



# FAFSA Road Trip!

KASFAA Counselor Training 2019

Location

Hosted By: Presenter name



# Travel Itinerary...

- First stop...FAFSA!
  - Website and app
  - Common issues
  - Changes to the 2020-2021 FAFSA
- What happens next?
- Types of Aid
- Financial Literacy Resources
- Final stop...Other Resources!



Garden of Eden  
Lucas





# fafsa.gov



ENGLISH | ESPAÑOL

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

Search FAFSA® Help



Prepare for College

Types of Aid

Who Gets Aid

FAFSA®: Apply for Aid

How to Repay Your Loans

## 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 >

### FAFSA® Announcements

- The IRS Data Retrieval Tool will be unavailable Saturday, Aug. 31, from 8 p.m. until 7 a.m. Tuesday, Sept. 3, Eastern time. During this time, students can still complete and submit a [FAFSA form](#) by entering the necessary tax return information manually.
- Customers who are using an Apple device (mobile and/or desktop) may encounter errors on some FAFSA fields if the "smart punctuation" feature is enabled. This feature changes apostrophes and quotation marks to invalid characters that the FAFSA form cannot recognize. [Learn about solutions for this error.](#)
- Check out the [myStudentAid app](#) for iOS and Android.

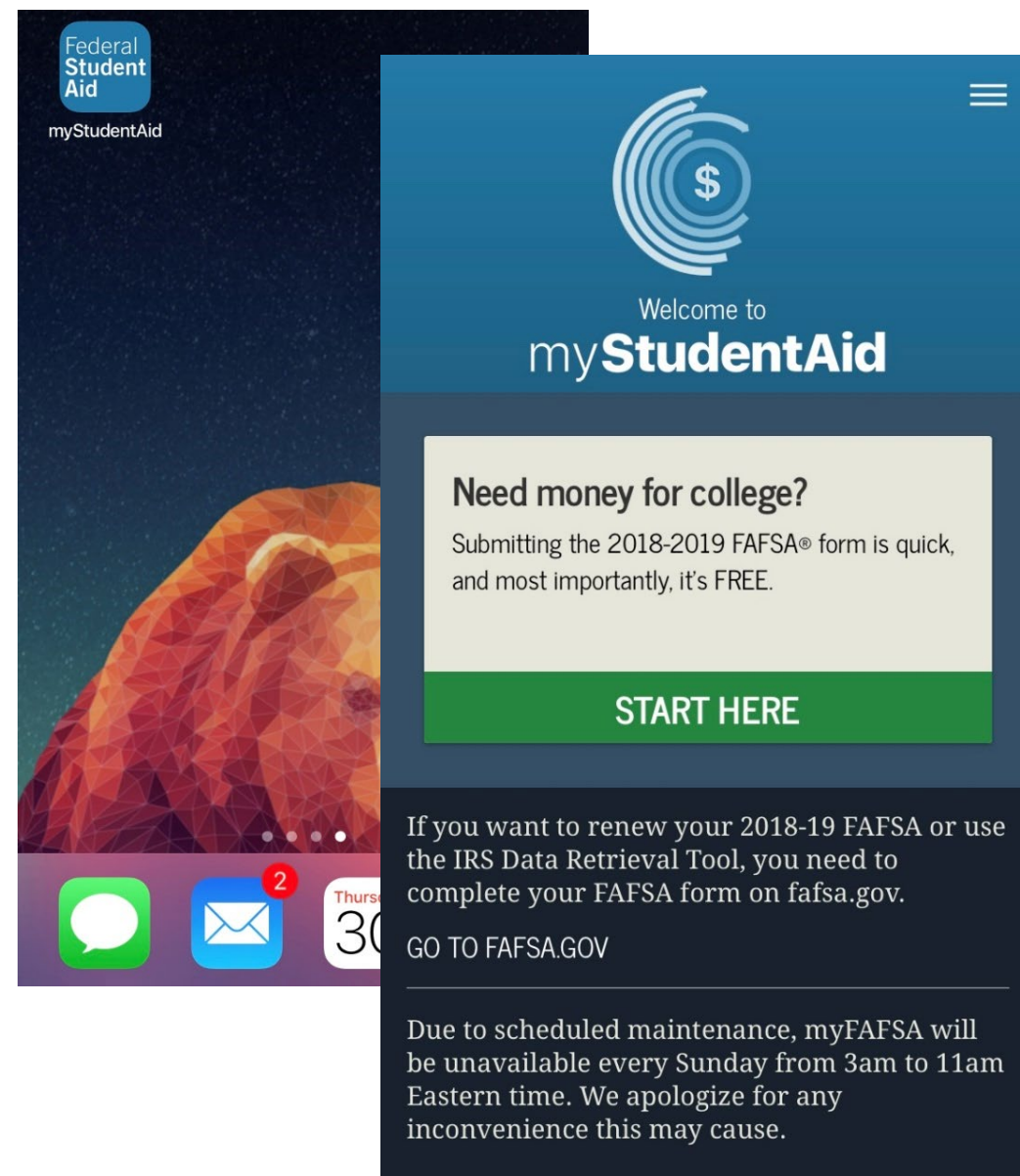
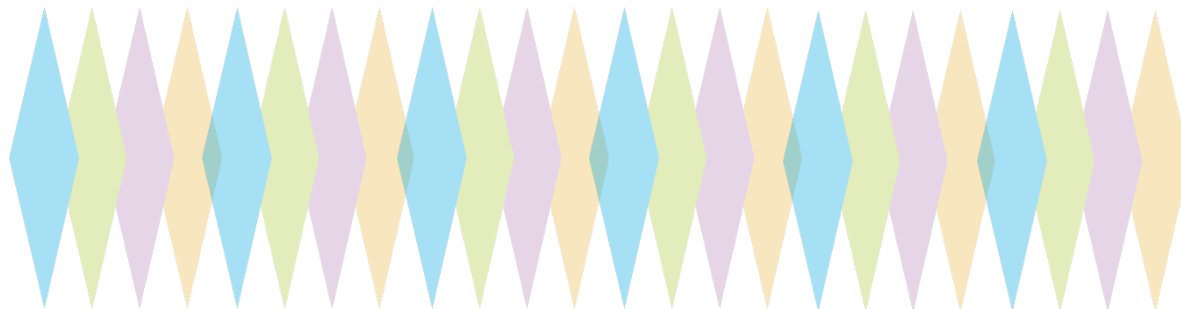
[View All FAFSA® Announcements](#)

The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3–11 a.m. Eastern time.



# FAFSA App

- myStudentAid is available in the App Store and Google Play
- Only the most recent application is available on the app





# Pack your bags! Bring these items...

- Social Security Numbers – student and parent(s)
- FSA ID & Password
  - Create before beginning the FAFSA
  - Student and parent will each need one
  - Valid non-school email and phone number for student and also for parent
- 2018 Financial Information
  - Student and parent information (if dependent)
  - 2018 Federal Income Tax Return, W-2s, Bank Statements, Asset Information, Untaxed Income Information



Largest Hairball  
Garden City





# Changes to the 2020-2021 FAFSA

- There are no major changes between the 2019-20 and 2020-21 FAFSA applications.
- Changes to the 2018 IRS 1040 form from the Tax Cuts and Jobs Act of 2017 will result in changes to income questions and where to locate information. Using the DRT helps avoid this potential pitfall.
- The FAFSA demo site for 2020-21 won't be launched until September 30, 2019. Screen shots and FAFSA4caster are also not available until late September.
- Based on historical trends, Pell Grant tables may not be available until early 2020.





# FSA ID Video

According to the federal student aid law, all students applying for aid must create an FSA ID. Creating an FSA ID is a requirement for your eligibility to receive federal student aid. If you do not create an FSA ID, you will not be able to receive federal student aid.

Important: When you are done click the **GO** button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using your computer from seeing your information until the session expires.

Create an FSA ID | Manage My FSA ID

Please enter your:

Email

homework@icommmail.com

Confirm Email

homework@icommmail.com

Username

homework

Password

\*\*\*\*\*

12 letters 12 numbers 12 symbols 12 total

Confirm Password

\*\*\*\*\*

GO

This is a tool that allows you to create an FSA ID. It is not a requirement to create an FSA ID. If you do not create an FSA ID, you will not be able to receive federal student aid. If you do create an FSA ID, you will be able to receive federal student aid. The FSA ID is a requirement for your eligibility to receive federal student aid. If you do not create an FSA ID, you will not be able to receive federal student aid. If you do create an FSA ID, you will be able to receive federal student aid.

Click the question mark next to each field to get more information.

fsaid.ed.gov





# Common Issues with FSA ID setup

- Not providing or verifying an email address
  - Email is not required, but will make retrieval difficult
  - Verifying email requires verification code and immediate access to their email
- Parents/students creating each other's IDs
  - SSN, DOB, Name and Email are linked together
  - Can only be used once (cannot create multiple IDs)





# Common FAFSA Issues

- SSN/DOB/Legal Name/Gender
- Dependent vs Independent Status
- Who is my parent?
- Household Size
- Undocumented Student/Parent(s)
- Reporting Untaxed Income & Assets
- Special Circumstances



Stull Cemetery  
“Gates of Hell”  
Stull



# Common FAFSA Issues

- Legal name
- Social Security Number
- Date of Birth
- Gender – Selective Service

Personal Information for Student

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

**STUDENT INFORMATION**

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

Your last name ?  
Dependent

Your first name ?  
Student

Your middle initial ?

Your Social Security Number ?

Your date of birth ?  
02/09/1999

PREVIOUS NEXT





# Dependent Vs. Independent



- Born before Jan. 1, 1997
- Veteran
- Active duty military
- Married
- Children or other dependents
- Both parents deceased
- Foster care after age 13
- Dependent/Ward of court after age 13
- Emancipated Minor
- Legal Guardianship
- Homeless or at risk of being homeless

What if these don't fit my situation?



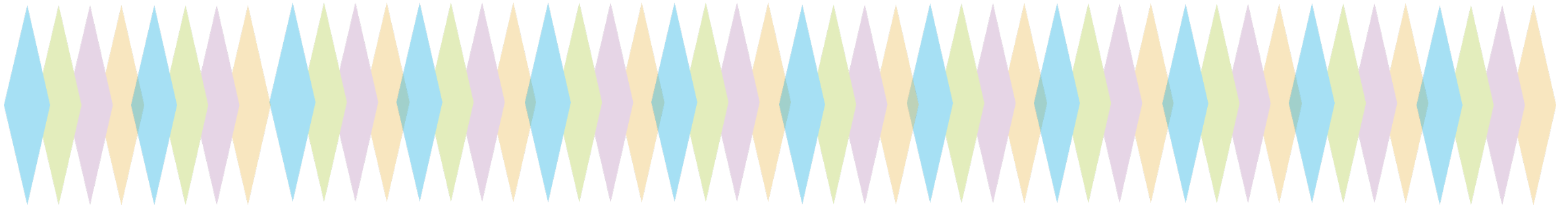


# Dependency Override

- Student lives with grandparents and does not know the location of their biological parents.
- Student expresses an abusive environment at home.

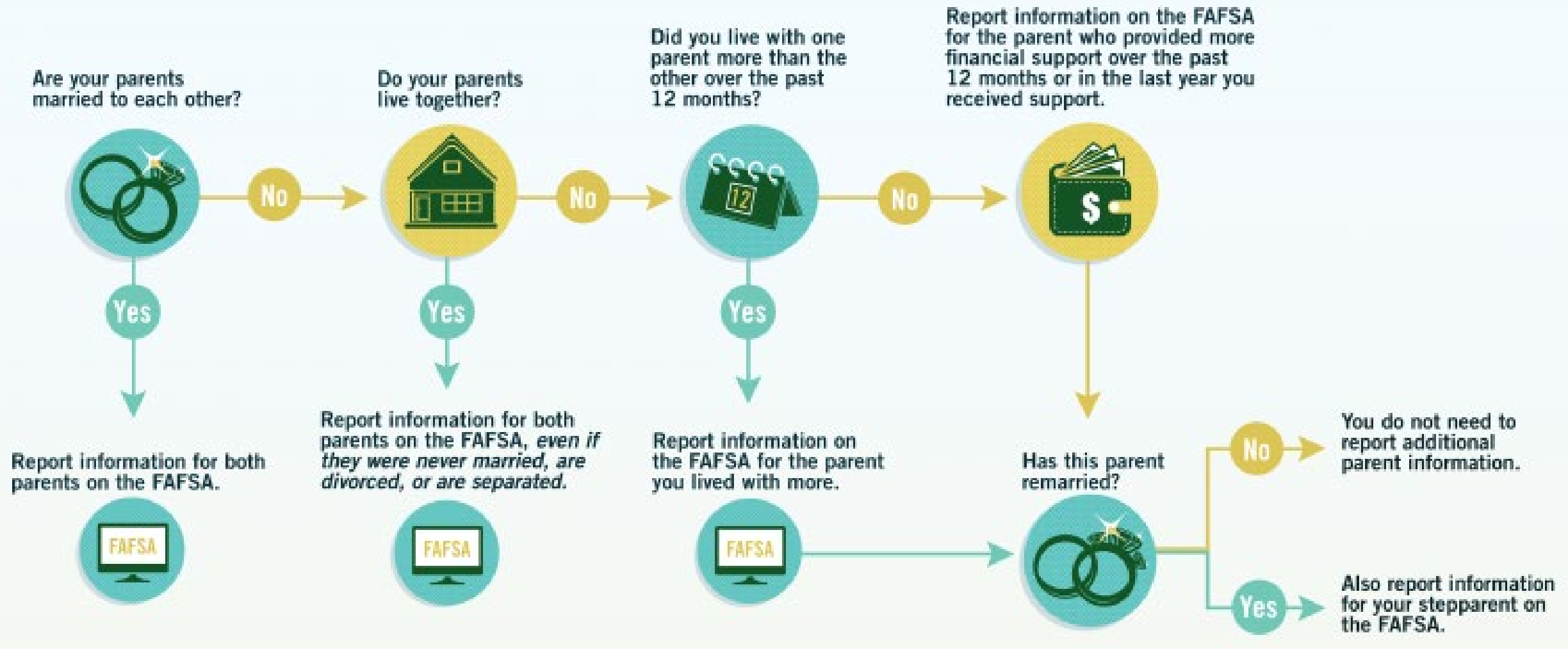


Student starts process with financial aid office.





# Who is my parent?



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles





# Household Size

- Dependent Students
  - Student
  - Parent(s)
  - Parent(s)' other children or other dependents they support
- Independent Students
  - Student
  - Spouse
  - Children or other dependents they support



1950's All Electric House Museum  
Overland Park



Dorothy's House  
Coronado





# Undocumented Parents / Students

- Undocumented Parent(s)
  - SSN should be reported as 000-00-0000
  - Cannot obtain an FSA ID
  - Print Signature Page
- Undocumented Students/DACA Students
  - Not eligible for federal financial aid (even w/ valid SSN)
  - Answer: “No, I am not a legal citizen or eligible noncitizen” to “Are you a U.S. Citizen” FAFSA question
  - Undocumented/DACA students who graduate from Kansas HS may be able to qualify for in-state tuition at KS colleges
  - Undocumented/DACA students are not eligible for state aid





# IRS Data Retrieval Tool

- Links to the IRS for reported tax information
- Populates financial information pages for parent and student (if applicable)
  - Information populated is secure and will appear as “transferred” not as numbers/amounts
- Accurate tax records rather than estimates
- Reduces verification paperwork, if selected



OZ Museum  
Wamego



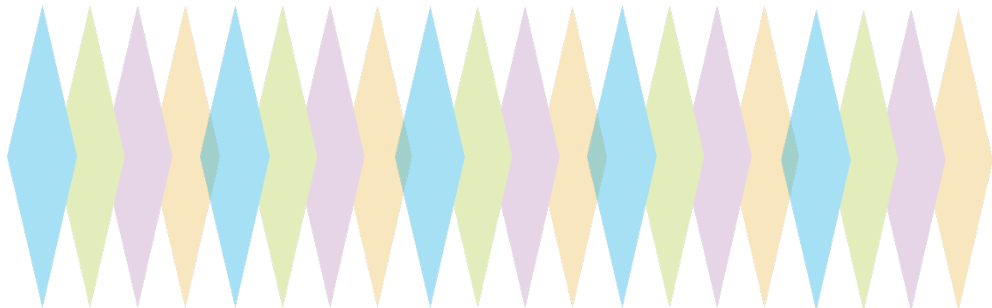


# IRS Data Retrieval Tool

Students and parents answer eligibility questions on the FAFSA for the tool

Page appears explaining eligibility  
Can click “Link to IRS” or “No Thanks”

Transferred data will be hidden in fields after using the tool.



Parent Tax Filing Status

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

**PARENT INFORMATION**

✓ Application was successfully saved.

**Attention!** You must provide financial information from your parents' 2016 tax return on the following pages.

For 2016, have your parents completed their IRS income tax return or another tax return? ?

Already completed ▼

For 2016, what is your parents' tax filing status according to their tax return? ?

Married-Filed Joint Return ▼

Did your parents file a Puerto Rican or foreign tax return for 2016? ?

☐ Yes ☒ No

**IRS Data Retrieval Tool**

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

[LINK TO IRS ↕](#)

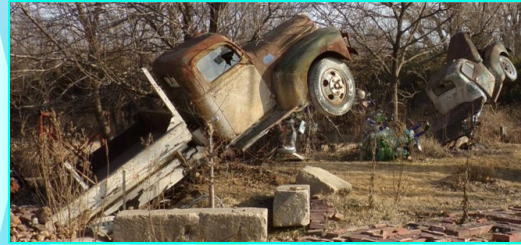
◀ PREVIOUS NEXT ▶



# Assets and Investments

## Report

- Cash, Savings, Checking
- Rental properties
- Trust Funds, Money Market Funds, Mutual Funds
- Stocks, Bonds, CDs
- 529 plans
- Business Net Worth – more than 100 employees



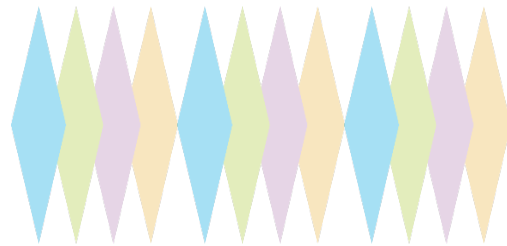
Truckhenge  
Topeka

## Don't Report

- The value of the home you live in
- Value of life insurance or retirement plans
- Business Net Worth – 100 or less employees
- Family farm

$$\text{Net Worth} = \text{Current Value} - \text{Debt}$$





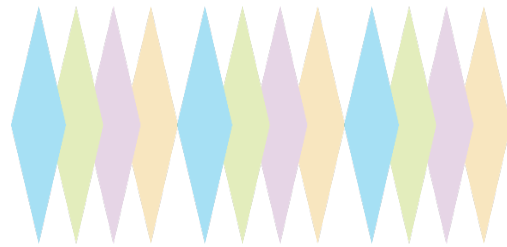
# Untaxed Income



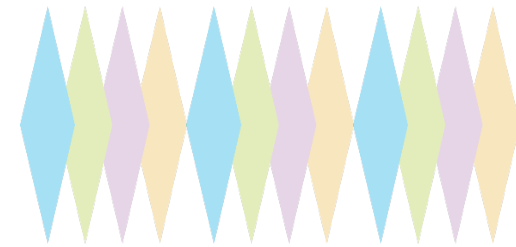
## Report

- Child support received
- Untaxed portions of IRA distributions, pensions, and Health Savings Accounts
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans non-education benefits
- Workers' Compensation
- Money received or paid on the student's behalf (bills) from someone not listed on the FAFSA





# Untaxed Income



## Don't Report

- IRA or Pension rollovers
- Value of on-base military housing or the value of a basic military allowance for housing.
- Student Aid
- Earned Income Credit
- Welfare Payments
- Untaxed Social Security benefits & Social Security Disability
- Supplemental Security Income
- Flexible Spending Plan benefits



# At your destination...sort of...

Once the FAFSA is submitted...

Review the Student Aid Report (SAR)  
View in the myStudentAid app

Complete Verification if selected

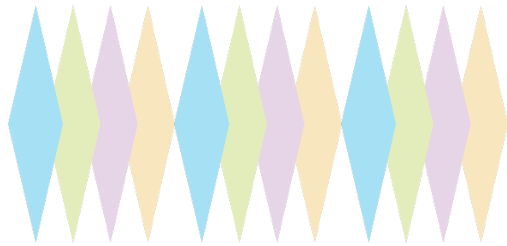
Financial Aid Offers  
Earlier FAFSA = Earlier Offers?

Pay special attention to Priority Dates



Arc de Triomphe!  
Rose Dale





# Verification



- If FAFSA selected by the Department of Education or the school, verification must be completed before federal (and some state) aid can be disbursed.
- Verification classifications and items to verify:
  - V1**-Household size, number in college, Adjusted Gross Income, income from work, taxes paid, untaxed retirement distributions, retirement contributions, tax exempt interest, education credits
  - V4**-High school completion status and statement of educational purpose
  - V5**-All items in V1 and V4



Barbed Wire Museum  
La Crosse



# Professional Judgement

- FAFSA does not reflect current financial situation
  - Loss of Income or Resources
  - Increase of Non-Discretionary Expenses
  - Change in Marital Status
  - Parent in College
- Student/family starts this process with the financial aid office – after filing the FAFSA
  - Do not let students attempt to do this on their own.
  - Schools differ on what they allow for professional judgement



Evel Knievel Museum  
Topeka





# Professional Judgement Scenarios

- Parent in college
  - Student tells you that both parents are enrolled in school halftime.
- Income difference in 2019
  - Parents come in to talk about dad losing his job and not being able to help with college expenses.
- Professional Judgement is up to the discretion of the school they are attending



Student starts process with financial aid office.



# FAFSA Road Trip Tips

- Apply Early!
- Give yourself time to fill it out – 30 minutes
- Save each page before moving on
- Use the IRS Data Retrieval Tool
- Double check all your info-especially your SSN
- Look for alerts and messages
- Use the Help & Hints boxes throughout the FAFSA



Coronado Heights  
Lindsborg



World's Largest Easel  
Goodland



# What does the FAFSA do?

- Assesses a family's ability to pay for educational expenses, and determines what type of aid programs the student qualifies for
- Two Building Blocks
  - Cost of Attendance – determined by school
  - Expected Family Contribution – determined by FAFSA
- Some aid programs require financial need

$$\text{COA} - \text{EFC} = \text{Financial Need}$$







# Types of Aid



## Grants

- Federal Pell, TEACH, FSEOG
- KS Comprehensive Grant
- Institutional

## Loans

- Federal
  - Subsidized, Unsubsidized, PLUS
- Private

## Federal Work-Study

- Federal dollars paid in exchange for part-time employment on campus
- School comes first

## Scholarships

- Institutional
- Private/Outside
- State/KBOR





# State Programs

## Kansas Comprehensive Grant

- 19 private colleges, the 6 state universities, and Washburn
  - File FAFSA by April 1
  - Financial Need
  - Enroll full-time
- \$3,500 max / \$200 min – Private Institutions
- \$1,500 max / \$ 100 min – Public Institutions



World's Largest Sunflower  
Artifact Collection  
Lenexa





# State Programs

## State of Kansas Scholarships

- Public/private 4-yr & community colleges
- FAFSA by April 1 and state application by May 1
- Need + Merit; full-time enrollment
- Renewable for up to 4 years
- State of Kansas Scholarship - \$1,000
  - Must be a designated state scholar
- Ethnic Minority Scholarship - \$1,850
  - Must identify as an ethnic minority
  - Meet KBOR's academic requirements

A decorative graphic on the right side of the slide consisting of four overlapping triangles. From left to right, the colors are light blue, light green, light purple, and light orange. The triangles are arranged in a row, with each subsequent triangle shifted slightly to the right and overlapping the previous one.

[kansasregents.org](https://kansasregents.org)





# State Programs

## Kansas Career Technical Workforce Grant

- Available to technical schools & colleges, community colleges and state universities w/technical programs
- FAFSA by April 1 and state application by May 1
- Awarded to students enrolled in high demand/critical industry programs of study. Priority to given to those with financial need
- \$1,000 \*can be prorated
- Available to part-time and full-time students

[kansasregents.org](http://kansasregents.org)



World's largest hand dug well  
Greensburg





# State Programs

## Military Service Scholarship



- 4-yr publics, community colleges & technical colleges
- Served in military service in international waters or on foreign soil in support of military operations for which the person received hostile fire pay for at least 90 days after September 11, 2001
- Must provide documentation such as DD-214 or active duty orders
- Maximum Award – tuition & required fees, subject to appropriations.
- FAFSA by April 1 and state application by May 1
- Full or part-time

[kansasregents.org](http://kansasregents.org)





# State Programs

## Nursing & Teacher Service Scholarships

- Public & private 4-yr institutions & community colleges
- FAFSA by April 1 and state application by May 1
- Merit (Need considered if more applicants than funding)
- Renewable
- Service Obligation – 1 yr of service for 1 yr of scholarship
- Nursing Service Scholarship- \$4,500 RN/\$3,500 LPN
  - Full-time, must acquire a sponsor
- Teacher Service Scholarship- \$5,536 (2018-2019) \*can be prorated
  - Enrolled full time or part-time in program leading to licensure in a hard to fill discipline (Special Education, Math, Science, elementary education, English, Fine & Performing Arts)
  - Teach in underserved geographic area





# State Programs

## Kansas National Guard Educational Assistance

- Public & independent 4-yr institutions, community colleges, & technical colleges
- FAFSA Required
  - Fall Application Deadline August 31
  - Spring Application Deadline January 31
- Full or part-time
- Service obligation – student agrees to complete their current military service obligation for 24 months after their last semester

[kansasregents.org](https://kansasregents.org)



Atomic Annie  
Fort Riley





# State Programs

## ROTC Service Scholarship

- Participating public universities
- Recipients selected at institution & separate application required
- Full-time
- Award – up to 70% of cost of attendance
- Service obligation – after completion of degree student must become commissioned as a Second Lieutenant and serve for not less than 4 yrs. as a commissioned officer with the Kansas Army National Guard



[kansasregents.org](https://kansasregents.org)



# State Programs

## Kansas Career Work-Study

- Available at 4-yr public institutions
- Recipients selected at institution & separate application required
- FAFSA required
- Need-based
- Full-time or part-time
- Students work in career-related occupations off-campus

[kansasregents.org](https://kansasregents.org)



Big Brutus  
West Mineral, KS





# State Programs Fee Waivers

- In-state tuition for certain undocumented students
- Dependents & Spouses of Deceased Public Safety Officers
- Dependents & Spouses of Deceased Military Personnel
- Former Prisoners of War

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[kansasregents.org](https://kansasregents.org)





# Foster Care Fee Waiver



## Students apply through the KS Department of Children & Families

- Eligible applicant enrolls in a Kansas educational institution on or after July 1, 2006; **and**
- The applicant was in custody of DCF and in a foster care placement on the date such applicant reached 18 years of age; **or**
- prior to age 18 graduated from high school or fulfilled the requirements for a GED while in foster care placement and custody of DCF; **or**
- adopted from a foster care placement on or after applicant's 16th birthday; **or**
- left a foster care placement subject to a guardianship under chapter 38 or 59 of the K.S.A. on or after applicant's 16th birthday.

The Kansas Department of Children & Families Central Office must verify the applicant's eligibility status prior to enrollment.





# Outside Scholarships



Where do I find them?

- High Schools
- Employers
- Local Groups/Community Organizations
- Professional Organizations
- Churches
- Web Searches

Scholarship Websites

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

[collegeboard.org/scholarship-search](http://collegeboard.org/scholarship-search)

[scholarshipexperts.com](http://scholarshipexperts.com)

[scholarships.com](http://scholarships.com)

[hispanicfund.org](http://hispanicfund.org)

[uncf.org](http://uncf.org)

[chegg.com](http://chegg.com)

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

[finaid.org/scholarships](http://finaid.org/scholarships)

[academicinvest.com](http://academicinvest.com)



Pizza Hut Museum  
Wichita

Avoid Scholarship Scams!



# Financial Literacy

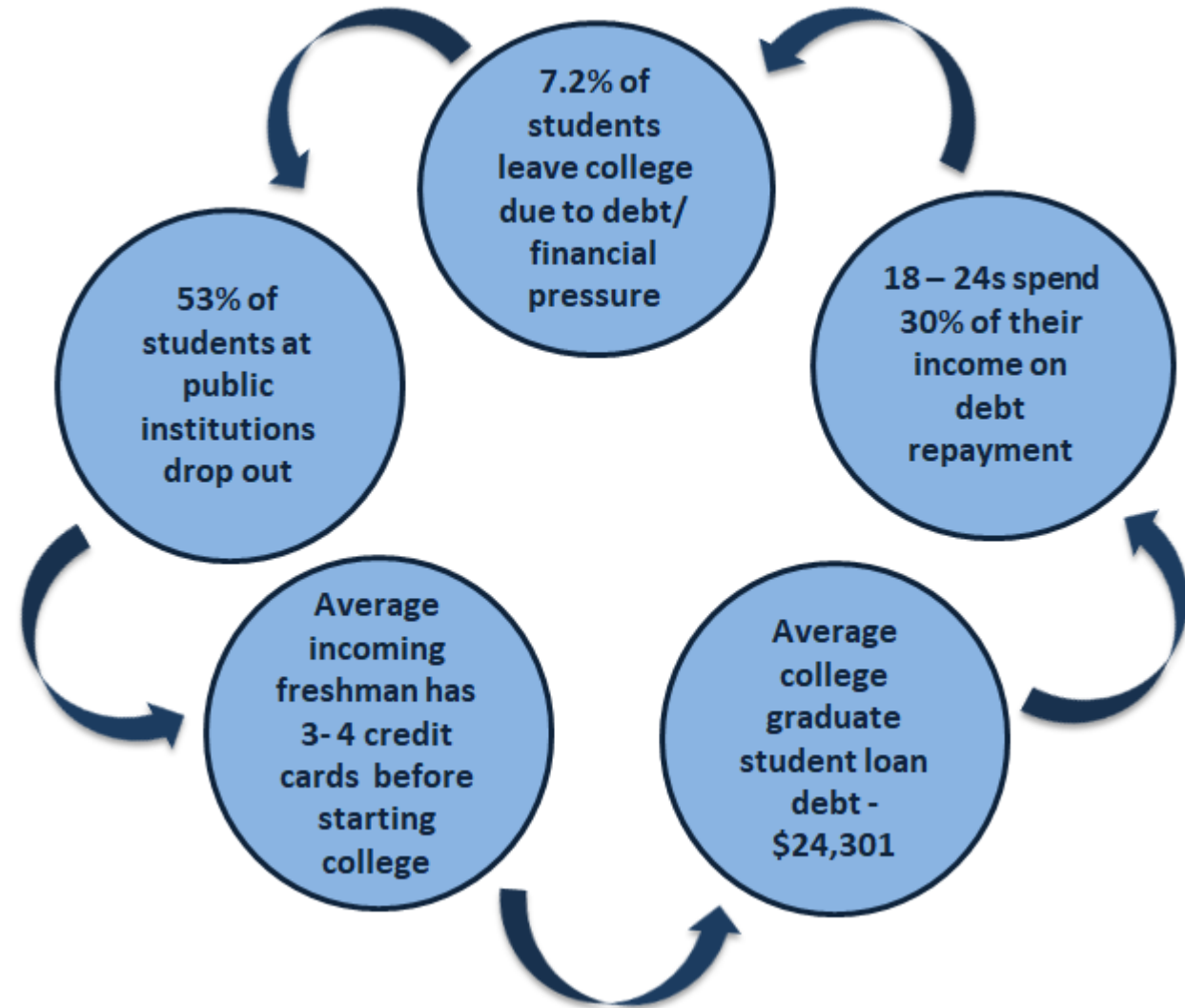
- Some decisions being made by students are unguided because they don't understand the importance of personal finance
- The average person makes 6-10 monetary decisions each day







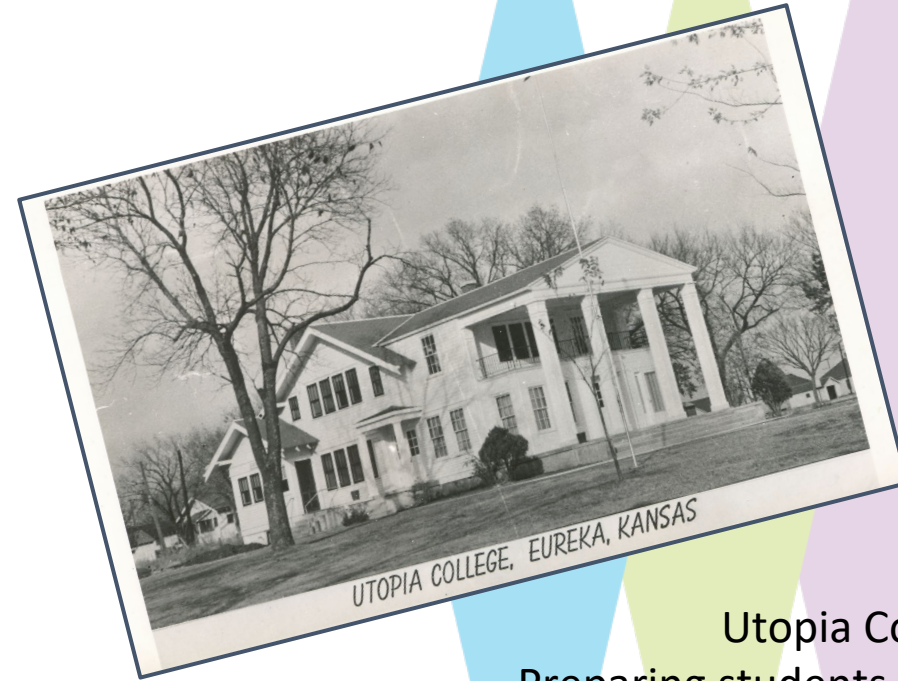
# Financial Literacy





# Resources

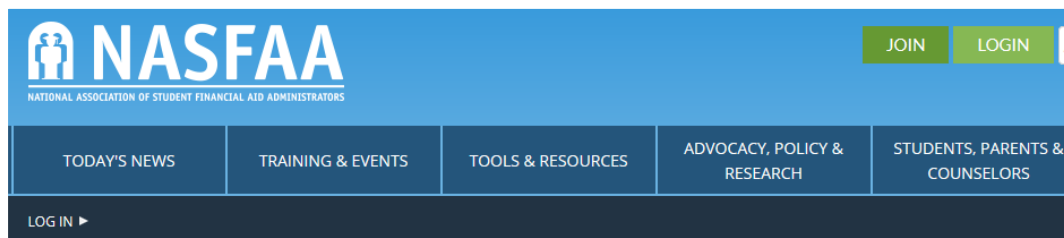
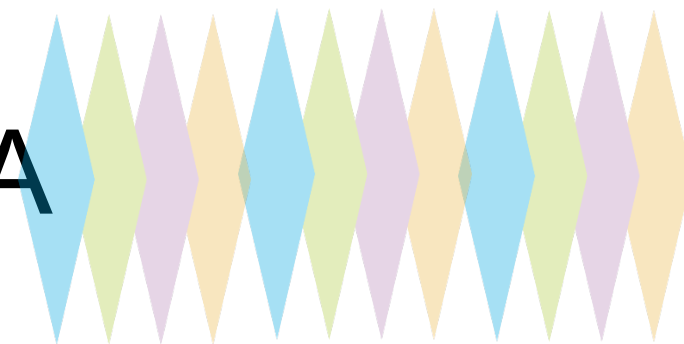
- [Mycollegemoneyplan.org](http://Mycollegemoneyplan.org)
- [Cashcourse.org](http://Cashcourse.org)
- [Collegescorecard.ed.gov](http://Collegescorecard.ed.gov)
- Net Price Calculators
- [KSdegreestats.org](http://KSdegreestats.org)
- [Studentaid.ed.gov](http://Studentaid.ed.gov)
- [Financialaidtoolkit.ed.gov](http://Financialaidtoolkit.ed.gov)



Utopia College  
Preparing students for world war III  
Eureka



# KASFAA & NASFAA



[Home](#) » [Students, Parents & Counselors](#)

## Students, Parents & Counselors

### ABOUT FINANCIAL AID

### WHO GIVES FINANCIAL AID?

### WILL YOU BE ELIGIBLE?

### WHAT FINANCIAL AID ADMINISTRATORS DO

### FINANCIAL AID IN YOUR STATE

### CUTTING YOUR COSTS

### TAX BREAKS HELP YOU SAVE

### BE A SMART CONSUMER

### FOR MORE INFORMATION

### RESOURCES FOR COUNSELORS

★ ADD TO FAVORITES

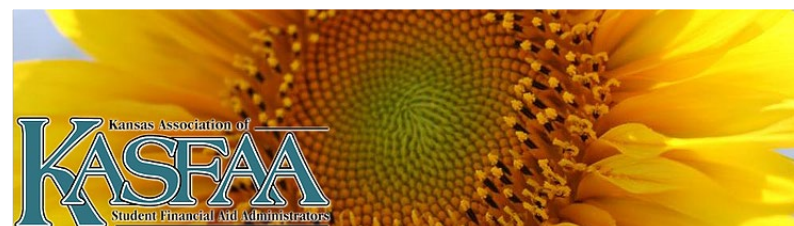
## Students, Parents & Counselors

The first mistake many students and families make is assuming they can't afford college. Don't be discouraged by the sticker price of college until you know how much financial aid may be available to you. Financial aid can significantly reduce the cost of college, but it can be tricky to estimate how much student aid you will get. Two factors are generally used to determine who gets student aid and how much they get: need and merit.

- "Merit-based" aid is given to students who do something exceptionally well (like athletics, or academics) or to students who plan to have a career in an area that benefits the community or the country (like teaching, science, math, and engineering).
- "Need-based" aid is given to students who demonstrate a lack of financial resources to pay for college.

Some student aid programs use a combination of need and merit to determine eligibility.

It all starts with the [Free Application for Federal Student Aid \(FAFSA\)](#). With this one application, you can apply for financial aid at multiple colleges and from multiple funding sources (federal, state, institutional and private providers of assistance). Mistakes can occur in your application, potentially limiting the amount of aid you are eligible to receive. As you prepare to fill out your FAFSA, review this list of [FAFSA Tips and Common Mistakes](#) that may be handy.



## KASFAA 2017-2018 Financial Aid, Costs, & Tuition

[Welcome](#)

[Community Colleges](#)

[Technical Colleges](#)

[2-year Private Institutions](#)

[4-year Private Institutions](#)

[4-year Public Institutions](#)

## Welcome!

The Kansas Association of Financial Aid Administrators is pleased to provide this site for ease of finding college costs of its members.

The schools are sorted by institution type. By clicking on the name of the institution you are interested in, you will link to either their webpage, or their cost information.

If a student's school has a priority date to turn in the FAFSA then students should try to complete and submit their FAFSA by that date to be considered for the best financial aid package possible. However, if a student files the FAFSA after the priority date, there is still federal aid that they can be awarded such as Pell Grants, Student Loans, and Parent Loans.

Please use the Financial Aid Contact information for institution(s) that you are interested in for specific questions you have regarding financial aid.





World's Largest Collection of  
the World's Smallest  
Versions of the World's  
Largest Things

Lucas

# Questions?

## Please complete your evaluations!

## Thank you for coming!

