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CONFERENCE CHAMPIONS '18
CONFERENCE CHAMPIONS '22

Your Presenters

Ed Lane

Higher Education Access Partner

Adams, Cumberland, Franklin, Fulton, and York Counties

PA Higher Education Assistance Agency (PHEAA)

ed.lane@pheaa.org

Chat

We will be taking questions using the chat feature at the end of our presentation.



Select the chat symbol to submit a question.

How does the FAFSA help me?

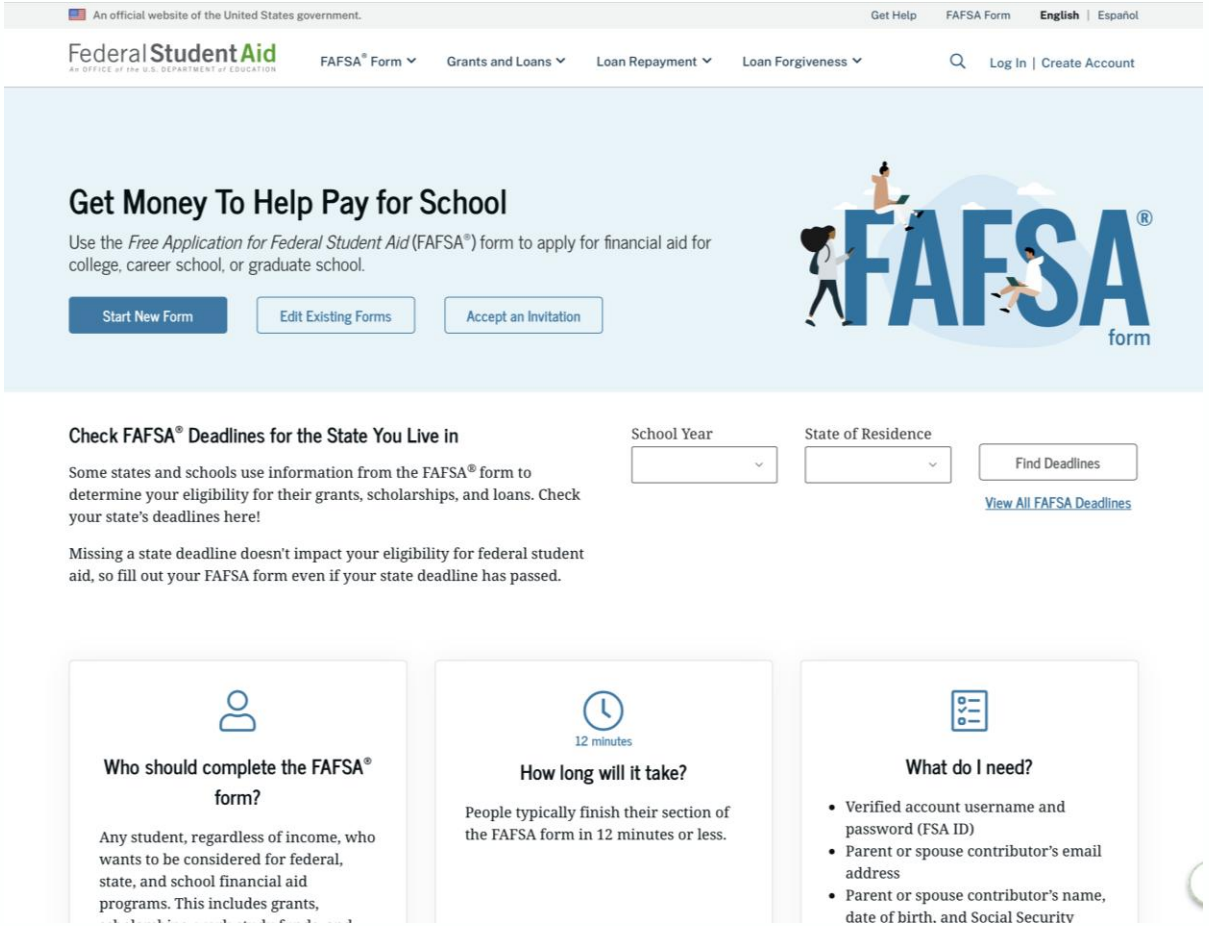
The FAFSA is a federal form used to determine student eligibility for the following:

- Federal programs
- State programs
- School programs



Filing the FAFSA

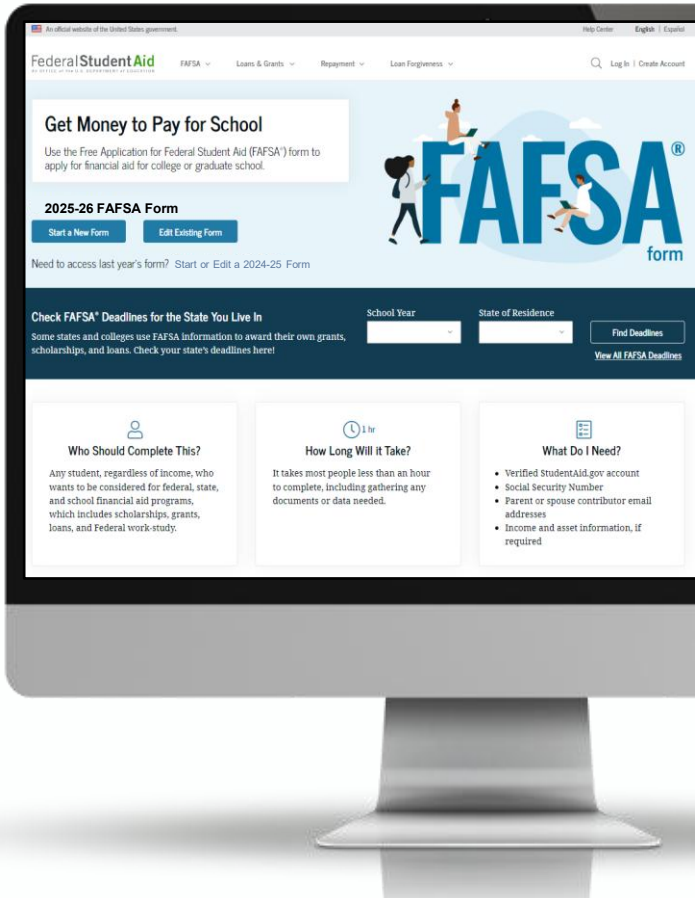
Students **must file a FAFSA every year** they are enrolled in postsecondary education.



Apply online at:
StudentAid.gov

FAFSA (Free Application for Federal Student Aid) – StudentAid.gov

- File online – Fast, Secure,
  SKIP LOGIC and Built-in Edits.
- File the FAFSA in English or Spanish at **StudentAid.gov**.



FAFSA Support in Other Languages

The Free Application for Federal Student Aid (FAFSA®) form is available in English and Spanish. If you need assistance in a different language, you can use our interpretation services.

Get information on requesting an interpreter or review the FAFSA guide in one of the following languages at **StudentAid.gov/apply-for-aid/fafsa/filling-out/request-interpreter** or call 1-800-433-3243.

- Chinese (Cantonese)
- Chinese (Mandarin)
- Tagalog
- Vietnamese
- French
- Korean
- German
- Arabic
- Russian
- French Creole

Deadlines Are Crucial



- Make sure you know the priority FAFSA filing deadlines for the schools you are researching.
- File your FAFSA prior to the earliest deadline of your school possibilities.
- Students do not have to be accepted for admission to list any schools on the FAFSA.

PA State Grant Deadlines

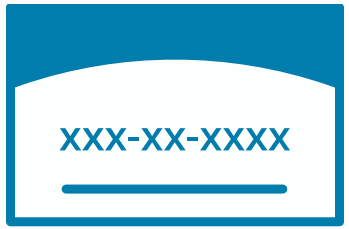
- **May 1 -** If you plan to enroll in a degree program or a college transferable program at a 2-year private college or other college or university
- **August 1 -** If you plan to enroll in a community college; a designated Pennsylvania Open-Admission institution; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

You must complete your FAFSA by the deadline to be considered for the PA State Grant.



FAFSA Prep

Information Needed for FAFSA



Social Security Numbers



Email Addresses (Not high school email address)



2025 Federal Tax Returns and W-2's



Current bank statements and records of other investment accounts (as of the FAFSA filing date)



Student & Contributor(s) StudentAid.gov Accounts



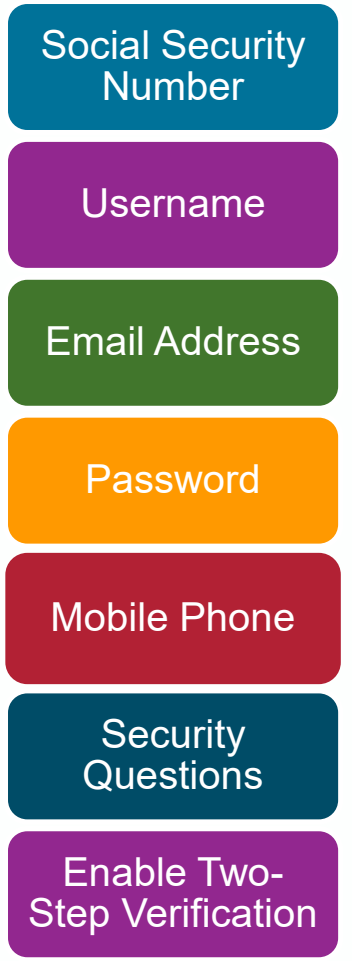
Current Records of any stocks, bonds and other investments, including 529 plans for student for whom the FAFSA is being completed



Total child support from the most recently complete calendar year

Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov account at **StudentAid.gov**
- Create prior to completing the FAFSA
- Legal signature for student and contributors.



Who Needs a StudentAid.gov Account?

- The student
- A biological or adoptive parent
- The spouse of the remarried parent who is on the FAFSA (stepparent)—if separate tax return was filed
- Unmarried biological parents of the dependent student who live together
- Both parents if married filing separate returns or neither filed a tax return
- Independent students and, if married, their spouse, if filing separate tax returns or if neither filed a tax return

Email Address

- An email address can only be associated with one StudentAid.gov account.



Dependent vs Independent

Will be 24 by January 1st of award year	*Are married*	Are working on a master's or doctorate
Serve in the U.S. armed forces or are a veteran	Since age 13 – had no living parent, were in foster care, or were a ward of the court	Are an emancipated minor
Have a court-ordered legal guardian	*Have children or dependents who live with them and receive more than half their support from them*	Are an unaccompanied youth who is homeless

For Dependent Students, Who Reports Info on the FAFSA?

YES

- Married parents living together
- Biological parents not married and living together
- Divorced or separated parents:
  - The parent that provided the most financial support to the student over the last 12 months.
  - If each parent provided the same amount of support, use the parent with the higher income.
- Stepparent – If part of the student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
- Grandparents
- Anyone else the student is living with



Who’s my FAFSA Parent?

- Dependent students can use the Who’s my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit StudentAid.gov/fafsa-apply/parents to access the Parent Wizard



FAFSA Sections

Student Section

- Background
- Demographics
- Financials
- Colleges
- Signature

Recommended that the student completes their section first to save time and prevent errors.

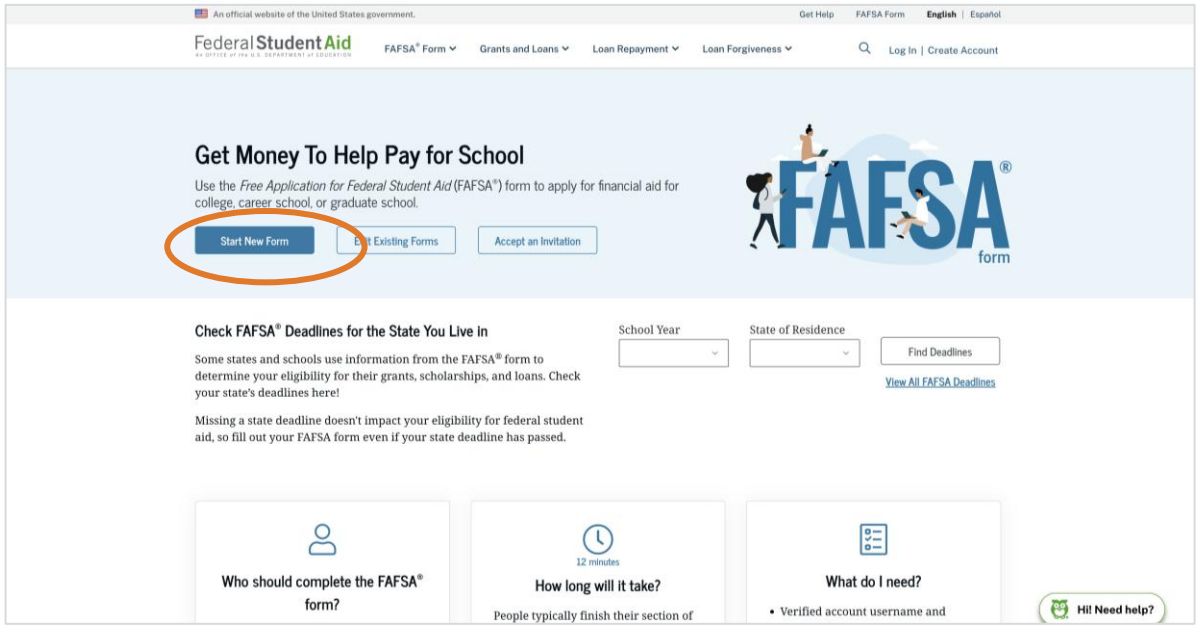
Parent Section

- Background
- Financials
- Signature

Student and Parent(s) must log in separately with their StudentAid.gov account to complete their respective sections.

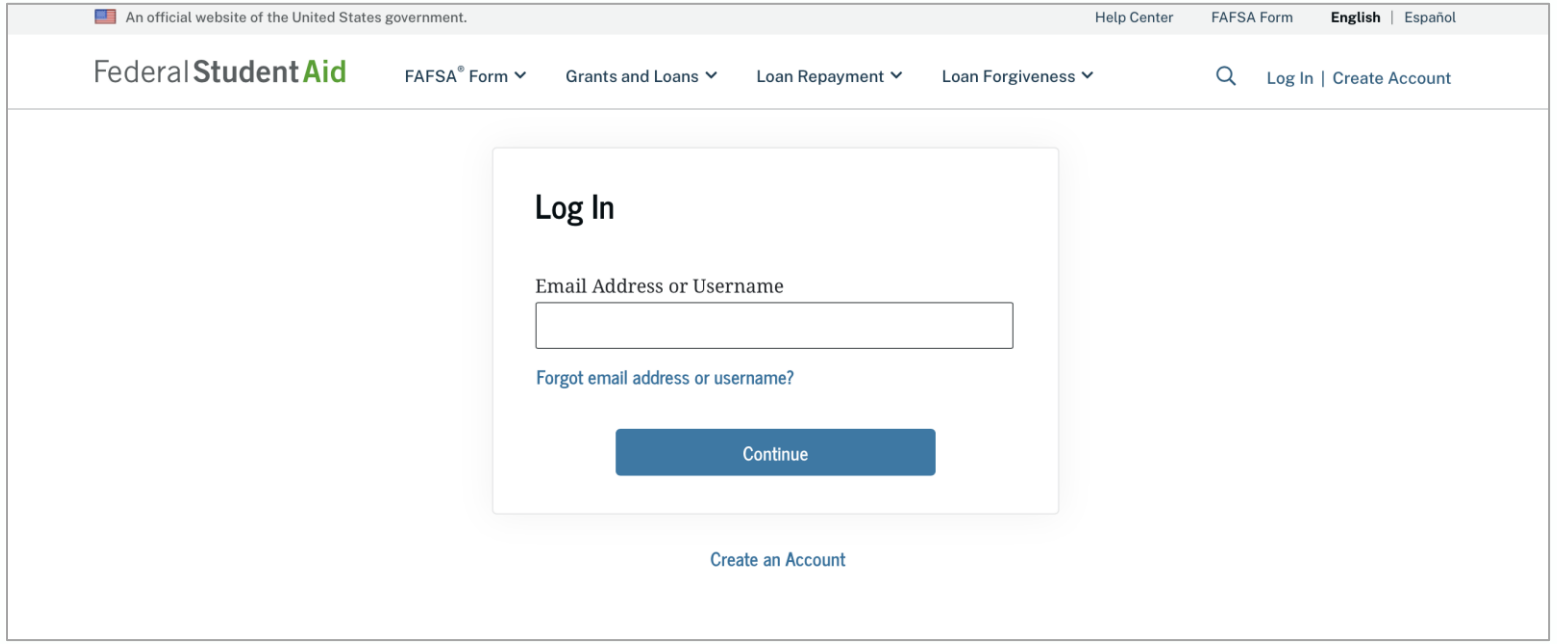
FAFSA Landing Page

- This is the main FAFSA® landing page. On this page, students are directed to "Start New Form," "Edit Existing Forms," or "Accept an Invitation."

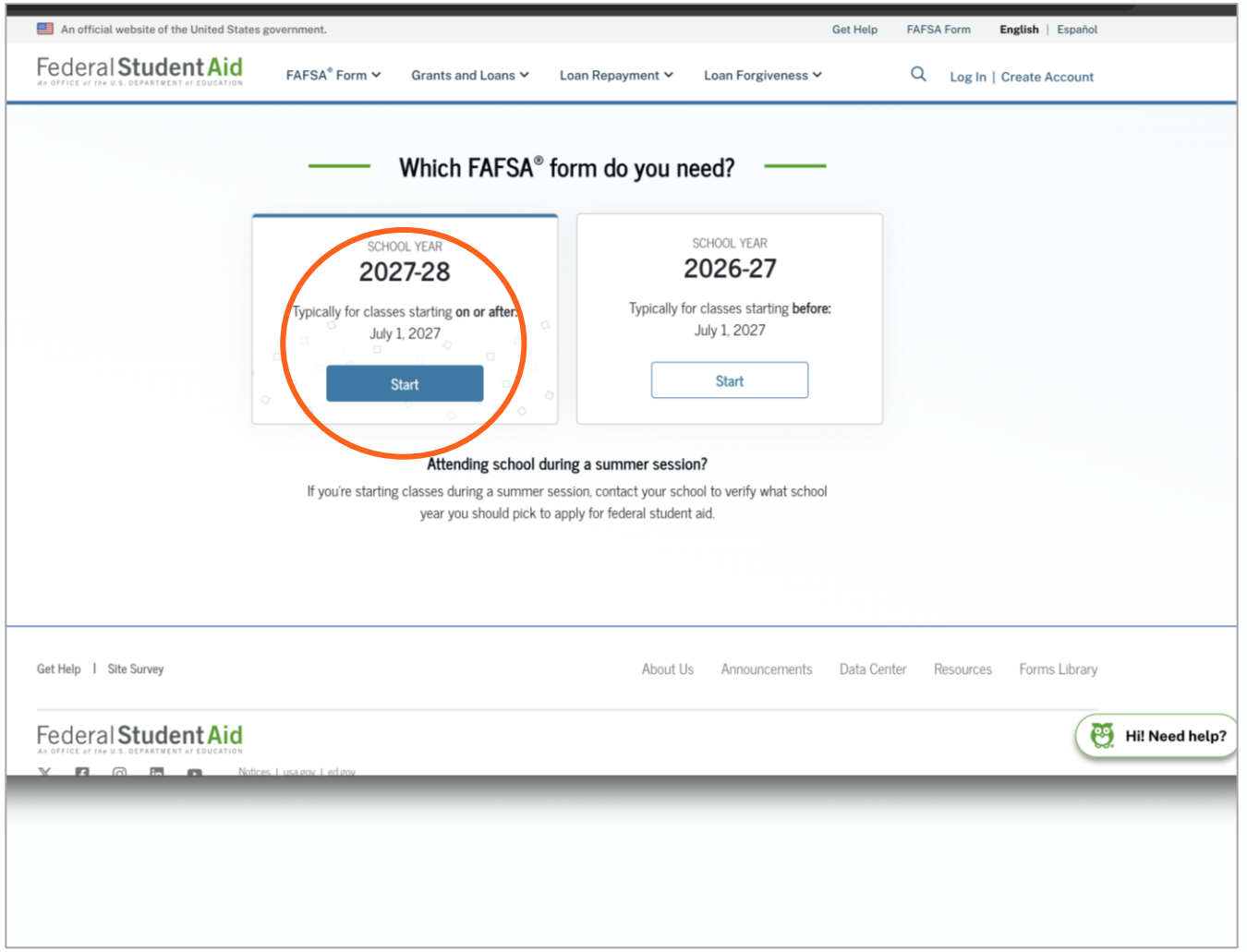


Student Logs in with StudentAid.gov Account

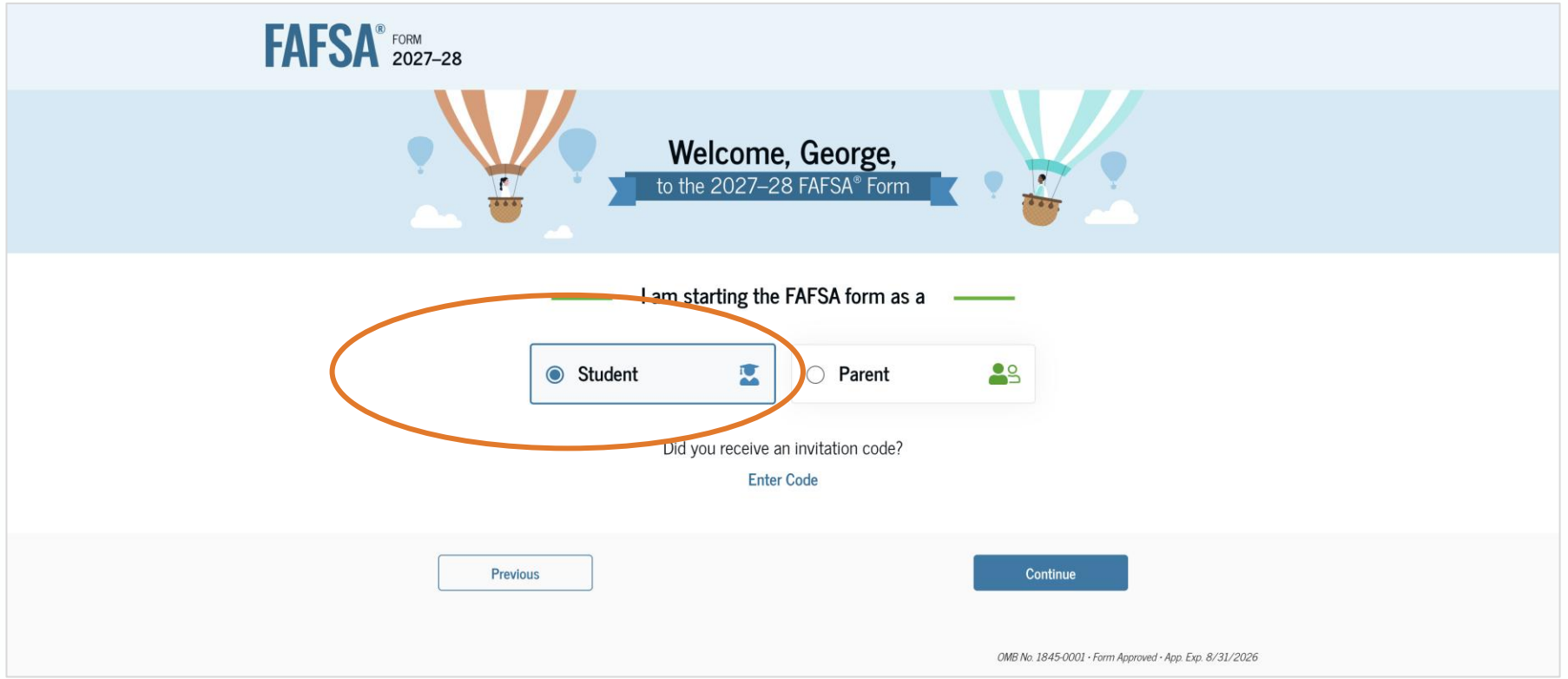
- Student will log in using their StudentAid.gov Account – username and password
- If the student does not have it, they would select "Create an Account"



Select 2027-28

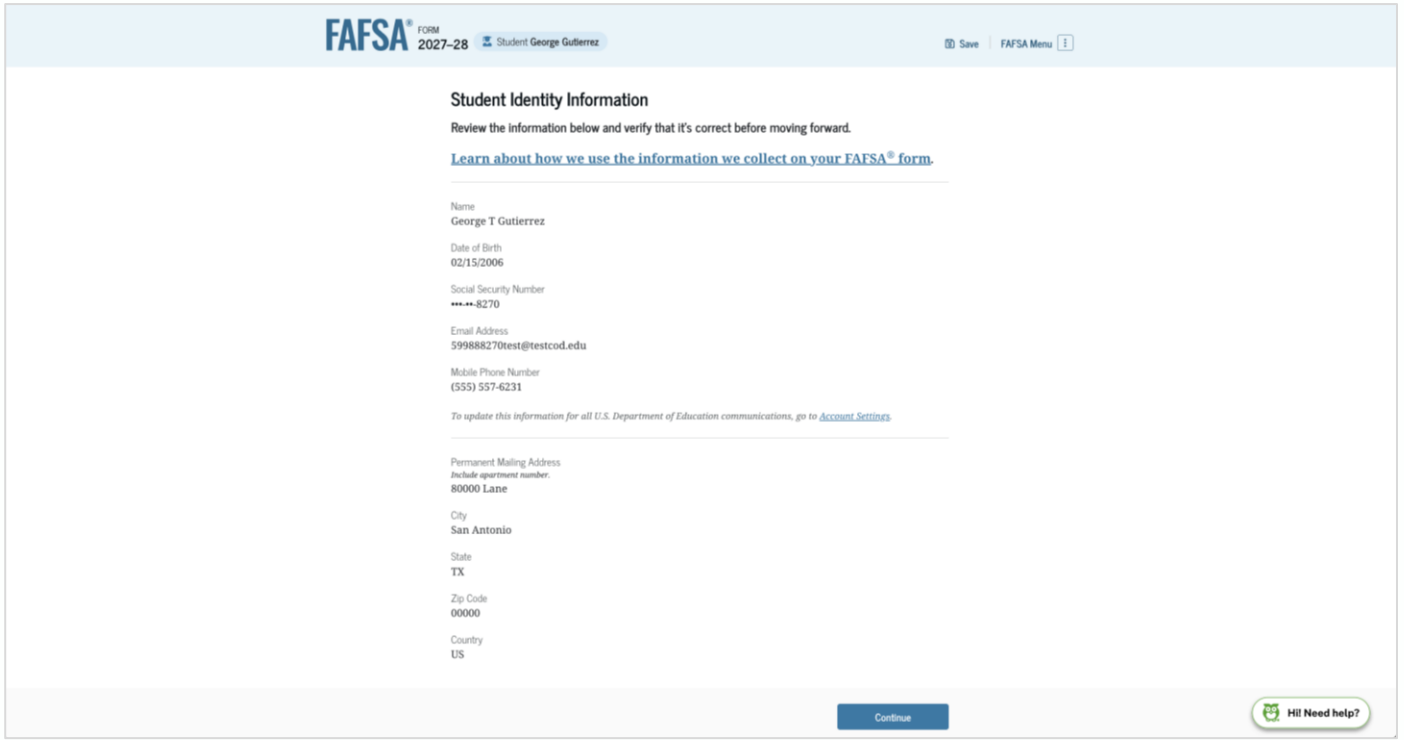


Select Student Role



Student Identity Information

To update any of the personal information, the student must access their Account Settings on StudentAid.gov.



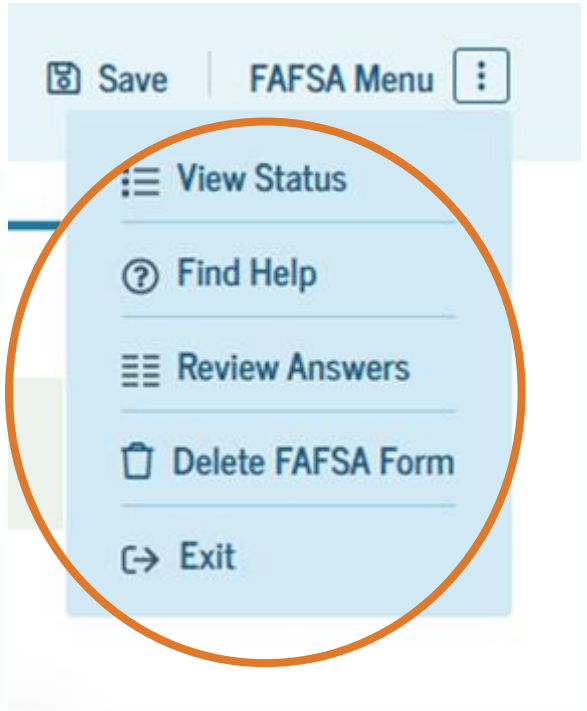
FAFSA Help/ Menu

Click on the ⓘ icon after any question for more help and guidance!

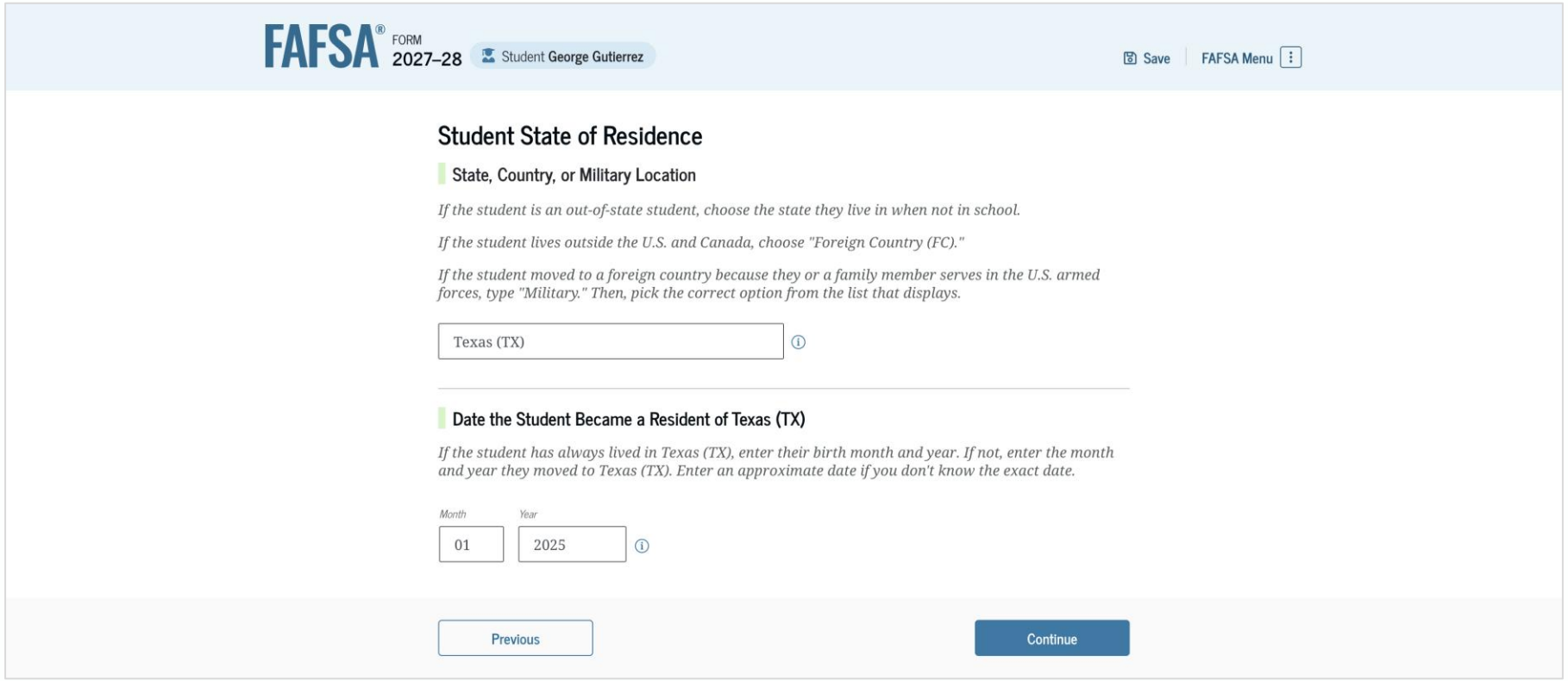
State ⓘ

Pennsylvania (PA)

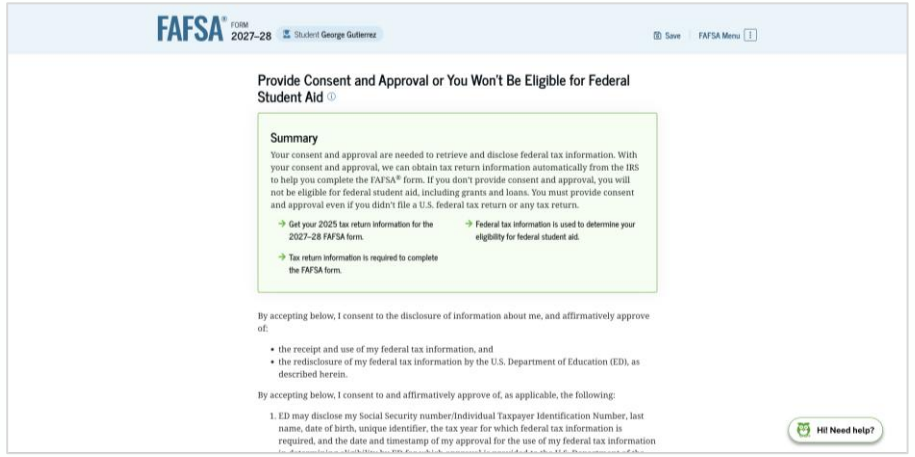
You can save the FAFSA and revisit the application later.



State of Residence

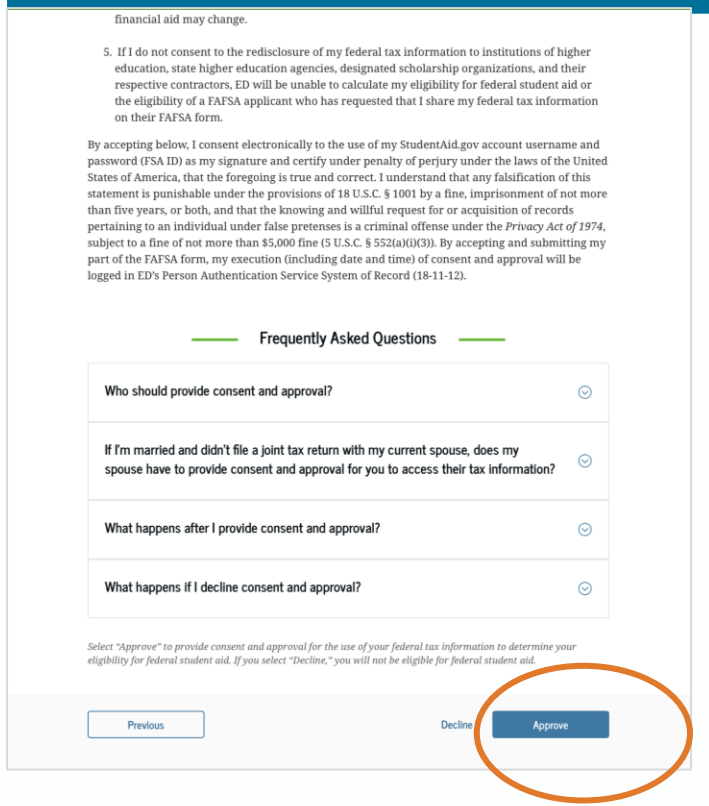


Provide Consent and Approval

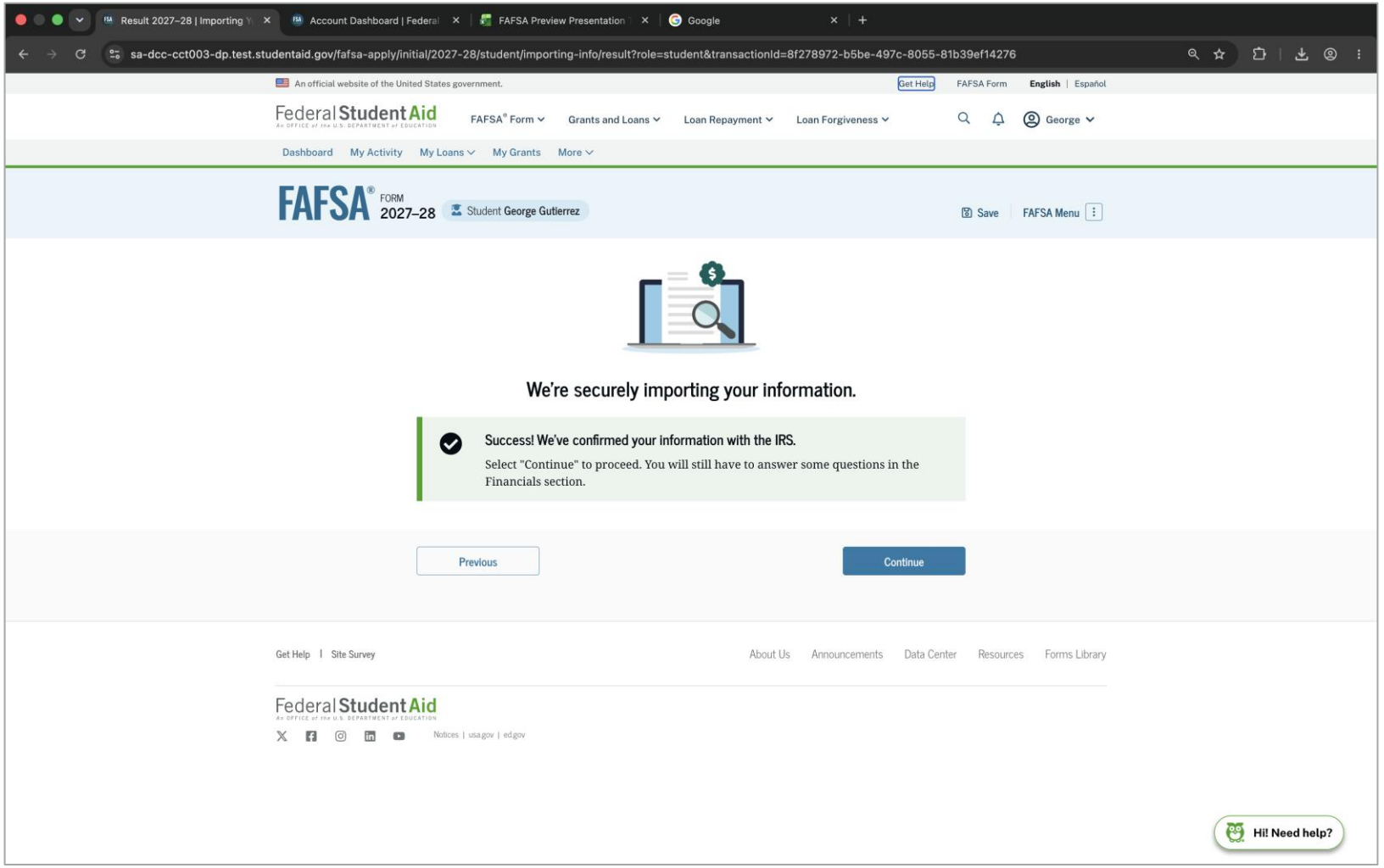


This page informs the student about consent, approval, and the use of federal tax information.

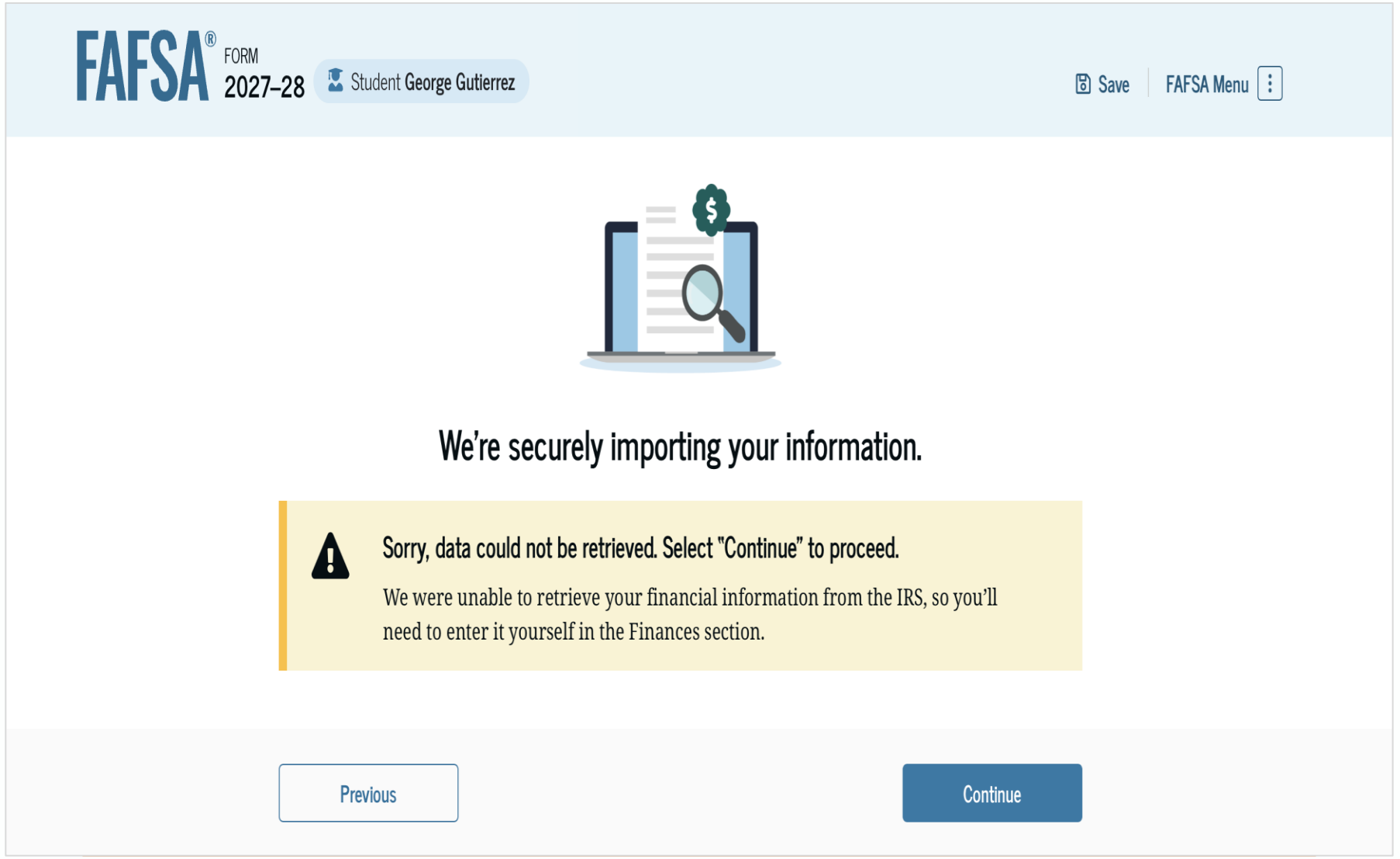
Consent and approval for the transfer of federal tax information are required to be eligible for federal student aid.



Import IRS Information



Import IRS Information



Student Personal Circumstances

FAFSA® FORM 2027–28 Student George Gutierrez

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

Background

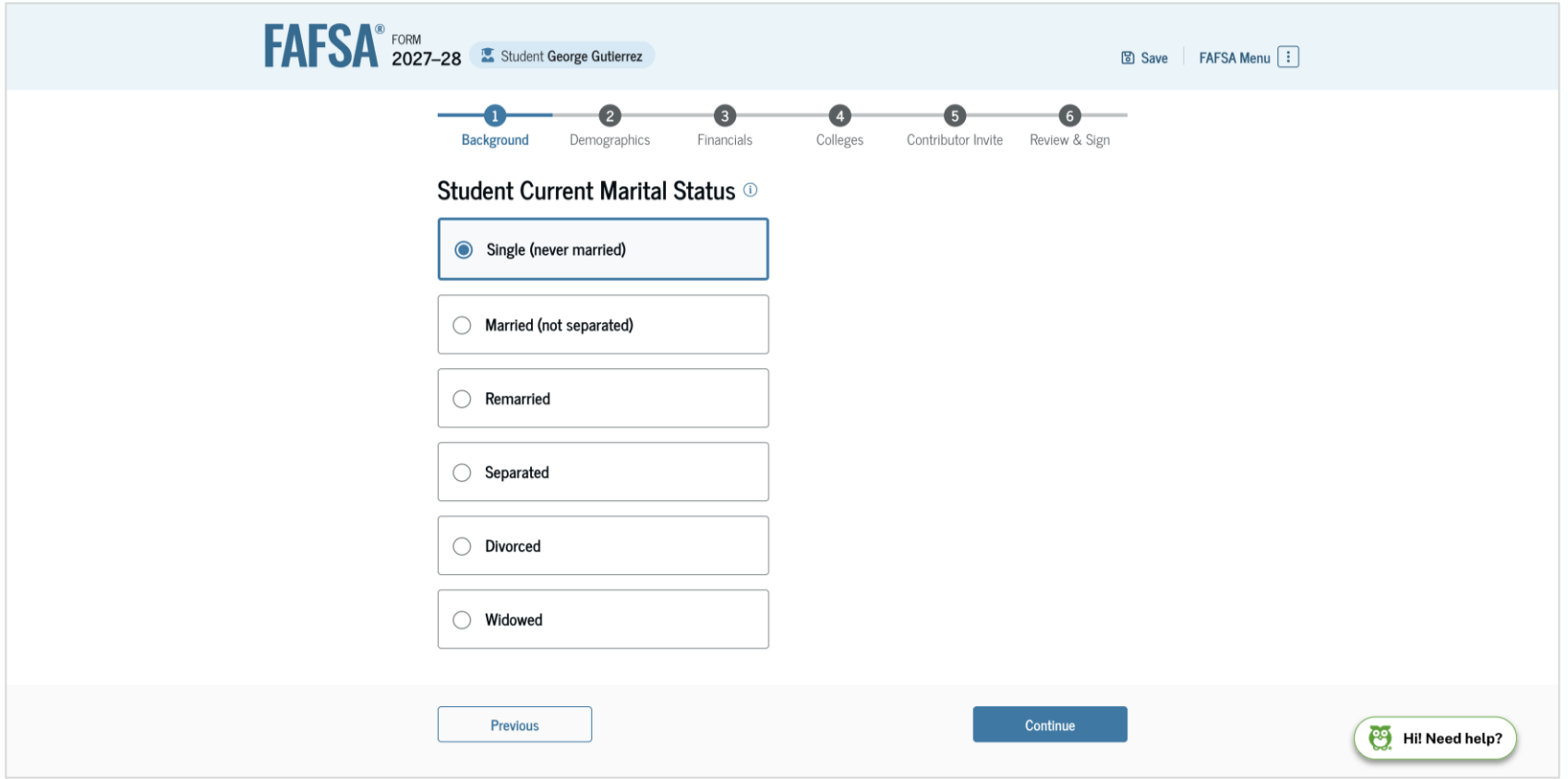
We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.



→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.

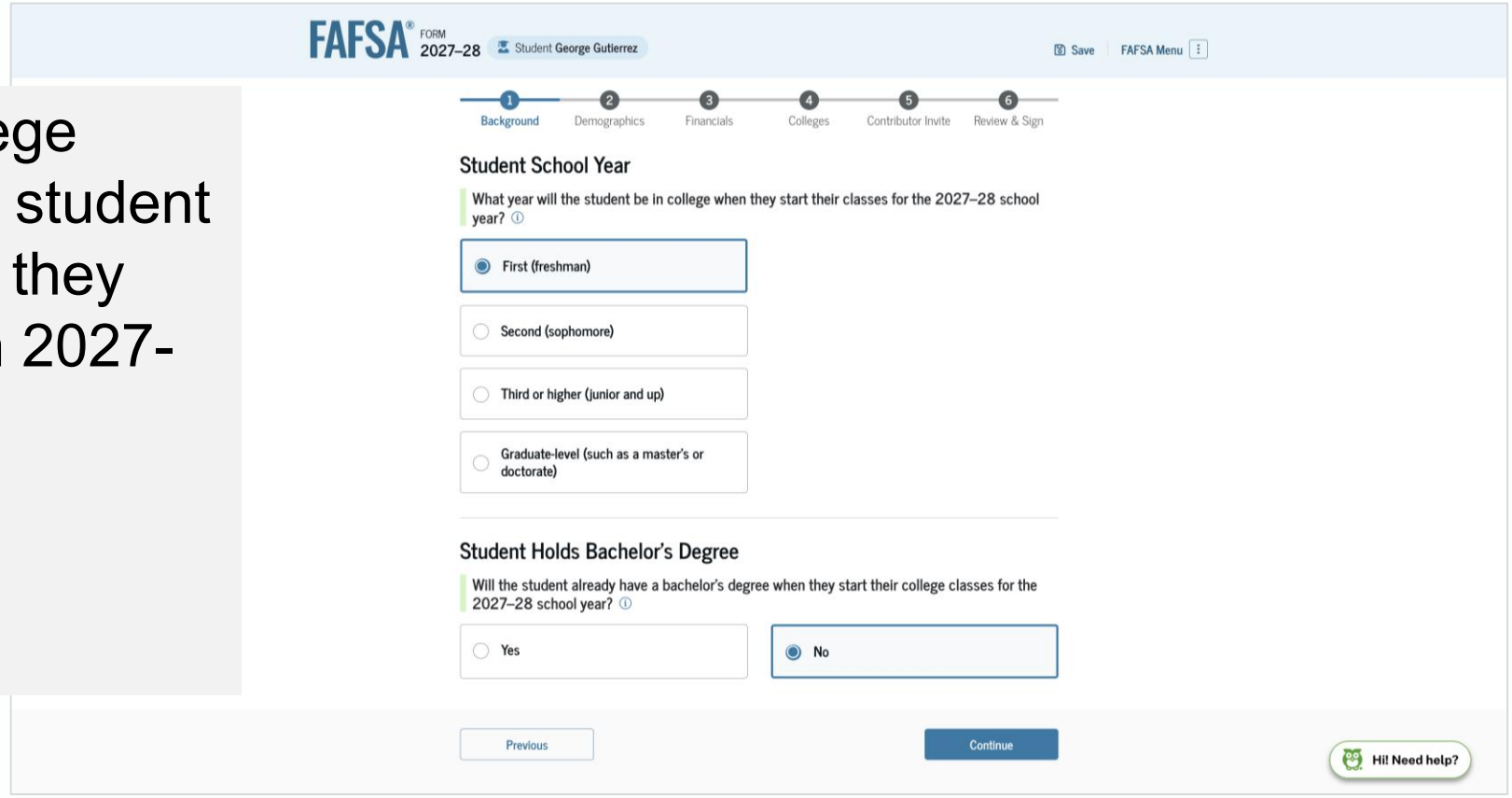
Previous Continue

Student Marital Status



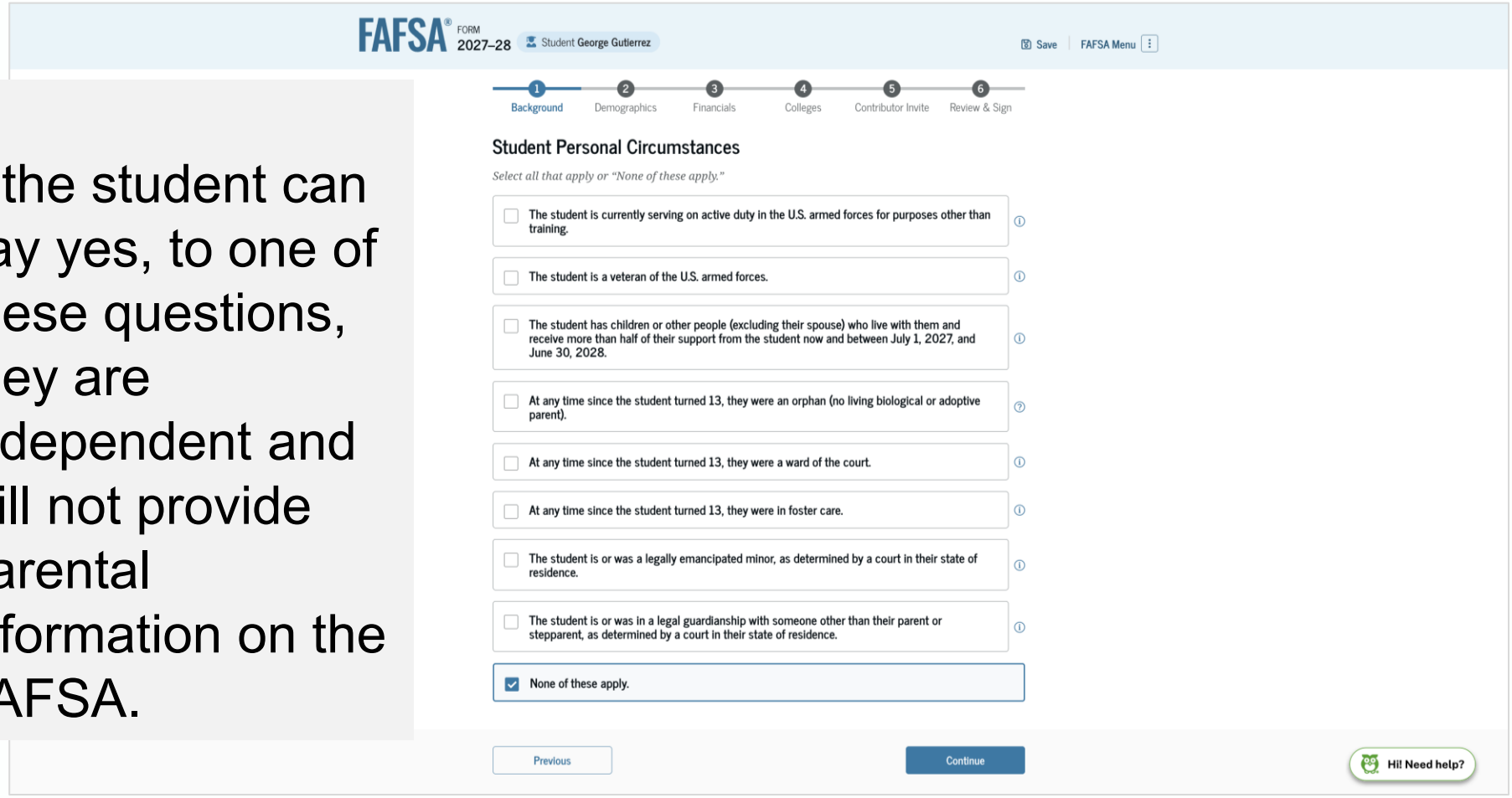
Student Plans

Select the college grade level the student will be in when they begin school in 2027-28.

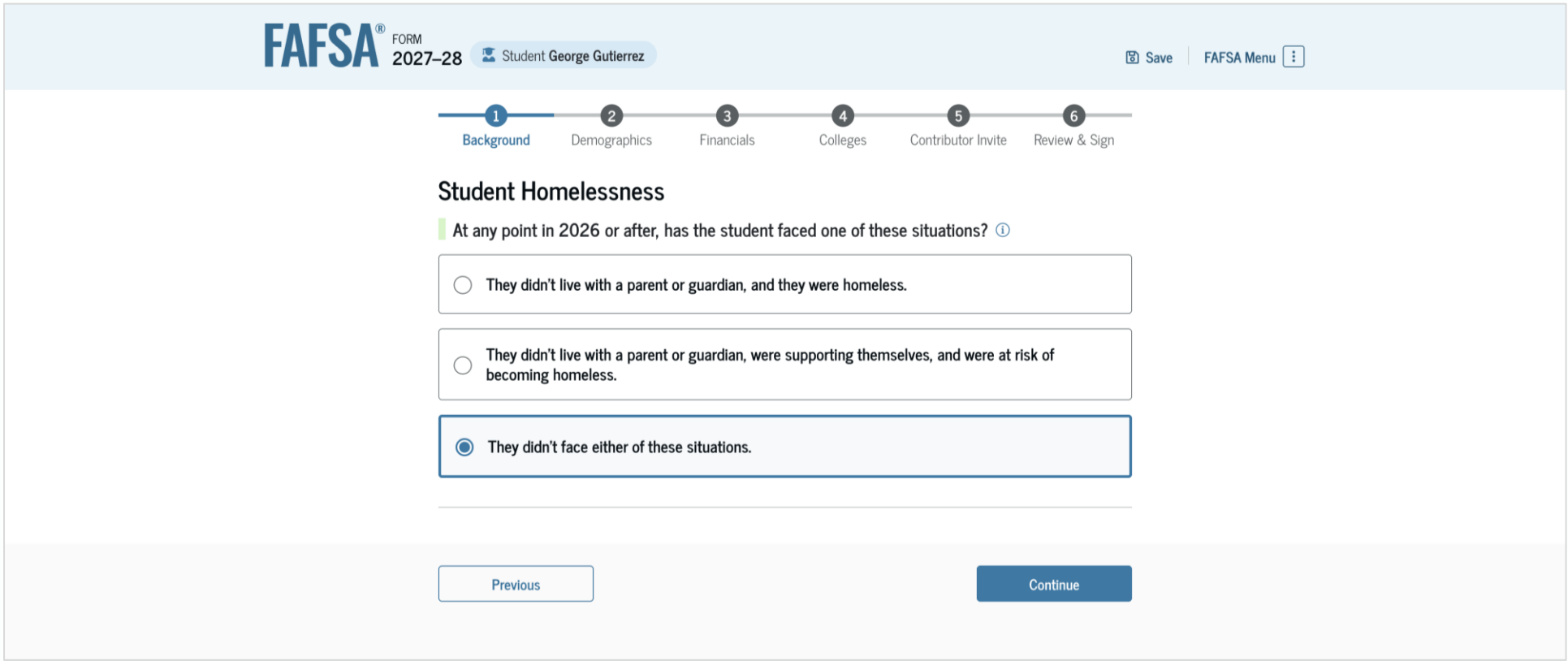


Personal Circumstances

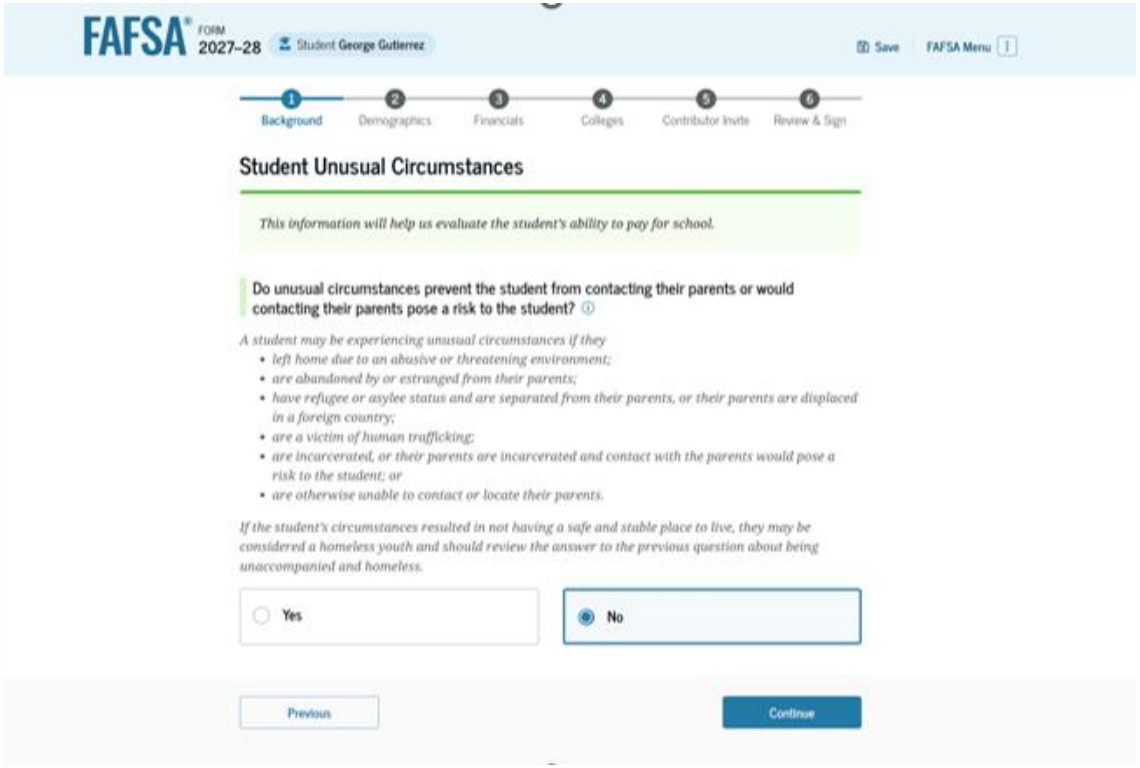
If the student can say yes, to one of these questions, they are independent and will not provide parental information on the FAFSA.



Homelessness Status



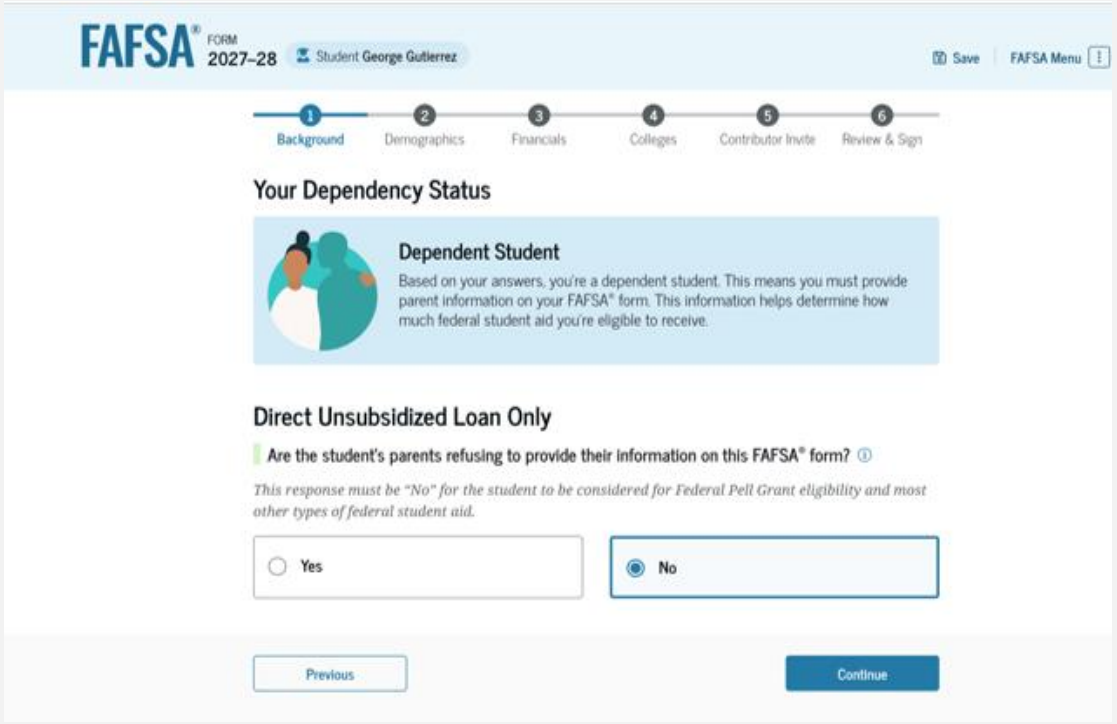
Unusual Circumstances

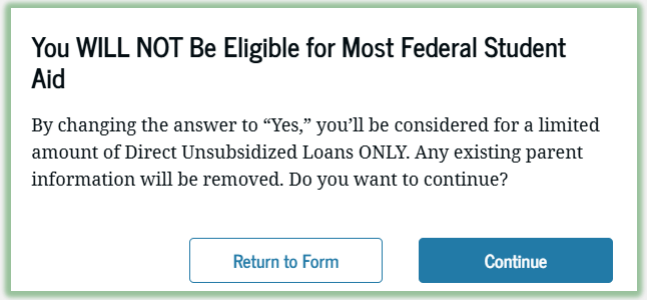


The student is asked if unusual circumstances prevent them from contacting their parent(s) or if contacting their parent(s) pose a risk to the student.

Dependent Student Status

If a dependent student selects “yes” because a parent refuses to provide information and no unusual circumstances exist, student will only be eligible for Direct Unsubsidized Loans.





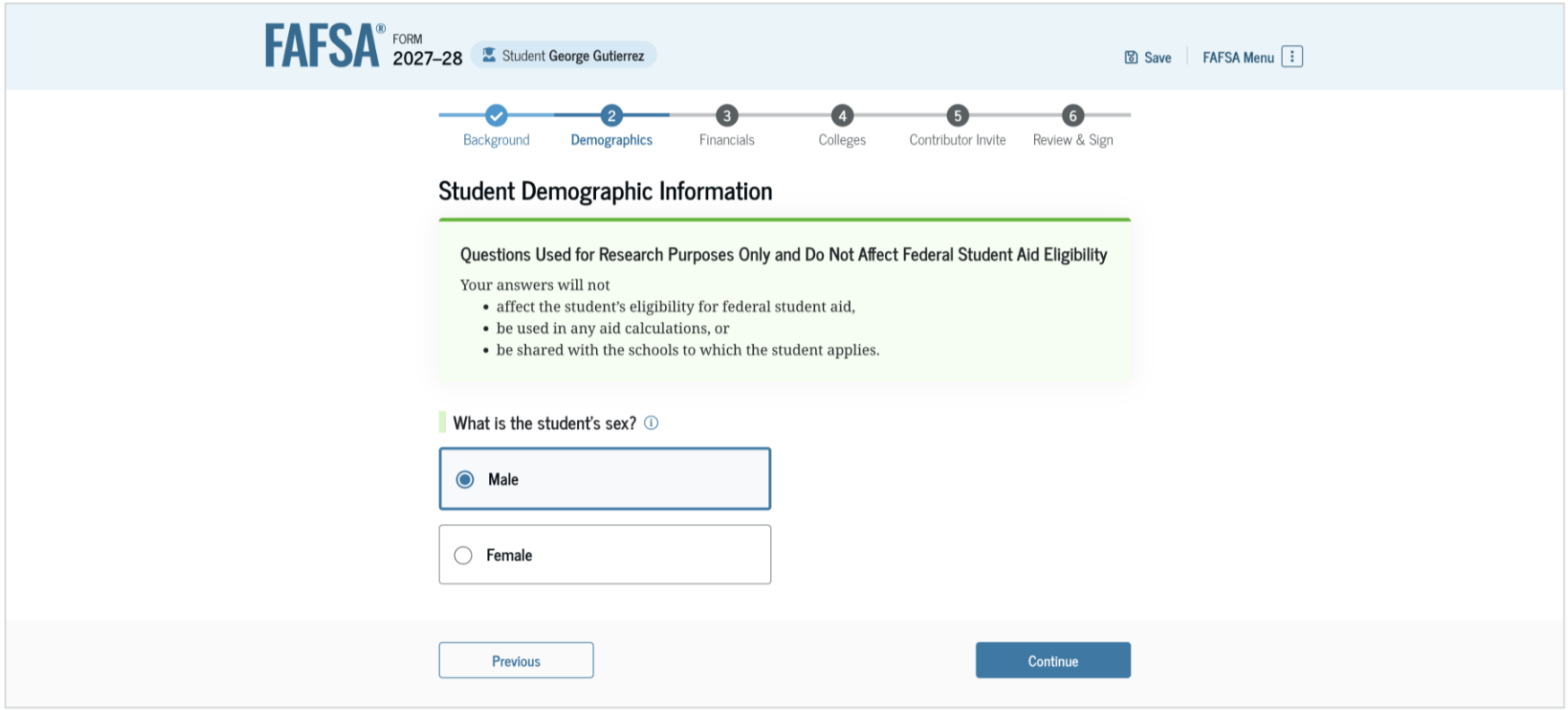
Student Demographics Section

In this section students are asked about their gender, race and ethnicity.

- Student can decline to answer these questions.
- These answers cannot be viewed by contributors.

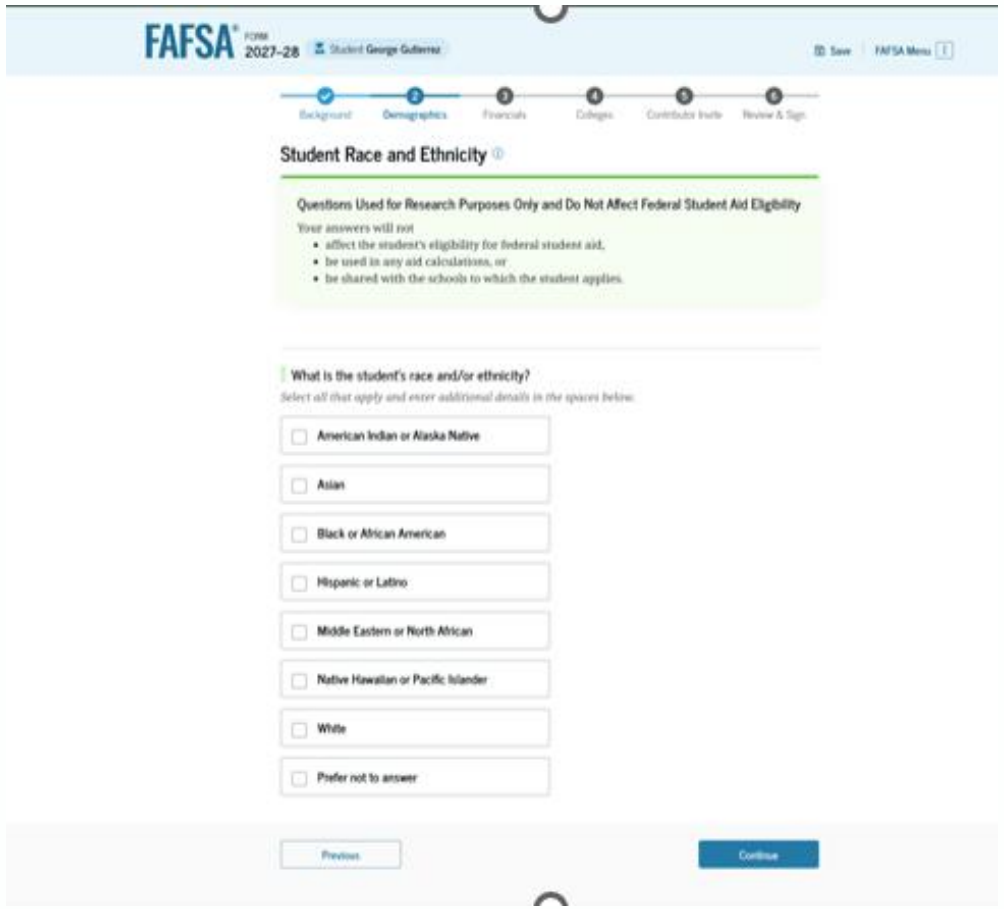


Demographic Information

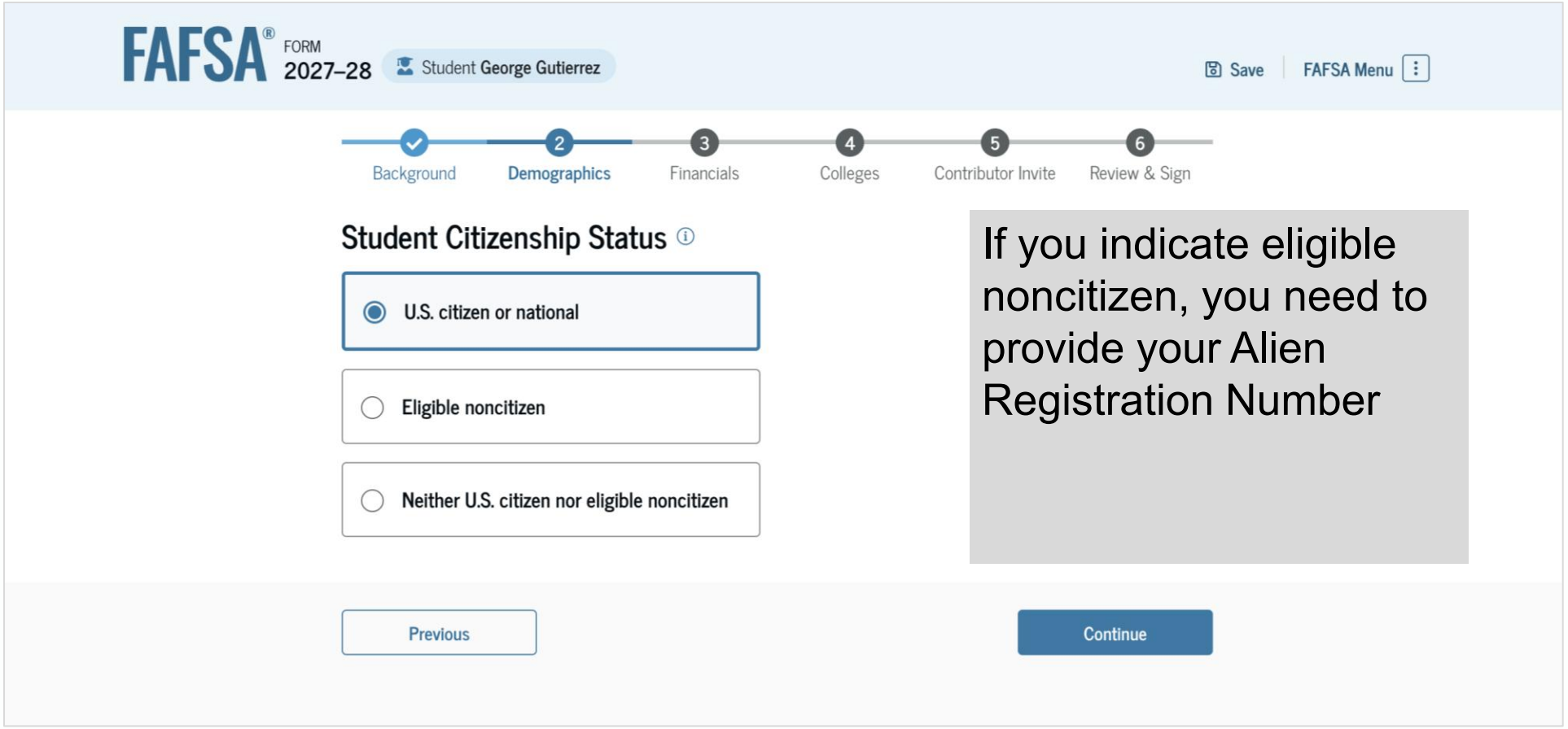


Demographic Information (continued)

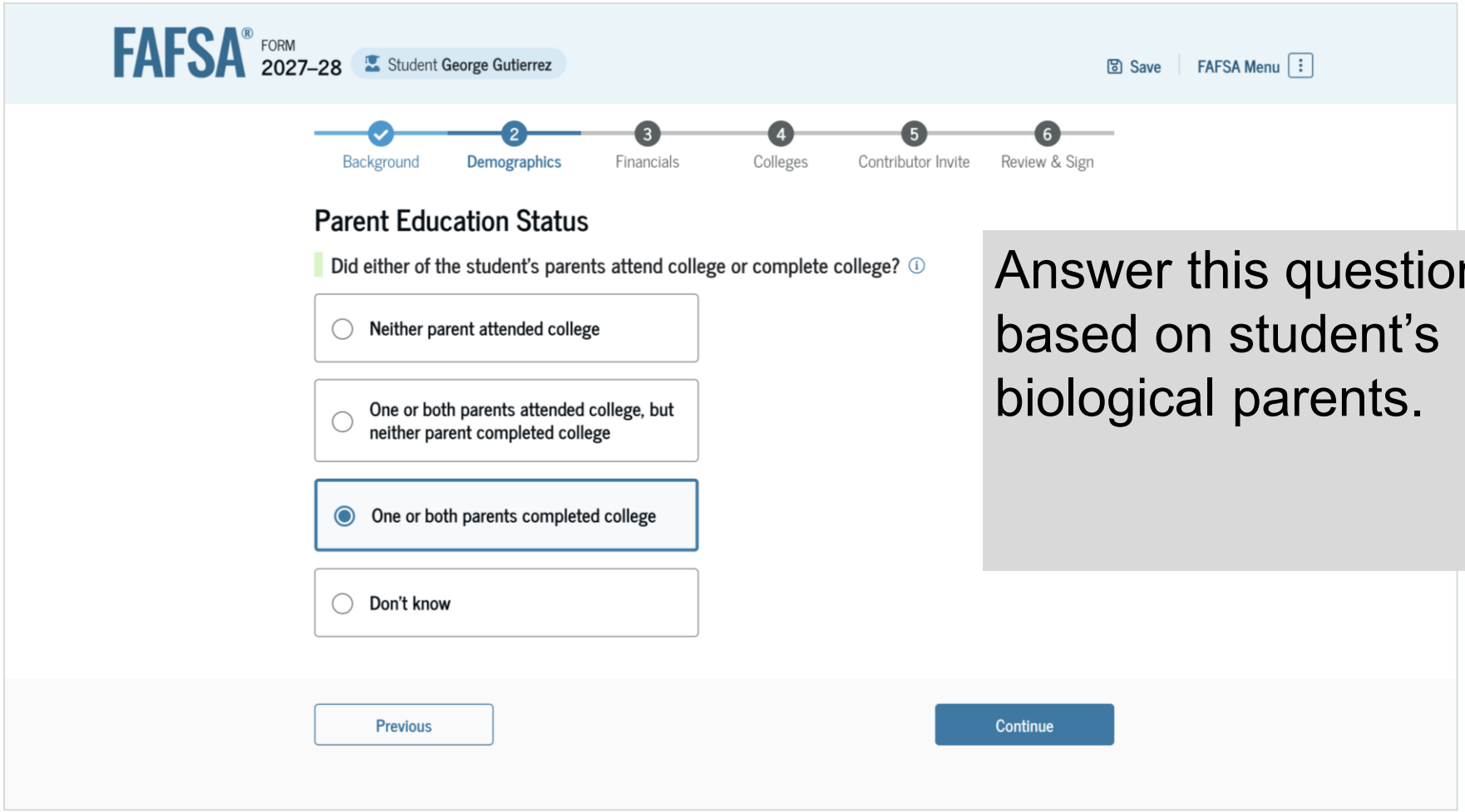
- The student is asked to identify their race. The student selects the checkboxes that apply. After selecting, a second drop-down box appears, and the student selects the checkboxes that apply to them.



Student Citizenship Status

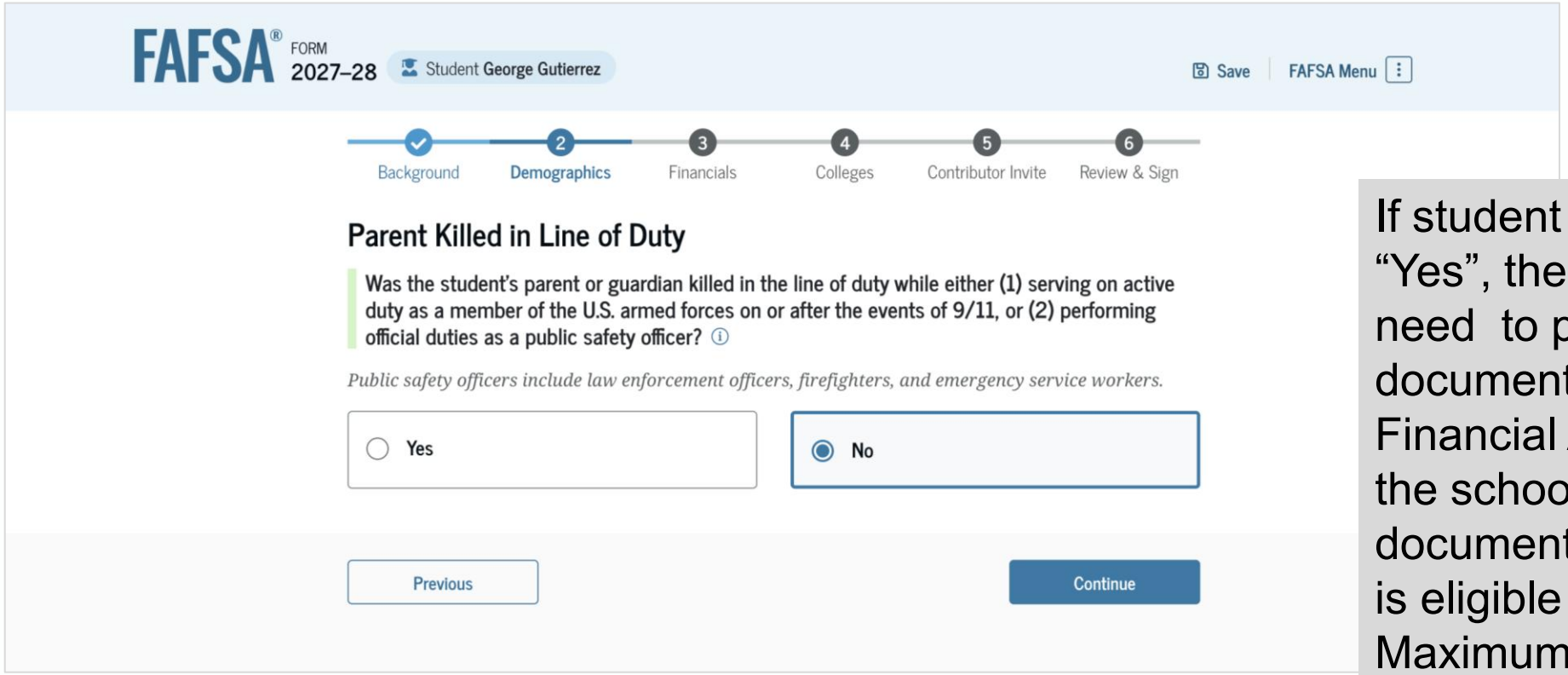


Parent Education Status



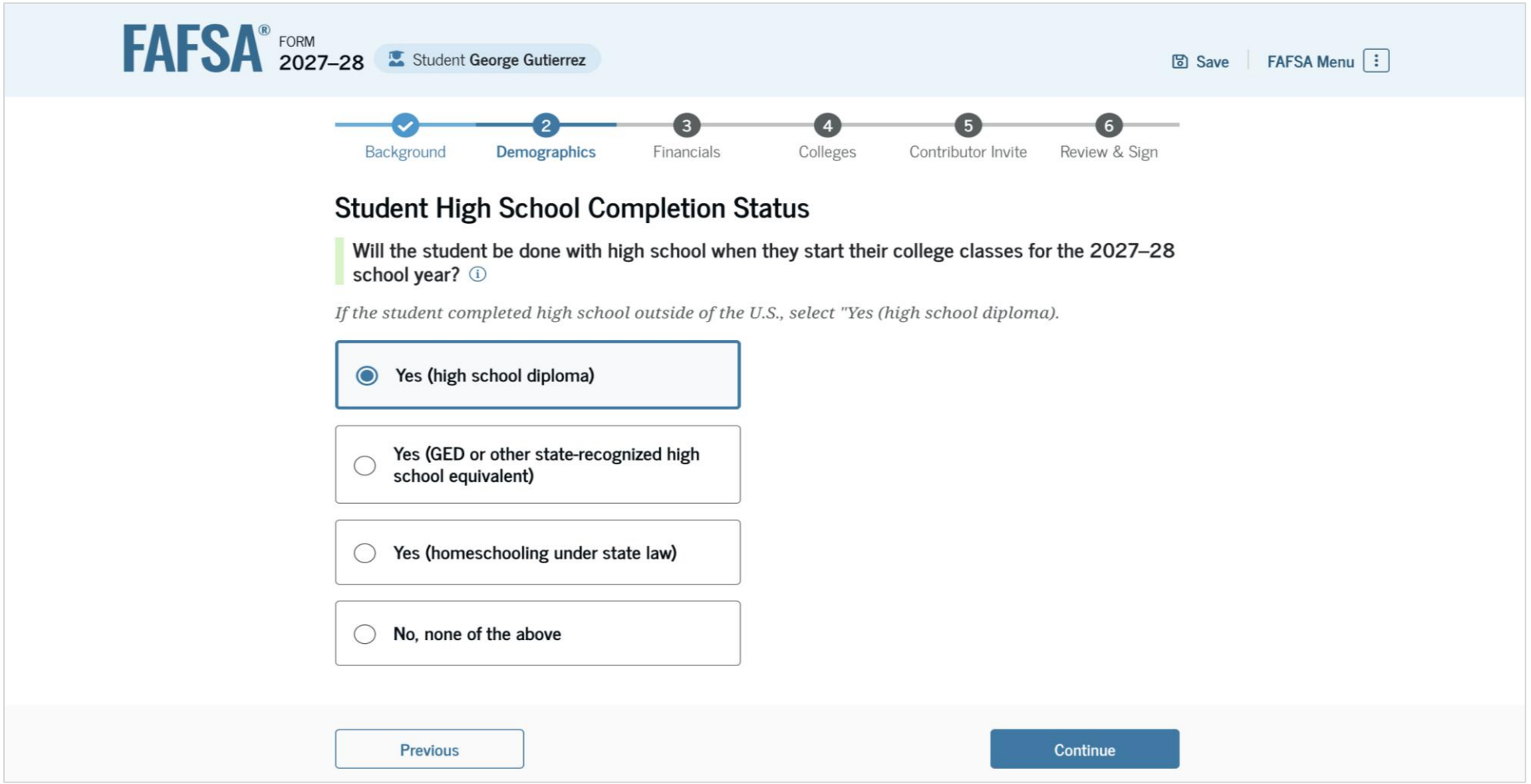
Answer this question, based on student's biological parents.

Parent Killed in Line of Duty

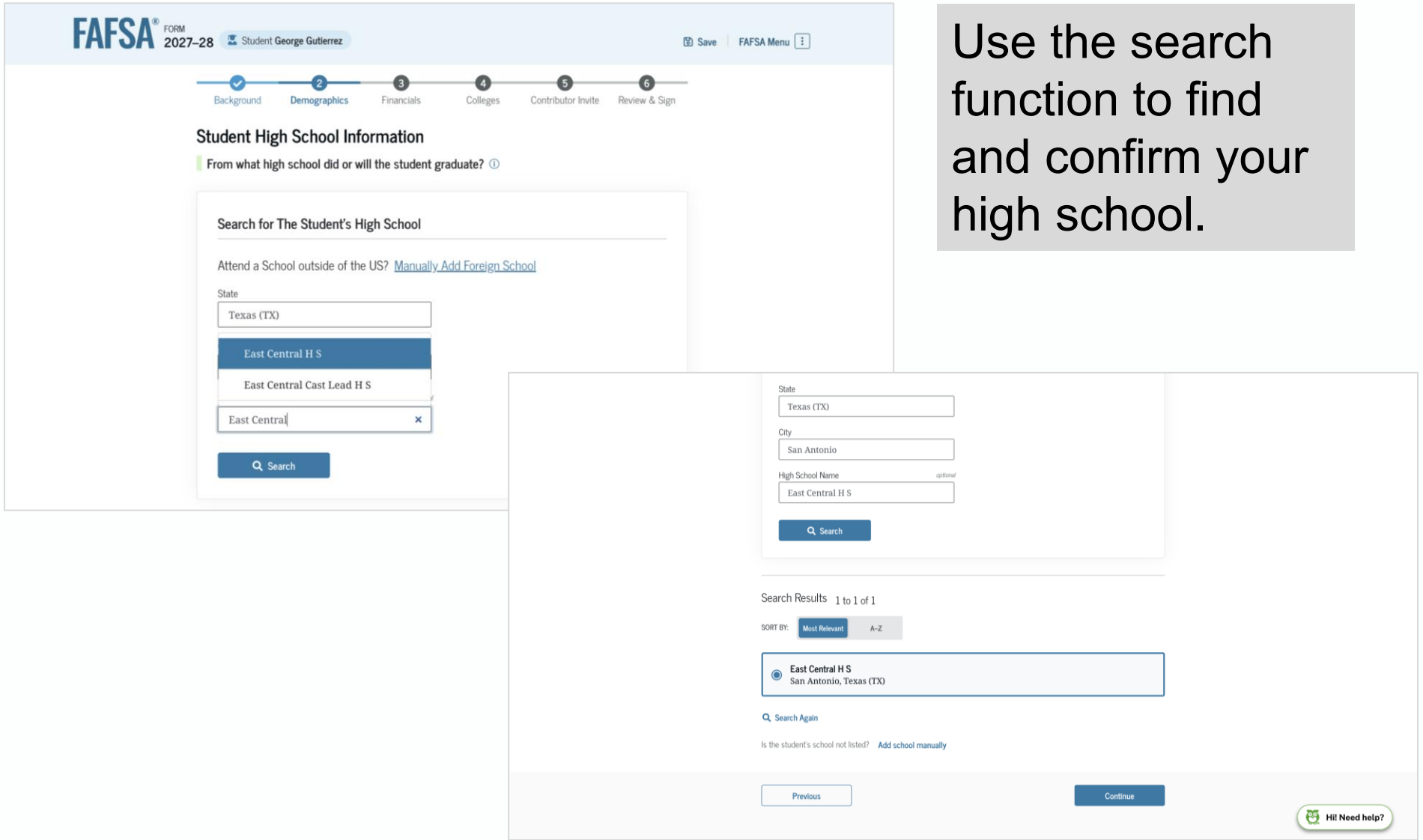


If student answers "Yes", the student will need to provide documentation to the Financial Aid Office at the school. If documented, student is eligible for the Maximum Federal Pell Grant.

High School Completion Status



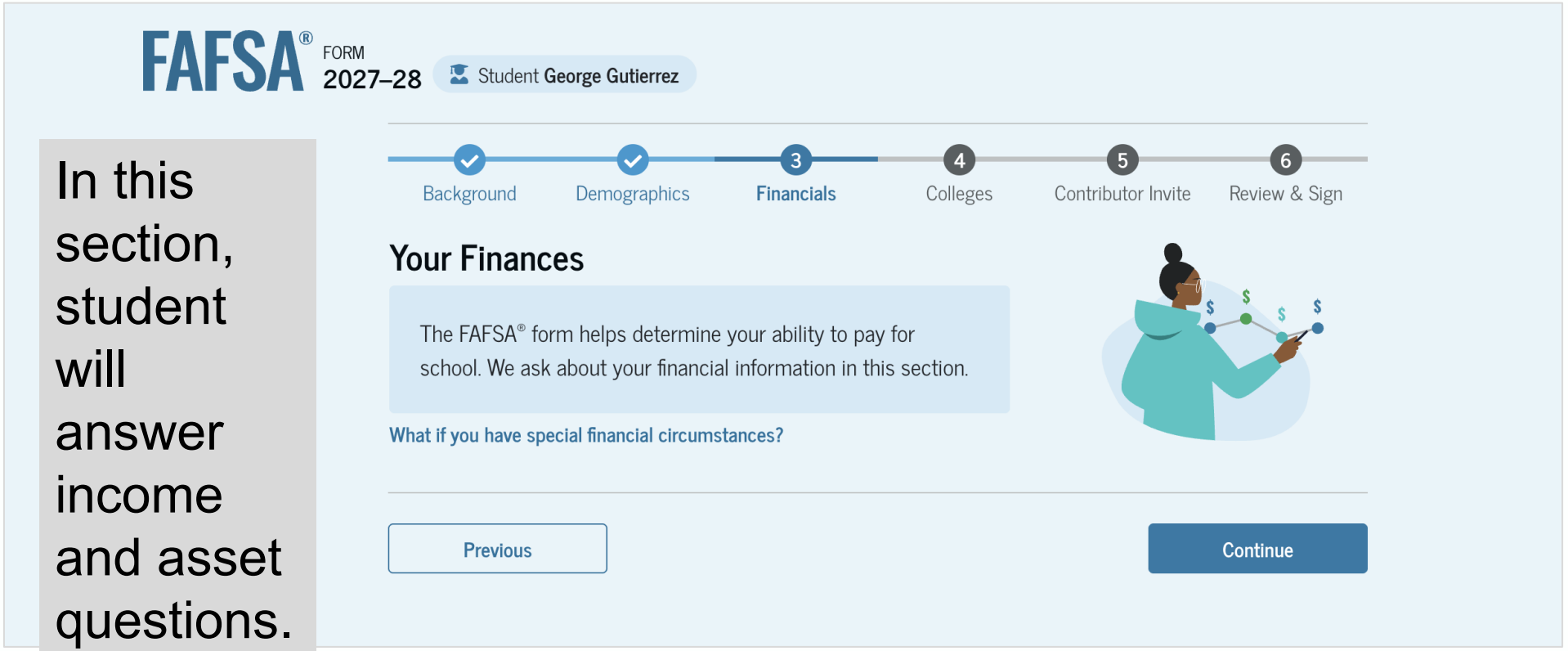
High School Information



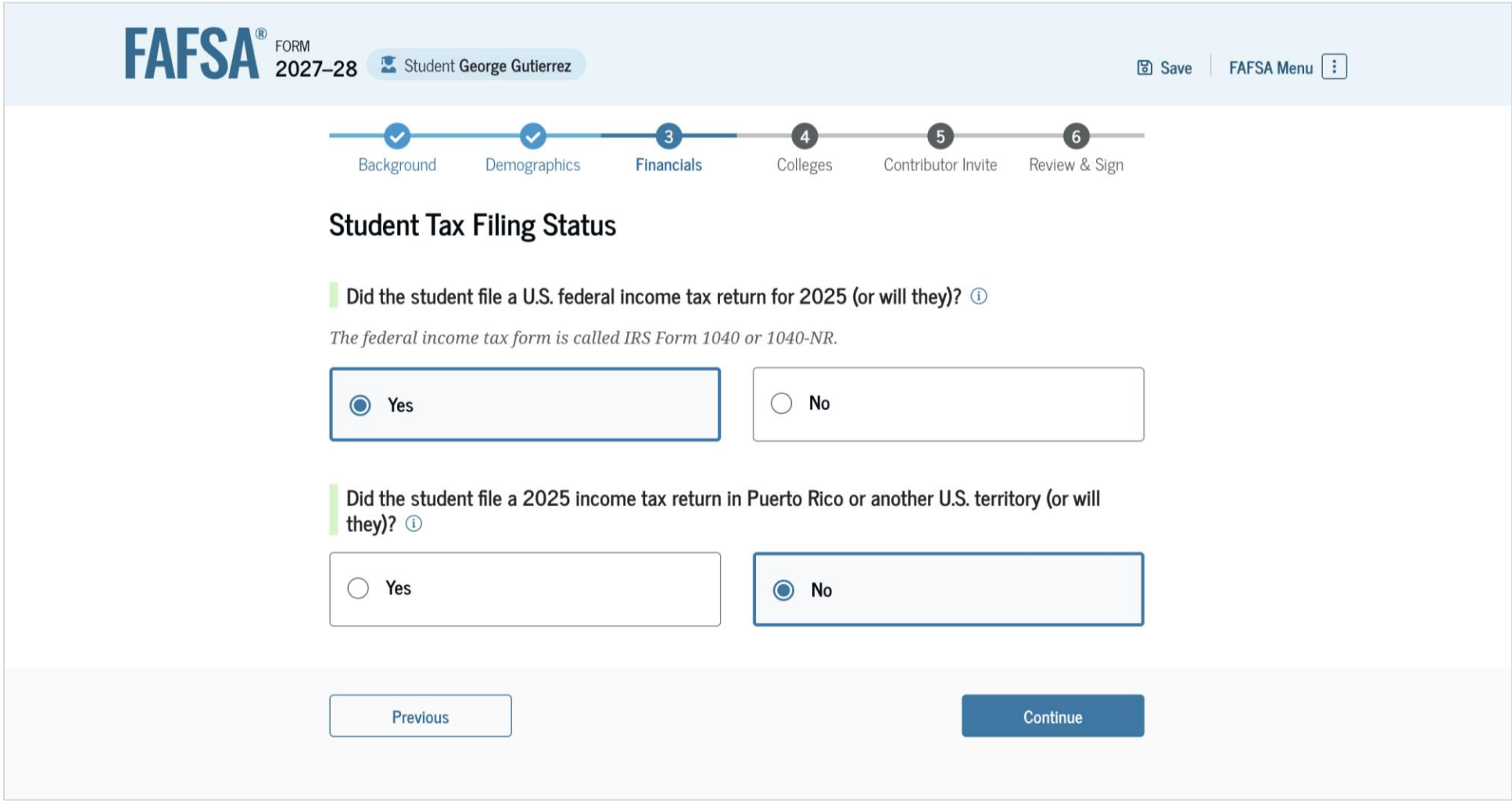
Use the search function to find and confirm your high school.

Student Finances Section

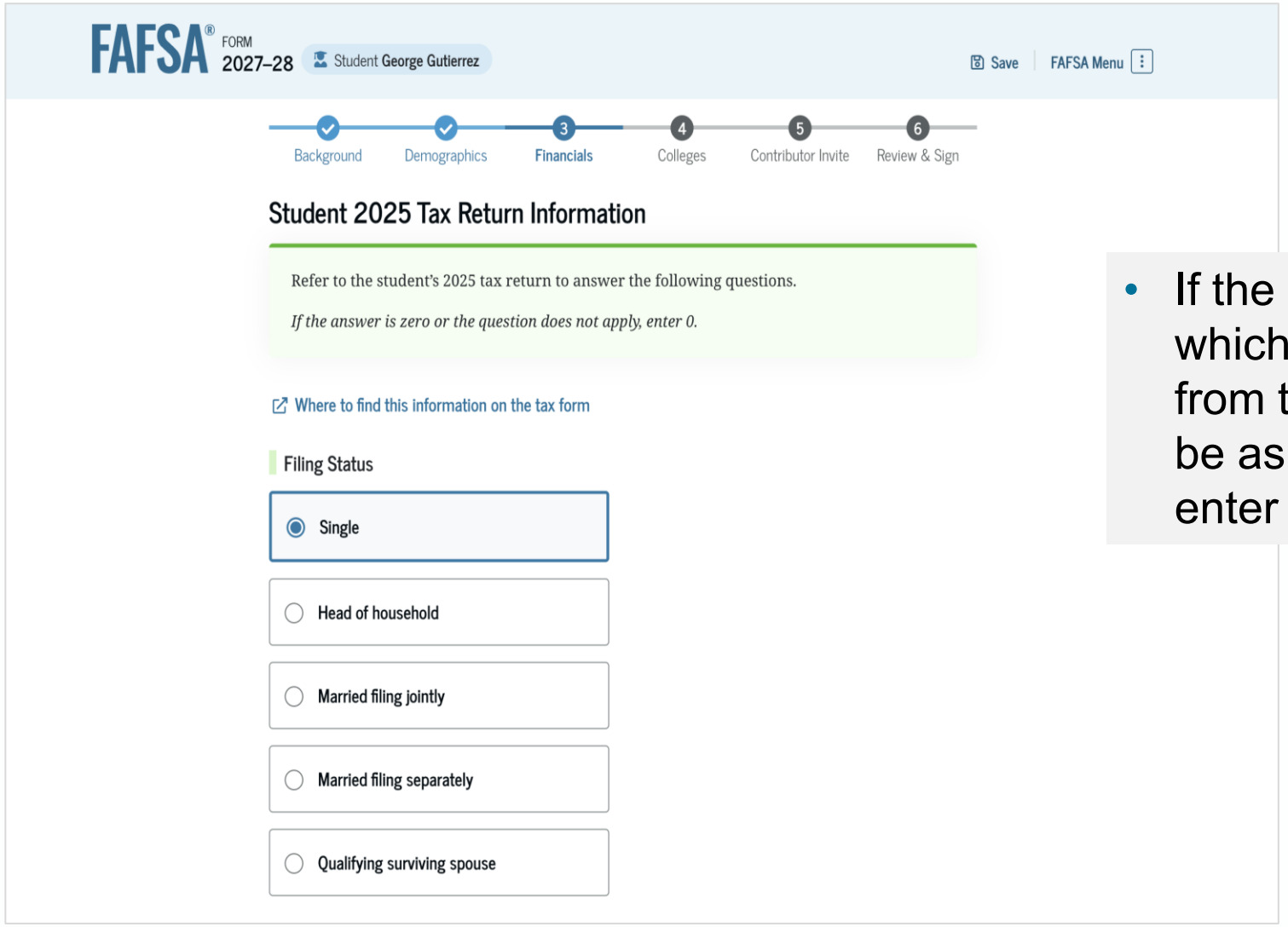
In this section, student will answer income and asset questions.



Student Tax Filing Status

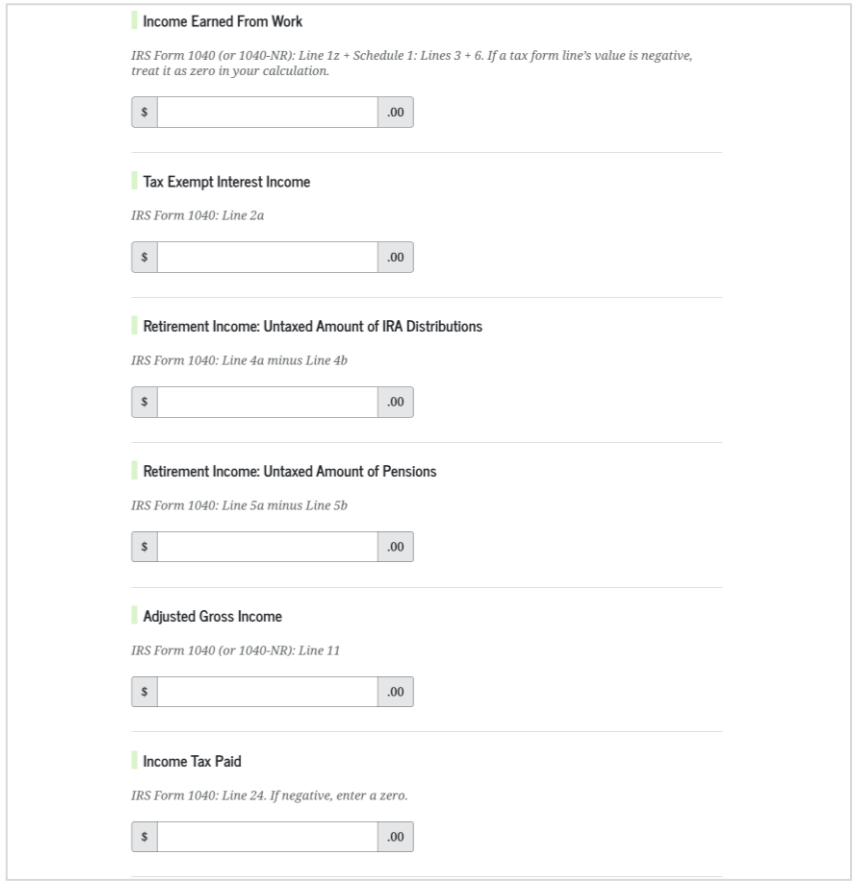


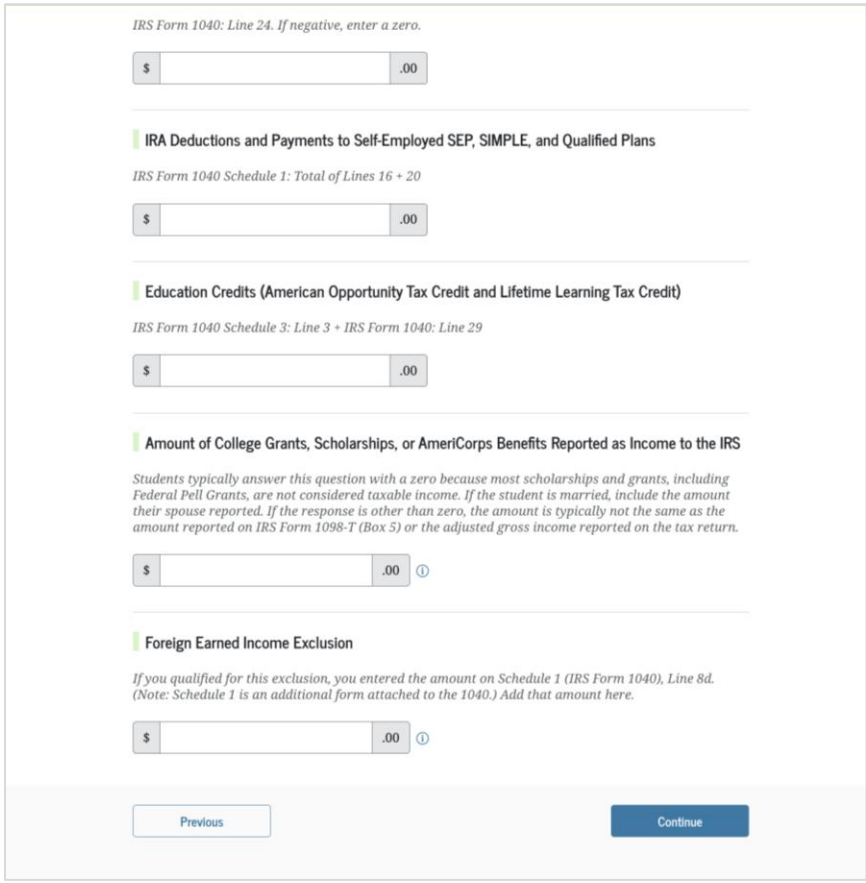
Student Tax Information



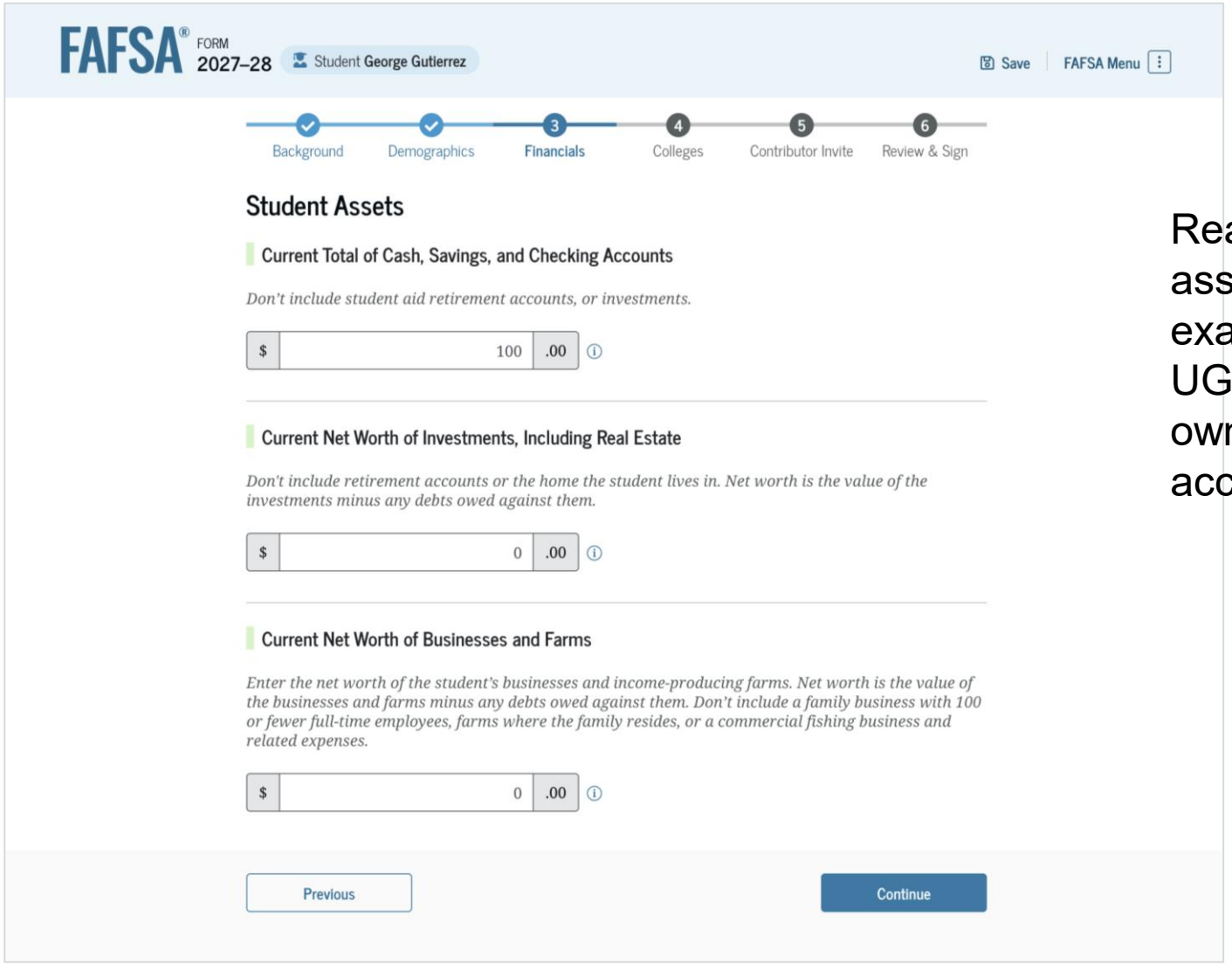
- If the student filed taxes, which cannot be pulled from the IRS – they will be asked to manually enter their information.

Additional Income Questions





Student: Assets

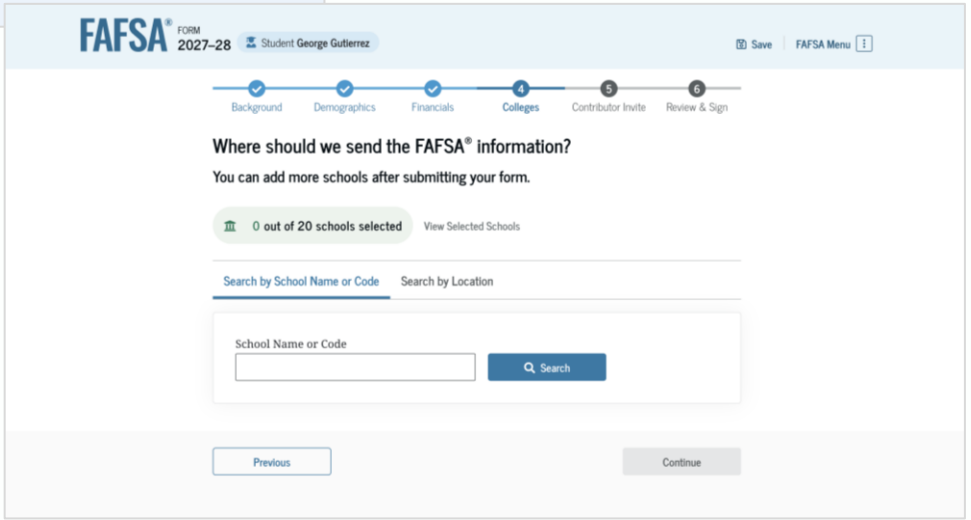


Read each question carefully. These are assets that are owned by the student. For example, if a student has an UGMA/UTMA account, the student is the owner of that, and the value of that account is reported here.

Students Select Colleges and Career Schools



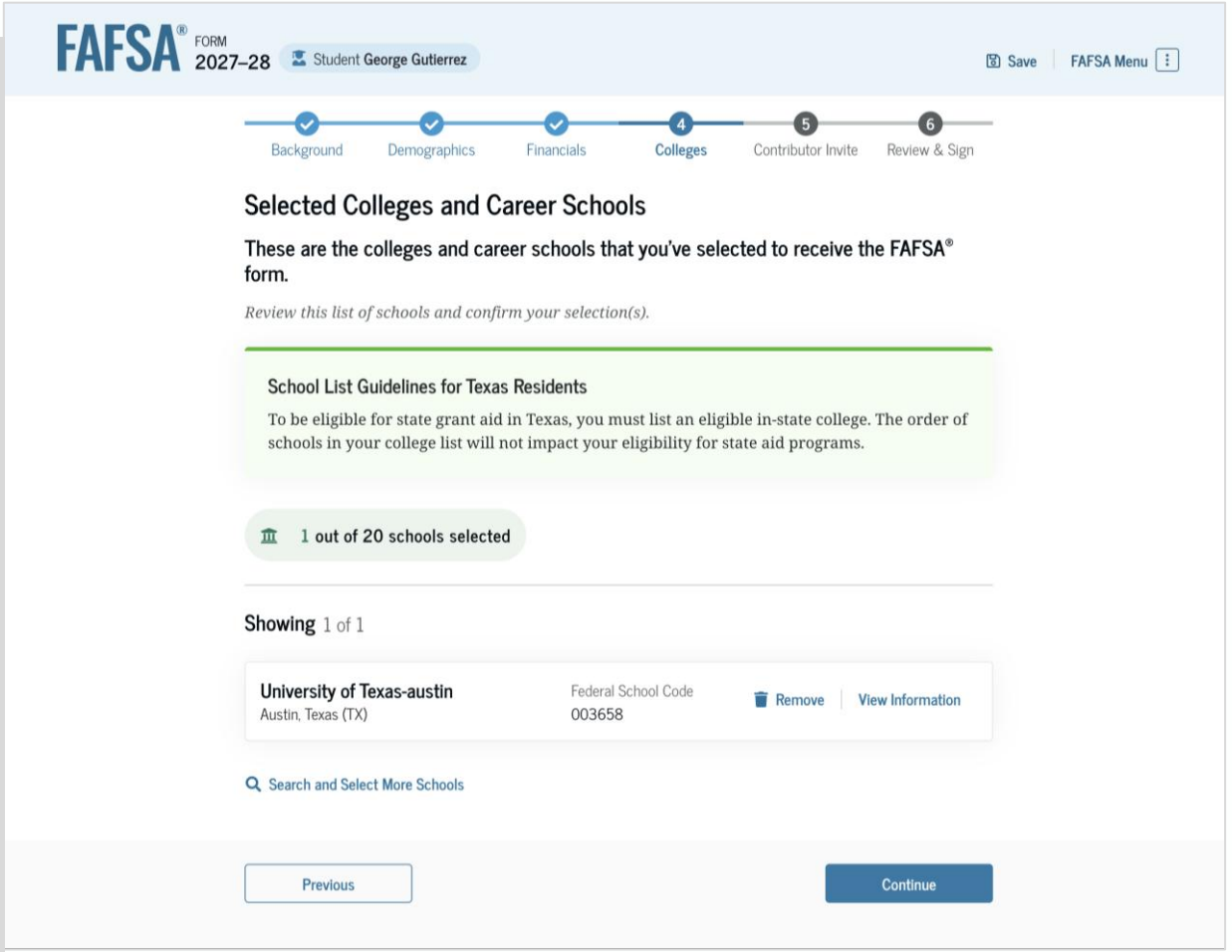
The student can search for a school by name, school code, or a location.



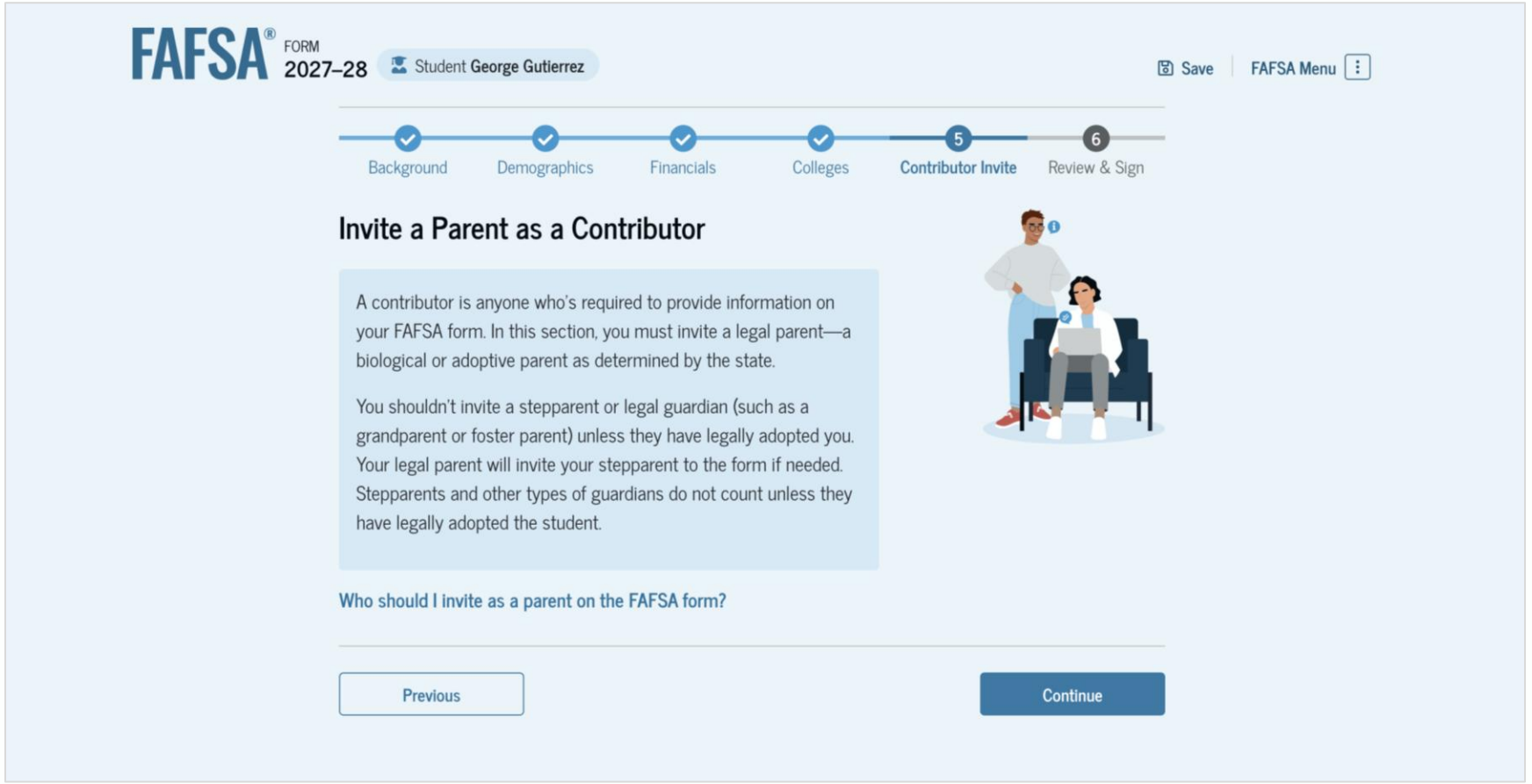
Select Colleges Section

Student can select up to 20 colleges and/or career schools to have their FAFSA information sent to.

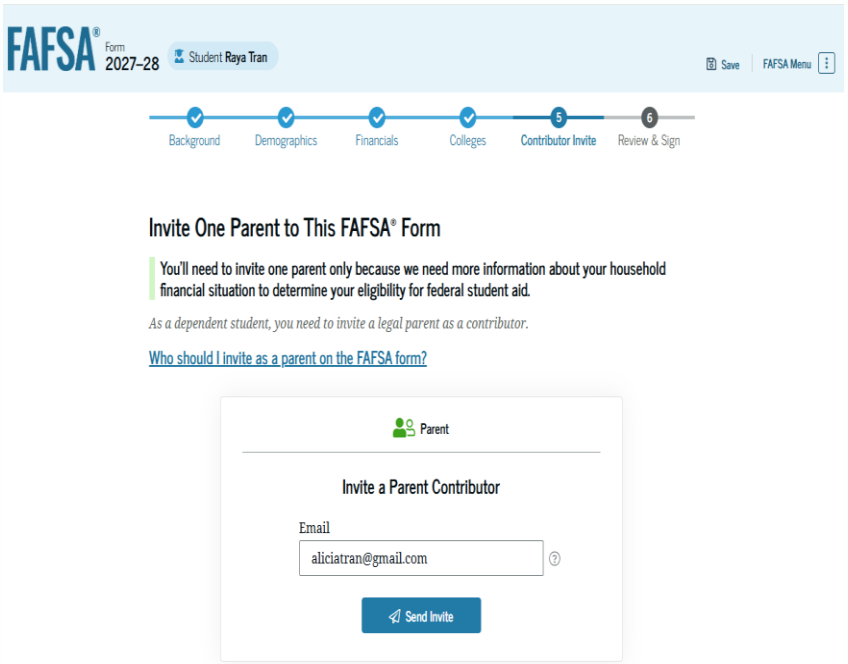
- Does not have to applied to any of these schools to list them.
- Does not have to be admitted to any schools to list them.
- Can add additional schools after submitted.

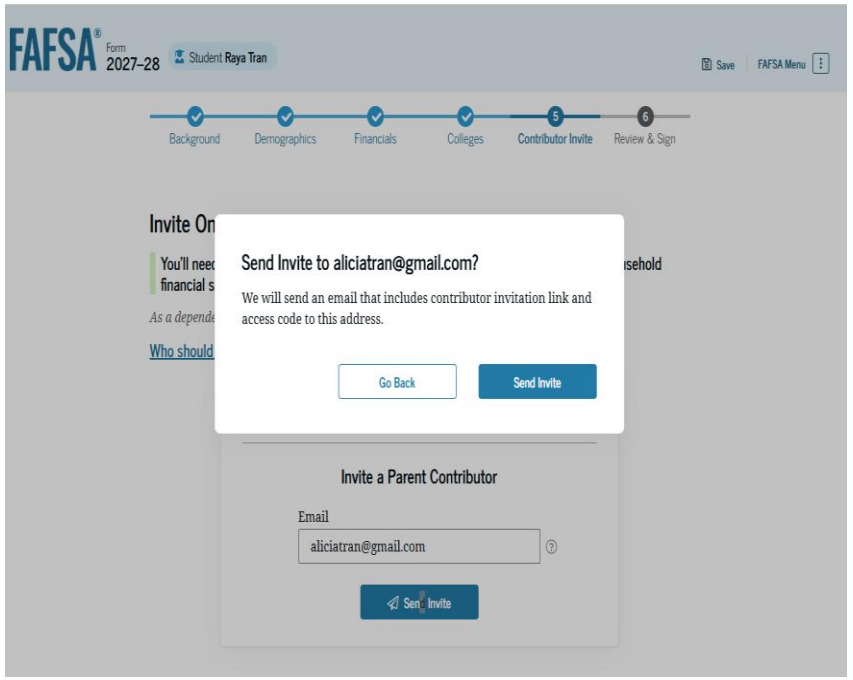


Student Invites Contributor

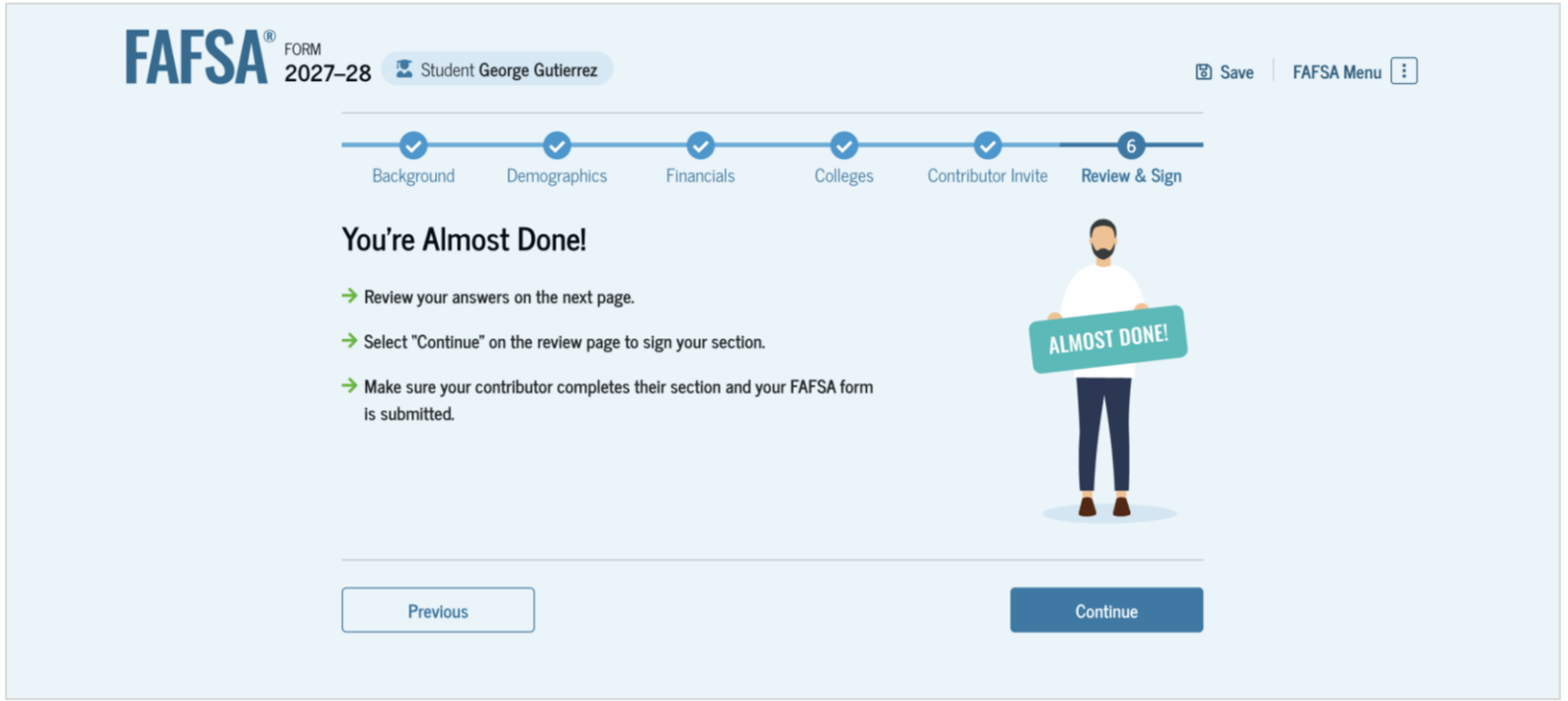


Invite Parent Contributor



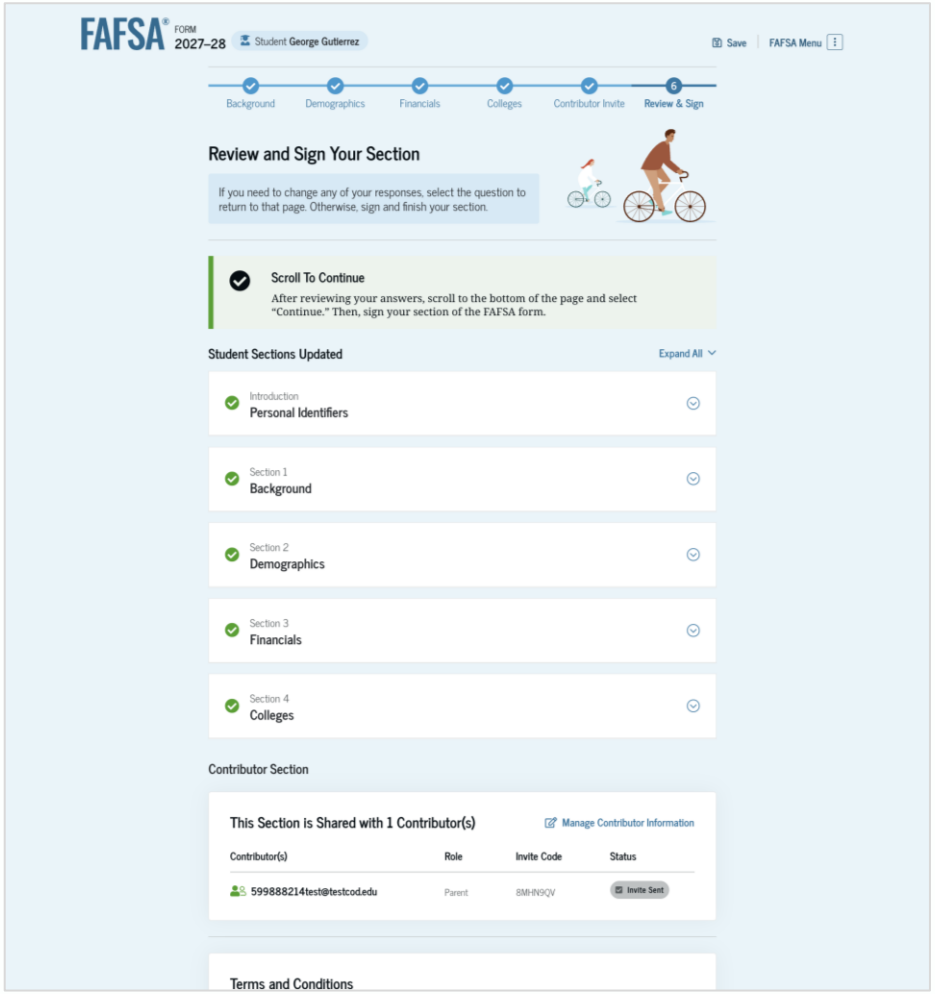


Dependent Student Reviews and Signs Their Form

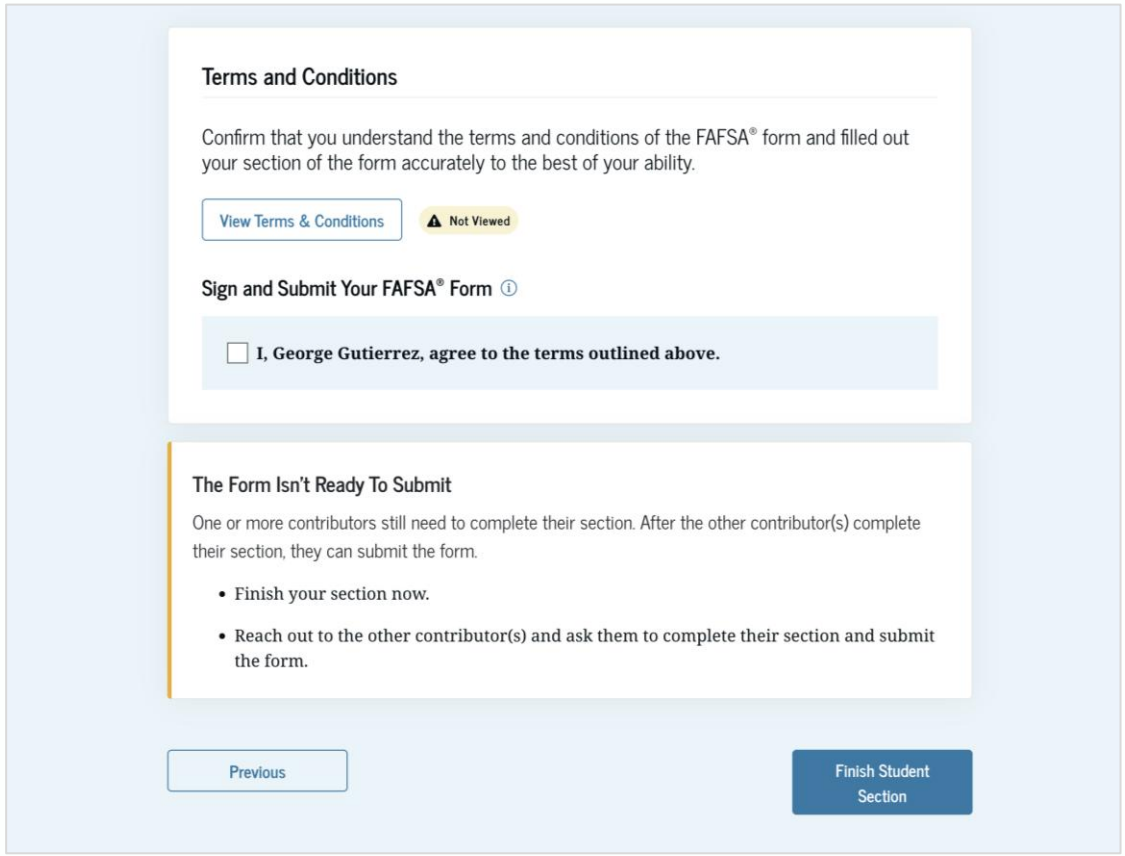


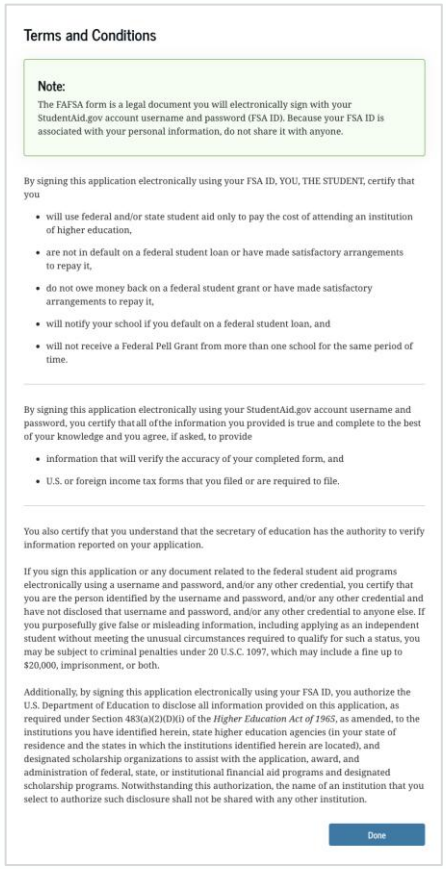
Student Review Page

- The student can view all their responses by selecting "Expand All" or expand each section individually.
- To edit a response, the student can select the question's hyperlink and will be taken to the corresponding page.
- If an item is grayed out or blank, it is because this information is not required for the student.

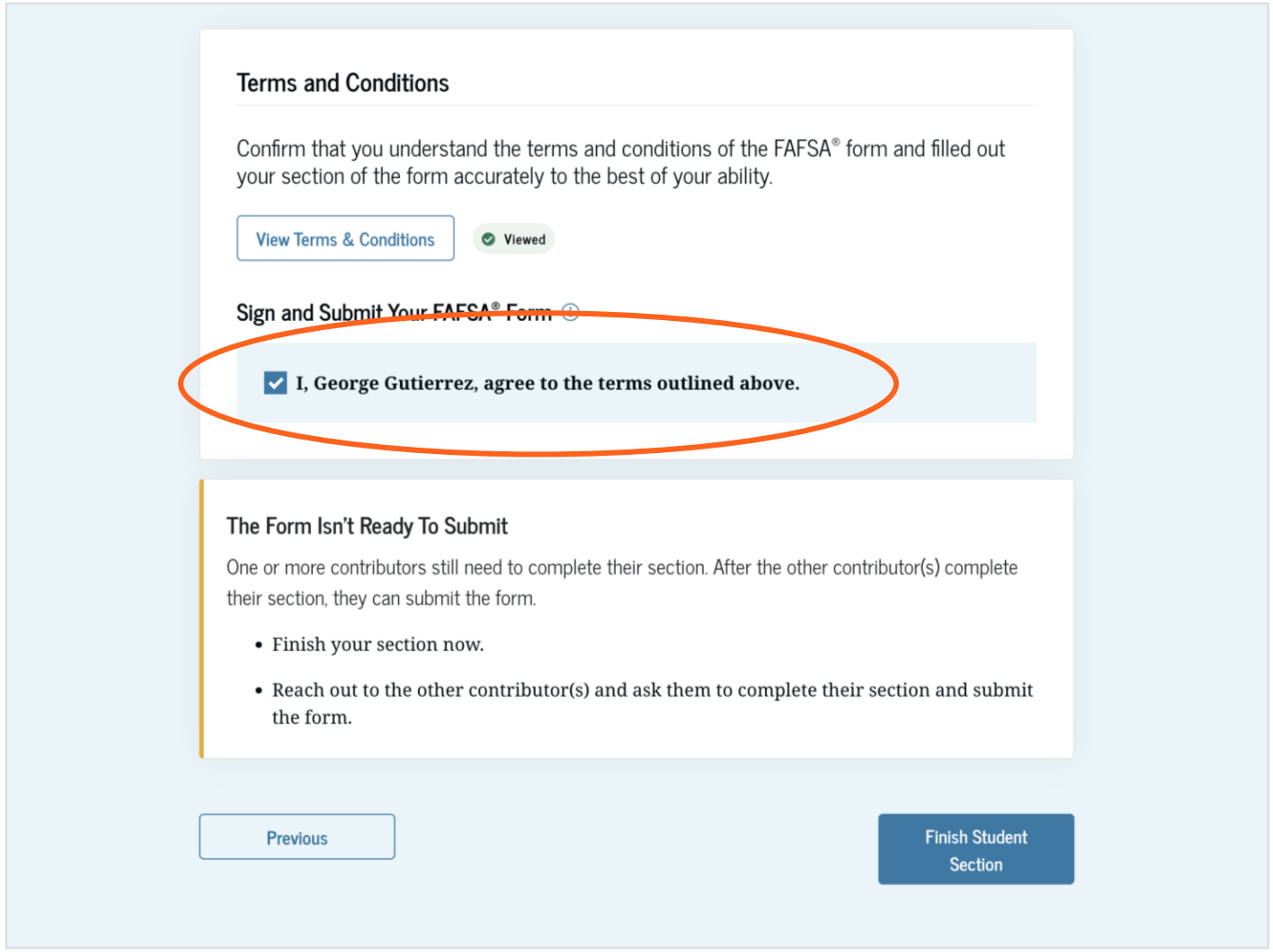


Dependent Student: Review Page (2 of 3 slides)



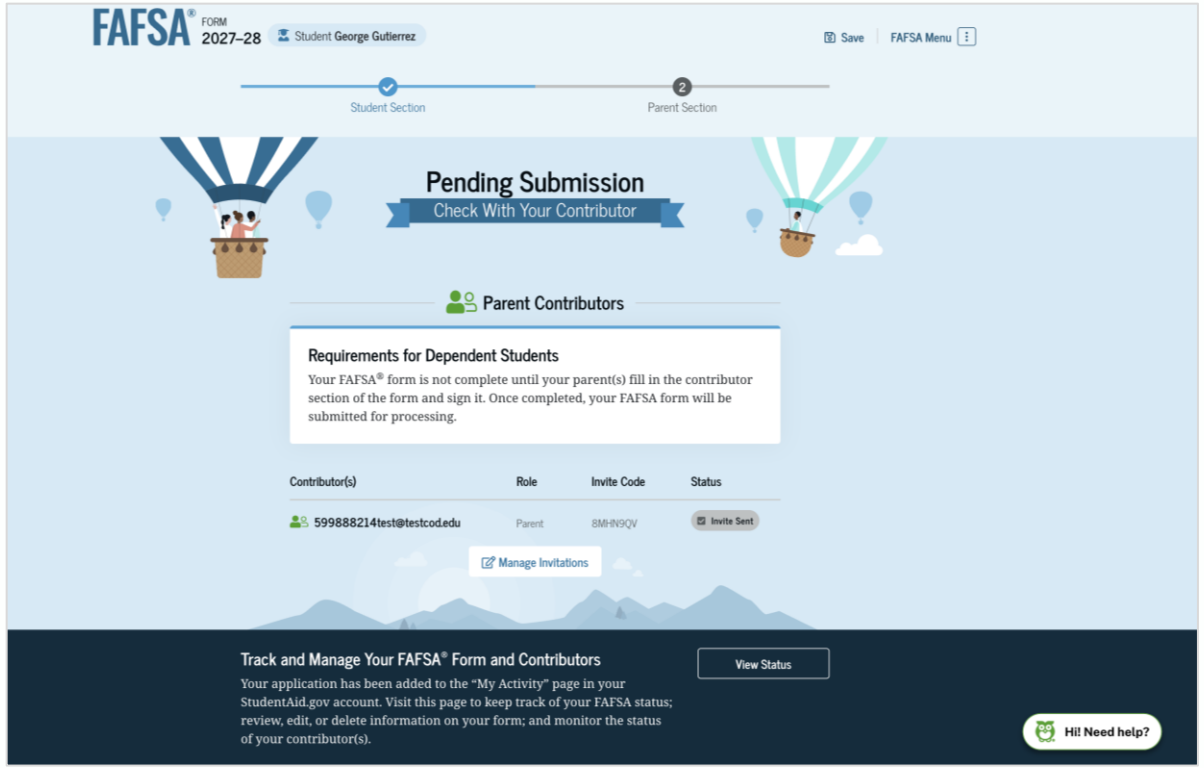


Review Page - Signature

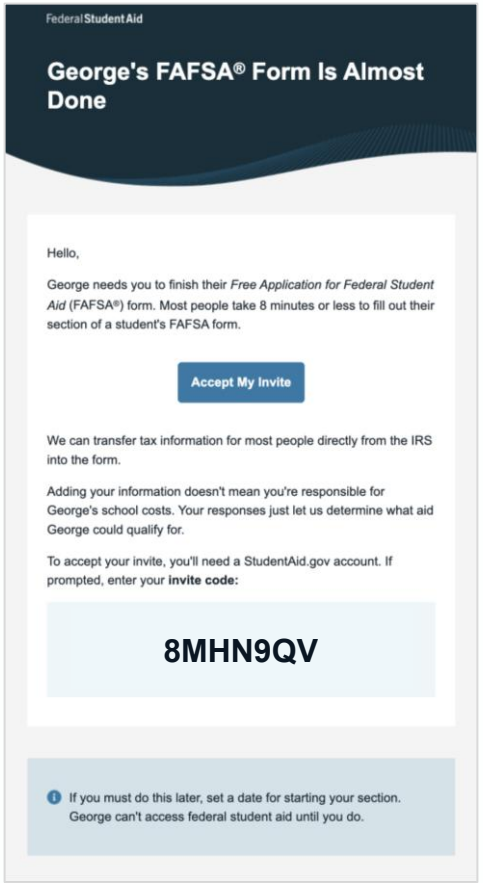


Student Section Complete

This page displays information for the student about next steps, including tracking their FAFSA® form. The student is reminded that their form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it.



Dependent Student: Parent Email



Federal Student Aid

George's FAFSA® Form Is Almost Done

Hello,

George needs you to finish their *Free Application for Federal Student Aid* (FAFSA®) form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form.

Accept My Invite

We can transfer tax information for most people directly from the IRS into the form.

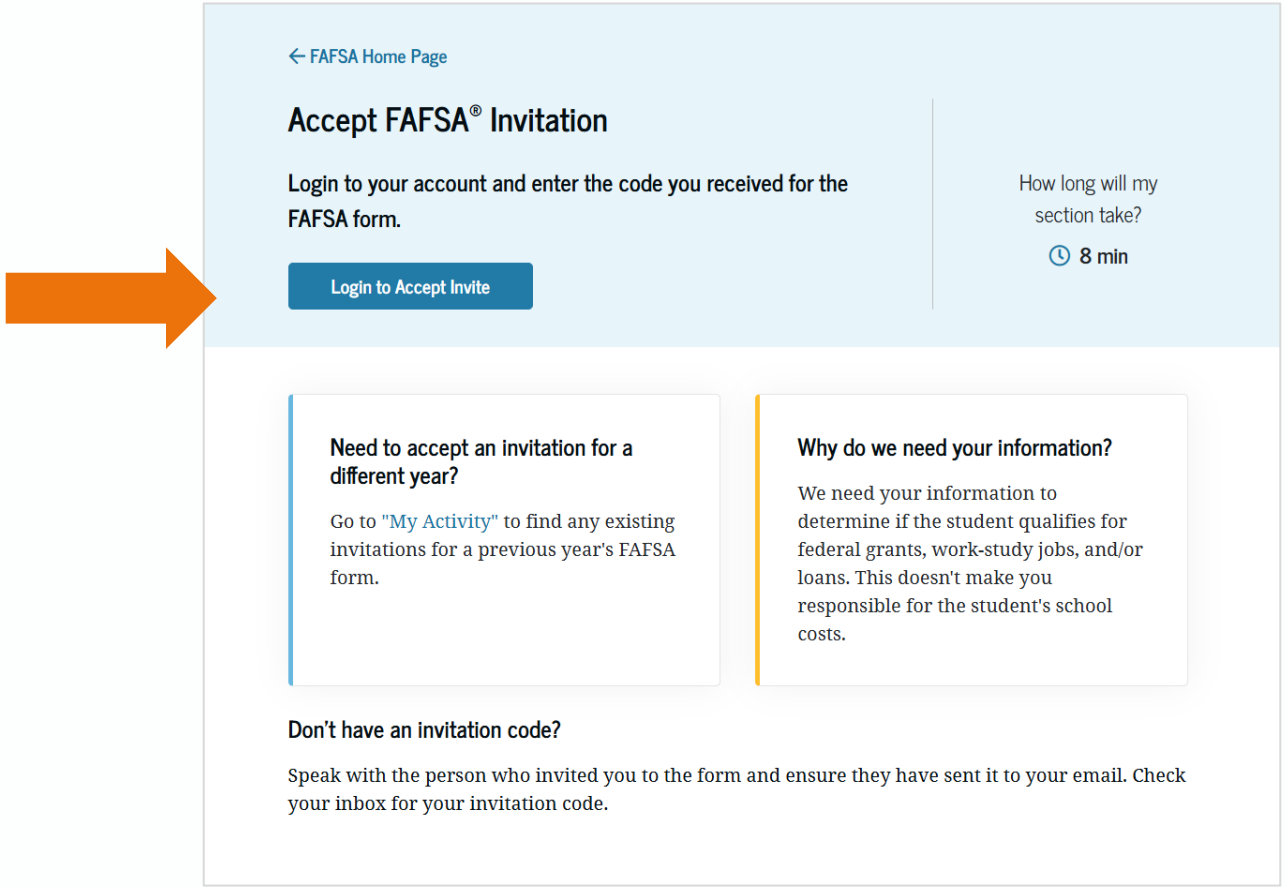
Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for.

To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your **invite code:**

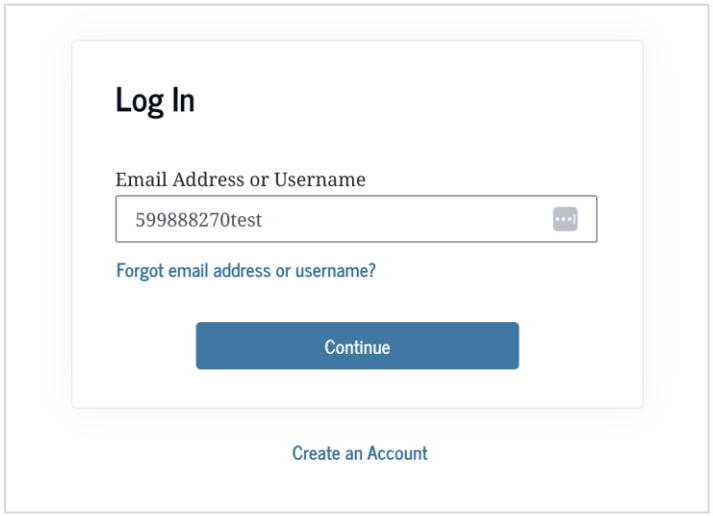
8MHN9QV

If you must do this later, set a date for starting your section. George can't access federal student aid until you do.

Dependent Student: Parent Login To Accept Invite

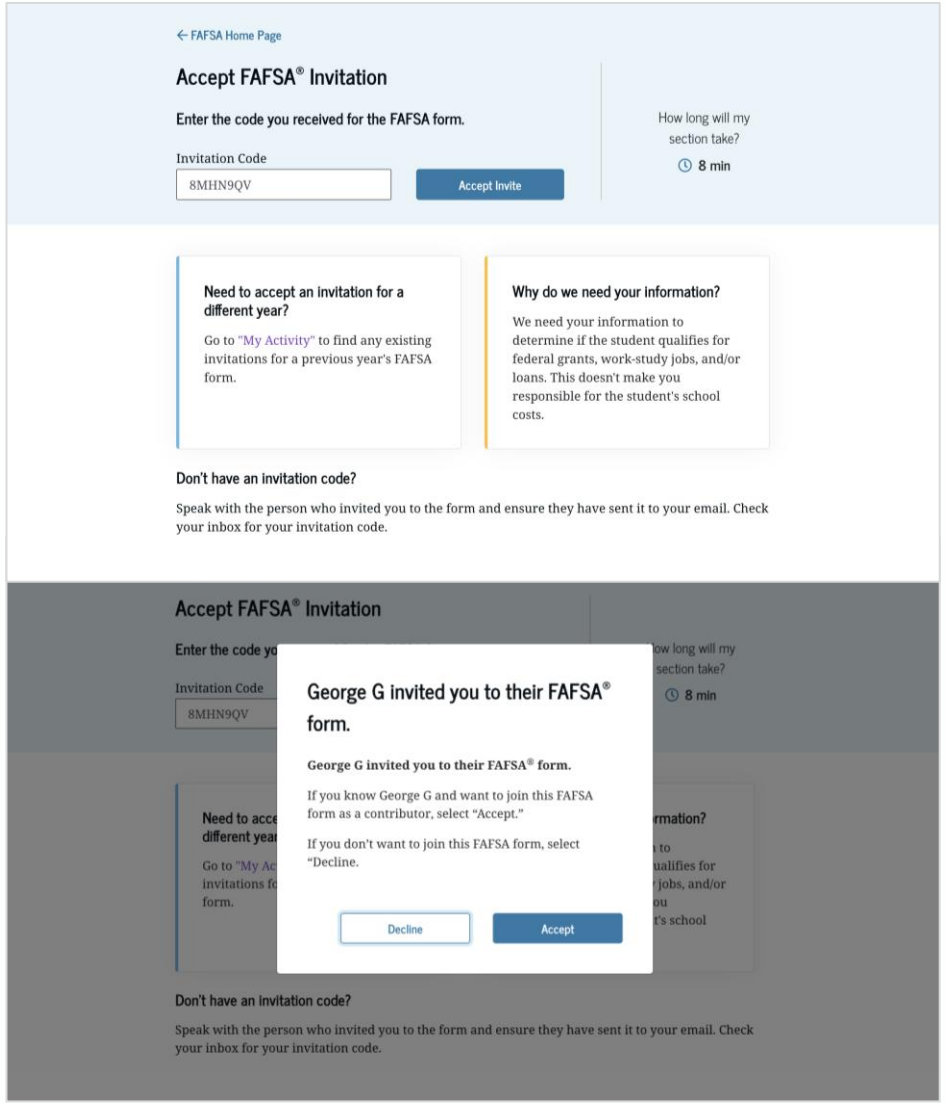


Parent Log-in

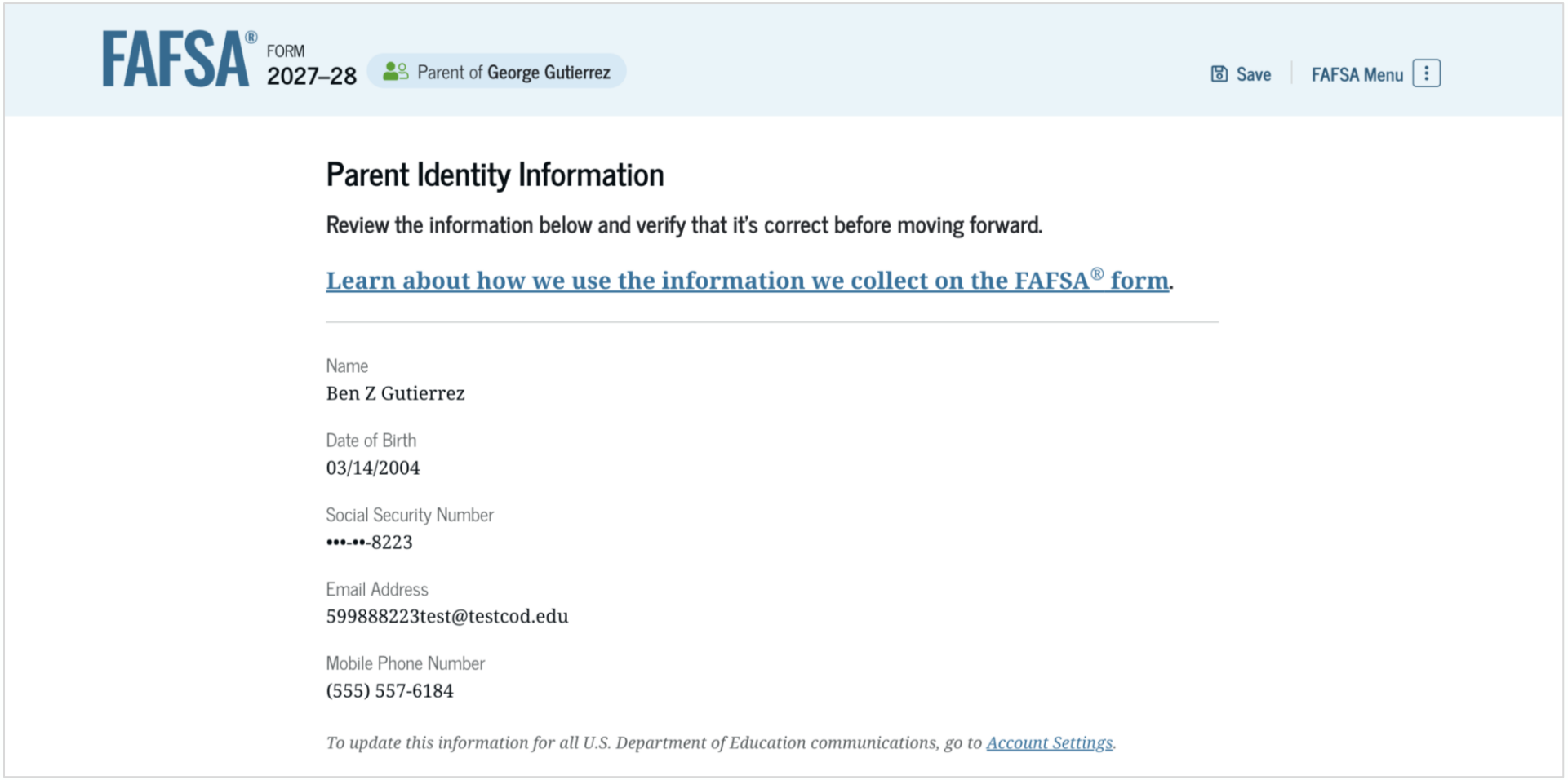


Parent can log in from:

- Email invite
- Studentaid.gov

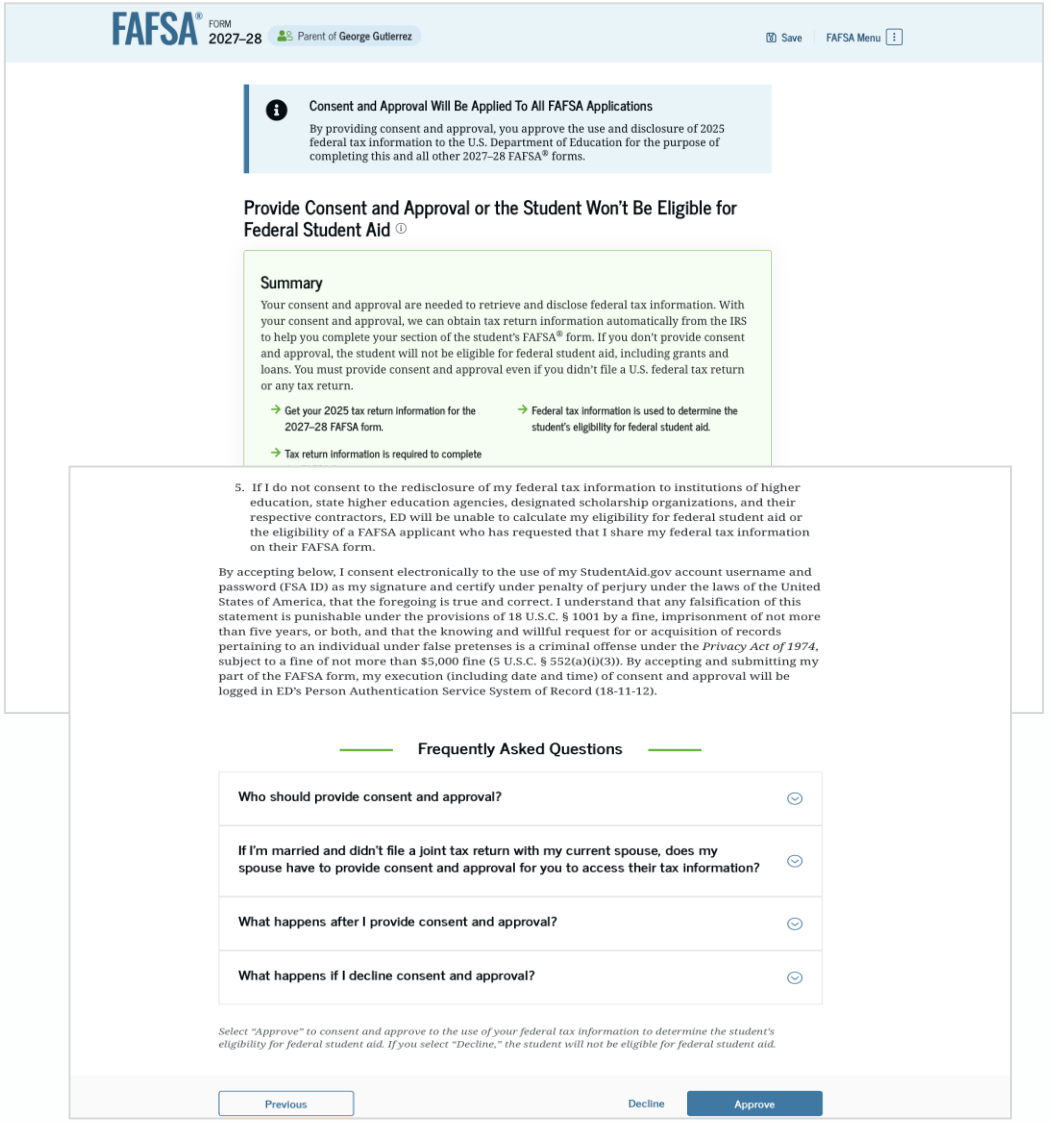


Parent Identity Information

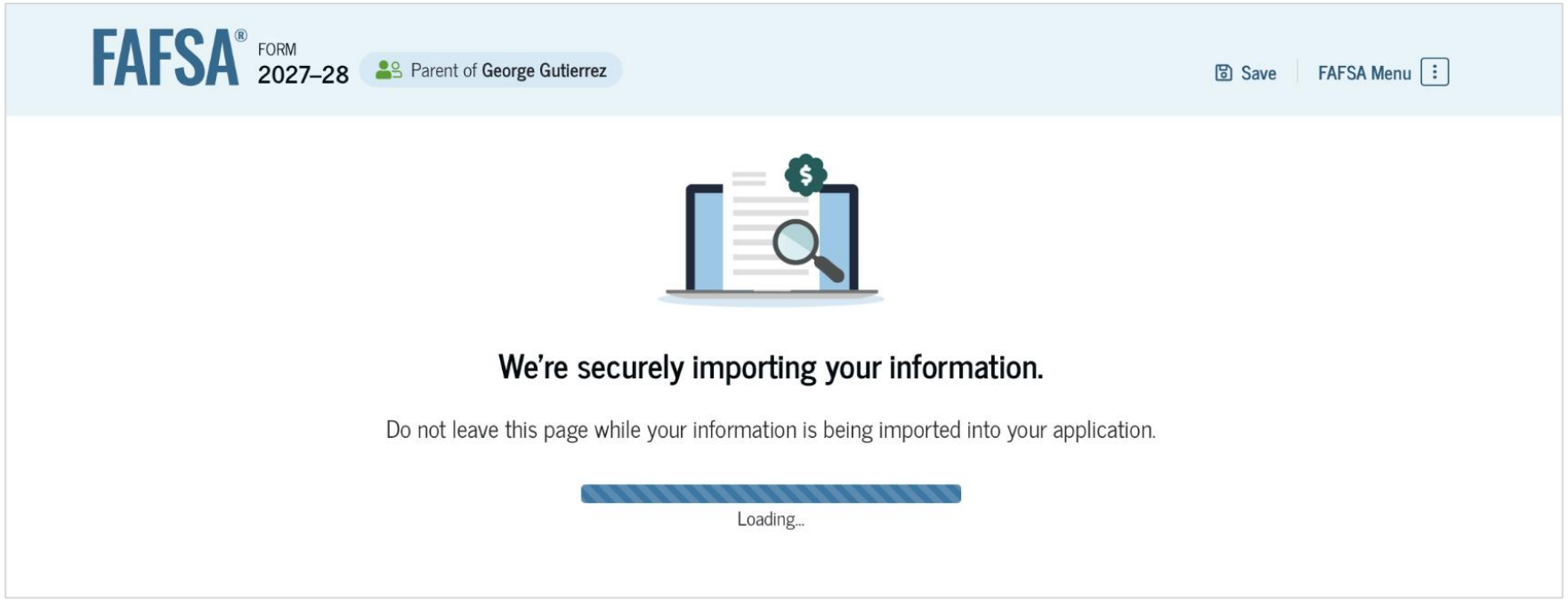


Parent Provides Consent and Approval

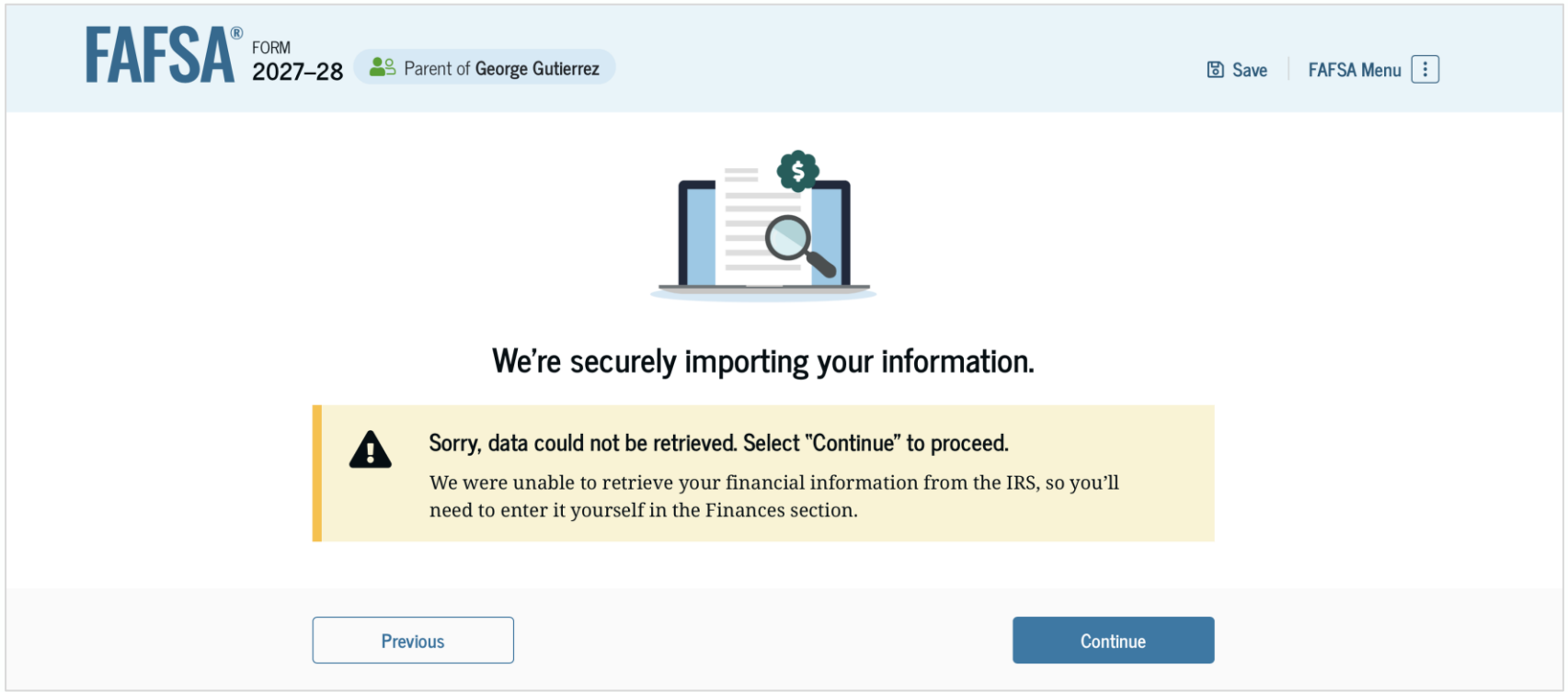
- If the parent declines consent and approval, the parent must manually enter income information, and the student will not be eligible for federal student aid.
- Declining consent and approval prevents the request of information from the IRS.



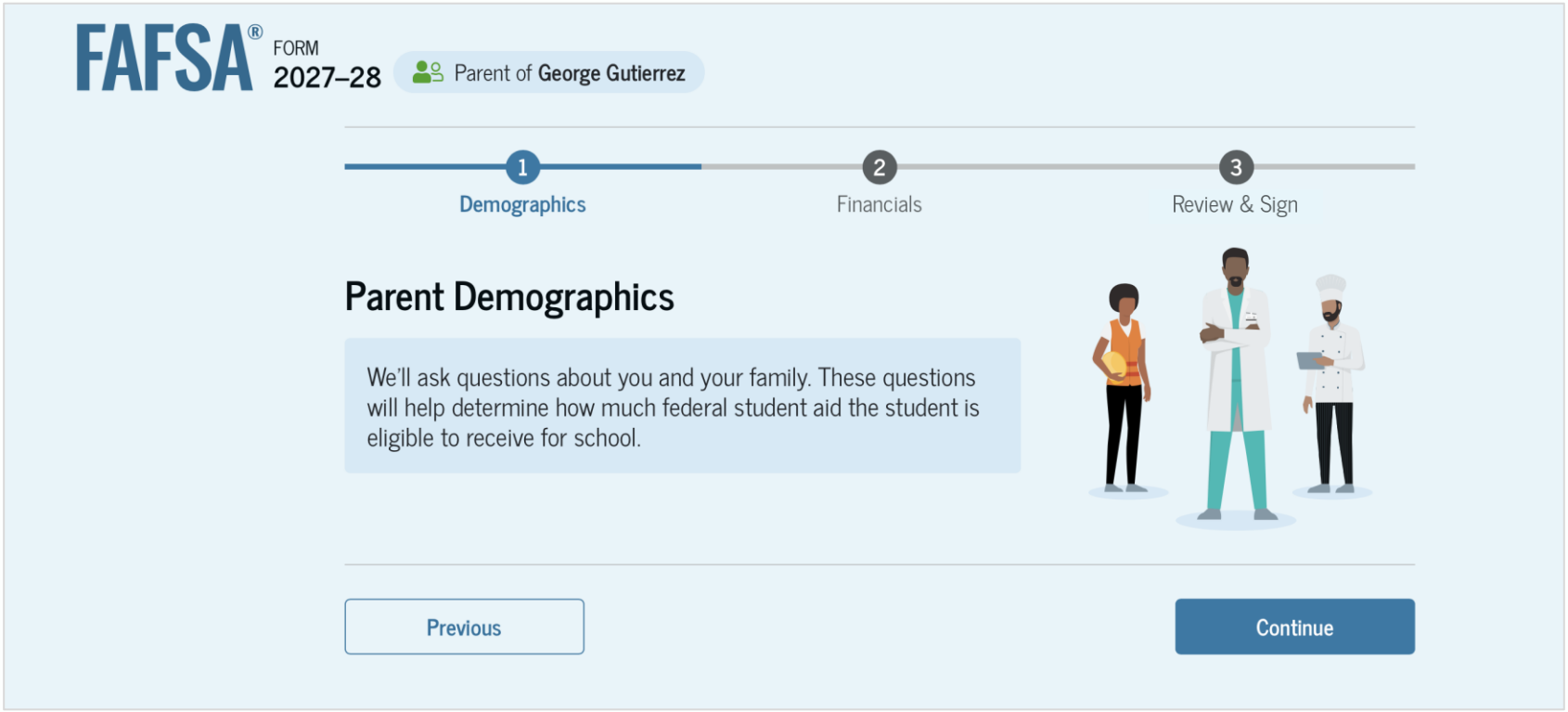
Dependent Student: Parent Imports IRS Information (1 of 2 slides)



Dependent Student: Parent Imports IRS Information (2 of 2 slides)

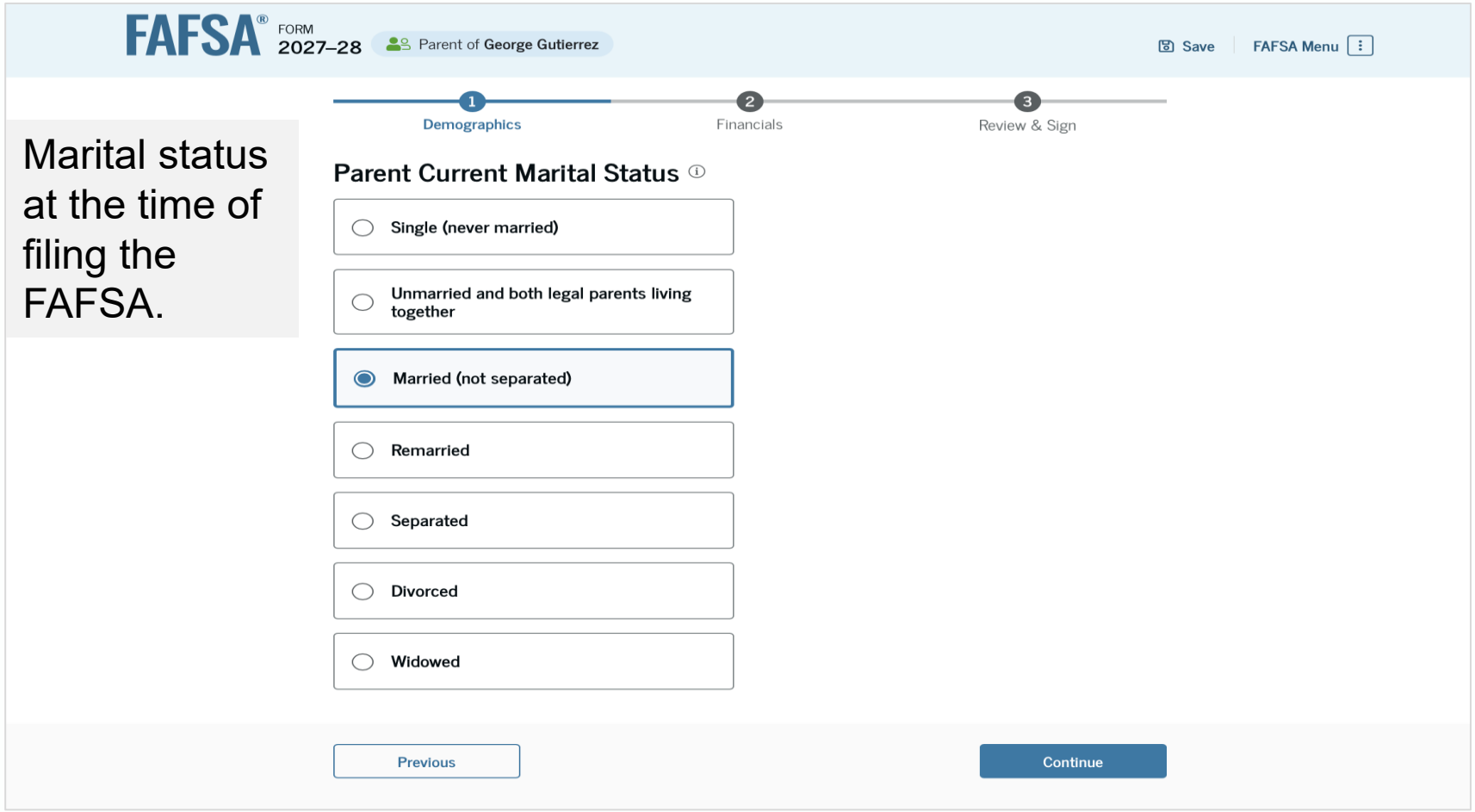


Dependent Student's Parent Demographics



Parent Current Marital Status

Marital status at the time of filing the FAFSA.



Parent State of Residence

FAFSA® Form 2027–28 | Parent of Raya Tran | Save | FAFSA Menu

1 Demographics — 2 Financials — 3 Review and Sign

Parent State of Residence

State, Country, or Military Location

If the parent lives outside the U.S. and Canada, choose "Foreign Country (FC)."

If the parent moved to a foreign country because they or their spouse serves in the U.S. armed forces, type "Military." Then, pick the correct option from the list that displays.

State of Residence

Pennsylvania (PA)

Date the Parent Became a Resident of Pennsylvania (PA)

If the parent has always lived in Pennsylvania (PA), enter their birth month and year. If not, enter the month and year they moved to Pennsylvania (PA). Enter an approximate date if you don't know the exact date.

Month *Year*

Parent Finances Section

Federal Student Aid

FAFSA® Form | Loans and Grants | Loan Repayment | Loan Forgiveness

FAFSA® Form 2027–28

Parent of Raya Tran

Parent Finances

The FAFSA® form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.



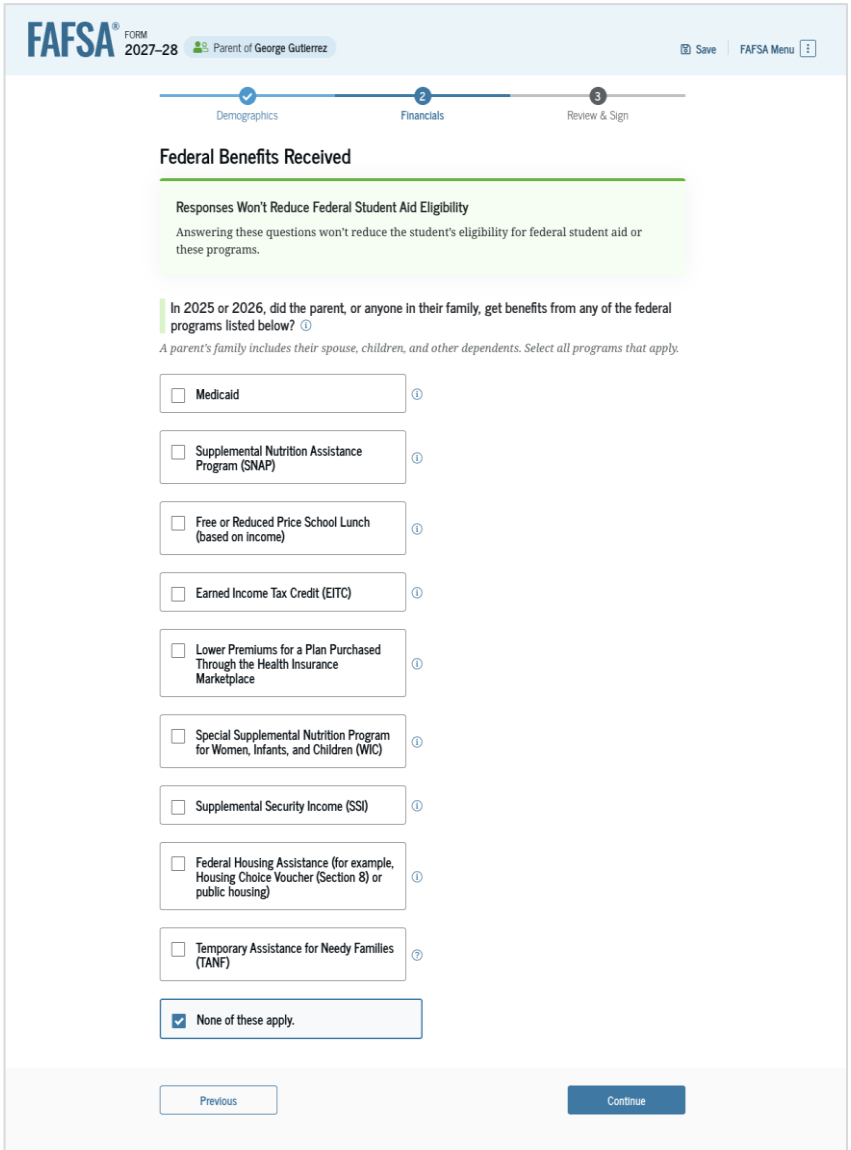
What if you have special financial circumstances?

Previous

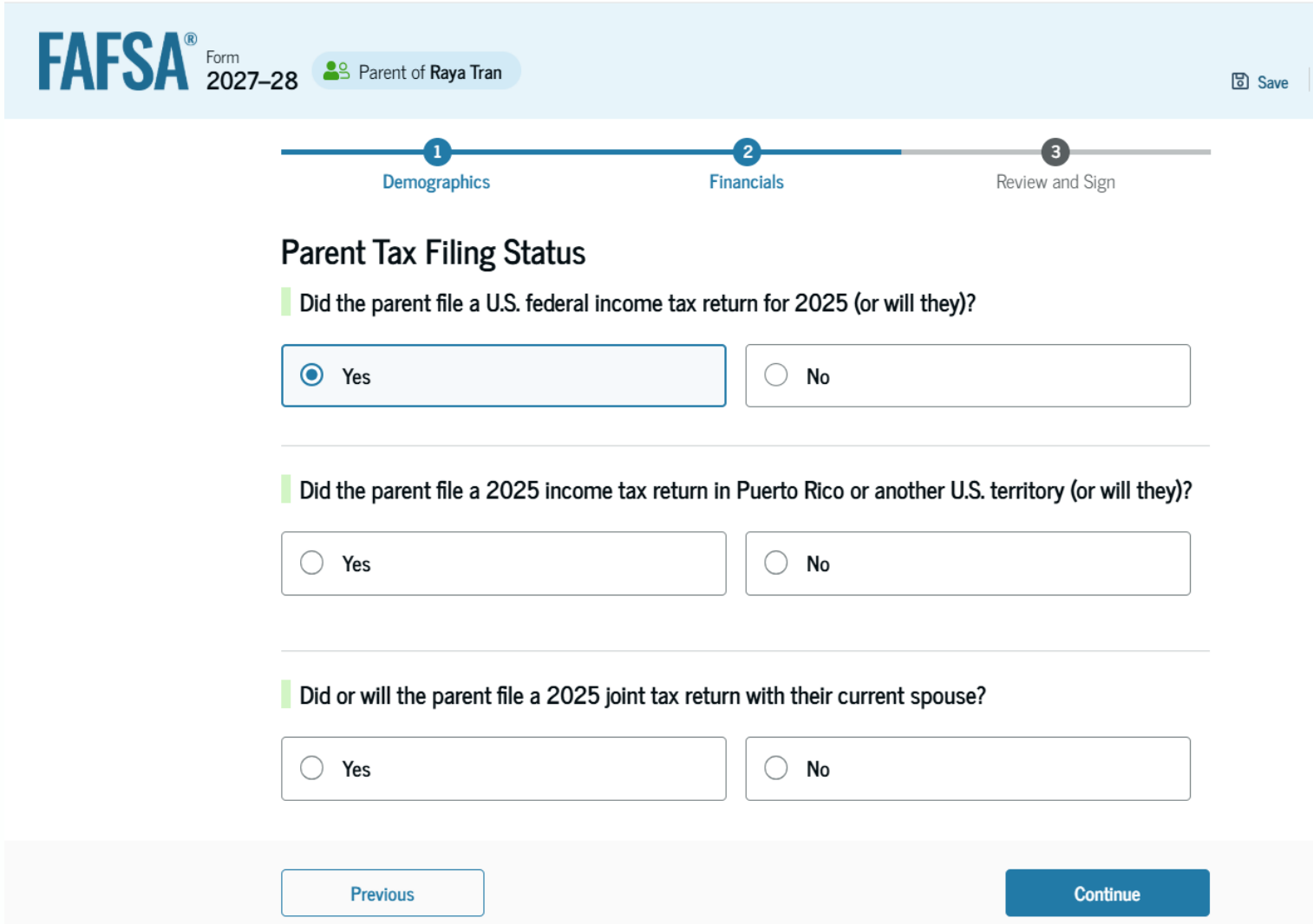
Continue

Parent Federal Benefits Received

Asks if in 2025 or 2026 the dependent student's parents or anyone in their family received means-tested benefits.

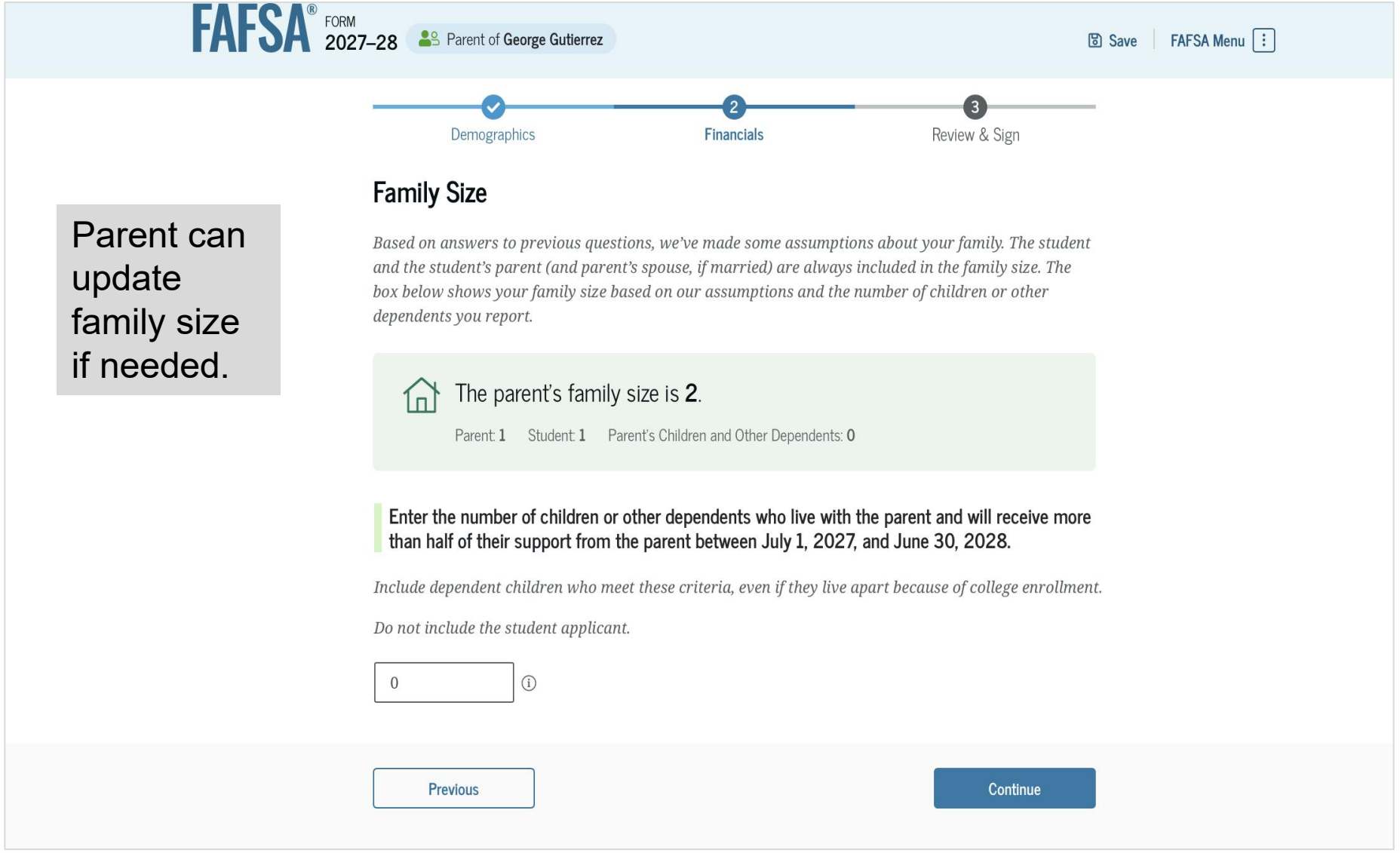


Parent's Tax Filing Status

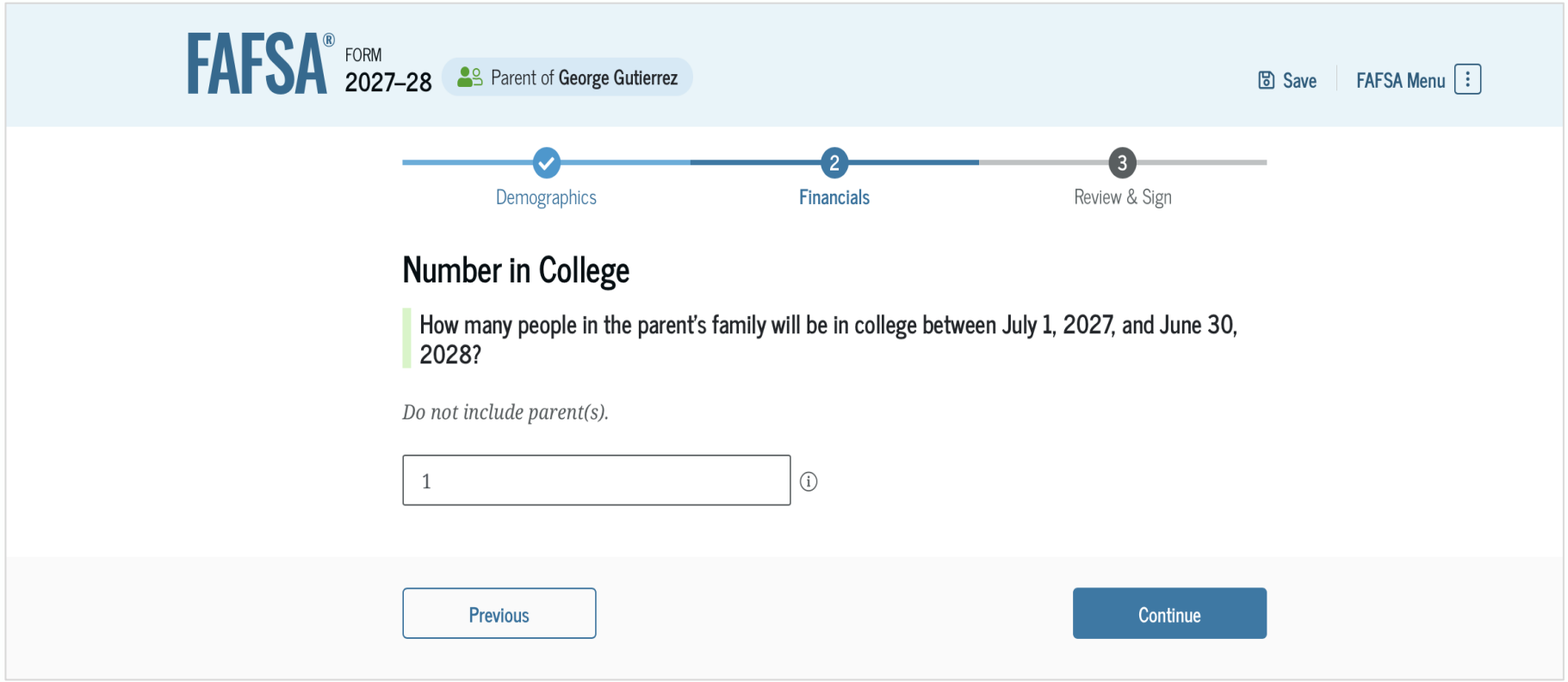


Parent Family Size

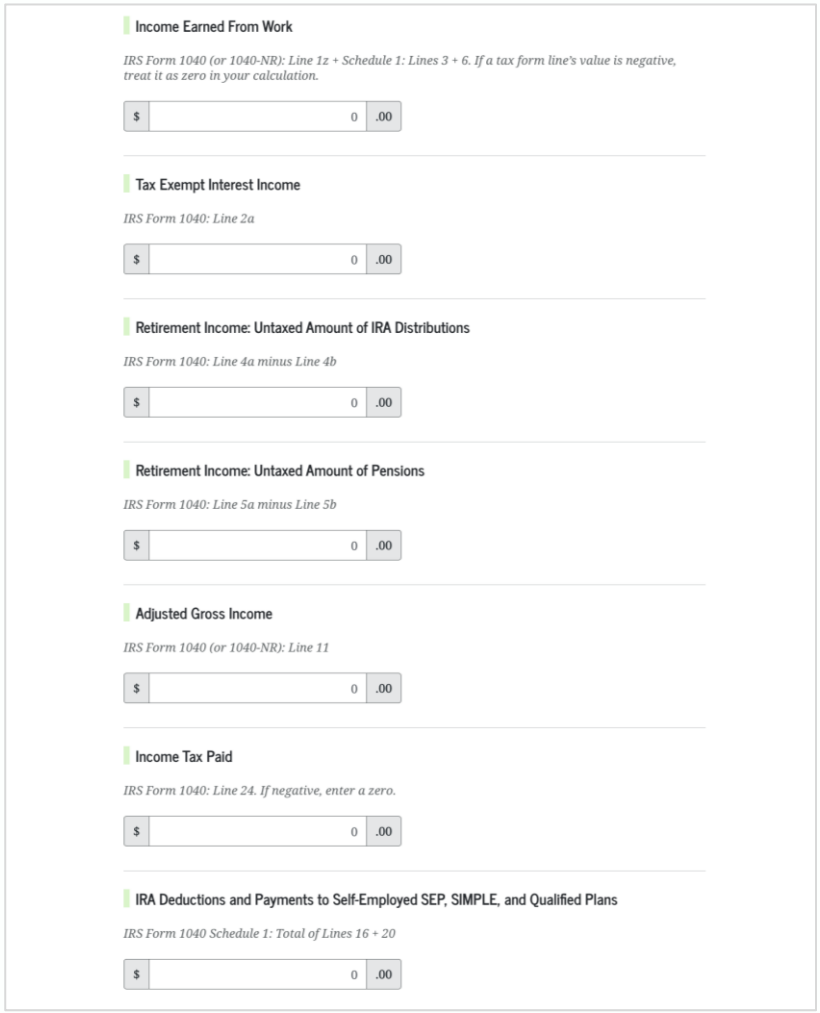
Parent can update family size if needed.

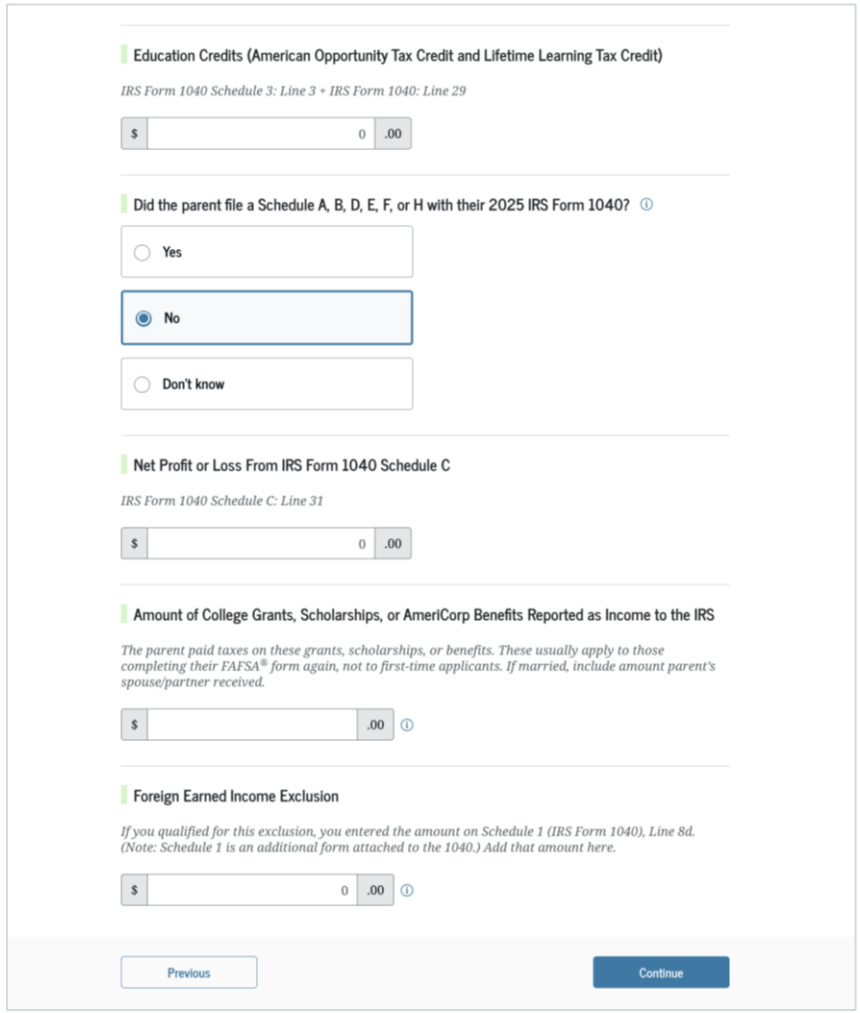


Parent Number in College



Parent Financials

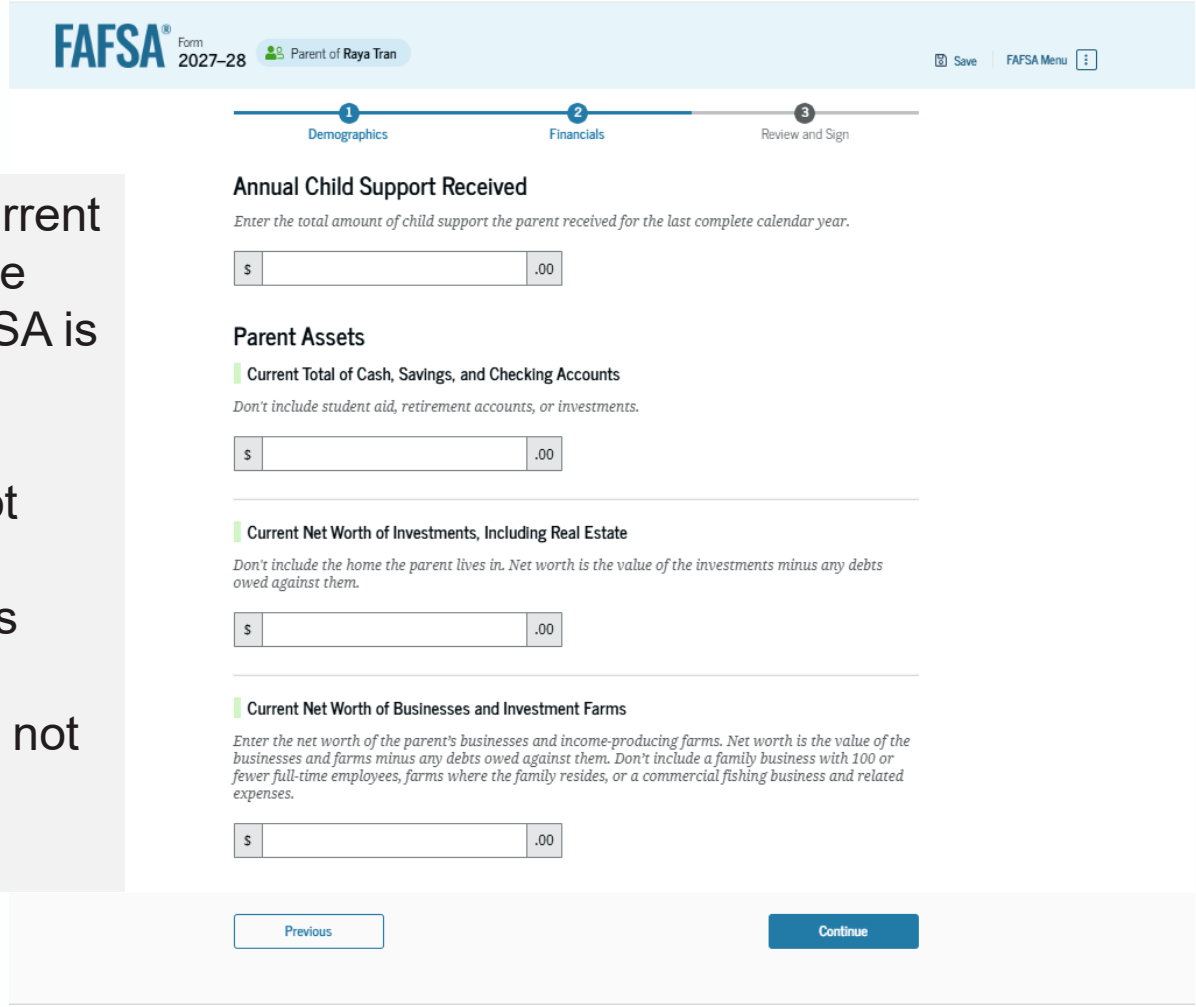




Parent Assets

Report the current value as of the date the FAFSA is completed.

If parent is not asked these questions, it is because the information is not required.



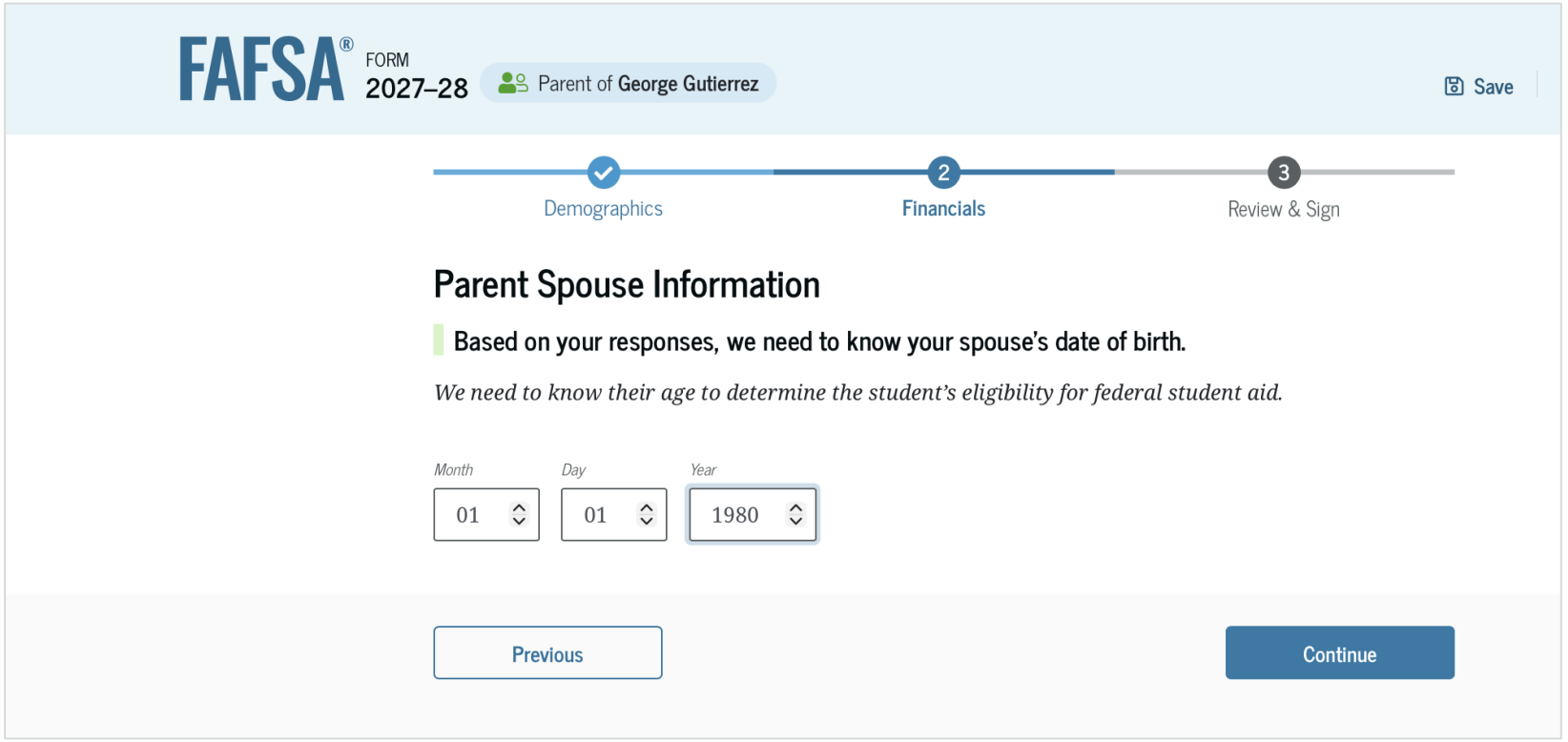
What Assets Need to be Reported on the FAFSA?

- Cash
- Savings
- Stocks
- Bonds
- CDs
- Bitcoin
- Value of other real estate
- 529 College Savings Plans
- Net worth of business or farm with 100 or more employees

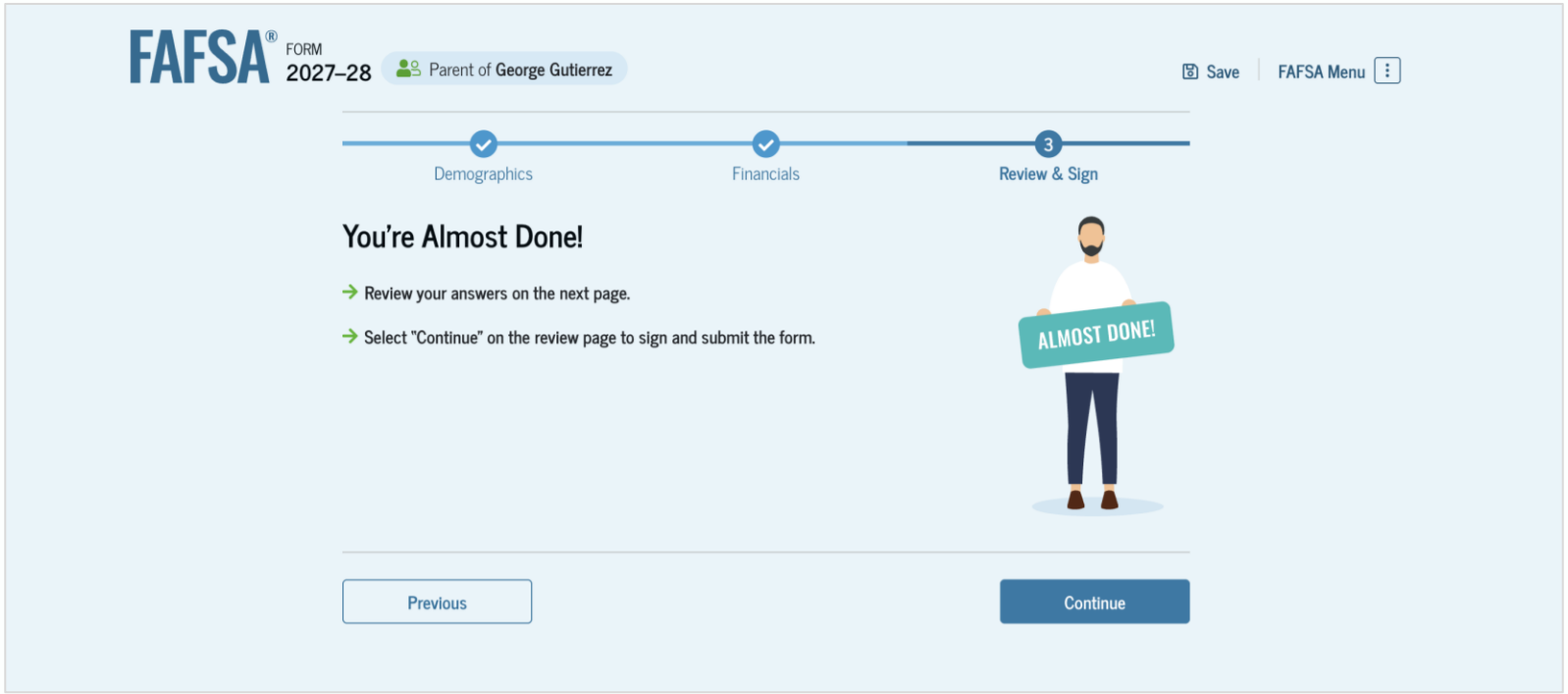
Don't report the following:

- IRA, Pension, 401k, 403B
- Family home
- Value of 529 College Savings plans listing others as beneficiary
- Insurance Policies

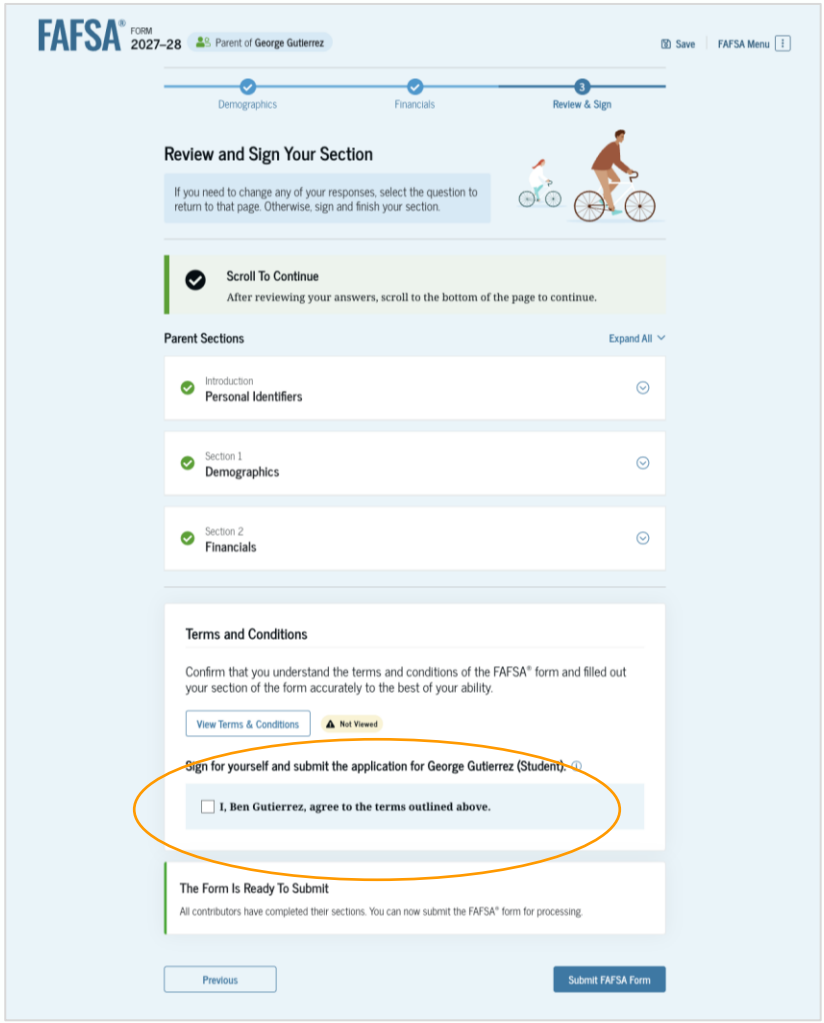
Other Parent Information

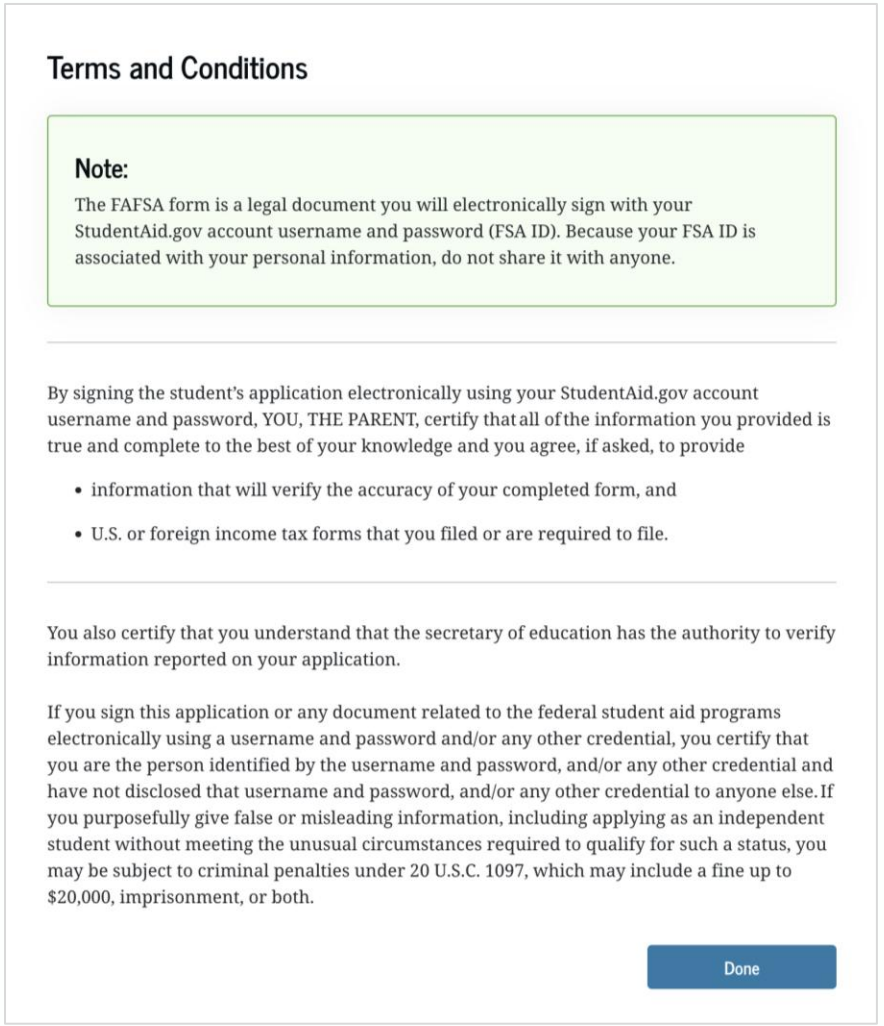


Dependent Student's Parent Reviews and Signs Their Form



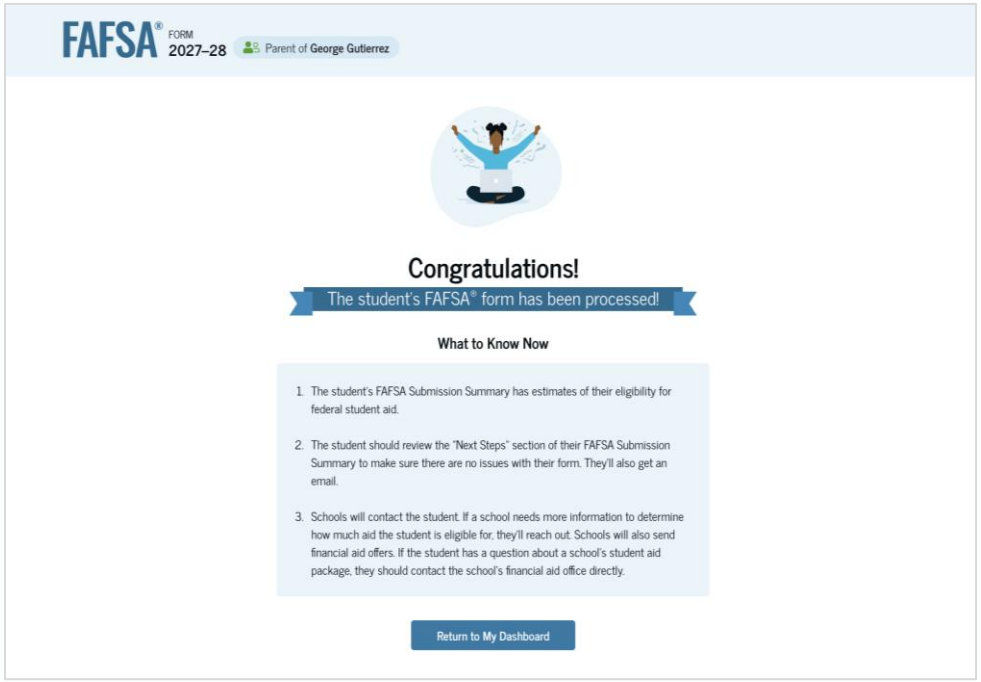
Parent Review Page and Signature





Parent Confirmation

- Upon submitting the student's FAFSA form, the parent is presented an abbreviated confirmation page.
- The student will receive an email with the full, detailed confirmation page. They can also view this information by logging into their StudentAid.gov Account.



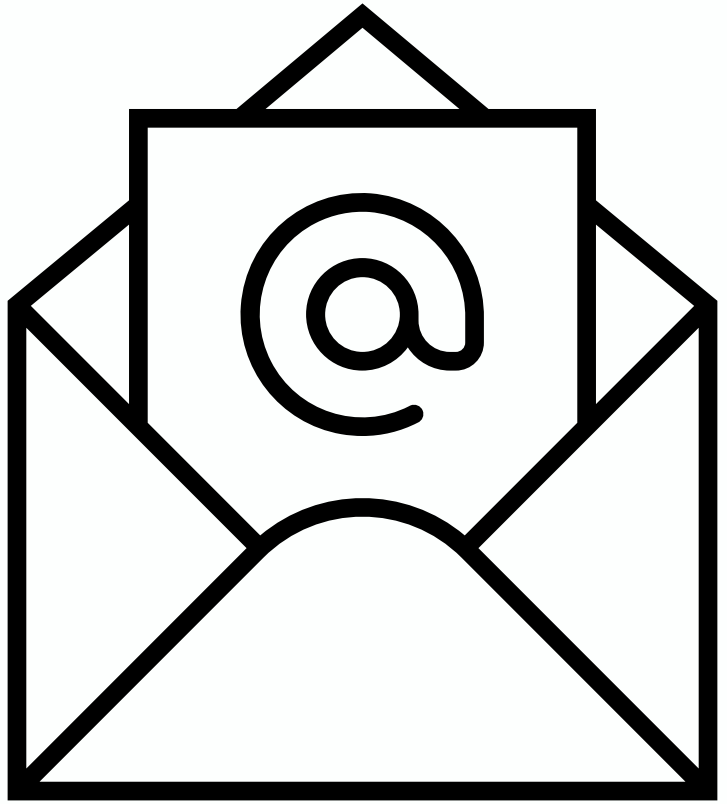
Invitation to GrantUs®

In addition to the FAFSA, first-time applicants, as well as some renewal applicants, must complete the **PA State Grant Application Process.**

Steps to apply for PA State Grant

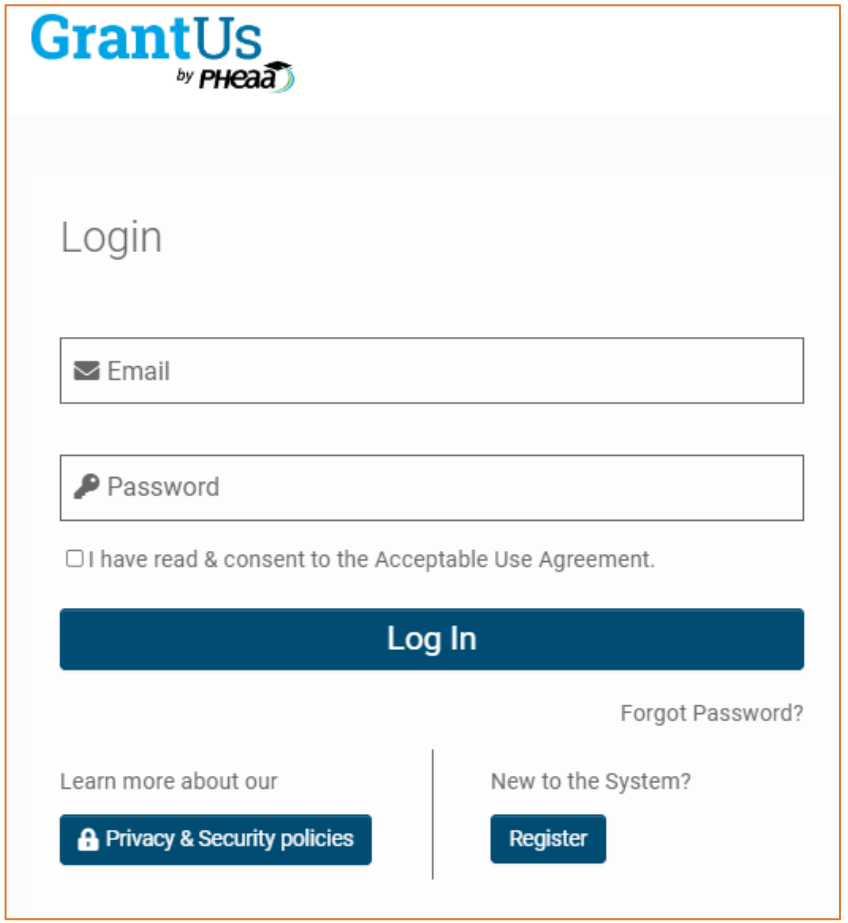
1. Complete the FAFSA by the appropriate filing deadline.
2. Wait for an email from **noreply@grantus.pheaa.org** with a link to activate your GrantUs® account. The email will be sent to the address provided on your FAFSA.
3. Review and complete items listed under the Action Items on the dashboard.

Students should be advised to watch for email messages and standard mail from PHEAA regarding their PA State Grant status and to respond to requests for information as quickly as possible. Students with incomplete applications will not be considered for state grant funds. Additional details on how to apply for a PA State Grant can be found at **pheaa.org**.



Apply for a PA State Grant

- PHEAA's PA State Grant online account management tool
- Used to apply and manage eligibility for PA State Grant Program



Special Circumstances

If things change….

- Recent death or disability
- Reduced Income
- Divorced or separated parents

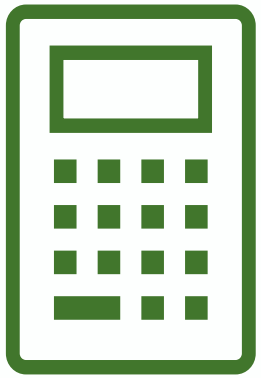
… Contact Financial Aid



FAFSA is Filed… Now What?



Student completes the FAFSA



Schools receive FAFSA and calculate financial aid



Schools send Financial Aid Notifications to student

Compare Schools' Financial Aid Offers Carefully

- Official notification from school about financial aid, terms and conditions
- Lists the type and amount of aid to be received
- Describes what must be done to accept or reject any aid
- Discloses students' rights, responsibilities and academic requirements



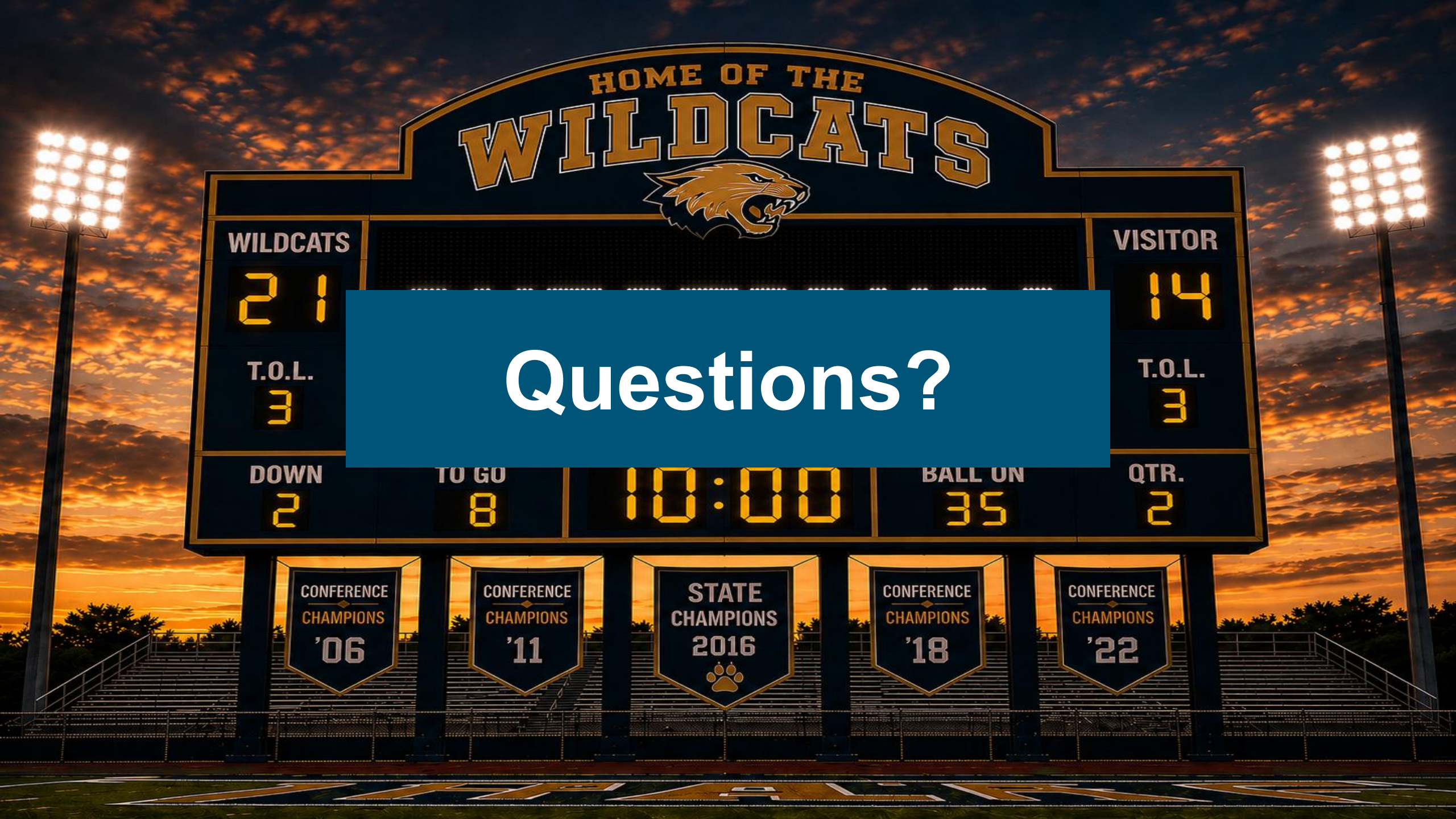
Important Resources

- Check out Federal Student Aid YouTube videos for help with understanding the FAFSA.
- View more information about financial aid at pheaa.org/resourcesstudents
- Contact Federal Student Aid for assistance https://studentaid.gov/help-center/contact

Helpful sites to learn about the cost:

- MySmartBorrowing.org
- EducationPlanner.org
- CollegeCost.ed.gov




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21
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2
TO GO
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10:00
BALL ON
35
QTR.
2
CONFERENCE CHAMPIONS '06
CONFERENCE CHAMPIONS '11
STATE CHAMPIONS 2016
CONFERENCE CHAMPIONS '18
CONFERENCE CHAMPIONS '22

Questions?