# Applying for Financial Aid

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# What Will You Learn At This Workshop?

- **Types and sources of financial aid**

- **Required financial aid application forms**

- **How to complete the Free Application for Federal Student Aid (FAFSA), CA Dream Act Application and the Cal Grant GPA Verification Form**
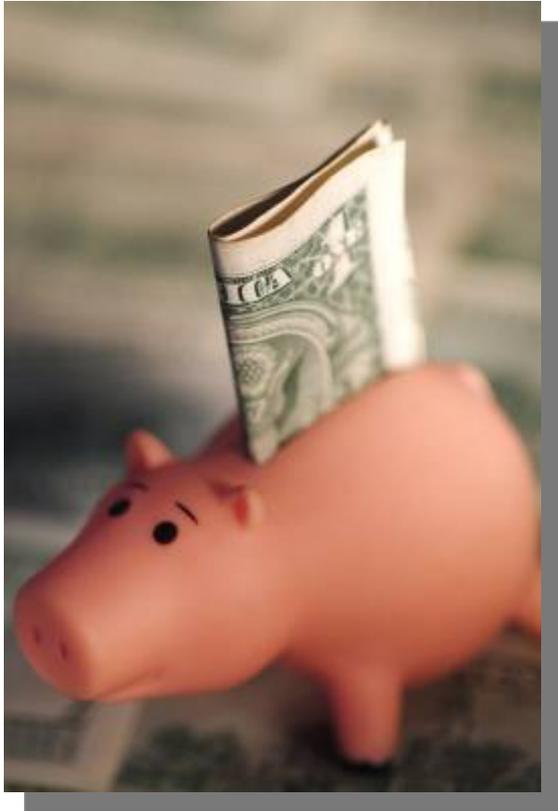
- **Answers to your individual questions**

# Types of Financial Aid



- **Gift Aid** - Grants or scholarships that do not need to be earned* or repaid

- **Work study**- Money earned by the student as payment for a job on or off campus

- **Loans** - Borrowed money to be paid back, usually with interest

# Sources of Financial Aid

- **Federal government**

- **State government**

- **Colleges and universities**

- **Private agencies, companies, foundations, and employers**

# Cal Grant Entitlement Awards

| Cal Grant A | Cal Grant B |
|---|---|
| For high school seniors, recent high school grads, and transfer students | For high school seniors, recent high school grads |
| GPA of at least 3.0 for high school students and 2.4 for transfer students | GPA of at least 2.0 for high school students and 2.4 for transfer students |
| Family income and assets below state ceilings | • Family income and assets below  state ceilings<br>• From disadvantaged or low income families |
| Must demonstrate financial need | |

# Cal Grants (continued)

- Competitive Cal Grant A and B
  - Mandated to award 41,000 annual awards
  - Awarded to eligible students:
    - who demonstrate financial need
    - who come from disadvantaged or low-income families
    - whose family income and assets are below the state ceilings

- Cal Grant C Awards - for students from low to middle income families pursuing vocational programs of study

# Eligibility for Cal Grants

- **To be eligible for a Cal Grant, the student must also:**
  - **be a U.S. citizen, or eligible non-citizen**
    - Or be eligible for an exemption under Assembly Bill (AB) 540, AB 2000 and/or SB 68
  - **be a California resident**
  - **attend an eligible, accredited California college or university at least half-time**

# Residency and Cal Grant Eligibility

- **If unmarried and under 18 years of age, the student will be considered a legal resident of California if:**

  - parents have been legal residents of California for one year immediately prior to September 20, or

  - student has lived in California with other legal California residents, other than parents, for two years immediately prior to September 20, or

  - parents who are active duty military, stationed in California at the time the student enrolls in college, or parents' military home of record is California

- **If married or 18 years of age or older, the student establishes his/her own residency status. The student must be a legal resident of California for one year prior to September 20**

- **Students who qualify for in-state tuition under the California Dream Act Application (CADAA) are considered to have satisfied Cal Grant residency requirements.**

# Cal Grant Application Requirements

**By March 2, complete and submit:**

- ☐ **Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov**
  - If eligible under Assembly Bill 540 (AB540), AB 2000, and/or SB 68, students should complete the California Dream Act Application at https://dream.csac.ca.gov/
  - **Cal Grant GPA Verification Form at www.csac.ca.gov**
  - Check with your high school or college counselor for more details on how to file the Cal Grant GPA Verification Form, required of all students

# Possible Cal Grant and Federal Pell Maximum Awards

If the student qualifies for Cal Grant, amounts vary depending on the college/university attended, financial need, year in college (full- or part-time)

If the student qualifies for the Federal Pell Grant, amounts vary depending on family contribution and enrollment status (full- or part-time)

Other eligibility requirements may apply

**Cal Grant\* (Up to $12,570)**
- ☑ FAFSA or the California Dream Act App
- ☑ Verified GPA
- ☑ Apply by March 2

**+**

**Federal Pell Grant (up to $6,095)**
- ☑ FAFSA

**= Up to $18,665**

annually depending on the college/university the student attends and financial need

\* Check for eligible schools at: **www.csac.ca.gov**

# Middle Class Scholarship (MCS)

- **Undergraduate students with family incomes of up to $177,000 and net worth of assets of up to $177,000 who:**
  - **Submit Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application by March 2**
  - **attend a UC or CSU**
  - **are U.S. citizens, permanent residents, or have AB 540/AB 2000/SB 68 status and**
  - **are California residents**
- **Annual award amounts:**
  - **Up to 40% of system tuition and systemwide fees**

# California Chafee Grant

- **The California Chafee Grant program provides up to $5,000 annually to current and former foster youth for college or vocational training at any accredited college in the U.S., based on available funding**
- **To be eligible, foster youth must be a current or former foster youth who was a dependent or ward of the court, living in foster care for at least one day between the ages of 16 and 18 and not have reached their 26th birthday as of July 1 of the award year**
- **Current or former foster youth are encouraged to apply during their senior year of high school as early as October 1**
- **To apply, foster youth must complete:**
  - **FAFSA or CA Dream Act Application (Every year)**
  - **California Chafee Grant Program Application (One time)**

**To apply for a
Chafee Grant, go to:
www.chafee.csac.ca.gov**

# How Students Apply for Financial Aid

- **By March 2, complete and submit**
  - **FAFSA (Free Application for Federal Student Aid) [www.fafsa.ed.gov](www.fafsa.ed.gov)**
  - **Cal Grant verified GPA as submitted by the school**
- **After submitting the completed and electronically signed FAFSA online, Confirmation Page will show**
  - **Estimated Federal Pell Grant eligibility**
    - **a federal grant whose value (in 2018-19) ranged from $582 to $6,095 based on the student's calculated federal need and enrollment status**
  - **Estimated Federal Direct Student Loan eligibility**

# FAFSA Information & Tips

- **File early, but no later than March 2, for the Cal Grant**

- **Use estimated 2018 income information if taxes are not complete at time of FAFSA submission**

- **Most people will have filed their 2018 federal income tax returns by October 1, 2019**

- **Do not use 2019 income and tax information**

- **Student and at least one parent whose information is reported must complete and sign the FAFSA**

# FAFSA on the Web (FOTW)

- **Internet application used by more than 99% of students and parents to complete electronic FAFSA at:**

  **www.fafsa.ed.gov**

- **Sophisticated online edit checks and skip logic help avoid errors**

- **Online help is available for each question**

- **Student and one custodial parent should get a Federal Student Aid ID (FSAID) to sign FAFSA at:**

  **www.fsaid.ed.gov**

# Why Use the IRS Document Retrieval Tool (DRT)

- **Using the IRS Data Retrieval Tool (DRT) will streamline the FAFSA application process. Students and families will be able to**
  - **electronically transfer income and tax information from their prior-prior year federal tax return to the FAFSA.**
  - **reduce the likelihood of the student's FAFSA being selected for verification.**
  - **save the student and family time and hassle.**
- **Any data element that is copied from a federal income tax return as filed with the Internal Revenue Service (IRS) without modification will not be subject to verification.**
- **Some colleges and universities require their students to use the IRS Data Retrieval Tool because it reduces the number of FAFSAs that must be verified by the school.**

# Using a FSA ID to Sign the FAFSA

- The FSA ID will allow students and parents to access and electronically sign the online version of the FAFSA with a user-selected username and password.

- This relatively new login process is more secure, since it eliminates the need for students and parents to provide personally identifiable information (PII), such as their name, date of birth and Social Security Number (SSN), every time they access U.S. Department of Education web sites.

- This change permits self-service password retrieval by email and/or text without requiring the applicant to reveal PII. It also allows for name changes (e.g., through marriage) without requiring an application for a new FSA ID.

- Students and their custodial parents should get an FSA ID ASAP as it may take up to three days to process.



OLD: PIN

NEW: FSA ID

**YOU NEED AN FSA ID TO SIGN YOUR FAFSA ONLINE.**

If you're a dependent student, your parents will need one too.

**Though not a required form, the FAFSA on the Web Worksheet may:**

- **Help some students and parents prepare to complete the FOTW**

- **Be used for the October 1 through June 30 federal aid application cycle for the academic year that runs from July 1 to June 30**



FAFSA on the Web Worksheet
fafsa.gov                                      2019 – 2020
Federal Student Aid

# Getting Ready

- **Before starting the FAFSA on the Web (FOTW), gather:**
  - **Student driver's license**
  - **Student Alien Registration Card, if applicable**
  - **Student and Parent**
    - ▶ **Social Security cards**
    - ▶ **2018 W-2 and 1099 Forms and records of money earned and other taxable benefits**
    - ▶ **2018 federal income tax form (even if not yet completed)**
    - ▶ **Records of untaxed income**
    - ▶ **Current bank statements**
    - ▶ **Business, farm, and other real estate records**
    - ▶ **Records of stocks, bonds, and other investments**
- **Complete FOTW Worksheet (optional)**
- **Create a file for copies of all financial aid documents submitted**

# FAFSA on the Web (FOTW)
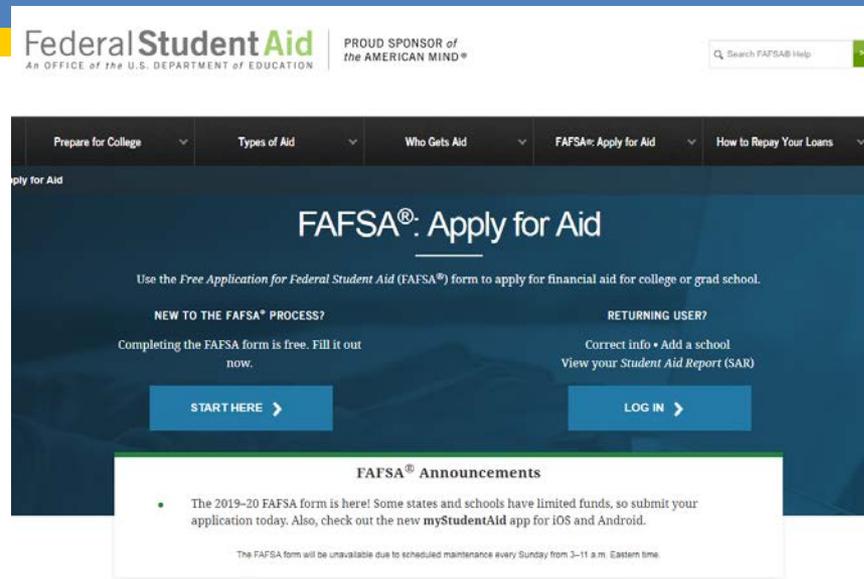


**The FAFSA on the Web may be used for the October 1 through June 30 federal student aid application cycle for the academic year that runs from July 1 to June 30**

# The FOTW
# A Seven-Section Online Form

**Section 1** – **Student Demographics**

**Section 2** – **School Selection**

**Section 3** – **Dependency Status**

**Section 4** – **Parent Demographics**

**Section 5** – **Financial Information**

**Section 6** – **Sign and Submit**

**Section 7** – **Confirmation**

# Getting Started on the FOTW

# Login Using FSA ID

# FAFSA Introduction Page

## Introduction – 2020-21

**STUDENT INFORMATION**

> Expand All

> How can I get help completing my FAFSA?

> How many steps does it take to complete?

> How long will it take to complete?

> Can I save my FAFSA if I can't finish it?

> Documents needed to complete the FAFSA

> Signing the FAFSA

> *FAFSA on the Web* Security and Privacy

NEXT ●

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# FAFSA Personal Information Page



**Personal Information for Student**

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

**STUDENT INFORMATION**

ℹ Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your last name ❓
Lastname

Your first name ❓
Maxine

Your middle initial ❓

Your Social Security Number
966-09-3013

Your date of birth ❓
11/02/2000

PREVIOUS | NEXT

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# FAFSA Address and E-mail Page

## Student Address and E-mail

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

**STUDENT INFORMATION**

Your permanent mailing address (include apt. number) ?

1122 STRAIGHT STREET

Your city (and country if not U.S.) ?

LEESBURG

Your state ?

Maryland ▼

Your ZIP code ?

20705

Your e-mail address ?

newuser@fafsademo.com

Re-enter your e-mail address ?

newuser@fafsademo.com

◄ PREVIOUS    NEXT ►

# Section 1 - Student Citizenship Status

**STUDENT INFORMATION**

Are you a U.S. citizen?

Select ▾

**Select**
Yes, I am a U.S. citizen (or U.S. national)
No, but I am an eligible noncitizen
No, I am not a citizen or eligible noncitizen

- **If U.S. citizen, status will be confirmed by Social Security match**
- **If eligible noncitizen, status will be confirmed by Department of Homeland Security (DHS) match. This includes:**
  - **U.S. permanent residents with I-551**
  - **Conditional permanent residents with I-551C**
  - **The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;"**
  - **The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."**
  - **A resident of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM)**
  - **Canadian-born Native American under terms of the Jay Treaty**

# Section 1 - Eligible Noncitizen

Are you a U.S. citizen?

No, but I am an eligible noncitizen ▼

Your Alien Registration Number

A

**If eligible noncitizen, write in the student's eight- or nine-digit Alien Registration Number (ARN)**

- **Precede an eight-digit ARN with a zero**
- **Copy of the student's Permanent Registration Card may be requested by the financial aid office**

**If neither a citizen nor eligible noncitizen, the student is ineligible for federal aid. Such students should check with their college financial aid office for other aid opportunities.**

**If the student is undocumented as defined in AB540, AB 2000, and/or SB 68, he/she may be eligible for state financial aid. Learn more at https://dream.csac.ca.gov/**

# Undocumented Students

- **Undocumented students, while not eligible for federal aid, may want to:**
  - Start inquiring in elementary and high school to see if it is possible for the student to become a permanent resident
  - Watch for changes in federal and state laws regarding the eligibility of undocumented or under-documented students
  - Consider applying for federal Deferred Action for Childhood Arrival (DACA) which allows for work authorization
  - Undocumented students applying for Cal Grants and other state aid should complete a California Dream Act Application, not the FAFSA
  - Check with colleges and universities to see if institutional financial aid is available
  - Call MALDEF at (213) 629-2512
  - Students should apply for all scholarships for which they may be eligible
  - For a list of scholarships, go to
    www.maldef.org/assets/pdf/14-15_MALDEF_Scholarship.pdf
    and
    www.e4fc.org

Have you ever received federal student aid?
◉ Yes   ○ No

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans and/or work-study)?
○ Yes   ◉ No

- **Students who have never attended college since high school will not be asked any of the Drug Conviction questions**

- **Students who indicate that they have attended college before will be asked if they have ever received federal student aid**

- **If the answer is "yes," students will be asked if they were convicted for the possession or sale of illegal drugs.  Most students will answer 'No" to this question and will not be asked any additional questions**

- **Even students who have been convicted of a drug offense while in college and receiving federal student aid may still be eligible to receive federal financial aid**

# Section 1 - Student Aid Eligibility Drug Convictions (continued)

Based on the answers you provided, we have determined that your eligibility for federal student aid is not affected by the previous question(s).

If you are convicted of possessing or selling drugs after you submit your FAFSA, you must notify the financial aid administrator at your college immediately. You will lose your eligibility for federal student aid and will be required to pay back all aid you received after your conviction.

PREVIOUS    NEXT

NEED HELP?    SAVE    CLEAR ALL DATA    VIEW FAFSA SUMMARY    EXIT

# Section 2
# School Selection

- **FAFSA on the Web allows the student to list up to 10 colleges/universities at a time.**

- **If a student would like to add more schools, they can always log back into their application after receiving their Student Aid Report, remove the currently listed schools, and then resubmit the application with newly inputted schools**

- **The list of colleges will not be shared with the colleges listed on the FAFSA. It is, however, shared with state grant agencies**

- **The student should make sure to list at least one California Community College, UC, CSU, and Private**

- **While in the School Selection Section, the student will be asked to enter the location and name or the federal school code for each school to which he/she wants FOTW information sent**

- **If the student does not know the federal school code, enter the state in which the college/university is located and search for the federal school code by the city name**



**STUDENT INFORMATION**

ℹ Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, follow these instructions.

**Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.**

ℹ Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's Federal School Code?    ⭕
○ Yes    ⊙ No

State    ⭕
California ▾

City (optional)    ⭕
Sacramento

School Name (optional)    ⭕

SEARCH TIPS ℹ    ◀ PREVIOUS   NEXT ▶   SEARCH 🔍

## Strategies for Listing Colleges

- **List a California college or university first (for Cal Grant consideration)**

- **Then list those colleges with the earliest financial aid deadlines, regardless of whether they are in-state or out-of-state**

- **If the student is applying to more than ten colleges, wait for the processed Student Aid Report (SAR) and then add additional colleges, deleting previous colleges if necessary**

  - **via the Web, using the student FSA ID**

  - **By phone, using the DRN from the SAR**

**NOTE: Each UC and CSU campus must be listed separately**

**STUDENT INFORMATION**

For each school listed, select the appropriate housing plan from the dropdown list.

**School Name:** Calif State Univ-sacramento
**Federal School Code:** 001150
**Housing Plans**

Select ▾

Select
On Campus
With Parent
Off Campus

- The student will be asked to select the housing plan that best describes the type of housing the student expects to have while attending each listed school

- The choices for housing are: On Campus, With Parent, Off Campus

- Students who live with parents or relatives may get less aid

- Remember, selecting the "On Campus" housing option is not an application for on-campus housing. Students should check with the colleges/ universities about housing information when they apply for admission

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# Section 3 - Determination of Student Dependency Status

- **If the student checks "No" in all of the boxes about Dependency Status, the student will be asked to go to Section 4. For FAFSA filing purposes, the student is considered a dependent student and will be required to provide parental information**

- **If any one of the items in this section applies to the student, he/she should mark the appropriate box, skip Section 4, and go to Section 5. The student is considered an independent student for FAFSA filing purposes and is NOT required to provide parental information**

- **Dependent students who have unusual circumstances may want to appeal to the college for a dependency override**

# Section 4
# Parent Demographics

- **If the answer to any question is zero or the question does not apply, enter 0:**

$                0

- **Report whole dollar figures:**

$    12,356   (no cents)

- **Recommendation: If your parents have not filed their federal tax return, use W-2 forms and/or other employment records - such as the years final pay check stubs - to estimate total income**

- **Remember, rather than miss any filing deadline, use estimated income information**

## Who is considered a parent?

- **Biological or adoptive parent(s)**
  - Including same-sex parents
  - Including unmarried parents living together
- **In case of divorced or separated parents who don't live together, provide information about the parent the student lived with more in the last 12 months**
- **Stepparent (regardless of any prenuptial agreements), if currently married to the student's custodial parent**

- **Do <u>not</u> provide information on:**
  - **Foster parents or legal guardians**
    - **If the student is in foster care or has a legal guardian, he/she is automatically considered an independent student**
  - **Grandparents or other relatives are not considered parents unless they have adopted the student**
    - **If this is not the case, the student must attempt to get biological parental information**
    - **Colleges may use Professional Judgment to allow the student to file as independent**

# Section 4 - Parent Household Size



**PARENT INFORMATION**

**Household Size**

Your parents

> 2

Yourself, even if you do not live with your parents

> 1

Your parent's other children (even if they do not live with your parents) if:
> a. Your parents will provide more than half of their support from July 1, 2019 through June 30, 2020 or
> b. These children can answer "No" to every Dependency Status question on the FAFSA

> _

Other people if:
> a. they now live with your parents,
> b. your parents provide more than half of their support, and
> c. your parents will continue to provide more than half of their support from July 1, 2019 through June 30, 2020

> _

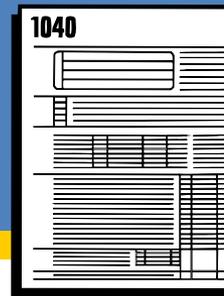Your parents' number of family members in 2019-2020 (household size)

> 3

**Number in College**

How many people in your parents' household (as reported above) will be college students between July 1, 2019 and June 30, 2020? Do not include your parents.

> _

PREVIOUS    NEXT

- **This question asks if parents have completed their IRS income tax return**

- **If parent(s) answer "Already completed," they will be given the option to transfer their income tax information directly from IRS records to the FOTW**

- **If parents indicate that they have recently filed their taxes, they may not be able to access their IRS data if they have filed taxes electronically within the last three weeks or by mail within the last eleven weeks**

- **Instead, they should use their actual IRS tax return to complete the FOTW so the student does not miss any important financial aid deadlines**

**Parent Tax Filing Status**

Student Demographics — School Selection — Dependency Status — Parent Demographics — Financial Information — Sign & Submit — Confirmation

**PARENT INFORMATION**

For 2017, have your parents completed their IRS income tax return or another tax return?

Already completed

For 2017, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return

PREVIOUS    NEXT

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## IRS Data Retrieval Tool

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

LINK TO IRS ⇄

◀ PREVIOUS    NEXT ▶

Student Demographics ✓ · School Selection ✓ · Dependency Status ✓ · Parent Demographics ✓ · Financial Information · Sign & Submit · Confirmation

Leaving *FAFSA on the Web*

You are now leaving *FAFSA on the Web* and will be transferred to the IRS Web site. Your FAFSA information will be saved.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to *FAFSA on the Web* from the IRS Web site. If you do not transfer your information or choose not to return to *FAFSA on the Web* from the IRS Web site, you will have to log in to open your saved FAFSA.

For your protection, your tax return information will not display on the IRS Web site or on the FAFSA.

SKIP IRS DRT 📋        PROCEED TO IRS SITE ➜

**Order your free IRS Tax Return Transcript at www.irs.gov/individual/get-transcript**

Get Transcript ONLINE

Get Transcript by MAIL

- If you can't use the IRS Data Retrieval Tool, you may be required to provide an IRS Tax Return Transcript if selected for verification
- The online tax return transcript is preferred because it can be emailed to the college, but getting it requires more information
- A credit card account number of the account number from a loan
- A mobile phone number registered to you
- Otherwise, you will need to obtain a tax return transcript by mail sent to the address on your income tax return

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# Section 5 - Parent Dislocated Worker

As of today, is either of your parents a dislocated worker?

Select ▾
- Yes
- No
- Don't know

- **The student will be asked to check if parent 1 and/or parent 2 is a dislocated worker**

- **A person may be considered a dislocated worker if he or she:**
  - lost his/her job
  - has been laid off or received a layoff notice
  - is receiving unemployment benefits due to being laid off or is losing a job and is unlikely to return to a previous occupation
  - is self-employed but is unemployed due to economic conditions or natural disaster
  - is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station
  - is a displaced homemaker
    - A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed, and is having trouble finding or upgrading employment

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# Section 5
# Prior year Additional Financial Information

**The student will be asked to report if his or her parents received or paid any of the following items in the prior year. Check all that apply and provide amounts.**

- **American Opportunity or Lifetime Learning tax credits**
- **Child support paid**
- **Taxable earnings from Work-study, Assistantships, or Fellowships**
- **Taxable grant and scholarship aid reported to the IRS**
- **Combat pay or special combat pay**
- **Cooperative education program earnings**

**PARENT INFORMATION**

Did your parents have any of the following Items in 2018? Enter amounts for all that apply.

Child support received for all children. Do not include foster care or adoption payments

$        0 | .00

Housing, food, and other living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military allowance for housing

$        0 | .00

Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits)

$        0 | .00

Other untaxed income not reported, such as workers' compensation, disability benefits, etc.

$        0 | .00

Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances

$        0 | .00

CHECK FOR ERRORS     PREVIOUS     NEXT

# Section 5
# Parent Untaxed Income

- **The student will be asked to report if his or her parents had any untaxed income. Check all that apply. Some examples of the most common items are:**
  - **Payments to tax-deferred pension and savings plans such as 401K**
  - **IRA deductions, and payments to self-employed SEP and Keogh**
  - **Child support received**
  - **Tax exempt interest income**
  - **Housing, food and other living allowances paid to members of the military and clergy**

**Did your parents have any of the following items in 2018? Enter amounts for all that apply.**

Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q

$    0    .00

Student college grant and scholarship aid reported to the IRS in your parents' income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships

$    0    .00

Education credits (*American Opportunity Tax Credit or Lifetime Learning Tax Credit*) from IRS Form 1040A-line 33

$    0    .00

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040A-line 17

$    0    .00

Tax exempt interest income from IRS Form 1040A-line 8b

$    0    .00

Untaxed portions of IRA distributions from IRS Form 1040A-lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here

$    0    .00

Untaxed portions of pensions from IRS Form 1040A-lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here

$    0    .00

PREVIOUS    NEXT

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**Parents may be asked to report their assets as of the day they complete the FOTW if amounts exceed those shown in the question on the FOTW.  If so:**

- **Parent(s) must list the net value of their assets as of the day they complete the FOTW**

- **If net worth is zero, enter 0**

$ 0

**NOTE: Some financial aid offices may request supporting documentation for the answers to these questions**

# Section 5
# Parent Assets

- **If asked, students should report the current balances of their parents' cash, savings, and checking accounts as of the day they complete the FOTW**

- **They may also be asked to provide information about the net value of parent investments such as real estate, rental property, money market and mutual funds, stocks, bonds and other securities**

- **In addition, they may be asked questions about the net value of parent businesses and investment farms**

- **They should not include the home in which they live, the value of life insurance and retirement plans, or the value of a family-owned and controlled small business**

**PARENT INFORMATION**

As of today, does the total amount of your parents' current assets exceed $15,900.00?  ⦿ Yes  ○ No

As of today, what is your parents' total current balance of cash, savings, and checking accounts?

$ [                    ] .00

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?

$ [                    ] .00

As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees.

$ [                    ] .00

◉ PREVIOUS     NEXT ◉

- **Indicate if the student, his/her spouse, or anyone in the student's household received benefits in prior years from any of the federal programs listed**
  - **Supplemental Security Income (SSI)**
  - **Medicaid**
  - **Supplemental Nutrition Assistance Programs (SNAP)**
  - **Free or Reduced Price School Lunch**
  - **Temporary Assistance for Needy Families (TANF)**
  - **Special Supplemental Nutrition Program for Women, Infants and Children (WIC)**
  - **None of the above**

**Dependent Students SKIP THIS QUESTION**

# Section 6
# Student Signature Page

- **Sign and Submit**
    - **Recommend that students and their parents sign the FAFSA electronically using their FSA IDs**
    - **Remember to read and mark "Agree" to the student Terms of Agreement**
        - **Use federal and state student aid funds for college costs**
        - **Not be in default on a federal student loan or made arrangements to repay it**
        - **Not owe money on a federal student grant or made arrangements to repay it**

- **Sign and Submit**
  - **Recommend that one custodial parent signs the FAFSA electronically using his/her FSA ID**
  - **Remember to read and mark "Agree" to the Terms of Agreement**
- **Parent(s) without Social Security Numbers**
  - **Click on "Other options to sign and submit" for Paper Signature Page**

**Parent Signature**

Are you signing as the student's Parent 1 (father/mother/stepparent), or Parent 2 (father/mother/stepparent)?

○ Parent 1 (Father/Mother/Stepparent)     ○ Parent 2 (Father/Mother/Stepparent)

**READ BEFORE PROCEEDING**

By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked:

1. to provide information that will verify the accuracy of your completed form
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

I, the parent, agree to the terms outlined above.

○ Agree     ● Disagree

What is your (the parent's) FSA ID?

Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

[                    ]          Create an FSA ID

FSA ID Password                Forgot Username

[                    ]          Forgot Password

Other options to sign and submit

[ SIGN ]

- **Confirmation Page shows**
  - **date and time the FAFSA was submitted**
  - **Expected Family Contribution (EFC)**
  - **Estimated Federal Pell Grant and Federal Stafford Loan eligibility**
  - **List of schools to receive FAFSA data**
- **Print and save a copy of the Confirmation Page**

# FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or grad school.

## NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out now.

**START HERE >**

## RETURNING USER?

Correct info • Add a school
View your *Student Aid Report* (SAR)

**LOG IN >**

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**Go to www.fafsa.ed.gov to complete and submit your application.**
**For more information on federal student aid,**
**visit www.StudentAid.gov**
**You can also talk with your college's financial aid office**
**about other types of student aid that may be available**

**CASH FOR C//LLEGE**

California
Student Aid Commission

**★Edvisors®**

# Special Circumstances

- **Contact the Financial Aid Office if there are circumstances which affect a family's ability to pay for college such as:**
  - Loss or reduction in parent or student income or assets
  - Death or serious illness
  - Natural disasters affecting parent income or assets such as the recent California wind storms, wild fires, floods, or mudslides
  - Unusual medical or dental expenses not covered by insurance
  - Reduction in child support, Social Security benefits or other untaxed benefit
  - High unreimbursed dependent costs for a special needs child
  - Financial responsibility for elderly grandparents, or
  - Any other unusual circumstances that affect a family's ability to contribute to higher education

# Application Filing Tips
## FAFSA on the Web

- **Gather necessary documents ahead of time**
- **Complete a FAFSA on the Web available at: www.fafsa.ed.gov**
- **Allow ample time to complete the online FOTW application for submission by the deadline**
- **Check the FAFSA on the Web for accuracy prior to submission**
- **Save all work periodically**
- **Sign the application using student's and one custodial parent's FSA IDs**
- **Print and keep a copy of the FAFSA before submitting data**
- **Print and keep a copy of the Submission Confirmation Page**

# Student Aid Report (SAR)

- **After the student completes the FAFSA on the Web, a SAR will be sent to the student**
  - **An electronic SAR Acknowledgement will be sent if student provides an e-mail address**
  - **A paper SAR will be mailed if no student e-mail address is provided**
  - **Student should contact FAFSA processor at 1-800-4-FED-AID (1-800-433-3243) if SAR not received within two weeks**
- **An electronic copy of the data will be sent to each college or university listed by the student in Section 2**
- **Keep a copy of the SAR with other financial aid documents**

# What Happens Next?

**Students _and_ the colleges the student listed receive Student Aid Report (SAR) from federal processor**

⬇

**Students who complete FAFSA and Cal Grant GPA Verification Form receive California Aid Report (CAR)**

⬇

**Students and families review SAR and CAR for important information and accuracy of data**

⬇

**Colleges match admission records with FAFSA and other required financial aid forms to determine aid eligibility**

⬇

**Colleges provide notices of financial aid eligibility to admitted students who have completed all required financial aid forms**

⬇

**Always contact the college or university you plan to attend for important deadlines and additional information**

# Federal Verification

- **Some students may be required to verify the information reported on the FAFSA**
- **If selected for verification, the tax information of federal tax filers will be verified through**
  - **The IRS Data Retrieval Process, or**
  - **IRS Tax transcripts if requested by the college or university**
- **Non-tax filers selected for verification may be asked to provide**
  - **Signed statements confirming that they did not file a federal tax return and were not required by IRS to do so**
  - **Copies of W-2s, 1099s or other income documentation from each employer , if any income was earned from work**
- **All selected aid applicants will also be asked to verify certain demographic data listed such as**
  - **Household size and number in college**
  - **Enrollment History for transfer students**
  - **Identity Confirmation**

# Check Your Cal Grant

**By opening a WebGrants Account, a student can:**

- **Check Cal Grant award status 24/7**
- **Confirm student's high school graduation as required**
- **Make changes to Cal Grant school choices**
- **View how much a Cal Grant is worth at different California colleges and universities**
- **View Cal Grant payment history**
- **Create a WebGrants account at:**
  **www.webgrants4students.org**

# Summary of the Financial Aid Process

- Be sure to apply for financial aid this year and every year as soon as possible on or after October 1 to receive the best financial aid award possible
- File the FAFSA ASAP on or after October 1
- Submit all required forms, including the FAFSA, by each college's published deadlines (but no later than March 2)
- By March 2, submit a Cal Grant GPA Verification Form
- Keep a copy of all forms submitted
- Review the electronic Student Aid Report (SAR) Acknowledgement or the paper SAR sent to the student
- Review the California Aid Report (CAR)
- Watch for financial aid award notifications from colleges to which the student has been admitted
- **ASK QUESTIONS!**
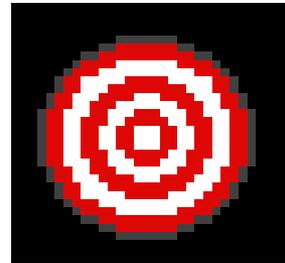
# Keeping Your Financial Aid

To retain eligibility for financial aid in subsequent years, you must:

- Generally maintain at least a 2.0 GPA on a 4.0 scale;
- Maintain at least half-time enrollment for federal student loans (Federal Pell Grant is prorated by enrollment status); and
- Be passing enough classes to graduate within 150 percent of the normal time-frame for the degree. Note that while taking 12 credits is considered full-time for FSA purposes, to graduate on-time you'll need to take 15 credits each term

# If You Need Help at Any Time

- **FAFSA on the Web – Live Help**

- **Phone 1-800-4-FED-AID (1-800-433-3243) or 1-334-523-2691**

- **TTY (hearing impaired): 1-800-730-8913**

- **FSAID problems: 1-800-557-7394**

- **Email the U.S. Department of Education at:**

    **FederalStudentAidCustomerService@ed.gov**

# Questions