

FAFSA

Information Packet for 2020-21

(Starting college in Fall 2020)

The Free Application for Federal Student Aid (FAFSA) is available starting October 1st

online at www.fafsa.gov (recommended)

or via the “myStudentAid” app

Make sure to submit your FAFSA as soon as possible after October 1st!





FAFSA: What You Need

Visit www.fafsa.gov to complete the FAFSA

You will need the following information for both you AND your parent(s)/guardian(s) in order to complete the FAFSA:

- **Social Security Number.** Be sure that it is correct! (Remember – DACA SSNs do NOT count.) You will need yours AND your parents' (see Notes below on parent SSNs.)
- **Records of income (from 2018),** such as income earned from work and business, child support paid or received and any other untaxed income. If you have them, refer to the W-2 Forms or Federal Income Tax Return IRS 1040.
- **Information about assets (current),** such as savings, certificates of deposit, stock options, bonds, 529 plans/other college savings programs; & investment real estate, business and farm.
- **Driver's license number,** if you have one.
- **Dates of birth,** include the month, day and year.
- **Month and year of marriage, separation, divorce or other change in marital status.**
- **Alien Registration Number,** if you (student) are not a U.S. citizen.
- **An FSA ID to sign electronically** (required for student, suggested for a parent if eligible)

Notes:

- Parental information is *required* unless you are at least 24 years of age or meet the criteria for filing as an independent student as described on the *Free Application for Federal Student Aid*.
- Only parents who do not have a Social Security number can enter 000-00-0000 on the FAFSA.
- You must report *income* and *assets* for yourself and for your parents (if you are a dependent student) or your spouse (if you are married).
- Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the **2020 - 2021** FAFSA, you will need **2018** tax information.

FAFSA: What To Do

Step #1: Create your FSA ID (if you haven't done so already):

1. Go to fsaid.ed.gov to create your FSA ID (students and a parent who are US citizens ONLY). This will be used to sign your FAFSA, as well as to import your tax info directly from the IRS (IRS Data Retrieval Tool – *strongly recommended!*)
2. See the “How to Create an FSA ID” **handout** and write down your FSA ID login and security question information. This must be done for you **AND one** parent (US citizen only).
 - a. *Note: If neither parent is a US citizen, they will have to manually enter tax info on the FAFSA and print a signature page when ready to submit. See also 7a. below in Step #2.*

Step #2: Complete the FAFSA:

1. Go to www.fafsa.gov
2. Click on the “Start Here” button (if it's your first-time to the site).
3. Unless the *student* has already created an FSA ID (see above), click the circle next to “Enter the Student's Information” and enter the info.
4. Once you check to make sure your info is correct, click “Next,” then “Accept” and then click the “Start 2020-21 FAFSA” button.
5. Create a Save Key so you can come back later if you don't finish all at once (Tip: Use 4 digits only).

Write down your Save Key here _____ or somewhere safe.

6. Proceed on to the application, starting with Student information first.
7. When you get to the Financial Information section, use your FSA ID (if/when applicable) to use the IRS Data Retrieval Tool to import your tax information (strongly recommended!). This will hopefully help to prevent needing to verify this information in the future. TYPE IN INFO **EXACTLY** AS IT IS LISTED ON YOUR TAXES (even if it's incorrect on your taxes.)
 - a. **If you/a parent CANNOT for any reason use the IRS Data Retrieval Tool, it is highly suggested to order your Tax Transcript, as the student will almost certainly be flagged for verification. IRS Tax Transcripts are free and can be ordered (by mail only for non-citizens) here: <https://www.irs.gov/individuals/get-transcript>**
8. If you need to print a signature page (FSA ID error or if a parent is not a US citizen), please do so, have it signed, and mail it in to the address on the bottom of the page.

Reminders:

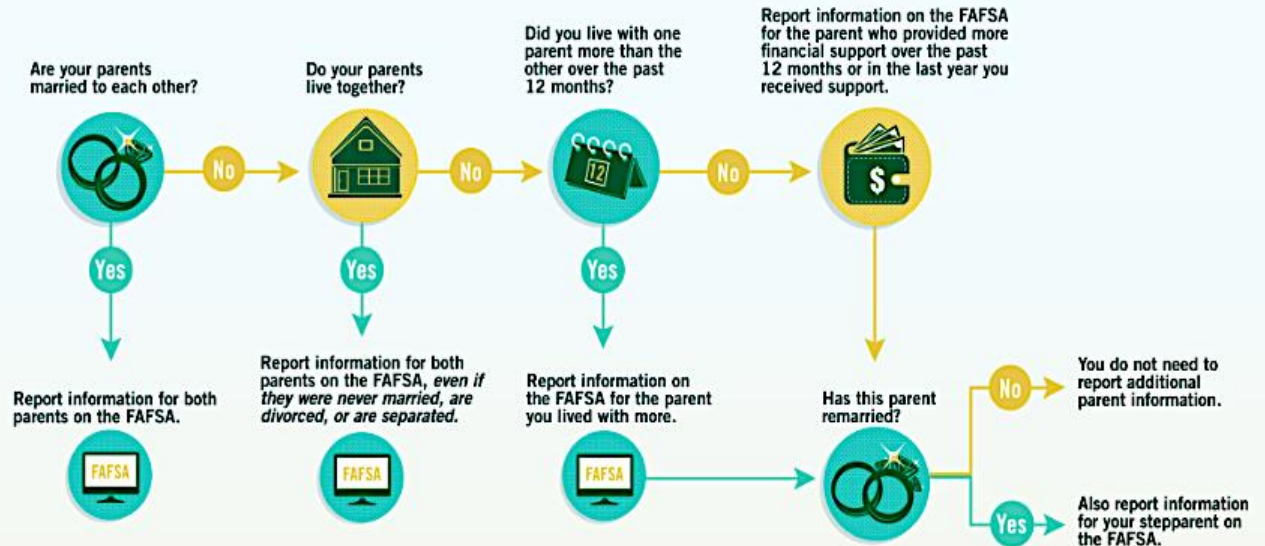
- Parental information is *required* unless you meet the criteria for filing as an independent student as described on the FAFSA. (See handout on parent information).
- Only *parents* who do not have a Social Security number can enter 000-00-0000 on the FAFSA. DO NOT enter DACA social security numbers, tax IDs, or anyone else's number!
- You must report *income* and *assets* for yourself **AND** for your parents if you are a dependent student (see the “Who's My Parent on the FAFSA?” handout) or your spouse (if you are married).
- Use income records for the prior prior year to the academic year for which you are applying: For instance, if you are filling out the **2020 - 2021** FAFSA, you will need **2018** tax information. If possible, it is highly recommended to import this directly from the IRS using the IRS Data Retrieval Tool.

Who's my parent when I fill out my FAFSA?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



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



If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online systems, including the myStudentAid mobile app, fafsa.gov, StudentAid.gov, and StudentLoans.gov. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit StudentAid.gov/fsaid to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and provide answers to some challenge questions so you can retrieve your account information if you forget it.

You'll be required to either provide your email address or to provide your mobile phone number and opt-in to messaging when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems, unlock your account, retrieve your forgotten username, or reset your forgotten password.

Important: Each email address or mobile phone number can be used with only one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.

FSA ID Tips

- One of your parents might need an FSA ID as well. If you need to provide information about your parents on the FAFSA® form, one of your parents will have to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out StudentAid.gov/dependency. **Remember:** You should create your own FSA ID, and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can use your FSA ID for all of its purposes.
- If you forget your FSA ID username or password, look for links, such as "Forgot My Username" and "Forgot My Password," at the log-in pages of our online systems. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. **Remember:** If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username.

Learn more about the FSA ID at StudentAid.gov/fsaid. Find this fact sheet at StudentAid.gov/resources#fsaid.

Note: An FSA ID is required for the student and a parent (must be a US citizen to create an FSA ID.)

Please create your OWN FSA ID at fsaid.ed.gov

STUDENT FSA ID
(Keep this somewhere safe!)

Email address: _____ (DO NOT USE YOUR
stu.d214.org EMAIL)

Username: _____

Password: _____

****It is recommended that you select "Yes, I would like to register my mobile phone for account recovery."**

Challenge Questions #1-#4: Choose from dropdown choices:

Question #1: _____

Answer: _____

Question #2: _____

Answer: _____

Question #3: _____

Answer: _____

Question #4: _____

Answer: _____

Optional Question #5: Would you like to provide an 8-digit code to use to access your loan balances over the phone? *(This question may have been removed or be located in another area of the process.)*

Answer: _____

Helpful Hints

Consider these tips when creating your FSA ID.

1. Make sure you have your own active email account. (Students: Don't use your school email! It will be deleted once you graduate and you will need your FSA ID each year of college.)
2. Select challenge questions that are easy for you to remember, like your middle name.

Note: An FSA ID is required for the student and a parent (must be a US citizen to create an FSA ID.) **Please create your OWN FSA ID at fsaid.ed.gov**

PARENT FSA ID
(Keep this somewhere safe!)

Email address: _____

Username: _____

Password: _____

****It is recommended that you select "Yes, I would like to register my mobile phone for account recovery."**

Challenge Questions #1-4: Choose from dropdown choices:

Question #1: _____

Answer: _____

Question #2: _____

Answer: _____

Question #3: _____

Answer: _____

Question #4: _____

Answer: _____

Optional Question #5: Would you like to provide an 8-digit code to use to access your loan balances over the phone? *(This question may have been removed or located in another area of the process.)*

Answer: _____

Helpful Hints

Consider these tips when creating your FSA ID.

1. Make sure you have your own active email account. (Parents: Do not use a work email that you may not have access to in the future if you change jobs.)
2. Select challenge questions that are easy for you to remember, like your middle name.