Support paid, reported only for children NOT living with you

# Special Circumstances

Change in employment status

Medical expenses not covered by insurance

Change in parent marital status

Unusual dependent care expenses



# What's Next???

Student Aid Report

Making corrections

Completing the file

Determining need

Award Letters



# FAFSA Results Notification

If FAFSA filed on line and student did not provide an e-mail address student will receive a SAR acknowledgement by mail.

If paper FAFSA or FAFSA filed on line and student provided an e-mail address, student will receive an email notification containing a direct link to the student's SAR on line.

# Student Aid Report (SAR)

The SAR summarizes the data provided on the FAFSA as well as the federal calculations.

Indicates how much Federal Pell Grant they may be able to receive

Displays the official EFC [*expected family contribution*]

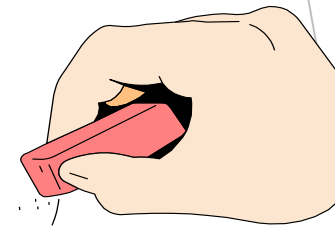
Only last 4 digits of parent's SSN will display on paper and electronic SARs.

Submit to college only if requested.

# Making Corrections on the Web

Available regardless if original application was paper or electronic.

Student's PIN required to access.

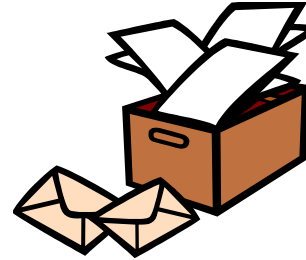


Parents must have PIN to correct parent information.

Pop-up message will appear when student tries to correct transaction already corrected by a school.

# Completing the file

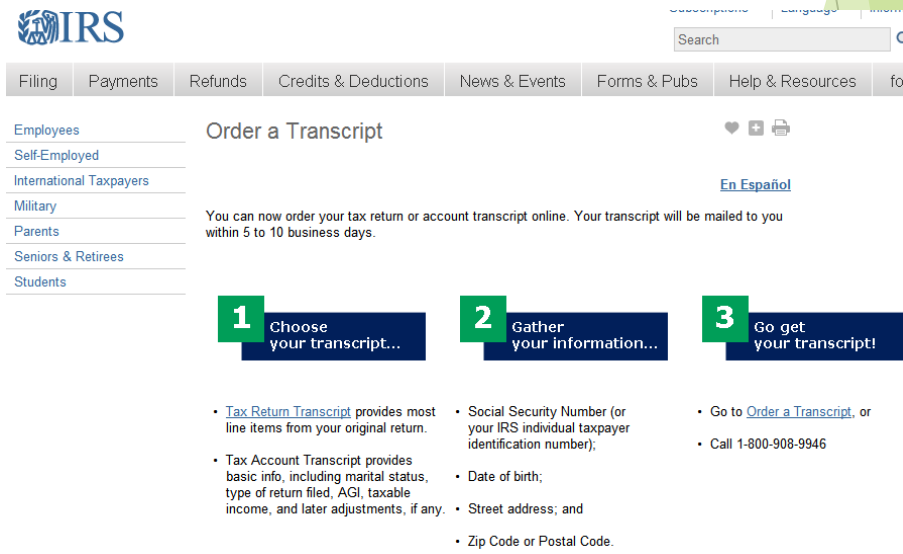
Financial Aid Office may request



Verification worksheets with documentation

Tax transcript from the

Other.....



The screenshot shows the IRS website's 'Order a Transcript' page. At the top, there is the IRS logo and a search bar. Below the logo is a navigation menu with links for Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, and Help & Resources. A sidebar on the left lists various taxpayer categories: Employees, Self-Employed, International Taxpayers, Military, Parents, Seniors & Retirees, and Students. The main content area is titled 'Order a Transcript' and includes a sub-header 'En Español'. Below this, a message states: 'You can now order your tax return or account transcript online. Your transcript will be mailed to you within 5 to 10 business days.' The page features a three-step process:

- 1 Choose your transcript...**
- 2 Gather your information...**
- 3 Go get your transcript!**

Below the steps, there are two columns of bullet points:

- Column 1:**
  - [Tax Return Transcript](#) provides most line items from your original return.
  - [Tax Account Transcript](#) provides basic info, including marital status, type of return filed, AGI, taxable income, and later adjustments, if any.
- Column 2:**
  - Social Security Number (or your IRS individual taxpayer identification number),
  - Date of birth;
  - Street address; and
  - Zip Code or Postal Code.
- Column 3:**
  - Go to [Order a Transcript](#), or
  - Call 1-800-908-9946

# Award Letters

Colleges will mail/email an Award Letter to the student, stating offered financial aid

Please read important information enclosed with Award Letter

Instructions for accepting awards

How awards will be disbursed



# Michigan Financial Aid Programs

- Deadline is March 1, 2014
- Michigan Competitive Scholarship
- Michigan Tuition Grant (private schools only)
- Tuition Incentive Program (TIP)

**[www.Michigan.gov/osg](http://www.Michigan.gov/osg)**

**[osg@michigan.gov](mailto:osg@michigan.gov)**

**1-888-4-GRANTS (888-447-2687)**



**Paying for College**  
Student Financial Aid



# Additional Financial Aid

## College Scholarships

Freshman Scholarships

Department Scholarships

## Private donors

Parents' employers

Community organizations



**Kalamazoo**

community foundation<sup>sm</sup>

[www.kalfound.org](http://www.kalfound.org)

[www.fastweb.com](http://www.fastweb.com)





# FAFSA Completion Events

MI College Goal- Sunday, February 9, 2014  
[www.micollegegoal.org](http://www.micollegegoal.org)

The screenshot shows the website for the Michigan College Goal Sunday 2014 event. At the top, there is a navigation bar with links for Students, Parents, Volunteers, Schools, Media, and Contact. Below this is a secondary navigation bar with links for Home, About, FAQ, Bring, Locations, Awards, and Calendar. The main content area features a large blue triangle logo on the left with the text 'MICHIGAN COLLEGE GOAL SUNDAY' and a graduation cap icon. To the right of the logo, the text reads 'MI College Goal 2014 February 9th'. Below this, a bold statement says 'You could lose out on thousands of dollars for college.' This is followed by a paragraph explaining that students graduating in 2014 or already in college need to submit the FAFSA by March 1 to receive the most financial aid. Another paragraph encourages students to come to the event for expert help filling out the FAFSA for free. A third paragraph notes that if students wait, they might get less aid. A note indicates that only select locations are available. A section titled 'Here is what you need to do:' lists four steps: 1. Save the date and sign up for a reminder; 2. Get your FAFSA PIN Number, which is used for electronic FAFSA submission; 3. Print out a list of items to bring to the event; 4. Find your location. On the left side of the page, there are logos for USAFunds, MSFAA (Michigan Student Financial Aid Association), and the Michigan Guaranty Agency. At the bottom left, it identifies the Program Leader as EduGuide, with the tagline 'YOUR ROADMAP TO STUDENT SUCCESS'.

Students Parents Volunteers Schools Media Contact

Home About FAQ Bring Locations Awards Calendar

## MICHIGAN COLLEGE GOAL SUNDAY

### MI College Goal 2014 February 9th

**You could lose out on thousands of dollars for college.**

Don't let that happen. If you are graduating from high school in 2014 or if you're already in college, you need to submit the Free Application for Federal Student Aid (FAFSA). To get the most financial aid for college, your application needs to be turned in by March 1.

Make sure you do it right. Come to MI College Goal to have an expert help you fill out the FAFSA — FREE!

Not sure about college? Apply for the money now and decide later. If you wait, chances are you'll get less.

\*Select locations only

**Here is what you need to do:**

1. **Save the date.** [Sign up for a reminder!](#)
2. **Get your FAFSA PIN Number.** This Personal Identification Number is how you sign your electronic FAFSA at MI College Goal.
3. Print out a list of [what you need to bring](#) with you to the event.
4. [Find your location.](#)

**USA Funds**

**MSFAA**  
Michigan Student Financial Aid Association

**MICHIGAN Guaranty Agency**

Program Leader

**EduGuide**  
YOUR ROADMAP TO STUDENT SUCCESS

**STUDENTS!**

# FAFSA Completion Events

**IF YOU THINK YOU CAN'T AFFORD TO GO TO COLLEGE,  
THINK AGAIN!!  
YOU CAN'T AFFORD NOT TO GO!**



## HELP with FAFSA

Trained Volunteers will be available to help  
you fill out FAFSA at all of these events:

January 30, 9am – 3pm DHS FAFSA/VITA 322 E. Stockbridge Contact Marie Shipp	February 9, 2pm – 4pm MI College Goal Sunday WMU Schneider Hall Contact Carol Mountjoy	February 10, 5pm – 7pm NE Elem. Boys/Girls Club 2433 Gertrude Ave. Contact Sam Lealoff	February 11, 6pm – 8pm Comstock HS Contact Gerielle Stewart
February 13, 5pm – 8pm Parchment HS Contact Becky Edds	February 18, 5pm – 8pm Portage Community HS Contact Krista Higgason	February 19, 5pm – 8pm Loy Norrix HS Library Contact Johnny Edwards	February 22, 10am – 2pm Northside Association for Community Development 612 N. Park St. Contact Sashae Mitchell/Tamala Smith
February 24, 5pm – 8pm Kalamazoo Central HS Computer Room # 553 Contact Johnny Edwards	February 28, 4pm – 7pm Youth Opportunities Unlimited 422 E. South St. Contact Lisa Smith	<b>Don't miss this chance!! It only takes 30 to 60 minutes!!</b>	

#### WHAT TO BRING

- Student & Parent(s) ID# numbers, if you have them
- Student & Parent(s)/Legal Guardian's Social Security numbers
- Student's Drivers License
- Student & Parent(s) 2013 Federal Income Tax Returns (spouse's if married)
- Student & Parent(s) W-2 forms or other records of money earned
- Student & Parent(s) 2013 untaxed income records
- Student & Parent(s) most recent bank statements & other financial/investment records
- Student & Parent(s) alien registration cards (if not a US citizen)



Visit us online at  
[www.cacanonline.org](http://www.cacanonline.org)  
or call 269-250-9313

## Videos at [www.YouTube.com/FederalStudentAid](http://www.YouTube.com/FederalStudentAid)

- Click on Types of Aid for “Types of Federal Student Aid”
- Click on FAFSA: Apply for Aid for “FAFSA Overview”

### Additional Resources:

**Federal Student Aid**  
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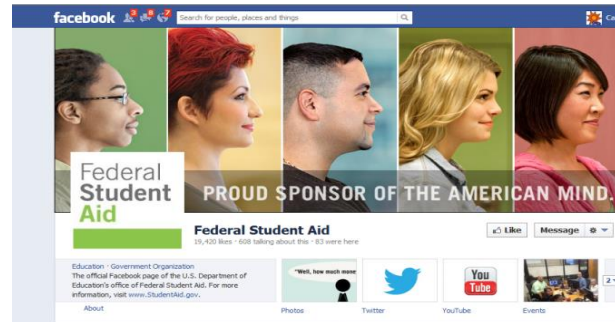
[www.studentaid.gov/fafsa/filling-out](http://www.studentaid.gov/fafsa/filling-out)

[www.studentaid.gov/fafsa/next-steps](http://www.studentaid.gov/fafsa/next-steps)

**FinAid!** [www.finaid.org](http://www.finaid.org)



[www.ed.gov](http://www.ed.gov)



[www.facebook.com/federalstudentaid](http://www.facebook.com/federalstudentaid)

# Questions?



Carol Mountjoy  
Assistant Director  
Student Financial Aid & Scholarships  
Western Michigan University  
269 387-6015  
Carol.Mountjoy@wmich.edu