

**Class of 2021 Financial Aid Planning Packet** 

This packet contains the necessary information to complete the Financial Aid process with additional instructions and tips. For additional support, please contact your college advisor and school counselor.

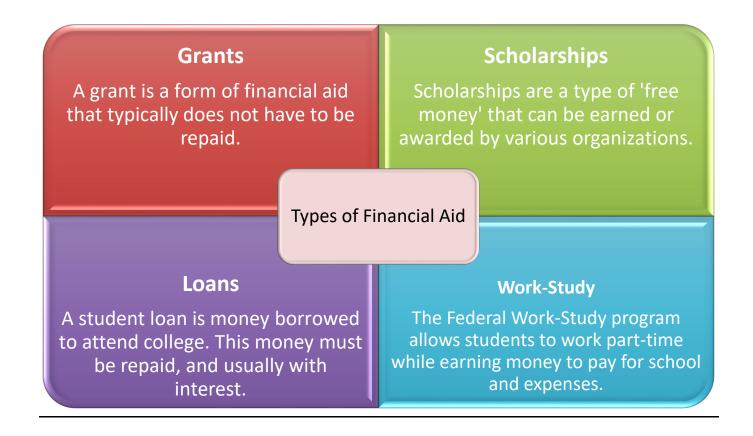
### Financial Aid Overview

### What is Financial Aid?

Financial Aid is money to help you pay for college. College expenses can include tuition, room, board, books, living expenses, and other fees. While this can seem overwhelming, there are financial resources available to help you cover some to all of the costs.

### Types of Financial Aid

There are different types of financial aid. To increase your opportunity to cover your college expenses, you may seek out applying for multiple forms of aid.



# 10 Steps to Completing FAFSA

- 1 Determine eligibility for FAFSA.
- 2 Create an FSA ID for student. (<u>fsaid.ed.gov/</u>)
- 3 Create FSA ID for eligible parent(s).
- 4 Start the FAFSA online. (<u>studentaid.gov</u>)
- 5 Create a Save Key. (Write it down!)
- 6 Enter student and parent demographics.
- 7 Enter Parent(s) financial information.
- 8 Use IRS Data Retrieval Tool. (if eligible)
- 9 Enter Student financial information. (if applicable)
- 10 Sign and Submit.

Detailed information on each step is listed on the FAFSA Completion Guide

# 10 Steps to Creating an FSA ID

- 1 Go to <u>fsaid.ed.gov</u> and find 'Create an FSA ID.'
- 2 Create a unique username and password. (Write it down!)
- 3 Provide your name, date of birth, and Social Security Number (SSN).
- 4 Provide your e-mail and mailing address.
- 5 Select your language preference.
- 6 Provide your mobile phone number.
- 7 Complete the security challenge questions.
- 8 Confirm and verify your information
- 9 Agree to the terms and conditions.
- 10 Verify your email address and/or mobile phone number.

### Important Information:

You will only create an FSA ID once. You will use this same FSA ID for each year you complete a FAFSA. Parents will use their same FSA ID for each child's FAFSA.

### **FSA ID Worksheet**

### **FSA ID Website**

Federal Student Aid IDs are required for students to electronically sign the FAFSA. One parent of a dependent student will also need to create an FSA ID.\* *KEEP IN A SAFE PLACE.* 

	ENTER AN EMAIL ADDRESS
1	The email address must be unique to each individual. You will not be able to use the same email address for student and parent. DO NOT use high school email accounts.
7	CREATE A USERNAME
	Must be 6 – 30 characters. Avoid using personal identifiers like your name or birthdate.
	CREATE A PASSWORD
3	
	Must be 8 – 30 characters and include three of the following: uppercase letters, lowercase letters, numbers, or special characters. Avoid personal identifiers.
	COMPLETE YOUR PROFILE
4	<ol> <li>Enter your social security number</li> <li>Enter your birthdate</li> <li>Enter your name exactly as it is listed on your social security card</li> </ol>
	Social Security matches are confirmed within 1 to 3 days. Errors can cause delays.
	CHALLENGE QUESTIONS & ANSWERS
	There are five challenge questions and answers. Select two questions from the drop-down menu. Create
	two questions yourself. The last question is an optional 8-digit code.
5	1 4
	2 5
	(optional)
	3

Parents without a social security number cannot create an FSA ID; they will sign the FAFSA by mailing a signature page.

message with a code used to verify your mobile phone number. Your FSA ID is ready to use!

FSA will send an email with a code that must be entered to verify your email address. FSA will send a text

### 2021-2022 FAFSA Checklist

The following information will be needed to complete the FAFSA (Free Application for Federal Student Aid).

If you have any questions about the required information, please contact the high school college adviser or visit the GO Center.

### For FAFSA assistance:

Schedule an appointment with you college adviser!

### **Documents Required**

\*All personal documents will remain confidential and used only for the purposes of completing the FAFSA

### 1. Student and Parent 2019 Federal Income Tax Forms

(Personal records or visit www.irs.gov/transcript)

### 2. Student and Parent 2019 W-2 Forms

(Personal records or contact your employer(s) or visit www.irs.gov/transcript)

, , ,	, (,
Student Information	
Student Social Security Number	Student:
Student Driver's License Number	DL #: (Skip if student does not have a Driver's License
Parent Information	
Parent FSA IDs (Only 1 parent FSA ID required)	Username: Password: Parent Email:
Parent Marital Status and Date	Married Divorced Re-Married /
Parent Social Security Numbers	Parent 1: (Father/Step-Father)  Parent 2: (Mother/Step-Mother
Parent Birth Dates	Parent 1 : / / Parent 2: / / Month Day Year

### 2021-2022 FAFSA Checklist CONTINUED

Required Information		
Parent Current cash/savings/checking account balance	s Total \$	
Parent Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent's home and retirement plans	Total \$	
Parent Current business value	\$	<i>or</i> Not Applicable
Parent Current value of investment farm and/or rental prop	erties \$	<i>or</i> Not Applicable
Parent 2019 Child support paid or received	\$	Paid/Received <i>or</i> Not Applicable
Parent 2019 Workers' compensation benefits	\$	or Not Applicable
Additional Information if Applicable		
Parent 2019 Housing/food/living allowance for military and clergy	\$ Earnings Statemen (clergy)	or reference Leave and nt (military) or W-2 form
<b>Veteran's</b> Noneducation Benefits		contact Department of oll free at 800-827-1000
<b>Student</b> Alien Registration Number/USCIS Number for eligible <u>non-citizens</u>		Immigration Services at .info

### FAFSA Completion Guide

### 10 Step FAFSA Guide

This is a step-by-step checklist to completing the FAFSA application.

### Step 1: Determine Eligibility - Know what form to fill out

- If the student **has a social security number**, you will complete the **FAFSA** online.
- If the student is DACA, only has a work social, or is undocumented, you will complete the TASFA which is a paper form (ask for TASFA packet).
- If you are unsure which form to start, ask you counselor or college adviser.

### Step 2: Create an FSA ID for the student

- Go to www.fsaid.ed.gov
- Under "Create an FSA ID" make a username and password.
- **Write them down.** This is the same login information you will have to use for the FAFSA every year when you re-apply.

### Step 3: Create an FSA ID for the parent

- One parent and the student will need an FSA ID to sign and submit the FAFSA
- If the parent <u>does not</u> have a social security number, they will not be able to make an FSA ID. Instead of signing the form electronically, the parent will **print**, **sign**, **and mail in the signature page**.

### **Step 4: Start the FAFSA**

- Go to <a href="https://studentaid.gov">https://studentaid.gov</a> and click "start here".
- Select "I am the student" and sign in with the student FSA ID.
- A few pages of information will pop up, hit accept and next.

### Step 5: Create a save key

• The form will ask you to create a save key. This is another password and will allow you to leave the form and log back into it later.

### **Step 6: Student Demographics**

- The first section is information about the student, fill out all the demographic information.
- *Once you get to information about school:* 
  - o High school completion status: select high school diploma
  - What college degree or certificate will you be working on: *select 1st bachelors*
  - College grade level: *select never attended/1st year*
  - o Are you interested in work study: *select yes*

- When it asks for the name of your high school, type the school into the school name box and select Texas as the state. Then press search on the bottom of the page. You must select your school from the list.
  - o If you do this successfully, the school name will get filled-in in all caps.
- The next page asks you to search all the colleges you are applying to. If a college is not on your list, they will not know that you have completed your FAFSA.
  - o Add every school you are thinking about applying to, you can add up to 10
- After you select all your colleges, you will be asked about housing plans. Always select that you want to live on campus, it will give you the best chance to receive aid. If you decide not to live on campus, that is okay.
- Answer the rest of the student questions about dependency
- When you are asked how many people in your household will be in college, you count as 1, and don't include your parents in the count, even if they are taking college classes.

### **Step 6: Parent Demographics**

- Complete the parent demographic section.
- Make sure that the information you are entering matches the information used to create the FSA ID.
- Remember which parent is "parent 1" and which parent is "parent 2" as you fill out information.

### **Step 7: Parent Finances**

- This section starts by asking if your parent filed taxes in 2019.
- If the answer is **no**, you will need to fill out a non-filer form (IRS Form 4506-T) that you will have to complete.
- If the answer is **yes**, a few more questions will show up asking what type of tax return was filed and what the filing status.
- After you answer those questions, the form will tell you if you are eligible to use the data retrieval tool.
- If you are eligible, **use it!!!!!!** If not, continue through the section using information from your tax returns. (Note that if your parent does not have a social security number, this option will not be available)

### **Step 8: Data Retrieval Tool**

- If you use this, the FAFSA will get all your tax information straight from the IRS so you don't have to fill in as many boxes. It also reduces your chance of getting selected for verification.
- Click "Link to IRS" and it will prompt you to sign in with the **parent** FSA ID.
- When linking the accounts, the IRS is very picky. If it says that it cannot find your tax information, make sure that you are typing everything in the **exact** way it shows up

in your tax return. If it is not working, check how you typed your address in. If you search using "123 Berry St." but your taxes have "123 Berry Street", the tax information will not show up.

- \*When you do this successfully, the blanks for your tax information will be filled with "Transferred from the IRS".
- If you are having trouble with the data retrieval tool, reach out to your counselor or college adviser for support.

### **Step 9: Student financials**

- If the student did not file taxes, select "Not going to file" and it will skip the tax questions.
- If the student did file taxes, the data retrieval tool can be used the same way as it was in parent finance section. Use the student FSA ID to link to IRS.

### **Step 10: Sign and submit**

- Once you reach the end you will be able to review everything before you submit.
   Make sure all of the information is correct, so you do not have to go back and make changes.
- If you would like your counselor or college adviser to look at it before you submit, make an appointment to have them review it.

# TASFA RESOURCES

# 12 Steps to Completing TASFA

- 1 Determine eligibility for TASFA.
- 2 Prepare documents and personal information
- 3 Start the 2021-2022 TASFA Application. (Paper copy OR PDF)
- 4 Enter student and parent demographics
- 5 Enter student and parent(s) financial information
- 6 Student/parent signature
- 7 Make a copy/print off TASFA application for every Texas college the student is applying to.
- 8 Complete a **Senate Bill 1528 Affidavit** for every Texas college the student is applying to.
- 9 Request IRS Tax Return Transcript and make a copy for every Texas college.
- \*Males only\* Complete the Selective Service Form.
- 11 Keep a copy of a completed TASFA application.
- 12 Prepare envelope/stamp and mail TASFA documents

### TASFA Completion Guide

### 12 Step TASFA Guide

This is a step-by-step checklist to completing the TASFA application.

### Step 1: Determine Eligibility - Know what form to fill out

- If the student has a social security number, you will complete the FAFSA online.
- If the student is DACA, only has a work social, or is undocumented, you will complete the **TASFA** which is a paper form (ask for TASFA packet).
- If you are unsure which form to start, ask you counselor or college adviser.

### Step 2: Prepare documents and personal information

- Student and parent(s) full name, date of birth, month and year of parent's marriage/divorce
- College list of where the student has applied or will apply
- Student and Parent ITIN #'s if applicable
- If the student filed a 2019 Tax Return, retrieve the 2019 Tax Return and W-2s
- If parent(s) filed a 2019 Tax Return, retrieve the 2019 Tax Return and W-2s

### Step 3: Start the 2021-2022 TASFA application (Paper copy or PDF)

• Go to <u>TASFA Application</u> or get a TASFA packet from your college advisor.

### **Step 4: Enter student and parent demographics**

- Section one is information about the student. Fill out all the demographic information.
  - Once you get to information about school:
    - High school completion status: select high school diploma
    - Type in your HS information with graduation year: 2021
    - Will you have finished your first bachelor's degree before you begin the 2021-2022 school year: *select no*
    - College grade level: *Select never attended/1st year*
    - What college degree or certificate will you be working on: *select* 1<sup>st</sup> bachelors
  - Student information continued—continue to fill out all the demographic information.
  - Selective Service Statement of Registration Status
    - If you are a male student, you must select one of the options in this section. Additional steps and selective service form are located on **Step 10**.
- Section Two: Student dependency status determination
  - o Select YES or NO to questions 30-40.
- Section Three: Parent Demographics (Questions 41-56)
  - o In this section you will fill out parent marital status and demographic information

### Step 5: Enter student and parent(s) financial information

- Section 4 will ask for both the student and parent earnings and tax information.
  - o Questions 57-62 are for the student
    - Indicate whether you worked or not on Question 57 and answer the following questions accordingly
  - Questions 63-69 are for the parent(s)
    - If your parent(s) did not work, answer **no** on question 63. They will need to fill out a non-filer form (IRS Form 4506-T)
    - If a parent did work, answer yes, and answer questions 64-70.
  - o Part B, Part C, Part D, and Part E are additional financial related questions. Include a dollar amount if the section applies to you and/or your parent(s). If it does not apply to you, enter "0."
- Section 5 will ask for household information. Include name, age, relationship to student, and if they are attending college for EVERY person that lives in your household
  - o Please note that you will need to change College/University for yourself for every college you are needing to complete a TASFA application for.

### Step 6: Student/parent signature.

• Section 6 will require both a student and parent signature/date. Be sure to mark which parent signed on the line.

### Step 7: Make a copy/print off TASFA application for every Texas college the student is applying to.

- If you plan to submit your TASFA to multiple Texas institutions, make copies of the completed form and sign each copy.
- \*Be sure to change the college name on the Household section for yourself for every school you are mailing your TASFA to\*

### Step 8: Complete a Senate Bill 1528 Affidavit

- Students submitting a TASFA application are required to submit a Senate Bill 1528 Affidavit. This form allows students that are neither U.S. citizens or permanent residents to be classified as Texas residents for admissions and financial aid, thus making them eligible for state aid.
- You can find the form <u>HERE</u> or receive a copy from your college advisor.
- Students will need to notarize this document. You can get your form notarized at:
  - o A local bank Ex. Chase
  - o Tax office Ex. Liberty Tax Services
  - o Dubiski Career HS; Ana Gonzalez, District College Advisor
  - o Grand Prairie HS; Melissa Rodriguez, District College Advisor
  - o South Grand Prairie HS; Paloma Bermudez, District College Advisor

### Step 9: Request IRS Tax Return Transcript

- In addition to making copies of student and parent(s) SIGNED tax return to mail out with the other TASFA documents, we encourage students to request an IRS Tax Return Transcript.
- Students can request the IRS Tax transcript by calling 1-800-908-9946 or by visiting <a href="https://sa.www4.irs.gov/irfof-tra/login">https://sa.www4.irs.gov/irfof-tra/login</a>
- Request a TAX RETURN transcript. It will take 5-10 days to receive.

### **Step 10: \*Males only\* Complete the Selective Service Form**

- Each college you submit a TASFA application to will require students to complete a Selective Service Statement of Registration Status document to be eligible for state aid.
- Go to your local post office to pick up a Selective Service form if you have not filled one out or go <a href="HERE">HERE</a> to print one out.

### Step 11: Keep a copy of a complete TASFA application

- It is encouraged to keep a copy of your TASFA application, affidavit, tax returns/tax transcript, and selective service status document (if applicable). Should there be any trouble with the college receiving your TASFA or it gets lost, you will have a copy on hand.
- Email your college advisor if you need help getting copies of your TASFA documents.

### Step 12: Prepare envelope/stamp and mail TASFA documents

- Retrieve your colleges' financial aid office addresses. It is recommended to call the office to ensure that you are mailing it to the correct department.
- Prepare all documents (TASFA application, affidavit, signed tax return/tax transcript, and selective service status document (if applicable) in a manilla folder with adequate stamps.
- Mail TASFA applications to respective college before deadlines.

# Additional Information &

Resources

### **FAQ: Parent Information for FAFSA**

These are frequently asked questions students and parents have asked about the need for financial information on the FAFSA. If you have additional questions or concerns, please contact the college adviser at your high school or the financial aid office of the college you or your student plans to attend.

### 1. Does a parent have to provide financial information?

The answer to this is almost always yes, with few exceptions. Most students who complete the FAFSA are considered dependent. The FAFSA requires dependent students to enter their parental financial information. Review the dependency form for information about Independent student status.

### 2. Will a parent be financially responsible for student loans awarded?

Typically, no. Parents **will** be liable for any loans they take out in their name or any loans they co-sign. Most federal student loans awarded by financial aid will only be in the student's name. You should contact the financial aid office with concerns about loans and financial responsibilities.

### 3. I don't want my child to know my financial information.

This is understandable. The FAFSA application has a function called the IRS Data Retrieval Tool. Depending on your filing status, you may be eligible to link you tax information from the IRS to the FAFSA application. Doing this will mask a lot of your financial information from the student on the FAFSA form.

### 4. Which parent should provide financial information?

For FAFSA purposes, "parent" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent. Students will use the financial aid information of the parent they spend the most time with. If this parent is married, their spouse's information should be included also.

Financial information for the following **should not** be included unless they have legally adopted the student: Widowed Stepparent, Grandparents, Foster Parents, Legal Guardians, Older Brothers or Sisters, Aunts or Uncles.

### When I Fill Out the FAFSA® Form...

Am I Dependent or Indepdent?

### When I fill out the 2021–22 *Free Application for Federal Student Aid* (FAFSA®) form, will I have to provide information about my parent?

### It depends. Answer these questions:

Were you born before Jan. 1, 1998?	Y	N
As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Y	N
At the beginning of the 2021–22 school year, will you be working on a master's degree or doctorate degree (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2021, and June 30, 2022?	Y	N
Do you have dependents—other than your children or spouse—who live with you and who receive more than half of their support from you, now and through June 30, 2022?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer "Yes" if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer "No" if the court papers say "custody" rather than "guardianship.")	Y	N
At any time on or after July 1, 2020, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?**	Y	N

<sup>\*</sup>Answer "No" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. armed forces (Army, Navy, Air Force, Marines, or Coast Guard), (2) are currently a Reserve Officers' Training Corps student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer "No" if you're currently serving in the U.S. armed forces and will continue to serve through June 30, 2022.

### Federal Student Aid

\*Answer "Yes" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer "Yes" if you're not a veteran now but will be one by June 30, 2022.

\*\*If you don't have a determination that you're homeless, but you believe you're an unaccompanied youth who is homeless or self-supporting and at risk of being homeless, answer "No" to the FAFSA questions concerning being homeless. Then contact your financial aid office to explain your situation. "Homeless" means lacking fixed or regular housing. You may be homeless if you're living in shelters, parks, motels, hotels, cars, or temporarily living with someone else because you have nowhere else to go.

### Did you answer "Yes" to any of the questions?

If so, then for federal student aid purposes, you're considered to be an independent student and don't have to provide information about your parents on the FAFSA form.

### Did you answer "No" to all of the questions?

If so, then for federal student aid purposes, you're considered to be a dependent student, and you must provide information about your parents on the FAFSA form.

Not sure who counts as your parent? See the instructions on the FAFSA form or view the *Who's My Parent When I Fill Out My FAFSA® Form?* graphic at **StudentAid.gov/resources**.

If you have no contact with your parents and don't know where they live, you should discuss your situation with the financial aid office at the college or career school you plan to attend. The financial aid administrator will help you figure out what to do next.

Apply for FREE and find more info: fafsa.gov.

### Common Myths and Misconceptions about FAFSA and Financial Aid

Myth: "I am a citizen, but because my parents aren't; I can't receive federal financial aid."

### **FALSE**

- If your parents are not US citizens, input their Social Security as 000-00-0000 in the requested section. Your parents Citizenship is not a factor, and you can still receive aid!!!

Myth: "My older sibling didn't get anything from the FAFSA so I won't either."

### **FALSE**

- This depends largely on the colleges you apply to and how early you complete your application. Some colleges may be able to offer more financial aid than others, so it's important to apply for financial aid at multiple schools. As the school year progresses, less financial aid is left on the table, so apply early!

Myth: "My parents make too much money for me to qualify for aid, so why would I apply?"

### **FALSE**

There is no cut off or cap to apply for student aid. Some grants are first-come and other may depend on financial need, but many students will qualify for some type of federal aid. Schools will use the FAFSA to see what aid you will qualify for, and you may still earn federal aid! Completion of the FAFSA is also **required** by many scholarships.

### Myth: "I don't make good grades so I won't get much money." **FALSE**

- Most Federal Financial Aid is <u>not</u> based the grades a student makes. It is based on your parents annual income and how much they can contribute while the student attends college.

Myth: "I didn't get enough money to pay the majority of my college through Financial Aid. I can't go to my dream school anymore!"

FALSE

- There are multiple ways you can get FREE MONEY. Scholarships are a great way to accumulate free money from different organizations, non-profits, or large companies who want to give that money away.

Myth: "It costs money to submit the FAFSA."

### **FALSE**

- Absolutely not! You NEVER have to pay to complete the **Free**Application for Federal Student Aid when you go to fafsa.gov. If you're paying a fee, you're not on the official government website.

Myth: "The deadline for FAFSA is January 15, so I can't do it after that."

### **FALSE**

- January 15 is the state PRIORITY deadline - this means that in order to qualify for the most financial aid you can possibly get, you need to complete your FAFSA by this date. However, the FAFSA is open year-round. It is important to apply early as late completion may cause you lose out on free money.

### Myth: "I'm already 18, so my parents don't have to put their information in."

### **FALSE**

- FAFSA assumes your biological parents are going to financially support you through college, so parent information is required for a student through age 24 unless you meet one of the special circumstances listed on FAFSA's website. If you think you meet one of these circumstances, check with your College and Career Adviser!

### Myth: "I can't do FAFSA until I'm accepted into college." FALSE

- DO NOT WAIT! You are only leaving money on the table that is free to you. Once a college accepts you, their financial aid office will begin processing your FAFSA. You want your reward letter to come as soon as possible so you can make an informed financial decision by the National Candidate Reply date (May 1).

Myth: "I should call the FAFSA people to find out how much money I'm getting and when."

### **FALSE**

- Your financial aid awards will come from the college(s) you applied to, not from Federal Student Aid. FSA will process your application then send it to the college(s) you added to your application. This can take some time. In general, most colleges will send out award letters in March.

### Myth: "I only have to do the FAFSA one time."

### **FALSE**

- Nope! You have to complete a FAFSA every year you are in college. That's why it's important to write down your login information and keep it safe - you may be completing a FAFSA for the next 2-6 years depending on how long it takes you to complete your degree(s).

### Meet Wyatt<sup>sM</sup>, your personal FAFSA assistance chatbot.

### Wyatt is an easy-to-use chatbot that answers your questions about the FAFSA by text message.

- Free to use and accessible 24/7 by text message
- Addresses major barriers to completion with easy to understand, digestible guidance
- Replies to students' questions immediately with content informed by experts
- Sends bi-weekly nudges that remind students to complete the FAFSA early and enter to win \$1,000 through College Board Opportunity Scholarships

### Visit **getfafsahelp.org** to learn more and sign up.

Powered by the Benefits Data Trust, a nonprofit partner of the College Board.

