

The How-To Guide for High School Students



FAFSA

(And the Adults Who Help Them)

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CENTER FOR NEW YORK CITY AFFAIRS
THE NEW SCHOOL

GET \$\$\$ FOR COLLEGE

What You Need to Know to Fill Out the FAFSA

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FIRST STEP TO COLLEGE

Filling Out the FAFSA

Do you need money to go to college? You probably need to fill out the federal government's Free Application for Federal Student Aid, better known as the FAFSA. This is the first step if you want financial aid from the federal and state government or most colleges. Filling out the FAFSA can be intimidating. Don't worry. Just try it.



The FAFSA is an online form designed to take you step-by-step through the questions you need to answer. There is also a great hotline to call for help. As you fill out the form, you can speak with an expert at 1-800-433-3243 who can give you good advice on any question you have. (Some people prefer to fill out the FAFSA on paper and mail it in. That option is available. The FAFSA hotline can help with this as well.)

If possible, ask an adult to help you. Your parents, guidance counselor, or favorite teacher are there for you. Or ask around. There may be financial aid experts in your community or in your school. And many colleges have people in their admissions department who can help.

Start working on it today. The effort will be worthwhile.

Q&A: Understanding the Basics of the FAFSA

You've been doing research and applying to your favorite colleges. But how are you going to pay for school? Many students rely on a combination of grants and loans. To apply for financial aid, you must fill out the federal government's Free Application for Federal Student Aid (FAFSA).

Q: What is the FAFSA, exactly?

A: It stands for Free Application for Federal Student Aid. The application is required for students seeking government aid for college. The U.S. Department of Education uses the form to calculate your level of financial need. Most colleges also use the FAFSA as a starting point to determine how much financial support a student will need to attend.

Q: Why is the FAFSA important?

A: The form is required for all kinds of financial aid. Colleges use the FAFSA to determine whether you're eligible for federal student aid, including Pell Grants, student loans, and work-study. It is also the gateway for state funding, college support, and many private scholarships.

Q: How does it work?

A: Most people fill out the form online at www.fafsa.ed.gov. The website walks you through a series of questions about your family and your parents' finances. The FAFSA uses this information to calculate how much you and your family can contribute toward your college costs. This number is called the "Expected Family Contribution," or EFC. Colleges use your EFC to determine how much financial aid you are eligible for.

Q: What kinds of questions does FAFSA ask?

A: The FAFSA form asks for some personal details about you and asks which colleges you would like to attend. The form then asks about your parents and who you live with. The form will ask questions to see if you are “dependent” on one or both of your parents. (Most likely you are—but there are exceptions.) The FAFSA also asks how much money you and your parents made last year. If your parents own a home or have money in the bank, the FAFSA form asks about that as well.

Q: But I don’t know anything about my parents’ finances!

A: Your parents will probably need to help you or (better yet) fill out the FAFSA form with you if you are dependent on them. At the very least, they need to give you the information that’s required. The most important document is their most recent federal tax return. Other information may be required as well.

Q: When is the FAFSA due?

A: As soon as possible after January 1. A lot of financial aid is “first come, first served”—so you should submit your FAFSA as soon as you can. The FAFSA’s priority deadline is February 15. But filing later is OK, too. Just be sure to get your FAFSA done.

Q: Once I’ve submitted my FAFSA form, can I relax?

A: Not quite yet. You must monitor your email carefully. The FAFSA website will send an important document called the Student Aid Report. Look it over carefully. Make sure your FAFSA form was processed properly and the information was sent to the colleges to which you applied.

Q: How do I make sure to get all the aid I’m eligible for?

A: Once colleges get your FAFSA information, they may have more forms for you to fill out or questions about your application. Don’t get scared or mad. Snags are common, but students usually work through them by just sticking with it. And don’t forget to apply for state and private grants. Ask a trusted adult to help you find these other sources of money. You want to make sure you get all the financial aid for which you are qualified.

Is the FAFSA for You?

Almost certainly! If you need money for college, you should apply. Filling out the FAFSA form is the first step for almost all financial aid—including from the federal government, state government, colleges and many private scholarships.

It's true that the FAFSA form can seem a bit tricky for some students and families. The form was designed years ago for a traditional two-parent family. Today's students often live in much different circumstances, in blended families and a variety of home situations. Some families are new to the United States and may have members who are undocumented or lack full citizenship.

But that's OK. The secret? **For most students, filling out the form on the computer will make it much easier.** The online FAFSA form will lead you through the questions you need to answer.



If you run into complicated questions, don't worry. Most people do.



Talk to an adult, like a parent or counselor, who can help you.



Call the FAFSA hotline at 1-800-433-3243.

The hotline staff is friendly and can answer just about any question you may have.

Q: Is every student eligible for federal financial aid?

A: If you genuinely need money for college, you are probably eligible for some kind of financial aid.

Undocumented immigrant students are not eligible for **federal** aid. But the FAFSA is a gateway to other money. And even if you think you may not get aid because you or your parents earn too much, you should file the FAFSA so you can access federal loans.

Q&A: For Students with Citizenship Questions

Q: What if my parents and I are not U.S. citizens?

A: That's OK. You can apply if you or your parents are permanent residents (holding a "green card"), have F-1 visas, or are here in any legal way acknowledged by the U.S. government.

Not a U.S. Citizen?

CALL THE FAFSA HOTLINE:

1-800-433-3243

<http://studentaid.ed.gov/eligibility/non-us-citizens>

Q: What if my parents are undocumented?

A: That's OK, as long as you are in the U.S. legally. Your parents are protected because, by law, other federal agencies cannot see your FAFSA application. But you have to take special steps when you fill out the form. You and your family should work closely with a guidance counselor or financial aid professional to ensure that everything is done correctly. Or call the FAFSA hotline to learn more.

Q: What if I am undocumented?

A: You cannot receive federal money. But you may qualify for private money—and you may need to fill out a paper copy of the FAFSA form to get this help. Take this paper form, in person, to the financial aid office of the colleges you would like to attend. **If you are undocumented, you should never send the FAFSA form to the federal government, whether online or in paper form.** Check with a financial aid counselor at your favorite colleges to see what institutional aid is available and what you need to do to get it.

Be Prepared!

Before you tackle the FAFSA form, you will need a computer and an email address. Be sure this is an email address that you check often. It's important to watch your email closely during the days and weeks after you have submitted your application.

You will also need to gather personal and family financial information:



Personal identification:

- ✓ Your Social Security number
- ✓ Social Security numbers for one or both parents
- ✓ Your driver's license, if you have one
- ✓ Alien registration or permanent resident cards, if you or your parents are not U.S. citizens



Financial information:

- ✓ Your parents' tax records, if you are dependent on one or both of them
- ✓ A copy of your parents' foreign tax return, if they live outside the United States or in Puerto Rico
- ✓ Your own tax records, if you filed a recent tax return
- ✓ Records of untaxed income in your family like Social Security, welfare benefits, or veterans benefits

Q&A: Gathering Documents for the FAFSA Form



Q: Do I need the Social Security cards?

A: Not necessarily, but it is important that the names and numbers on your FAFSA form match the U.S. government's tax records. If you don't have the cards, look at the names and numbers entered on your parents' tax returns. Match those exactly and you should be in good shape.



Q: What are tax records?

A: These include annual tax returns (IRS 1040, 1040A, 1040EZ) and any documents used to fill out the returns (like an employer's W-2 forms, bank statements, or mortgage interest statements).



Q: Whose tax records will I need?

A: If you live with both parents, you will be using your family's tax forms. If you live mostly with one parent, use that parent's tax forms. There may be special steps if you live with relatives or live independently of your parents. (The FAFSA form will ask for the income information of your biological or adoptive parents, even though you may live with or rely on others. See pages 14 and 15 of this guide to learn more.) If you have any questions, it's important that you call the FAFSA hotline or talk to a counselor.

What Do I Need to Prepare?

CALL THE FAFSA HOTLINE:

1-800-433-3243

<http://studentaid.ed.gov/fafsa/filling-out>

GETTING STARTED

It's About You

The time has come to fill out the FAFSA form. Find a computer and get settled in. If you are prepared, the form may only take 45 minutes to complete!

But don't worry if things are more complicated. You can take your time and you can save your work. To get the form done, keep coming back to the website as often as you like.



Go to www.fafsa.ed.gov



You and your parents should sign up for a Federal Student Aid Personal Identification Number (called a "PIN") and password. You will need a PIN to work on the FAFSA form and sign it electronically. Go to www.pin.ed.gov to do this. Be sure to choose something that is easy to remember. You will use it a lot in the days to come—and can continue to use it throughout your college career.



Remember to get your name and Social Security number exactly right.



Answer all of the questions that the FAFSA form asks about you. Some may seem personal or odd. Don't worry. The questions are there to determine whether you are eligible for federal aid and whether you are dependent on your parents. Just answer the questions truthfully.



Next, the FAFSA form will ask you for your list of colleges. These colleges will use your FAFSA to determine how much financial aid you are eligible for. You can list up to 10 schools. If you're applying to more than 10 or want to change your list, you can do this later.



It's best to do the FAFSA form with a parent, teacher, guidance counselor, or an adult who can help you. Students can fill out the form, but it is usually better to have adult help.



Be sure to go to THIS website (www.fafsa.ed.gov.) Similar websites may make you pay to file your FAFSA form. The government site is free and safe.

My stack of paper:

- ✓ Personal information
- ✓ List of colleges
- ✓ Family tax documents
- ✓ Info on other income and assets

Is There a Cheat Sheet to Use Ahead of Time?

The FAFSA website provides a worksheet to print and fill out before you begin the online form. The worksheet walks you through the questions on the form and all of the information you will need to gather.

<http://studentaid.ed.gov/sites/default/files/2012-13-fafsa-worksheet.pdf>

UNDERSTANDING THE FAFSA

It's About Your Family...

The FAFSA form asks lots of questions about your family and how much money your parents make. It may be helpful to understand why you are being asked these questions. Here is the explanation:

There is a limited amount of money available to help students with college costs. The government and colleges need to figure out whether you deserve financial help. If you do, they have to estimate how much money you need.

In a nutshell: Do your parents have enough money to help put you through college? If they do, how much could they possibly contribute? This is called your **“Expected Family Contribution.”** Colleges may refer to it as your “EFC.” It’s an important number.

To calculate the **Expected Family Contribution**, the FAFSA needs to figure out three things:



Who Are Your Parents?

Are you legally dependent on them?



Who's In Your Household?

Who are your parents supporting financially?

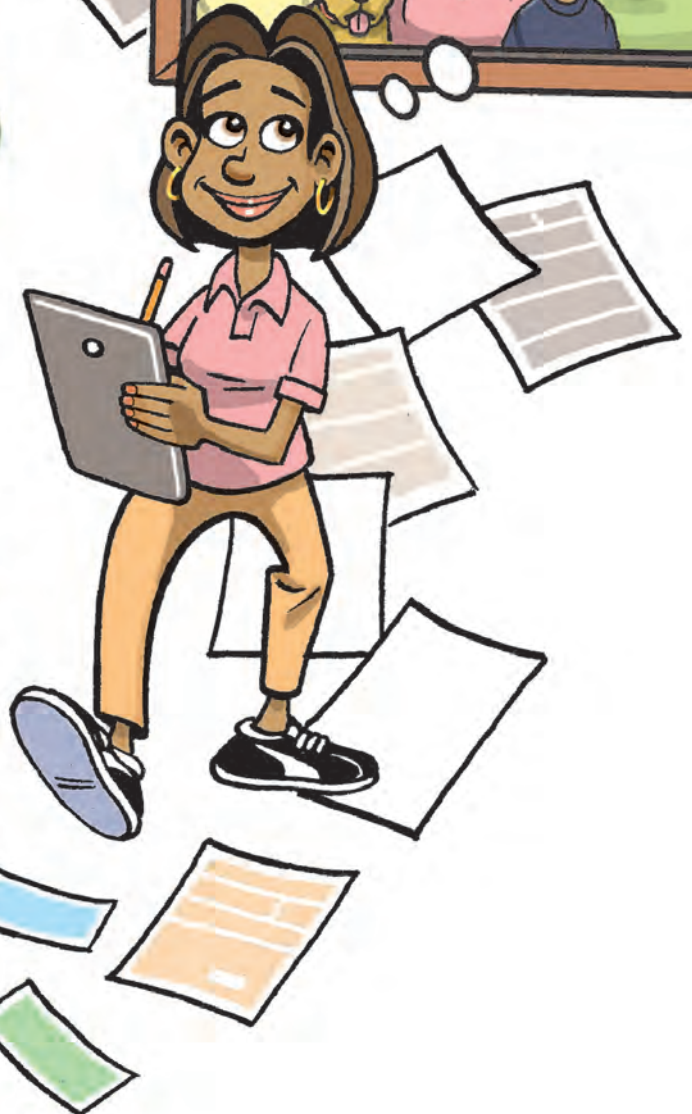


How Much Do You and Your Parents Earn?

And what savings might be available for college?

Q: If my parents help me fill out the FAFSA form, are they required to help me pay for college?

A: No. Your parents do not have to help you pay for college, no matter how much they earn. It is their choice. This may ease their minds if they are worried about giving you their income information for the FAFSA. Just let them know you must fill out this form to get financial aid.



UNDERSTANDING THE FAFSA

Who Are Your Parents?

Are you legally “dependent” on at least one parent? For most high school students, the answer is, “yes.”

For the FAFSA, you are legally “dependent” if



You live with one or both of your parents.

For the **FAFSA**, a parent is:

- Your birth mother or father,
- a parent who adopted you, or
- a stepparent who’s married to your birth or adoptive parent.

OR



You’re in touch with one or both of your parents, as defined above. You may actually be living with a grandparent, aunt, sibling, or a close friend. You may be living on your own and supporting yourself. For the FAFSA, you are still “dependent” on your parents if you have occasional contact.

But some students are legally “independent.” Some common reasons you might be declared independent:

- You are 24 years old or older,
- married,
- financially supporting children of your own,
- orphaned, in foster care, in legal guardianship, or a ward of the court.

Q: What if neither category fits?

A: You may be a candidate for a “**Dependency Override**.” This is for students who are technically “dependent” on their parents but have **no contact** with them, or are justifiably afraid of contacting them. Use this option as a last resort. It is hard to get a dependency override. See page 15 of this guide for more details.

Q&A: Questions About Your Parents and Family

Q: What if my parents are divorced or separated?

A: You need to provide information about only one parent. Usually, this is the parent who has primary custody. If you split time between your parents, use the parent with whom you have spent the most time during the past year.

Q: What if my parents live together but aren't married?

A: This depends on whether your parents are technically married through what is known as "common law" marriage. You will need to know how long they have been living together and what the local law is governing common-law marriage. If in doubt, call the FAFSA hotline.

Q: What if I live with a relative or family friend?

A: It depends on whether the person you are living with, like your grandmother or aunt, has legal custody of you. (For example, has she adopted you? Is she your legal guardian?) You will need to find this out before filling out the FAFSA form. The online form will ask a series of questions to help you. If you are confused for any reason, you should talk to a counselor or call the FAFSA hotline.

Q: What if I think I am legally independent?

A: The online FAFSA form will ask you a series of questions to determine this. Don't worry, you are still completely eligible for college financial aid. The FAFSA form will ask different questions if you are independent. You will be asked about **your** income and household. You will not need to provide information about your parents.

Q: Will I get more money if I'm independent of my parents?

A: Probably not. It may seem strange, but you are likely to get more financial aid if you depend on your parents. Answer the questions about your parents as truthfully as you can on the form.

**Confused About Your
Dependency Status?**

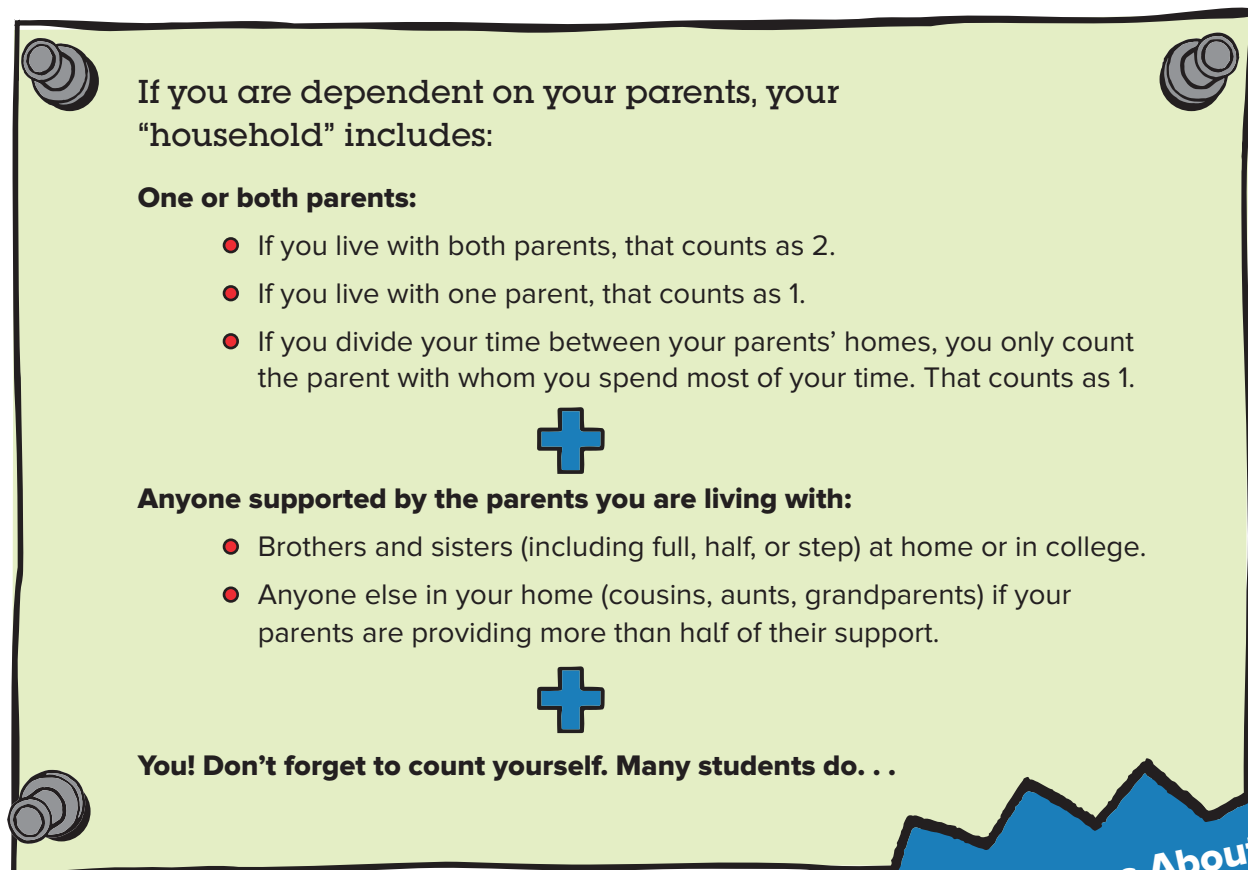
CALL THE FAFSA HOTLINE:
1-800-433-3243

[http://studentaid.ed.gov/afsa/
filling-out/#dependency](http://studentaid.ed.gov/afsa/filling-out/#dependency)

UNDERSTANDING THE FAFSA

Who is in Your Household?

The FAFSA form will ask some questions about who you and your parents live with. The FAFSA is trying to determine who else your parents have to support financially in addition to you.



If you are dependent on your parents, your “household” includes:

One or both parents:

- If you live with both parents, that counts as 2.
- If you live with one parent, that counts as 1.
- If you divide your time between your parents’ homes, you only count the parent with whom you spend most of your time. That counts as 1.

+

Anyone supported by the parents you are living with:

- Brothers and sisters (including full, half, or step) at home or in college.
- Anyone else in your home (cousins, aunts, grandparents) if your parents are providing more than half of their support.

+

You! Don’t forget to count yourself. Many students do. . .

Q: What if I’m legally dependent on my parents but live with others? Which household do I use?

A: Even if you live with others, your “household” is the household of the parent or parents on whom you legally depend. For example, if you’re living with your grandmother, but your mother still has legal custody over you, the FAFSA form wants to know about your mother’s household. Call the FAFSA hotline with questions.

Have Questions About Your Household?

CALL THE FAFSA HOTLINE:

1-800-433-3243

<http://studentaid.ed.gov/fafsa/filling-out/>

Q&A: What if I Have No Contact With My Parents?

Q: What if I am not “dependent” on my parents, but I am not legally “independent” either?

A: There are plenty of students who fall into this category. You may have absolutely nothing to do with your parents: One or both of them is alive and still legally tied to you, but they aren’t around and don’t provide any support. Or you may have left home because you were afraid of them. You need to prove to the folks at FAFSA that you are no longer tied to them: **You need a “dependency override.”**

Q: How do I get a dependency override?

A: If possible, enlist the help of a professional who understands the FAFSA, such as a guidance counselor, college financial aid counselor, or a local college expert. Or call the FAFSA hotline.

- ✓ **First**, the online FAFSA form will ask helpful questions. When asked for your parent information on the FAFSA, click the box that says: “I am unable to provide parental information.” Then complete the rest of the form and submit it. But you must do more...
- ✓ **Second**, you need to talk to the financial aid officers in the colleges that you would like to attend. You must persuade **one** of these officers that you are eligible for a dependency override. (The officer will let you know what he or she needs for proof.) This officer is the only person who can contact the staff at FAFSA and manually “override” your dependency status so your form can be processed.
- ✓ **Third**, wait for your college acceptance letters. Once you are accepted, you will need to make your case to any college you would like to attend. Choose your favorite schools and work with their financial aid officers to get a financial aid package.

Q: What kind of proof will I need?

A: Here are some documents that may help you get a dependency override. Your guidance counselor, social worker, or a community worker can help you gather the best documents for your case:

- ✓ A letter from your high school guidance counselor or social worker testifying to the fact that you are independent of your parents.
- ✓ A police report such as a restraining order against one or both parents.
- ✓ A report confirming one or both parents are in jail or have been institutionalized.
- ✓ If you’re homeless, a statement from your school district’s homeless liaison officer.

UNDERSTANDING THE FAFSA

How Much Did You and Your Parents Earn Last Year?

The FAFSA form requires up-to-date income information to determine how much your family might be able to contribute to your college costs. Ideally, much of this information will come from you and your family's most recent tax records. Follow these steps to make sure your form is complete and up-to-date.



FAFSA's online form is the best and easiest way to provide this information. The form will walk you through the questions you need to answer about your family's income, savings, and other financial assets.



You will be asked if you would like to provide your family's tax information using the "IRS Data Retrieval Tool." If you say "yes," the FAFSA form will try to automatically fill in your family's tax information using information provided by the U.S. Internal Revenue Service, the federal agency in charge of collecting taxes.



If your family files U.S. tax returns every year, you should definitely use the IRS Data Retrieval Tool. Colleges will know your income information is accurate. They will be less likely to ask you for proof.



If all goes well, your FAFSA financial information will be filled in safely and accurately with one click of a button!



One important issue: bad tax timing. The FAFSA requires tax information from the calendar year just completed. Unfortunately, your FAFSA form should be filed in January or February—and many families don't send in their tax forms until April, when they are due. In this case, refer to the most up-to-date financial documents you have. (For example, your parents probably got W-2 income statements from their employers in January or February. You can use those.)



Remember: You must go back online and update your FAFSA as soon as your family's current taxes are filed. Your form will not be processed or accurate with old tax information. U.S. tax forms will be due on April 15, but try to convince your parents to file in January or February. Your colleges need this information as soon as possible.

Q&A: Common Questions About Financial Information on the FAFSA

Q: What if my parents don't want to share their financial information?

A: Many parents feel their income information is private. Others worry that by filling out the form, the government will require them to pay for college. Assure them that their information is safe and private and there are no strings attached. You can also ask an adult they respect to convince them that the FAFSA is critical to your college future.

Q: What if the IRS Data Retrieval Tool doesn't work?

A: It is possible to run into snags, at least initially. One common reason is that your family members haven't filed their taxes yet—or they **just recently** filed their taxes and the information isn't yet available to be retrieved electronically. Or your parents may have filed something other than a standard tax form (like an amended or foreign return). If you run into issues, call the FAFSA hotline to get help.

Q: What if my parents don't have a U.S. tax return?

A: Many people don't get tax documents from their employers or file U.S. tax returns. This may be true of parents who work in other countries, undocumented workers, or parents who work in informal arrangements. The FAFSA still needs family income information. Follow the suggestions online. (Your parents, for example, can ask their employers to write a letter stating what they earned over the previous year.) If you need additional advice, call the FAFSA hotline.

Q: What about income that's not reported on my family's tax forms?

A: The online FAFSA form will ask you about it. This may include Social Security payments, child support, veteran's benefits, and welfare payments. Be sure to collect this information and include it on the form.

Need Help With Money Questions?

CALL THE FAFSA HOTLINE:

1-800-433-3243






<http://studentaid.ed.gov/afsa/filling-out/#financial-info>

YOU ARE READY

Submit Your FAFSA Form

You've finished filling out the FAFSA form online. Double-check and triple-check the information you typed in. Follow the instructions that allow you and your parents to electronically "sign" the form. Then, if everything looks good, hit the button and submit it!

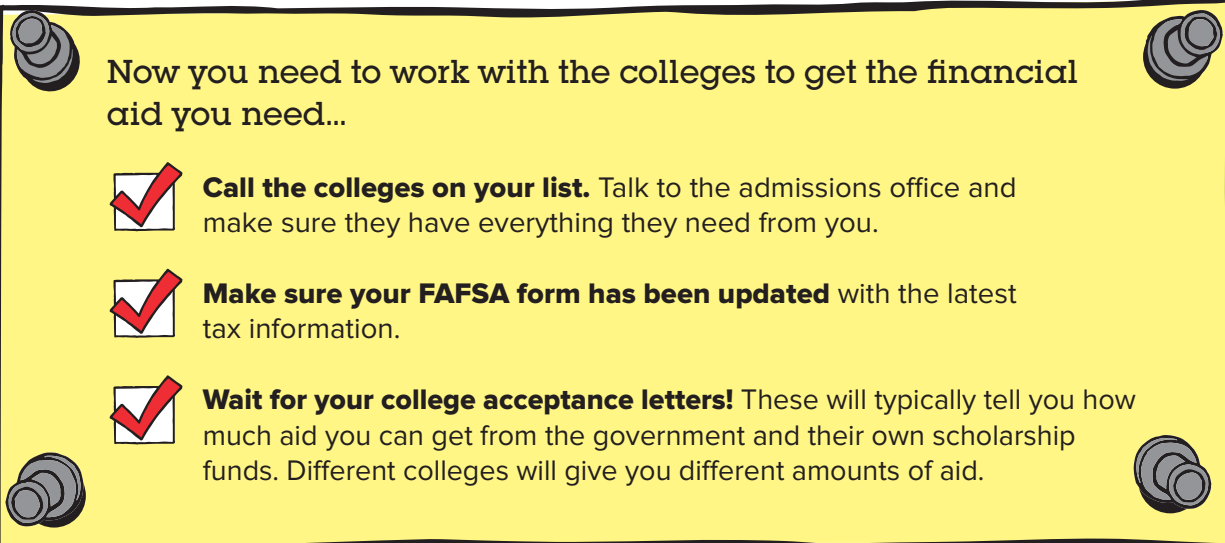
But don't rest easy yet. You need to make sure your FAFSA was processed accurately—and that the colleges you want to attend have received it. Follow these steps:

-  **Check your email daily.** (You will not get a text message; this is email only.)
-  **Within a few days, you should get a "Student Aid Report," also called a SAR.** It will contain a summary of your financial information and the FAFSA's calculation of your "Estimated Family Contribution." That's a critical number for you. It will determine how much financial aid you are eligible for.
-  **Look over this SAR report for any errors.** If you spot any, go back online and correct them in your application.
-  **Be sure to read the "comments" section** of the SAR report to make sure that FAFSA actually processed your FAFSA application. (Your FAFSA will **not** be processed if there are problems.)
-  **If you don't get an email, check online.** Your SAR report should be available on the FAFSA website after you log on. If you don't get a report or have any problems, call the FAFSA hotline 1-800-433-3243.




FOLLOW UP

Show Me the Money!

Once your application is complete, the colleges on your list should automatically get your FAFSA information. At any point, you can add colleges to your list or take them off.



Now you need to work with the colleges to get the financial aid you need...

-  **Call the colleges on your list.** Talk to the admissions office and make sure they have everything they need from you.
-  **Make sure your FAFSA form has been updated** with the latest tax information.
-  **Wait for your college acceptance letters!** These will typically tell you how much aid you can get from the government and their own scholarship funds. Different colleges will give you different amounts of aid.

What if I'm Asked to Prove That the Information on My FAFSA Form is True?

Q: Why am I being asked to prove that my FAFSA information is accurate?

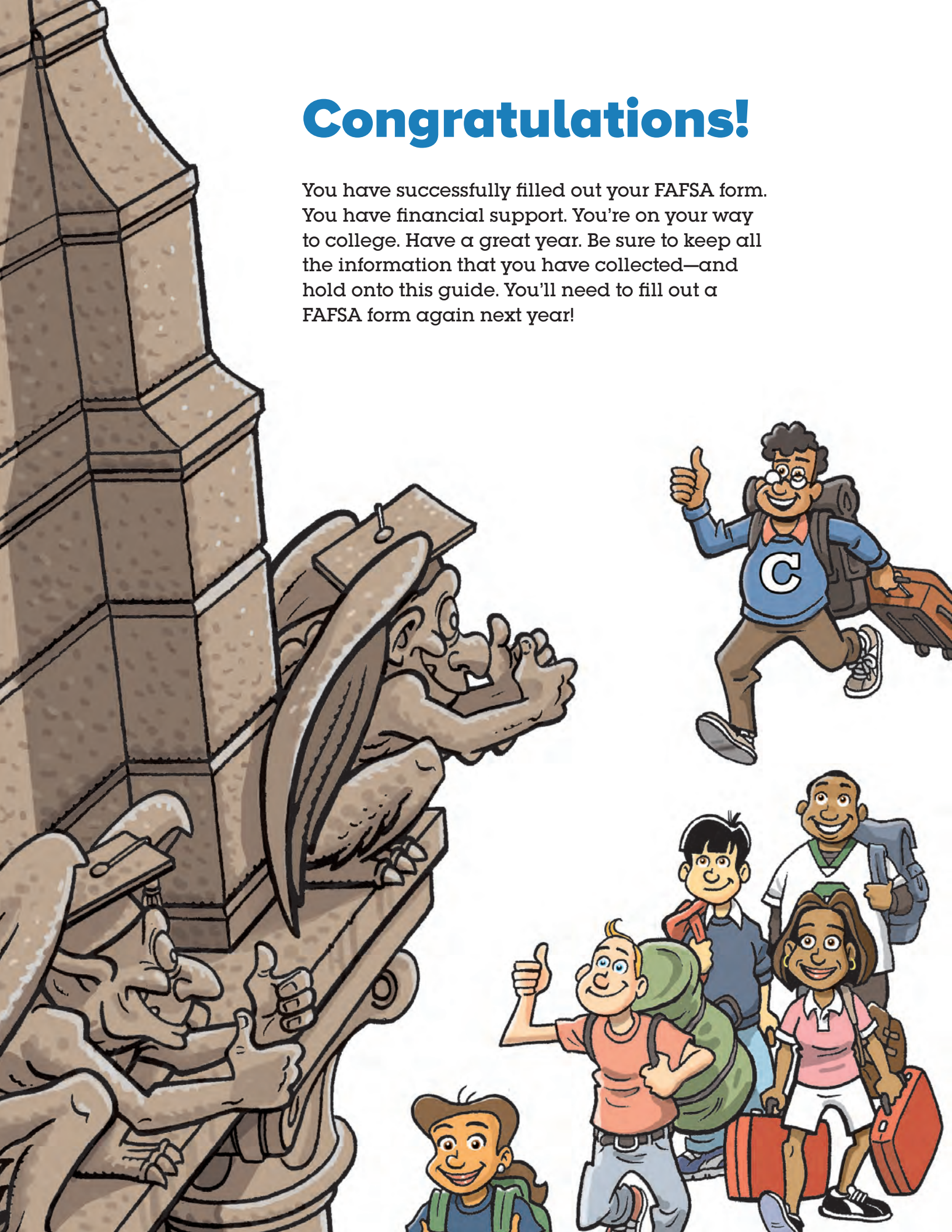
A: More colleges are doing this. It is a process called “verification.” It’s just a routine request. But it is very important that you stay in touch with the colleges that interest you and give them everything they ask for. Otherwise, you could lose your aid package.

Q: What kinds of information will colleges need?

A: Mostly, they will want you to prove that your household income is accurate. You will probably be in good shape if you used the IRS Data Retrieval Tool. If you didn’t, you may need to provide paper copies of the tax returns or income statements from employers. Colleges may also ask for documentation on other things, like family size, government aid, or child support. The college office will let you know what they need to see.

Congratulations!

You have successfully filled out your FAFSA form. You have financial support. You're on your way to college. Have a great year. Be sure to keep all the information that you have collected—and hold onto this guide. You'll need to fill out a FAFSA form again next year!



More Questions About Getting Money for College?

BE SURE TO START ON THE FAFSA WEBSITE: www.fafsa.ed.gov

IF YOU HAVE QUESTIONS ABOUT THE FAFSA:

Call the **FAFSA hotline** at **1-800-433-3243**. Call this number for advice on filling out the FAFSA form and for help on other federal financial aid issues. Experts are available to answer your questions Monday through Friday, 8 a.m. to 10 p.m. (Eastern time).

The government also provides useful information about the FAFSA and other financial aid options on its **Federal Student Aid** website at: www.studentaid.ed.gov.

Go here for advice on:

- Filling Out the FAFSA Form
- Finding Out What Aid is Available
- Seeing What Aid You May Qualify For
- Getting and Managing Student Loans
- Preparing for College

PLANNING TO FILE YOUR FAFSA FORM ONLINE?

You and your parents will need to get a Personal Identification Number (PIN) so that you can all sign the form electronically. Go to www.pin.ed.gov to sign up for a FAFSA PIN.

APPLYING FOR FINANCIAL AID FROM LOTS OF DIFFERENT COLLEGES?

You may want to fill out College Board's **CSS Financial Aid PROFILE**. For a fee, the College Board's website allows you to organize and deliver your financial information to colleges. The site can be useful if you are applying to colleges that demand a great deal of financial information. For more information go to <http://student.collegeboard.org/css-financial-aid-profile>.

AND DON'T FORGET TO TALK TO ADULTS YOU TRUST.

Your parents, guidance counselors and teachers may seem busy, but they want the best for you. Help may be available from college admissions offices, local nonprofits and alums from your own high school. If you have any questions at all, find someone to help you.



ABOUT THIS GUIDE

This guide was published by the Center for New York City Affairs, a policy institute based at The New School. The book grew out of research on how complicated the FAFSA form can be for students in NYC. We hope this is helpful for all families, along with guidance counselors, teachers, and the many caring adults who help students with the financial aid process. Very special thanks to the college counseling and training staff at Goddard Riverside Community Center's Options Institute—and the many FAFSA experts who helped us along the way.

At Capital One we believe that increasing access to higher education is one of the best ways to help students reach their potential and prepare for economic success. For many students, access to financial aid for college is a critical first step. As part of our commitment to empower students and provide them with resources to help plan for their academic futures, we are proud to partner with the Center for New York City Affairs at The New School to produce *FAFSA: The How-To Guide for High School Students*. This new tool will simplify the financial aid process and enable more students to pursue their educational aspirations. *FAFSA: The How-To Guide for High School Students* fulfills the Capital One Foundation's commitment to invest in economic opportunities for individuals and for the communities in which we work and live.



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FREE COPIES are also available! Email Kim Nauer at nauerk@newschool.edu for ordering information. We welcome batch orders from schools and community organizations.

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