



CEDARVILLE
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Expert Tips for Completing the 2018-19 FAFSA

October 2017

Inspiring Greatness

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- 20+ years in higher education
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- Father of three:
 - ✓ a fourth-year graduate student
 - ✓ a college graduate (May 2017)
 - ✓ a 2nd-year college student



Expert Tips for Completing the 2018-19 FAFSA

October 10, 2017

This is the 1st webinar offered in this year's
“Parent Webinar Series”

- Tonight's webinar will be available in the archives in approximately two weeks
- To review upcoming webinars or to access the webinar archives, visit cedarville.edu/webinars

Diverse Audience

Students

- Current high school seniors who plan to begin college in Fall 2018
- Current college students

Parents of Students

- Parents of current high school students who plan to begin college in Fall 2018 or later
- Parents of current college students

Tonight's Goal

To provide you with a good understanding of the FAFSA framework and process so that you can successfully complete the FAFSA . . . hopefully without stress or error!



FAFSA . . .

Throughout tonight's webinar I will say 'FAFSA' many, many times, and it is difficult to say quickly . . .

So, no matter how I pronounce it, I'm always referring to FAFSA!



Tonight's Topics

1. *Why Complete the FAFSA / EFC*
2. *Getting Started*
3. *FAFSA & the 'Snapshot in Time'*
4. *Other Helpful Resources*
5. *Navigating the FAFSA on the Web (FOTW)*
6. *Login at www.fafsa.gov*
7. *Completing the FAFSA*
8. *Your FAFSA follow-up*
9. *Q & A*



Why complete the FAFSA?

The FAFSA is an important application which insures that each student has access to all financial aid options for which they qualify!

FAFSA = Free Application for Federal Student Aid

Why complete the FAFSA?

The FAFSA is an important application which insures that each student has access to all financial aid options for which they qualify!

What are those financial aid options?

- Federal Aid programs
- State Aid programs
- Institutional Aid programs
- Outside Scholarship opportunities

Why complete the FAFSA?

The FAFSA is an important application which insures that each student has access to all financial aid options for which they qualify!

What are those financial aid options?

Federal Aid programs

The FAFSA is required to be considered for any federal student aid programs.

- Federal Grants
- Federal Direct Loan Program
(Student loans or Parent PLUS loan)
- Work-study

Why complete the FAFSA?

The FAFSA is an important application which insures that each student has access to all financial aid options for which they qualify!

What are those financial aid options?

State Aid programs

The FAFSA is also required by most states to determine eligibility for many state aid programs.

- Know your state's filing deadline
(based on state of residence; not the state where student is attending college)
- State deadline information is available at www.fafsa.gov
 - ✓ Click the 'Deadlines' link; or access directly at
 - ✓ <https://fafsa.ed.gov/deadlines.htm>

Why complete the FAFSA?

The FAFSA is an important application which insures that each student has access to all financial aid options for which they qualify!

What are those financial aid options?

Institutional Aid programs

Cedarville's need-based awards

The FAFSA is required to be considered for:

- Cedarville Fund Scholarship
(main need-based award for any qualifying student)
- Vast majority of donor-funded awards

Why complete the FAFSA?

The FAFSA is an important application which insures that each student has access to all financial aid options for which they qualify!

What are those financial aid options?

Outside Scholarship opportunities

The FAFSA may be required to be considered for awards that come from outside sources.

Deadlines for completing the 2018-19 FAFSA

Summary:

Federal Deadline:

From Oct. 1, 2017 – June 30, 2019 (and also MUST be received by the school before the student's last day of attendance).

State Deadlines:

States have varying deadlines; to see your state's filing deadline, go to www.fafsa.gov and click the 'Deadlines' link.

School Deadlines:

Colleges have varying policies and deadlines regarding filing the FAFSA.

Outside Scholarship Deadlines:

Every scholarship is unique – pay attention to the deadline(s).

So, what is Cedarville's FAFSA filing deadline?

Cedarville does not require students to complete a FAFSA.

However, we do encourage each student to complete the FAFSA so that they can be confident they have access to every financial aid option available to them.

“Should I file the FAFSA”? (This is a common question)

There is a lot of FAFSA mis-information and many who share FAFSA information that is simply wrong, outdated or both. This confuses students and parents regarding aid eligibility.

Don't miss out on Cedarville need-based aid because you think you won't qualify for federal need-based grants.

This has happened to students more than we would want!

I cannot guarantee you will qualify for need-based aid, but better to know for sure than to not complete the FAFSA and miss out on free grants or scholarships!

So, what is Cedarville's FAFSA filing deadline?

If a Cedarville student is going to file a FAFSA – when should they have their 'initial FAFSA' submitted?

We encourage students to file:

- As soon as possible after the FAFSA is made available Oct. 1st each year; or
- ***By the end of December (if possible)***

This allows Cedarville to have your FAFSA 'ready to go' when we begin processing initial financial aid packages in January 2018.

Remember: This is not a deadline; it is an "early submission" goal.

- 'Prior-Prior Year FAFSA' methodology eliminates estimating More on this later!

January 2018 – Cedarville begins Financial Aid Packaging

While students are completing the FAFSA, we are updating and testing our aid packaging software system.

NOTE: Cedarville "goes live" with sending financial aid packages in January for new students (Freshman or Transfer beginning Fall 2018).

- we honor the order in which the FAFSAs are received

The FAFSA EFC

What happens once the student completes and submits their FAFSA for processing?

1. It goes to CPS (FAFSA Central Processing System).
 - Immediately receive a 'Confirmation page'
 - You will also receive a SAR (Student Aid Report)

Pay attention to this document

Does it indicate you have FAFSA issues which need to be fixed, or other comments which provide guidance on required 'next steps'?

2. The data is analyzed and an EFC (Expected Family Contribution) is calculated provided there are not issues which cause the FAFSA to be either 'rejected' or 'invalid.'
3. The FAFSA data and the EFC are delivered via secure communication to each school that the student marked as a 'destination school' on their FAFSA.

The FAFSA EFC

What is the FAFSA EFC (Expected Family Contribution)

The EFC is a standardized index reflecting the financial situation of the student and family.

The EFC index is used by colleges to:

- *Evaluate a student's level of financial need*
- *Evaluate a student's eligibility for various financial aid awards (federal, state, or institutional programs)*

The EFC is a static number

- *Your EFC is the same number, whether attending a private college, public college, or community college*

Updating or Correcting the FAFSA and the EFC

What happens when you make corrections or updates:

- Your EFC could change depending on what data changes you make

*(We will discuss later the FAFSA distinction between an **update** and a **correction**.)*

- *If your EFC changes (up or down), then previously awarded need-based aid could also change.*

This is why it is important to complete the FAFSA carefully and accurately ... errors often impact the EFC calculation, which in turn impacts 'need-based aid awards'

NOTE: The EFC is not an Invoice or Billing Statement

Your EFC is not a statement of what you will pay for college.

Summary: Why complete the FAFSA?

No FAFSA = No need-based aid from any source
= No access to federal grants or loans

You could miss out on financial aid if you do not complete the FAFSA!

FAFSA with a Calculated EFC (Expected Family Contribution)

= Successfully completed / It can be used in packaging aid

Note: In some cases you could have a calculated EFC and the FAFSA still has an issue which must be resolved.

FAFSA without a Calculated EFC = An 'Invalid' FAFSA

- Unusable for packaging financial aid
- Contains one or more data issue(s) which must be corrected/resolved.

Review your online SAR (Student Aid Report) and make the needed correction(s) so that your FAFSA EFC is calculated.

- The SAR link will be emailed to the 'Student Email Address' provided on the FAFSA
- Generally is emailed once the FAFSA is fully processed

Summary: Why complete the FAFSA?

CAUTION

Don't assume you won't qualify for aid!

Complete the FAFSA so you can make an informed decision with all aid options in view!

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Getting Started – Use the correct website

Completing your FAFSA online:

www.fafsa.gov (NOT *www.fafsa.com*)

Online is the best option for completing your FAFSA



- ✓ Dynamic messaging
- ✓ Skip logic
- ✓ Built in edit checks
- ✓ Much quicker processing time

Getting Started – Reminders

When completing the FAFSA, remember:

The FAFSA is:

- ***The student's application for federal student aid***

Throughout the FAFSA the words "you" and "your" always refer to the student applicant.

- ***Student specific***

If more than one student in your family will attend college as a degree seeking student in 2018-19, each student needs to complete their own FAFSA.

- ***Academic year specific***

The FAFSA should be completed each year, so make sure you select the correct academic year when completing the FAFSA.

Currently, the FAFSA on the Web has two active years available:

- 2017-18 (current academic year still active / in progress)
- 2018-19 (upcoming academic year)

Getting Started – Dependency Status

Student's Dependency Status for the FAFSA:

The student's 'Dependency Status' is based solely upon the 'Dependency Questions' asked as part of the FAFSA:

- *IRS Tax Filing Status has no bearing on FAFSA Dependency Status*

The student's responses to the 'Dependency Status' questions will determine their status for the FAFSA and financial aid:

- **Dependent student** (required to provide both student & parent information)
- **Independent student** (provide only student information)
 - if married, the student applicant will also include their spouse's information

Getting Started – Your FSA ID (~~PIN~~)

FSA ID (Federal Student Aid Identification):

Every student, whether **Dependent** or **Independent**, needs their own unique FSA ID to electronically sign their FAFSA.

Dependent Student

- student needs their own FSA ID (assoc. with the student's email)
- one parent whose information is provided on the FAFSA also needs their own distinct FSA ID (assoc. with the parent's email)

NOTE: Parents with more than one child attending college can use their parent FSA ID to sign multiple FAFSAs.

Each FSA ID must be connected to a unique email address!

Independent Student

- the student needs their own FSA ID (assoc. with the student's email)

For additional information on the FSA ID:
visit Cedarville.edu/fafsa

Getting Started – Your FSA ID (~~PIN~~)

How to apply for your FSA ID:

1st-time FAFSA filers:

Apply for your FSA ID: When you begin your FAFSA

- ‘Start a New FAFSA’ button



Getting Started – Your FSA ID (~~PIN~~)

How to apply for your FSA ID:

1st-time FAFSA filers:

Apply for your FSA ID: When you begin your FAFSA

- Login Screen

The screenshot shows the 'Login' screen for FAFSA. On the left, a vertical blue bar contains the word 'STUDENT' in white capital letters. The main content area has a blue header with the word 'Login'. Below the header, there is a 'Student Information' section. To the right of this section is a box containing the text: 'Form Approved OMB No. 1845-0001 App. Exp. 12/31/2017'. Below this, there is a paragraph of instructions: 'Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page. Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.' Below the instructions, there are two radio button options: the first is 'Enter your (the student's) FSA ID' and the second is 'Enter the student's information'. The first option is selected, and the entire row of radio buttons is highlighted with a red rectangular border. Below the radio buttons, there is a vertical dashed line with the word 'OR' centered between the two options. Below the 'OR' text, there is a line of text: 'Do not log in with the FSA ID if you are not the student.' At the bottom right of the form, there is a blue button with the word 'NEXT' and a right-pointing arrow.

Two options:

- Enter your (the student's) FSA ID; or
- Enter the student's information

Getting Started – Your FSA ID (~~PIN~~)

How to apply for your FSA ID:

Returning User / 'Renewal FAFSA' filers:

Click the 'Login' button



Getting Started – Your FSA ID (~~PIN~~)

How to apply for your FSA ID:

Returning User / 'Renewal FAFSA' filers:

Use your FSA ID or personal information if you don't remember it.

The screenshot shows the 'Login' section of the FAFSA website. On the left, a vertical blue bar contains the word 'STUDENT' in white capital letters. The main content area has a blue header with the word 'Login'. Below the header, there is a 'Student Information' section. To the right of this section is a box containing the text: 'Form Approved OMB No. 1845-0001 App. Exp. 12/31/2017'. Below this, there is a paragraph of instructions: 'Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page. Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.' Below the instructions, there are two radio button options: the first is 'Enter your (the student's) FSA ID' and the second is 'Enter the student's information'. The first option is selected and highlighted with a red rectangular box. Below the radio buttons, there is a vertical dashed line with the word 'OR' centered between the two options. Below the 'OR' text, there is a note: 'Do not log in with the FSA ID if you are not the student.' At the bottom right of the form, there is a blue button with the word 'NEXT' and a right-pointing arrow.

Two options:

- Enter your (the student's) FSA ID; or
- Enter the student's information

Final Thoughts on Your FSA ID

Creating, Editing and Using your FSA ID

Since the FSA ID serves as a legal signature/identifier:

- *You should **never create or edit** another person's FSA ID for any reason!*
 - ✓ *Students for Parents*
 - ✓ *Parents for Students*
- *Note: If in the same location, parents or students can assist the other in this process, but you should not create or edit the FSA ID of another person.*

Each FSA ID must be connected to a unique email address!

The FSA ID is used at multiple federal aid related websites.

(See studentaid.ed.gov/fsaid for detailed information)

Final Thoughts on Your FSA ID

Using your FSA ID

The FSA ID is used to login at multiple federal aid websites. It also serves as a legal signature for the online FAFSA:

- You ***should never use*** another person's FSA ID for any reason!
 - ✓ Students should never use their Parent's FSA ID
 - ✓ Parents should never use their Student's FSA ID
- If needed, use the 'Save Key' tool so the student applicant and the parent(s) can work on the same FAFSA from different locations.
- Note: If in the same location, parents can assist their student(s) in this process, but should never use the student's FSA ID.

The FSA ID is used at multiple federal aid related websites.

(See studentaid.ed.gov/fsaid for detailed information)

Final Thoughts on Your FSA ID

Storing your FSA ID

The FSA ID provides access to many important aid related processes; therefore, you want to keep your FSA ID secure!

- *Keep it in a secure location; and*
- *Do not share it with anyone else*

The FSA ID is used at multiple federal aid related websites.

(See studentaid.ed.gov/fsaid for detailed information)

For additional information on the FSA ID:
visit [Cedarville.edu/fafsa](https://cedarville.edu/fafsa)

Getting Started – Use the ‘Save Key’

Use the ‘Save Key’ and ‘Save button’ feature to grant parent access to the student’s FAFSA. This allows the parent to access the FAFSA so that they can enter their information into the ‘Parental Sections’ of the FAFSA.

- *One shared ‘Save Key’ used by both student/parent*

Start Your 2016-2017 FAFSA

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2017

Create a Save Key.
The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

[Create a Save Key](#)

Re-enter Save Key

[NEXT](#)

Help and Hints

Create a Save Key

You must create a save key. The save key allows you to return to an application or correction later if you need to stop and save your work. It also allows you to share access to your application or correction if your parent needs to add information or sign.

The save key must be between 4 and 8 characters long. You can use any combination of numbers and / or uppercase and lowercase letters. For example, the save key "Student2" is different than the save key "sTuDeNt2."

Try to choose a save key that you can remember but that would be hard for others to guess. Avoid using...

[NEED HELP?](#)

[MY FAFSA](#)

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The *initial / first FAFSA submitted each year* is when the **'Snapshot in Time'** is taken.

Questions asked from three different reference points:

- ***The Past***

The prior-prior tax year.

(new methodology which began with the 2017-18 FAFSA and continues with the 2018-19 FAFSA)

- ***Today***

The day you submit your initial FAFSA for each specific academic year.

- ***The Future***

The upcoming academic year (July 1, 2018 – June 30, 2019).

Note: These 'time-framed' questions are asked throughout the FAFSA.

The 'Snapshot in Time'

The Past

Tax Year 2016

Tax filing status
 Tax form type
 Adjusted Gross Income
 US Taxes paid
 Exemptions claimed
 2016: Additional Financial Information
 2016: Untaxed Income
 2015 or 2016: Received federal assistance from specific programs

Today

The day you submit your initial FAFSA

Questions with the phrase "As of today"

- Asset questions
 Same three asset questions are asked of **both** the student and the parents
Make sure you understand the FAFSA's definition of an 'Asset' and what to include (or exclude) before answering these questions!
- Marital status
- Dislocated worker
- Dependency Question (1)

Academic Year

2018-19
 (July 1, 2018 – June 30, 2019)

Student questions:

High school completion status

- High school diploma
- Homeschooled

Academic plans for college

Parent questions:

Number in **household**

- this is **not** exemptions claimed on last year's taxes; read instructions carefully
- this could be the same number, but it could also be different

Number in **college**

- **Do not include** either parent
- **Do not include** high school students taking college courses

The 'As of today . . .' Questions

Note the following:

Today

The day you submit your initial FAFSA

Answer all **"As of today"** questions based upon what is **accurate the day you submit your initial FAFSA**.

KEY: On these questions, especially ASSETS, read the **Helps & Hints** or the **Detailed Instructions** so that you know what to include (or exclude) when you are entering your data the first time.

Goal: Enter your data correctly the first time, thus eliminating the need to make corrections later.

If you later submit updates to your FAFSA, ***these "as of today" questions should NOT be updated!***

You are permitted **to make corrections to data errors** that were submitted for any of these 'As of today ...' questions on the initial FAFSA.

**** Important distinction between 'Updating' and 'Correcting' ****

The 'As of today . . .' Questions

**** Important distinction between 'Updating' and 'Correcting' ****

Today

The day you submit your
initial FAFSA

Examples of 'Updates' – NOT Permitted

- Changing 'Cash, Savings, Checking' or 'Investment' responses due to normal day to day, week to week, etc. changes in value

Example: You initially report \$20,000 in cash; you then replace your car costing \$12,000

- **you should not update your asset answer to \$8,000!**

Consider: If you know you have to make a sizable purchase in the near future, you may want to consider making that purchase **BEFORE** submitting your initial FAFSA.

The 'As of today . . .' Questions

**** Important distinction between 'Updating' and 'Correcting' ****

Today

The day you submit your
initial FAFSA

Examples of 'Updates' – Permitted

- With new 'prior-prior year' methodology, the vast majority already have their 2016 Tax Forms filed with the IRS. Therefore, no need to "update" your tax filing status from 'Estimated' to 'Final'
- If you filed a 'tax filing extension' and are still finalizing your 2016 Tax Forms with the IRS, then you are allowed to "update" your Tax-year related data from 'Estimated' to 'Final'
 - ✓ Updating from 'Estimated' to 'Final' tax data should happen one time for parents and one time for student
 - * If possible, do both updates on the same FAFSA transaction.
(recommended, but not required)
 - ✓ If your initial FAFSA is based on 'Already Completed' tax data, then you should not need to update your tax-year related data.

The 'As of today . . .' Questions

**** Important distinction between 'Updating' and 'Correcting' ****

Today

The day you submit your
initial FAFSA

Examples of 'Updates' – Permitted

- Adding/removing colleges from the school list (where your FAFSA data is sent).
 - ✓ You can do this as often as you need
 - ✓ As a courtesy, please remove a school(s) once you have determined that you will not be attending

The 'As of today . . .' Questions

**** Important distinction between 'Updating' and 'Correcting' ****

Today

The day you submit your
initial FAFSA

Examples of 'Updates' – Permitted

- **Data-entry error** – you entered the incorrect value

NOTE: Data-entry corrections go both ways!

- ✓ 6,000, entered as 60,000, should be corrected to 6,000; AND
- ✓ 20,000, entered as 2,000, should be corrected to 20,000.

Generally, corrections to erroneous data are allowed. However, if you must make corrections, try to do them all at one time for ease of processing.

Remember the Goal:

Enter your data correctly the first time, thus eliminating the need to make corrections later.

The 'Past Tax Year 2016' Questions

Note the following:

The Past

Tax Year 2016

Tax filing status

Tax form type

Adjusted Gross Income

US Taxes paid

Exemptions claimed

2016: Additional Financial Information

2016: Untaxed Income

2015 or 2016: Received federal assistance from specific programs

You have already completed your 2016 taxes:

All of these data elements are based upon the premise that the 2016 IRS Tax Form is ***already completed!***

FAFSA tax filing status is reported as **'already completed'**

- Student Tax Information (if they are required to file)
- Parent Tax Information

If possible, use the IRS Data Retrieval Tool

This tool, when used, will transfer all the appropriate data from your data stored with the IRS into your FAFSA!

- Adjusted Gross Income
- Federal Income Taxes Paid
- Exemptions
- Interest Income
- Education Credits
- IRA Payments
- IRA Distributions
- Untaxed Pensions

Once transferred into your FAFSA ... do not change!

Use of this tool also speeds up the 'Verification' process if your FAFSA is selected.

The 'Past Tax Year 2016' Questions

Note the following:

The Past

Tax Year 2016

Tax filing status

Tax form type

Adjusted Gross Income

US Taxes paid

Exemptions claimed

2016: Additional Financial Information

2016: Untaxed Income

2015 or 2016: Received federal assistance from specific programs

You have not yet officially filed your 2016 taxes:

There are questions you may “update” if you complete the FAFSA in two steps:

Step 1: *Estimated FAFSA*

All of these data elements are based upon the premise that the 2016 IRS Tax Form has ***not yet been completed!***

FAFSA tax filing status is reported as **‘...will file...’**

- Student Tax Information (if they are required to file)
- Parent Tax Information

What should your Tax Year 2016 ‘Estimate’ be based on?

The expectation is that you will do a ‘good faith estimate’ using any of the following:

- End of year pay stub(s)
- W-2 form(s)
- IRS Tax Form from Tax Year 2015 (if income in 2016 did not change substantially from 2015; still considered an ‘estimate’)

The 'Past Tax Year 2016' Questions

Note the following:

The Past

Tax Year 2016

Tax filing status

Tax form type

Adjusted Gross Income

US Taxes paid

Exemptions claimed

2016: Additional Financial Information

2016: Untaxed Income

2015 or 2016: Received federal assistance from specific programs

You have not yet officially filed your 2016 taxes:

There are questions you may “update” if you complete the FAFSA in two steps:

Step 1: *Estimated FAFSA*

Step 2: *Updated / Final FAFSA*

Once your 2016 IRS Tax Form(s) has been completed and submitted, return to your online FAFSA to make these required updates:

Change **tax return status** from ‘will file’ to ‘**already completed**’

A. Use the *IRS Data Retrieval Tool* to transfer these data items into your FAFSA.

B. Update only tax return related data elements
AGI, US Taxes Paid, etc. – using data from your submitted IRS tax return.

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Resources: Detailed Instructions for FAFSA

www.cedarville.edu/fafsa

A link to the “Completing the FAFSA Form 2018-19” resource is available at Cedarville’s FAFSA resource webpage.

Detailed Instructions: Completing the FAFSA Form 2018-19

This resource can also be found at the following URL:

<https://studentaid.ed.gov/sa/sites/default/files/2018-19-completing-fafsa.pdf>

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HOW DO I PREPARE FOR COLLEGE?
Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.

WHAT TYPES OF AID CAN I GET?
Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.

DO I QUALIFY FOR AID?
Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.

HOW DO I APPLY FOR AID?
Learn how to submit your *Free Application for Federal Student Aid* (FAFSASM), how aid is calculated, and how you'll get your aid.

HOW DO I MANAGE MY LOANS?
Choose a repayment plan, pay on time, avoid default, and get help with problems.

Resources: Detailed Instructions for FAFSA

Detailed Instructions for Completing the FAFSA 2018-19

Obtained at www.cedarville.edu/fafsa

This 65 page pdf document provides additional information beyond the online 'Helps and Hints'

Common questions where this tool provides additional helpful guidance:

- Who is considered a parent for FAFSA purposes? (Pages 40-41)
 - divorce, adoption, legal guardianship, grandparents, and other situations ... read carefully and provide correct info.
- Asset questions (Student Assets, pp 25-28; Parent Assets, pp 52-55)
 - What to include or exclude?
 - Whose asset – student's or parent's?
- Number in Household (Page 44)
- Number in College (Page 44)
- etc.

NOTE: This is an 65 page document. You can access it online (no need to print it off) or save it as a PDF to you own computer for easy access.

Resources: Detailed Instructions for FAFSA

Detailed Instructions: Completing the FAFSA 2018-19

If the "Helps and Hints" assistance is not enough, we recommend you use [Completing the FAFSA Form 2018-19](#) resource which provides helpful, detailed instructions for each FAFSA question.

- Pages 1-7: Table of Contents
- Pages 8-10: Helpful Background Information on the FAFSA Process and FSA ID
- Page 11: Help and Hints - Instructions for Each Question

The entire document is full of helpful information; however, the following key sections are emphasized due to the questions fielded on FAFSA each year:

- Pages 15-16: Student – Gender / Register student with Selective Service System (male)
- Pages 18-25: Student - Financial Questions (Tax Year 2016)
- Pages 25-28: Student - Assets Questions
- Pages 28-35: Student - Additional Financial Questions
- Pages 35-40: Student - Dependency Questions
- -----
- Pages 40-45: Parental Information - Demographics, etc.
- Page 44: Parental Number in Household **and** Number in College
- Pages 45-52: Parental Information - Financial Questions (Tax Year 2016)
- Pages 52-55: Parental Information - Assets Questions
- Pages 56-63: Parental Information - Additional Financial Questions

NOTE: [Completing the FAFSA Form 2018-19](#) follows the Paper FAFSA numbering scheme. If you are completing the FAFSA online, the 'Helps and Hints' for each question asked will contain the Question Number cross-reference which can be used with these detailed instructions.

Resource: 2018-19 FAFSA Worksheet

www.cedarville.edu/fafsa

A link to the “2018-19 FAFSA on the Web Worksheet” resource is available at Cedarville’s FAFSA resource webpage.

2018-19 FAFSA on the Web Worksheet (4 page PDF)

Can also be obtained at www.studentaid.ed.gov

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™
An OFFICE of the U.S. DEPARTMENT of EDUCATION | Search studentaid.gov

Prepare for College | Types of Aid | Who Gets Aid | FAFSA: Apply for Aid | Repay Your Loans

Minds can achieve anything. We make sure they get to college.
At Federal Student Aid, we make it easier to get money for higher education.

HOW DO I PREPARE FOR COLLEGE?
Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.

WHAT TYPES OF AID CAN I GET?
Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.

DO I QUALIFY FOR AID?
Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.

HOW DO I APPLY FOR AID?
Learn how to submit your *Free Application for Federal Student Aid* (FAFSA™), how aid is calculated, and how you'll get your aid.

HOW DO I MANAGE MY LOANS?
Choose a repayment plan, pay on time, avoid default, and get help with problems.

Resource: 2018-19 FAFSA Worksheet

www.cedarville.edu/fafsa

There are worksheets specifically designed to assist students in the following programs:

School of Pharmacy Program Students: 3 + 4

- Years 1-3 as undergraduate students
- Years 4-7 as professional-level students

MDiv Program Students: 3 + 2

- Years 1-3 as undergraduate students
- Years 4-5 as graduate-level students

MMin Program Students: 4 + 1

- Years 1-4 as undergraduate students; degree conferred after 4 years
- Years 5 as graduate-level students

(Note: this worksheet can also be used by MSN and MBA students)

Resource: Documents Needed for FAFSA

List of documents that will help you in completing the FAFSA.

Social Security Number

2016 income tax return

W-2 forms and other 2016 records of money earned

Documents for Assets:

- Current stock, bond, and other investment records
- Current business and farm records
- Current bank statements

FSA IDs:

- Student's: For login and to sign
- Parent: To sign

Driver's license (if any)

Records of child support paid

Records of untaxed income (child support received; interest income; etc.)

Records of taxable earnings from federal work-study or other need-based work programs

Permanent Resident Receipt Card (if applicable)

If student applicant is a 'Dependent FAFSA Filer,' then your parent(s) will also need most of these same documents to complete the 'parental sections' of the FAFSA.

Tonight's Topics

1. *Why Complete the FAFSA / EFC*
2. *Getting Started*
3. *FAFSA & the "Snapshot in Time"*
4. *Other Helpful Resources*
5. ***Navigating the FAFSA on the Web (FOTW)***
6. *Login at www.fafsa.gov*
7. *Completing the FAFSA*
8. *Your FAFSA follow-up*
9. *Q & A*



Navigating the FAFSA on the Web (FOTW)

Once you have started your FAFSA, be aware of the tools which are part of the online FAFSA environment.

- a. Progress Bar
- b. Color Schemes
- c. Helps and Hints
- d. 'Alert' and 'Warning' messages
- e. Help – Save – etc.
- f. Using the IRS Data Retrieval Tool (IRS DRT)

The following slides have 'sample' screen shots showing how these look on the FAFSA. These slides will also be made available on the cedarville.edu/FAFSA resource page.

Navigating the FAFSA on the Web (FOTW)

a. Progress Bar



Shows your progress through the seven sections of the FAFSA.

Navigating the FAFSA on the Web (FOTW)

b. Color Schemes

The screenshot shows the 'Student Demographic Information' form. The header has tabs for 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The 'Student Demographics' tab is active, highlighted in blue. A vertical blue bar on the left side of the form contains the word 'STUDENT' in white capital letters. The form fields include: 'Your last name' (Lastname), 'Your first name' (Brian), 'Your middle initial' (empty), 'Your Social Security Number' (966-08-3012), 'Your date of birth (mmd/yyyy)' (11/02/1994), 'Are you male or female?' (radio buttons for Male and Female), 'Your permanent mailing address (include apt. number)' (1122 STRAIGHT STREET), 'Your city (and country if not U.S.)' (LEESBURG), 'Your state' (Maryland), and 'Your ZIP code' (20705).

The screenshot shows the 'Parent Demographics Information' form. The header has tabs for 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The 'Parent Demographics' tab is active, highlighted in light purple. A vertical light purple bar on the left side of the form contains the word 'PARENT' in white capital letters. The form includes a green-bordered box with a checkmark and the text 'Application was successfully saved.' Below this, there is a question: 'As of today, what is the marital status of your parents?' with a dropdown menu set to 'Select'. Other fields include 'Your parents' e-mail address', 'Have your parents lived in Maryland for at least 5 years?' (radio buttons for Yes and No), and 'Your parents' number of family members in 2018-2019 (household size)'. A button labeled 'HOUSEHOLD SIZE' is visible. At the bottom, there is a question: 'How many people in your parents' household will be college students between July 1, 2018 and July 1, 2019?'.

Student (blue)
Parent (light purple)

Navigating the FAFSA on the Web (FOTW)

c. Helps and Hints (available for every question)

The screenshot displays the FAFSA on the Web (FOTW) interface. At the top, there are navigation tabs: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'Student Demographics' tab is active, and the 'Student Eligibility' section is visible. A vertical sidebar on the left contains the word 'STUDENT' in large, white, vertical letters. The 'Student Eligibility' section contains the following questions and options:

- Are you a U.S. citizen?
Yes, I am a U.S. citizen (or U.S. national) ▼
- Are you registered with the Selective Service System?
 Yes No
- Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid. If you are not registered, select **Register me**.
 Register me
- What will your high school completion status be when you begin college in the 2018-2019 school year?
High school diploma ▼
- What will your college grade level be when you begin the 2018-2019 school year?
Never attended college/1st yr. ▼

A red arrow points from the 'High school diploma' dropdown menu to the 'Help and Hints' sidebar. The 'Help and Hints' sidebar is titled 'Help and Hints' and contains the following text:

High School or Equivalent Completed?
Question 26

Select the answer that describes your high school completion status.

- High school diploma** means you have received or will receive a U.S. high school diploma before the first date of your enrollment in college or you have received or will receive a foreign school diploma that is equivalent

Specific online guidance is provided for every question on the FAFSA.

Navigating the FAFSA on the Web (FOTW)

c. Helps and Hints (available for every question)

The screenshot displays the FAFSA on the Web interface. At the top, there are navigation tabs: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'Student Demographics' tab is active, and the 'Student Eligibility' section is expanded. The 'Student Eligibility' section contains several questions and dropdown menus. A green arrow points from the 'High school diploma' dropdown menu to the 'Question 26' link in the 'Help and Hints' sidebar. The 'Help and Hints' sidebar is titled 'High School or Equivalent Completed?' and contains a link for 'Question 26'. Below the link, there is a description of the question and a list of options.

STUDENT

Student Eligibility

Are you a U.S. citizen?

Are you registered with the Selective Service System?
 Yes No

Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid. If you are not registered, select **register me**.

Register me

What will your high school completion status be when you begin college in the 2018-2019 school year?

What will your college grade level be when you begin the 2018-2019 school year?

Help and Hints

High School or Equivalent Completed?

Question 26

Select the answer that describes your high school completion status.

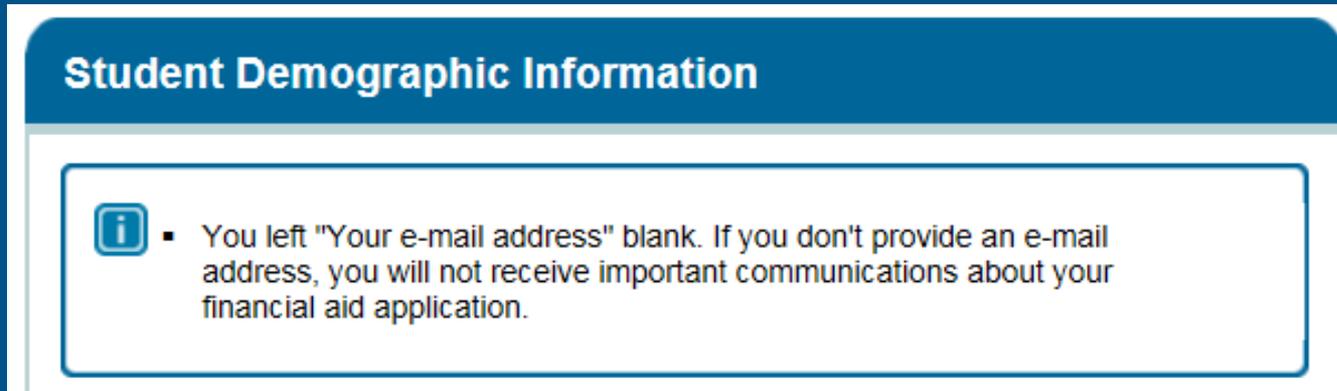
- High school diploma** means you have received or will receive a U.S. high school diploma before the first date of your enrollment in college or you have received or will receive a foreign school diploma that is equivalent

This question number is indexed to the **Paper FAFSA**.

Use this number to find information in the **'Completing the FAFSA Form 2018-19'** resource.

Navigating the FAFSA on the Web (FOTW)

d. Pay attention to 'Alerts' and 'Warning' messages



The screenshot shows a section titled "Student Demographic Information" with a warning message. The message is enclosed in a white box with a blue border and contains an information icon (a lowercase 'i' in a square) followed by a bullet point.

Student Demographic Information

- You left "Your e-mail address" blank. If you don't provide an e-mail address, you will not receive important communications about your financial aid application.

This is an '**pop-up edit/alert**' message informing you of an item which may need further attention ...

Navigating the FAFSA on the Web (FOTW)

d. Pay attention to 'Alerts' and 'Warning' messages

Student Eligibility

X The following error(s) have occurred:

- You must enter a response for "High School or Equivalent Completed?" before proceeding to the next page. Select the field to see valid responses for this question.
- You must enter a response for "Student's Grade Level in College in 2018-2019" before proceeding to the next page. Select the field to see valid responses for this question.

Are you a U.S. citizen?

Are you registered with the Selective Service System?
 Yes No

Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid. If you are not registered, select **Register me**.
 Register me

What will your high school completion status be when you begin college in the 2018-2019 school year?

What will your college grade level be when you begin the 2018-2019 school year?

This is a **'warning'** alert, informing you that you must make a correction to two of your FAFSA answers ...

Navigating the FAFSA on the Web (FOTW)

e. Help – Save – etc.

STUDENT

Student Demographics | **School Selection** | **Dependency Status** | **Parent Demographics** | **Financial Information**

Student Eligibility continued

Enter the name, city, and state of your high school, then click **Confirm**.

What is the name of your high school?

In what city is your high school located?

In what state is your high school located?
Select

CONFIRM

PREVIOUS **NEXT**

NEED HELP? **SAVE** **CLEAR ALL DATA** **VIEW FAFSA SUMMARY** **EXIT**

Navigating the FAFSA on the Web (FOTW)

f. Using the IRS Data Retrieval Tool (IRS DRT)

Parent Tax Information

i ▪ **Attention!** You must provide financial information from your father's **2016 tax return** on the following pages.

✓ ▪ Application was successfully saved.

For 2016, has your father completed his IRS income tax return or another tax return?

For 2016, what is your father's tax filing status according to his tax return?

Did you, the father, file a Puerto Rican or foreign tax return for 2016?
 Yes No

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

[LINK TO IRS](#)

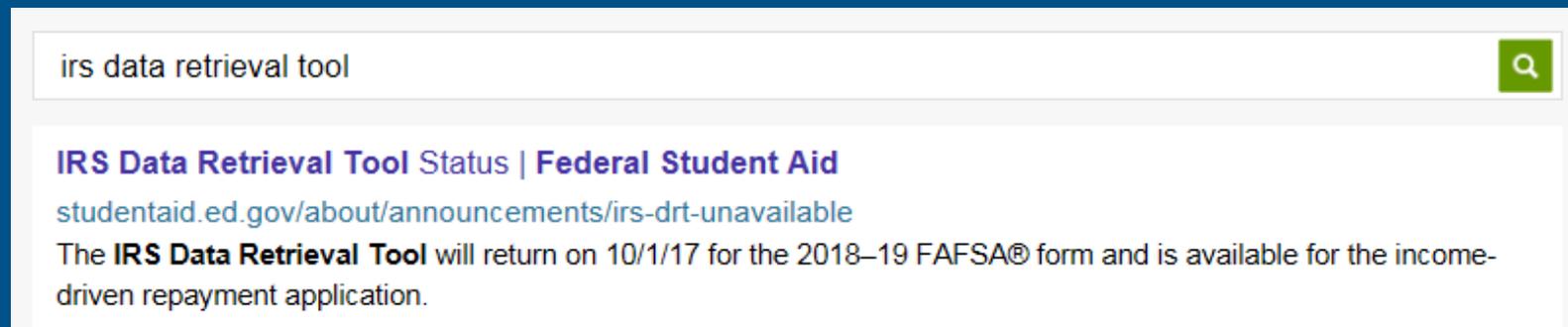
[PREVIOUS](#) [NEXT](#)

Navigating the FAFSA on the Web (FOTW)

f. Using the IRS Data Retrieval Tool (IRS DRT)

Key changes to this tool for use in the 2018-19 FAFSA!

The following information is taken directly from the studentaid.ed.gov website – search for IRS Data Retrieval Tool



irs data retrieval tool

IRS Data Retrieval Tool Status | Federal Student Aid
studentaid.ed.gov/about/announcements/irs-drt-unavailable
The **IRS Data Retrieval Tool** will return on 10/1/17 for the 2018–19 FAFSA® form and is available for the income-driven repayment application.

Here's the latest information about the status of the Internal Revenue Service Data Retrieval Tool.

- ▼ Internal Revenue Service Data Retrieval Tool (IRS DRT) Is Available for the 2018–19 FAFSA® Form
- ▼ [Questions and Answers About the Return of the IRS DRT to fafsa.gov](#)
- ▼ IRS DRT Is Available for the Income-Driven Repayment Plan Application on StudentLoans.gov
- ▼ You Can Still Fill Out the 2017–18 FAFSA® Form Without the IRS DRT
- ▼ Additional Information and Help for Applicants

Navigating the FAFSA on the Web (FOTW)

f. Using the IRS Data Retrieval Tool (IRS DRT)

Review as many of the questions as you like, but the one I want to highlight is “How has the IRS DRT changed?”

How has the IRS DRT changed?

For your privacy, the tax information you transfer from the IRS into your FAFSA form won't be visible to you. Instead, you will see “Transferred from the IRS” in the appropriate fields on fafsa.gov, the IRS DRT web page, and on the *Student Aid Report*.

Navigating the FAFSA on the Web (FOTW)

f. Using the IRS Data Retrieval Tool (IRS DRT)

The screenshot shows the FAFSA Student Financial Information section. A red box highlights a success message: "You have successfully transferred your 2016 IRS tax information." Below this, it states: "Your IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with 'Transferred from the IRS.' For your protection, IRS tax return information is not displayed on the FAFSA." Below the message, three questions are listed, all with the answer "Transferred from the IRS": "What income tax return did you file for 2016?", "What was your adjusted gross income for 2016?", and "How much did you earn from working (wages, salaries, tips, etc.) in 2016?". At the bottom, there is a question: "Did you file an IRS Schedule K-1 (Form 1065) for 2016?" with radio buttons for "Yes" and "No".

STUDENT

Student Demographics School Selection Dependency Status Parent Demographics Financial Information

Student Financial Information

i • **You have successfully transferred your 2016 IRS tax information.**

Your IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What income tax return did you file for 2016?
Transferred from the IRS

What was your adjusted gross income for 2016?
Transferred from the IRS

How much did you earn from working (wages, salaries, tips, etc.) in 2016?
Transferred from the IRS

Did you file an IRS Schedule K-1 (Form 1065) for 2016?
 Yes No

PREVIOUS NEXT

'Student section' sample :

You will see a similar message if you use the IRS DRT to transfer Parental Tax Year information from the IRS link into your student's FAFSA!

Navigating the FAFSA on the Web (FOTW)

f. Using the IRS Data Retrieval Tool (IRS DRT)

Other important questions and answers regarding how to use the IRS DRT effectively and why the data is “masked” from the user.

Why can't I see my own tax return information?

How will I know that the correct information has been transferred?

Can I change the tax return information that I transfer into the FAFSA form via the IRS DRT?

Can I see the tax return information transferred via the IRS DRT on my Student Aid Report (SAR)?

Etc. – This is a great resource to use!



Tonight's Topics

1. *Why Complete the FAFSA / EFC*
2. *Getting Started*
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4. *Other Helpful Resources*
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6. ***Login at www.fafsa.gov***
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8. *Your FAFSA follow-up*
9. *Q & A*



Login for First-time FAFSA Filer

Go to www.fafsa.gov to start your FAFSA

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND® | FAFSA®
Free Application for Federal Student Aid

Home | About Us | FSA ID | StudentAid.gov | Help | SEARCH | English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

Remember:
Do NOT use
www.fafsa.com

1st-time
Applicants

Login – Make sure you type accurately!

1st-time FAFSA filers:

Login Screen

STUDENT

Login

Student Information

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2017

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.

Enter your (the student's) FSA ID Enter the student's information

OR

Do not log in with the FSA ID if you are not the student.

Recommendation:

Best to login using the **student's FSA ID**; however, if you do not have one yet, you can login using the student's information and create an FSA ID when prompted to do so as you complete the FAFSA.

You will want to use the Student's FSA ID and the parent FSA ID to sign the FAFSA before submitting it for processing!

Login – Make sure you type accurately!

1st-time FAFSA filers:

Login Screen

Enter your (the student's) FSA ID
 Do not log in with the FSA ID if you are not the student.

OR

Enter the student's information

The student's first name
King

The student's full last name
David

The student's Social Security Number
[From a Freely Associated State?](#)
 010-10-1010

The student's date of birth
 (mmddyyyy)
 01/01/1998

NEXT

All information must match what is on the student's Social Security Card!

- Legal First Name
- Legal Last Name
- Social Security Number
- Date of Birth

Note:

- Student identifying information is entered.
- Check for accuracy (# 1)
 - Click 'Next'

Make sure you type accurately – a typo here will really mess things up!

Login – Make sure you type accurately!

1st-time FAFSA filers:

Login Screen

Login

i • **Welcome, King!**

You should review the information you entered to make sure it is accurate before clicking **Next**.

If you believe you have already submitted a FAFSA and the information you provided on this page is correct, [Contact Us](#) for assistance.

Student Information Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2017

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.

Enter your (the student's) FSA ID OR Enter the student's information

Do not log in with the FSA ID if you are not the student.

The student's first name
King

The student's full last name
David

The student's Social Security Number
[From a Freely Associated State?](#)
010-10-1010

The student's date of birth (mmddyyyy)
01/01/1998

NEXT

Note:

Final opportunity to make sure personal identifiers are accurate!

- Check for accuracy (# 2)
- Don't click 'Next' until you confirm that each element is entered accurately!

If everything is accurate, then continue by clicking "Next."

FAFSA Academic Year Selection

Make sure you choose the correct year!

The screenshot shows the FAFSA website interface. At the top, there is a navigation bar with the Federal Student Aid logo, the text 'PROUD SPONSOR of the AMERICAN MIND', and the FAFSA logo. Below the navigation bar, there is a user greeting 'Welcome, Brian' and a 'Logout' link. A search bar is also present. The main content area is titled 'Get Started' and contains a welcome message for 'Brian Lastname'. It instructs the user to fill out the FAFSA to receive federal student financial aid. The central part of the page asks 'For which school year are you applying for financial aid?' and provides two options: '2018-2019 school year' with a button labeled 'START 2018-2019 FAFSA', and '2017-2018 school year' with a button labeled 'START 2017-2018 FAFSA'. The 'START 2018-2019 FAFSA' button is highlighted with a red box. At the bottom of the page, there is a note: 'If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.'

After confirming personal information, 1st-time applicants then choose the year for which they are completing the FAFSA.

**** Make sure you select the proper year! ****

Login for Renewal FAFSA

Go to www.fafsa.gov to start your FAFSA



The screenshot shows the FAFSA website homepage. At the top, it says "Federal Student Aid" and "FAFSA Free Application for Federal Student Aid". Below that is a navigation bar with icons for Home, About Us, PIN Site, StudentAid.gov, and Help. A search bar is also present. The main heading is "Get help paying for college" with the subtext "Submit a Free Application for Federal Student Aid (FAFSA)". Below this is a banner image of diverse students. Underneath the banner, there are two columns: "New to the FAFSA?" with a "Start A New FAFSA" button, and "Returning User?" with a list of options: "Make a correction", "Add a school", and "View your Student Aid Report (SAR), and more...". A green "Login" button is positioned to the right of the "Returning User?" section. A large red arrow points from the "Login" button down to a text box at the bottom of the slide.

Remember:
Do NOT use
www.fafsa.com

Renewal Applicants
(filed a 2017-18 FAFSA)

Login – Make sure you type accurately!

Returning / Renewal FAFSA filers:

Login Screen

STUDENT

Login

Student Information

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2017

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

Enter either your (the student's) FSA ID or personal information to log in to *FAFSA on the Web*.

Enter your (the student's) FSA ID Enter the student's information

OR

Do not log in with the FSA ID if you are not the student.

NEXT

No matter which 'login' option you choose, once you enter your FSA ID or Personal Information, you will see the same 'option screen' once you click 'next.'

Note:

If you have an FSA ID, use left side.

If you do not remember your FSA ID, use right side.

Make your decision and continue!

Returning / Renewal FAFSA filers:

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

PROUD SPONSOR of
the AMERICAN MIND®

FAFSA®
Free Application for Federal Student Aid

Home Help

Welcome, Josiah Logout

SEARCH

My FAFSA

Welcome, Josiah Winey!

2018-2019 2017-2018

We did not find a 2018-2019 FAFSA on file for you.

However, we see that you completed a 2017-2018 FAFSA or submitted a FAFSA4caster. Information from that application can be used to renew your 2018-2019 FAFSA.

FAFSA RENEWAL

OR

You can also start a new 2018-2019 FAFSA.

START NEW FAFSA

STUDENT

Choose which option you want to use:

Again, make sure you select the correct year!

Unless you have a specific reason to 'start over' with a 'blank' FAFSA, you can click on 'FAFSA Renewal' to begin your 2018-19 FAFSA Renewal ... This will save you time.

Tonight's Topics

1. *Why Complete the FAFSA / EFC*
2. *Getting Started*
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4. *Other Helpful Resources*
5. *Navigating the FAFSA on the Web (FOTW)*
6. *Login at www.fafsa.gov*
7. ***Completing the FAFSA***
8. *Your FAFSA follow-up*
9. *Q & A*



Completing the FAFSA

Remember:

1st-time applicants: Work through each section of the FAFSA and accurately answer each question.

Renewal applicants: Carefully review each page making sure you do the following as you answer all questions:

- Some answers are pre-filled: review and change if needed.
Update any outdated 'student demographic information' (Ex.: mailing address, e-mail address, phone number, etc.)
- Some answers are 'blank' and require an answer.

Completing the FAFSA

Remember:

- Relax and take your time
- You don't have to finish in one sitting
 - ✓ Use the 'Save' feature and come back later using your 'Save Key.'
 - ✓ Important: Make sure you remember to come back later to finish and submit your 2018-19 FAFSA for processing.
- Before clicking the 'Next' button on each FAFSA page, double check for errors.
 - *Avoid unnecessary delays caused by data errors!*

Completing the FAFSA

Sample FAFSA screen-shots

The following slides contain 'sample screen-shots' from the online FAFSA.

- We will look at specific questions to provide guidance in areas where we see common errors
- All of the data elements contained in these slides are for example only

Student Demographics

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

Mailing Address:

For most students, this is their parents' home address.

- Students should not put their college address

State of Legal Residence:

For most students, this is their parents' home state.

- If you have questions, look to the "Helps & Hints" for guidance.

Email Address:

Provide an email address that you actively use!

Federal Student Aid uses the **student's** e-mail address for ongoing communication regarding the FAFSA.

- enter a valid email address that is **regularly used/checked** for new email
- some students enter their parents' email here so that FAFSA related communication is sent to their parents

Student Demographics

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

Select Service Question – Male students:

If you are already registered with Selective Service, answer 'Yes' to this question, and continue on ...

If you are not yet registered with Selective Service, answer '**No**' to this question . . .

Are you registered with the Selective Service System?

Yes No

Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid. If you are not registered, select **Register me**.

Register me

- When you answer 'No' – you are given the option to use the FAFSA to register.
- This is legitimate – the FAFSA system will send your information to the Selective Service.
- If you answer 'No' and do not choose the 'Register me' option, your FAFSA will be rejected and could cause a delay in your aid processing.

Helpful Hints has additional information – follow instructions!

Student Demographics

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

Grade Level:

What will your college grade level be when you begin the 2018-2019 school year?

Select

Select

Never attended college/1st yr.

Attended college before/1st yr.

2nd yr./sophomore

3rd yr./junior

4th yr./senior

5th yr./other undergraduate

1st yr. graduate/professional

Continuing graduate/professional or beyond

First-time applicants

Standard question, but the following students should make special note of the **proper response**:

1. *Students who graduate from high school in 2018 and took college course work as 'dual enrolled' HS students.*

Proper response: Never attended college / 1st year

2. Students enrolling in the ***Undergraduate portion of the Pharmacy Program.***

Proper response: Never attended college / 1st year; or other 'year' (2nd, 3rd)

3. **Other students** – read helps & hints and answer accurately.

Pharmacy / MDiv students – remember to use the worksheet available at:

www.cedarville.edu/fafsa

Student Demographics

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

Grade Level:

What will your college grade level be when you begin the 2018-2019 school year?

Select

Select

Never attended college/1st yr

Attended college before/1st yr.

2nd yr./sophomore

3rd yr./junior

4th yr./senior

5th yr./other undergraduate

1st yr. graduate/professional

Continuing graduate/professional or beyond

Renewal applicants

Renewal applicants have generally already been enrolled in college for one or more terms; therefore, they should carefully review and answer with the correct response based upon their progression through their program.

1. Students continuing in the *Undergraduate portion of the Pharmacy Program*.

Proper response: (Select the proper year if you will still be an undergraduate in the upcoming academic year)

2. Other students – read helps & hints, but answer accurately.

Pharmacy / MDiv students – remember to use the worksheet available at:
www.cedarville.edu/fafsa

Student Demographics

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Education Plans:

What degree or certificate will you be working on when you begin the 2018-2019 school year?

Select

1st bachelor's degree

2nd bachelor's degree

Associate degree (occupational or technical program)

Associate degree (general education/transfer program)

Certificate/diploma (occupational/technical/education program of less than 2 yr.)

Certificate/diploma (occupational/technical/education program of at least 2 yr.)

Teaching credential program (nondegree program)

Graduate/professional degree

Other/undecided

Standard question, but the following students should make special note of the ***proper response***:

1. Students enrolling in the ***Undergraduate portion of the Pharmacy Program***.

Proper response: 1st bachelor's degree; or, if you already have a bachelor's degree and you are now in Pre-Pharmacy, then 2nd bachelor's degree.

2. ***Graduate or professional degree***.

Again, only for students in the actual Graduate-level of Pharmacy, MDiv, or other master level programs.

Student Demographics

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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First Bachelor's (note – question has been reworded):

Will you have your first bachelor's degree before you begin the 2018-2019 school year?
 Yes No

Only answer **'Yes'** if:

- You already completed your 1st bachelor's degree; or
- Your 1st bachelor's degree will be officially conferred ***before you begin the 2018-19 school year***

Note – this is not referring to:

- *a high school diploma*
- *an Associates Degree*

School Selection

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Cedarville's federal school code for FAFSA: 003025

You are now in Section 2:

This is where you identify the college(s) where you want your FAFSA results sent.

- Remember – you control where your FAFSA data goes!
- You can specify up to 10 colleges using the online FAFSA.

Dependency Status

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Demographics

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Demographics

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Dependency Determination

Were you born before January 1, 1995?

Yes No

As of today, are you married?

Yes No

At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

Yes No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?

Yes No

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, 2019?

Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

Yes No

Are you a veteran of the U.S. Armed Forces?

Yes No

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?

Yes No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

Yes No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

Yes No

On or after July 1, 2017, were you homeless or were you self-supporting and at risk of being homeless?

Yes No

PREVIOUS

NEXT

You are now in Section 3:

Answer all questions asked (either Yes or No).

Use the ***'Help & Hints'*** or ***'Detailed Instructions'*** for assistance in understanding exactly what is being asked ... don't guess.

**** Make sure any 'Yes' response is accurate and can be validated, if requested.**

Dependency Status

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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After answering all 'Dependency Questions' you will see a page similar to this:

Dependency Status Results

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental](#) information.** Select "I will provide parental information" and click **Next** to continue to Parent Demographics.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide parental information" and click **Next** to get additional information.

I will provide parental information
 I am unable to provide parental information

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

This is the most common answer for *Dependent Students*.

Parent Demographics

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

Parent Section – Demographics – Begins with marital status . . .

P
A
R
E
N
T

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
----------------------	------------------	-------------------	----------------------------	-----------------------

Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your [parents](#) ?
 Select

Your parents' e-mail address

Have your parents lived in Maryland for at least 5 years?
 Yes No

Your parents' number of family members in 2018-2019 (household size)
 If you are not sure who is considered a family member, click [Household](#)
 answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2018 and June 30, 2019? Do not include your parents.

You are now ready for Section 4:

This page will look like this until a response is given to the first question related to the marital status of the student's parent(s).

Once given, the page expands to ask for demographic information based on the response.

Again, make sure you accurately enter the legal information for your parent(s).

As with student identifiers, this information must match data with the Social Security Administration (Social Security Number; Legal last name; Legal first initial; and Date of Birth).

Parent Demographics

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

As of today, what is the marital status of your [parents](#) ?

Married or Remarried

When did your parents get married or remarried? Enter the month and year. (mmyyyy)

What is your Parent 1 (father's/mother's/stepparent's) Social Security Number?	What is your Parent 1 (father's/mother's/stepparent's) last name?
<input type="text"/> <input type="text"/>	<input type="text"/>
What is your Parent 1 (father's/mother's/stepparent's) first initial?	What is your Parent 1 (father's/mother's/stepparent's) date of birth? (mmddyyyy)
<input type="text"/>	<input type="text"/> <input type="text"/>
What is your Parent 2 (father's/mother's/stepparent's) Social Security Number?	What is your Parent 2 (father's/mother's/stepparent's) last name?
<input type="text"/> <input type="text"/>	<input type="text"/>
What is your Parent 2 (father's/mother's/stepparent's) first initial?	What is your Parent 2 (father's/mother's/stepparent's) date of birth? (mmddyyyy)
<input type="text"/>	<input type="text"/> <input type="text"/>

Response of 'married or remarried' will ask for information on both parents.

Parent Demographics

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

As of today, what is the marital status of your [parents](#) ?

Divorced or Separated ▼

When did your parent become divorced or separated? Enter the month and year. (mmyyyy)

Which parent's information will be provided?

Father's Mother's

Response of 'divorced or separated' will ask for information on one parent, as well as when the divorce/separation occurred.

As of today, what is the marital status of your [parents](#) ?

Divorced or Separated ▼

When did your parent become divorced or separated? Enter the month and year. (mmyyyy)

Which parent's information will be provided?

Father's Mother's

What is your father's Social Security Number?

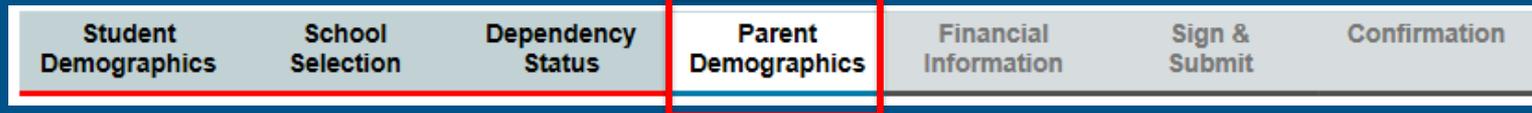
What is your father's last name?

What is your father's first initial?

What is your father's date of birth? (mmdyyyy)

Once you identify which parent you will provide information for, the window will expand for input of their data.

Parent Demographics



Use the *'Help & Hints'* or *'Detailed Instructions'* if you need assistance in determining which parent's information to provide on the FAFSA.

Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your [parents](#) ?

Select ▼

You must report 'parental information' as instructed by the FAFSA guidance.

REMEMBER: This is a legal document; you will sign-off at the end indicating your agreement to its accuracy.

Parent Demographics

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

Parent demographic question which often confuses:

Your parents' number of family members in 2018-2019 (household size)
 If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.

HOUSEHOLD SIZE

How many people in your parents' household will be college students between July 1, 2018 and June 30, 2019? Do not include your parents.

Use the *'Help & Hints'* or *'Detailed Instructions'* if you need assistance with understanding who CAN and CANNOT be counted as part of the 'Household Size' ... followed by the 'Number in College.'

NOTE: You cannot include the following in 'Number in College'

- 1) Either parent
- 2) A high school student who is taking college courses
(they are not truly a 'college student' by definition)

If the parent is attending college and they are completing a FAFSA for themselves, then they, as the 'Independent Student,' can count themselves as being in college.

Parent Demographics

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Parent demographic question which often confuses:

Use 'Household Size' calculator tool

Your parents' number of family members in 2018-2019 (household size)

If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.

HOUSEHOLD SIZE

Your parents, or your parent and stepparent, based on their marital status

Yourself, even if you do not live with your parents

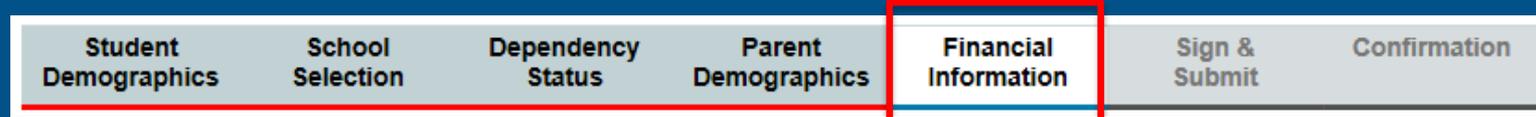
Your parents' other children (even if they do not live with your parents) if:

- a) Your parents will provide more than half of their support from July 1, 2018 through June 30, 2019 or
 b) These children can answer "No" to every Dependency Status question on the FAFSA

Other people if 1) they now live with your parents, 2) your parents provide more than half of their support, and 3) your parents will continue to provide more than half of their support from July 1, 2018 through June 30, 2019

CALCULATE

Financial Information



Parent Tax Information

Application was successfully saved.

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

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Tax Year 2016

You are now ready for Section 5: Financial Information

Sample screen shots are from the 'Parent Financial' section.

Note: The **student financial section** follows immediately after the parent financials. The questions are essentially identical, they are simply asked of the student.

Financial Information

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

Application was successfully saved.

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

Select ▼
 Select
 Already completed
 Will file
 Not going to file

PREVIOUS
NEXT

NEED HELP?
SAVE
CLEAR ALL DATA
VIEW FAFSA SUMMARY
EXIT

3 Options (Already Completed / Will File / Not Going to File)

Once you indicate the appropriate answer for your '2016 tax filing status' ... follow instructions and complete the parent financial sections.

Again – this is another place where 'Detailed Instructions' are an important tool in getting your data correct the first time!

Financial Information

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Submit

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Parent Tax Information



Application was successfully saved.

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

Already completed [OK](#)

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

Married-Filed Joint Return

Did you, the parents, file a Puerto Rican or foreign tax return for 2016?

Yes No



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

[LINK TO IRS](#)

If you are given the option to “Link to IRS,” we recommend that you do so and use the IRS Data Retrieval Tool to transfer your Tax Year related data into your student’s FAFSA!

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Using the IRS Data Retrieval Tool (IRS DRT):

Parent Tax Information

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

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

Did you, the parents, file a Puerto Rican or foreign tax return for 2016?
 Yes No

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

[LINK TO IRS](#)

Simply follow the prompts which come next until you transfer your data from the IRS website into the FAFSA.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Using the IRS Data Retrieval Tool (IRS DRT):

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
----------------------	------------------	-------------------	---------------------	-----------------------

Student Financial Information

i • You have successfully transferred your 2016 IRS tax information.

Your IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What income tax return did you file for 2016?
Transferred from the IRS

What was your adjusted gross income for 2016?
Transferred from the IRS

How much did you earn from working (wages, salaries, tips, etc.) in 2016?
Transferred from the IRS

Did you file an IRS Schedule K-1 (Form 1065) for 2016?

Yes No

As of today, are you a dislocated worker?

No

PREVIOUS
NEXT

Once your data is transferred into your FAFSA, you will see 'Transferred from the IRS' indicated where data was actually transferred.

Financial Information

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

What type of income tax return did your parents file for 2016?

What was your parents' adjusted gross income for 2016?
\$.00 **INCOME ESTIMATOR**

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?
\$.00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?
\$.00

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

[PREVIOUS](#) [NEXT](#)

Common Errors:

For AGI and US Taxes Paid (question asked later) – not using the correct number from the proper tax-form line.

This error is avoided when you use the IRS Data Retrieval Tool!

Financial Information

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

What type of income tax return did your parents file for 2016?

What was your parents' adjusted gross income for 2016?
\$.00 [INCOME ESTIMATOR](#)

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?
\$.00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?
\$.00

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

[PREVIOUS](#) [NEXT](#)

Common Errors:

Leaving one or both of these questions blank:

Follow the instructions and indicate how much each parent earned from working in 2016.

Financial Information

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

What type of income tax return did your parents file for 2016?

What was your parents' adjusted gross income for 2016?
 \$.00 INCOME ESTIMATOR

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?
 \$.00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?
 \$.00

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

PREVIOUS
NEXT

Common Errors:

Double Reporting AGI / US Taxes / Assets:

Many applicants enter the 'parent AGI / Taxes / Assets' here in the [parent financial section](#) (correctly) ... then later, when they get to the [student financial section](#), they enter the [parent data again](#) rather than the [student financial data](#).

This is a huge error and causes confusion and delay in getting accurate aid!

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Once you 'click' the 'NEXT' button, you go to another page of questions related to 'Parent Financial Information' ...

Enter the amount of your parents' income tax for 2016. This amount is found on IRS Form 1040-lines (56 minus 46).

\$.00

Enter your parents' exemptions for 2016. This amount is found on IRS Form 1040-line 6d.

Common Errors:

For US Taxes Paid:

- not using the correct calculation from the proper tax-form line
- thinking this is the 'total of taxes withheld'

This is actually referring to the 'Tax Calculation' from your IRS Tax Form

- ✓ 1040 – Subtract line 46 from line 56 and enter the total
- ✓ 1040A – Subtract line 36 from line 28 and enter the total
- ✓ 1040EZ – Use line 10

(Taken directly from the FAFSA "Helps and Hints")

Financial Information

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Did your parents have any of the following items in 2016? Check all that apply and provide amounts.

2016 Additional Financial Information

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

2016 Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food, and other living allowances paid to military, clergy, and others
- Veterans noneducation benefits
- Other untaxed income not reported such as workers' compensation or disability benefits

Important Sections:

This is from the 'Parent' section; however, the 'Student' section will also ask for this information from the 'student financial' perspective.

These MUST be answered accurately if any of these apply to either the parent or the student!

Process:

Check the box(es) that may apply to your situation.

When a box is 'checked,' the question will expand to allow you to enter the correct number.

'Helps and Hints' will also provide additional guidance as needed.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Additional Financial Information – Educational Tax Credits

American Opportunity Tax Credit or Lifetime Learning Tax Credit

Education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit) from IRS Form 1040-line 50

\$.00

Help and Hints

Parents' Education Credits Question 93a

Check the box if your parents received education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit) in 2016.

If you claimed this 'tax credit,' then follow the instructions and enter the correct information.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Additional Financial Information – Child Support Paid

Child support paid

Child support your parents paid because of divorce or separation or as a result of a legal requirement. Do not include support for children in your parents' household

\$.00

Help and Hints

Parents' Child Support Paid Question 93b

Check the box if your parents paid child support in 2016.

If this pertains to you, follow the instructions and enter the correct information.

Financial Information

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

Additional Financial Information – Taxable earning from Work-study, ...

Taxable earnings from Work-study, Assistantships or Fellowships
 Taxable earnings from need-based employment programs, such as Federal Work-study and need-based employment portions of fellowships and assistantships

\$.00

This is ONLY referencing ‘**Need-based Employment Programs**’ ... ‘parent section’ here; and later for the ‘student section’ (this refers to any portion of student wages paid out of the federal work-study program).

If this pertains to you, follow the instructions and enter the correct information.

Help and Hints

Parents' Taxable Earnings from Need-Based Employment Programs Question 93c

Enter the [total amount](#) of taxable earnings your [parents](#) received in 2016 from Federal Work-study or other need-based work programs such as fellowships and assistantships.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Additional Financial Information – Grant/Scholarship aid reported to the IRS

College grant and scholarship aid reported to the IRS as income

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

\$.00

If this pertains to you, follow the instructions and enter the correct information – note carefully the conditions:

- the amount reported here was 'aid reported to the IRS in your parent's income' (Adjusted Gross Income)
- you only have a 'taxable scholarship and grant' situation based upon data in your 1098-T form

Help and Hints

Parents' College Grant and Scholarship Aid Reported to the IRS as Income

Question 93d

Enter the amount of any college grant and scholarship aid that your parents reported as income to the IRS for 2016 (See IRS Publication 970 "Tax Benefits for Education").

See sample on next slide.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Additional Financial Information – Grant/Scholarship aid reported to the IRS

1 Payments received for qualified tuition and related expenses \$	OMB No. 1545-1574 2016 Form 1098-T
2 Amounts billed for qualified tuition and related expenses \$ 32,433.00	
3 If this box is checked, your educational institution has changed its reporting method for 2016 <input type="checkbox"/>	
4 Adjustments made for a prior year \$	5 Scholarships or grants \$ 16,000.00
6 Adjustments to scholarships or grants for a prior year \$	7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2017 <input type="checkbox"/>
9 Checked if a graduate student <input type="checkbox"/>	10 Ins. contract reimb./refund \$

Tuition/Fees: \$32,433.00
Scholarships/Grants: \$16,000.00
Income Event: NO

This student should NOT report any value:

- Nothing to report to the IRS as there is no 'taxable income' event
- Since nothing reported as 'part of AGI' then there is nothing to report for this FAFSA question regarding 'Grant and scholarship aid reported to the IRS ...'

Financial Information

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

Additional Financial Information – Grant/Scholarship aid reported to the IRS

1 Payments received for qualified tuition and related expenses \$	OMB No. 1545-1574 2016	
2 Amounts billed for qualified tuition and related expenses \$ 14,147.50	Form 1098-T	
3 If this box is checked, your educational institution has changed its reporting method for 2016		<input type="checkbox"/>
4 Adjustments made for a prior year \$	5 Scholarships or grants \$ 18,161.50	
6 Adjustments to scholarships or grants for a prior year \$	7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2017	<input type="checkbox"/>
9 Checked if a graduate student	10 Ins. contract reimb./refund	<input type="checkbox"/> \$

Tuition/Fees: \$14,147.50
 Scholarships/Grants: \$18,161.50
Income Event: YES
Other Income Amount: \$4,014.00

This student should do BOTH of the following ONLY if they actually file a tax return:

- a. Report 'Other Scholarship Income' of \$4,014 on their IRS 1040 form (NOTE – they should not report the entire amount of \$18,161.50!). This is added into AGI!
- b. If tax return filed AND reported as 'part of AGI' then they should also report \$4,014 for this FAFSA question 'Grant and scholarship aid reported to the IRS ...'

If you have questions or need assistance on this – Consult with a tax advisor!

Financial Information

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Sign &
Submit

Confirmation

Did your parents have any of the following items in 2016? Check all that apply and provide amounts.

2016 Additional Financial Information

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

2016 Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food, and other living allowances paid to military, clergy, and others
- Veterans noneducation benefits
- Other untaxed income not reported such as workers' compensation or disability benefits

Important Sections:

This is from the 'Parent' section; however, the 'Student' section will also ask for this information from the 'student financial' perspective.

These MUST be answered accurately if any of these apply to either the parent or the student!

Process:

Check the box(es) that may apply to your situation.

When a box is 'checked,' the question will expand to allow you to enter the correct number.

'Helps and Hints' will also provide additional guidance as needed.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Untaxed Income – Payments to tax-deferred pension and retirement savings plan

Payments to tax-deferred pension and retirement savings plans

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

\$.00

Help and Hints

Parents' Payments to Tax-Deferred Pensions & Retirement Savings

Question 94a

Check the box if your parents received tax-deferred pension and retirement savings plans (paid directly or withheld from their earnings) in 2016.

If this pertains to you, follow the instructions and enter the correct information.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Untaxed Income – Child Support Received

Child support received
Child support received for all children. Do not include foster care or adoption payments
\$.00

Help and Hints

Parents' Child Support Received
Question 94c

Check the box if your parents received child support in 2016.

If this pertains to you, follow the instructions and enter the correct information.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others

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

\$.00

Help and Hints

Parents' Housing, Food, & Living Allowances

Question 94g

Enter the total cash value of housing, food, and any other living allowances your [parents](#) received in 2016. These allowances are often paid to military, clergy and others.

For the ‘clergy housing allowance’ this is tricky (Military also).

NOTE: The FAFSA methodology does NOT recognize the ‘tax benefit’ for clergy who receive a housing allowance. So, I’ll try to explain.

This is why this question, for clergy (and possibly military as well) is here in the ‘Untaxed Income’ section.

Contact a tax advisor if you need additional help.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others

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\$.00

Example 1

Example 1a: IRS and AGI reporting

Housing Allowance: \$25,000
 Housing Allowance Used: \$25,000

Amount Reported in AGI: \$0.00 (Unused portion – Line 7)

Since the 'housing allowance' was documented as 'fully used to meet various housing related costs,' nothing had to be reported to the IRS as part of the Adjusted Gross Income.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others

Housing, food, and other living allowances paid to military, clergy, and others
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\$.00

Example 1

Example 1b: FAFSA reporting

Housing Allowance:	\$25,000
'Taxed Amount':	\$0

Amount Reported on FAFSA as 'Untaxed Income'	\$25,000
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Since the 'housing allowance' income was never taxed, it is reported at 100% of its value in this section of the FAFSA (sorry, that is the regulation).

The entire \$25,000 should be reported on the FAFSA as it is all untaxed income (for FAFSA purposes).

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others

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

\$.00

Example 2

Example 2a: IRS and AGI reporting

Housing Allowance:	\$25,000
Housing Allowance Used:	\$20,000 (Not the full amount)
Amount Reported in AGI:	\$5,000 (Unused portion – Line 7)

For IRS purposes, since the full ‘housing allowance’ was not used to meet ‘various housing related costs,’ the difference (\$5,000 in this example) gets reported as part of the Adjusted Gross Income ... and is therefore ‘taxed as income.’

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Parent Assets (same questions asked later of the student)

As of today, does the total amount of your parents' current [assets](#) exceed \$26,100.00?

Yes No

First Asset Question: Relates to the Asset Protection Allowance

Simple 'Yes' or 'No' response.

- If you can legitimately answer 'No' ... do so, and move on to the next question.
- If you are unsure, click 'Yes' and enter your response to each of the three asset questions.
- If your answer is definitely 'Yes' ... click 'Yes' and then enter your response to each of the three asset questions.

Financial Information

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Parent Assets (same questions asked later of the student)

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

\$.00

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

\$.00

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

\$.00

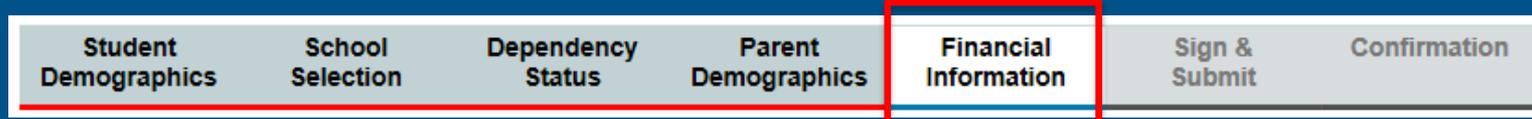
Assets cause much confusion – refer to the ‘Helps and Hints’ instructions to insure that you answer these questions correctly.

- **Note: make sure you include and exclude the proper assets!**

Remember, these need to be reported accurately at the initial filing for each academic year's FAFSA; and then, they should not be changed (unless you are correcting an error back to original date).

Detailed Instructions “Completing the FAFSA Form 2018-19 (great resource).

Financial Information



Student Financials immediately follow Parent Financials

A screenshot of a web application interface. At the top, a navigation bar shows tabs for 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. Below this, a blue header reads 'Student Tax Information'. A white box contains an information icon and the text: 'Attention! You must provide financial information from your 2016 tax return on the following pages.' Below this, a question asks: 'For 2016, have you completed your IRS income tax return or another tax return?' with a dropdown menu currently showing 'Select'. On the left side of the page, the letters 'STUD' are visible vertically.

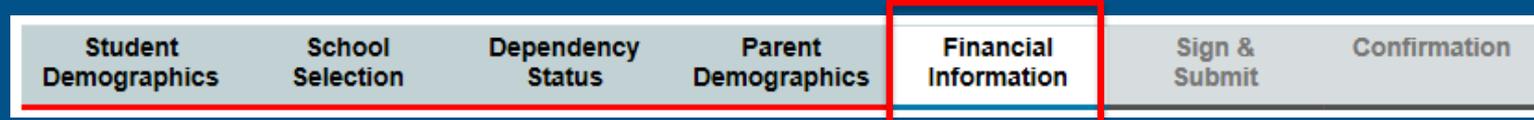
Student Financial Questions:

Questions asked in the 'Student Financial Section' are similar to those asked of parents. The focus simply switches to the student.

Avoid common error:

Remember, you are now entering the student's financial data – do NOT re-enter the parent financial data (AGI, taxes, assets, etc.) again! This happens often and significantly impacts the EFC calculation and will need to be fixed when it is discovered.

Financial Information



Student Financials immediately follow Parent Financials

The screenshot shows the 'Student Tax Information' section of the FAFSA application. On the left, a vertical blue bar contains the word 'STUDENT' in white capital letters. The main content area has a blue header 'Student Tax Information'. Below it is a white box with an information icon and the text: 'Attention! You must provide financial information from your 2016 tax return on the following pages.' Below this is a question: 'For 2016, have you completed your IRS income tax return or another tax return?' followed by a dropdown menu with 'Select' and a downward arrow. At the bottom of the form are two buttons: 'PREVIOUS' and 'NEXT'. A dark blue footer bar contains five buttons: 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'. The navigation bar from the previous image is visible at the top of the screenshot, with 'Financial Information' highlighted.

As with the Parent Financial section, work through all of the STUDENT financial questions.

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Final Step: Sign & Submit

Sign & Submit

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Last Step before Submitting Your FAFSA!!!

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

Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Sign & Submit

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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Last Step before Submitting Your FAFSA!!!

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

Sign & Submit

Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a [preparer?](#)
 Yes No

Help and Hints

Are you a preparer?

A preparer is anyone who charges a fee for helping you fill out your FAFSA. If a fee was paid to someone for advice or for completing this form, that person must complete this section.

A preparer is 'anyone who charges a fee for helping you fill out your FAFSA.'

For most, the answer is 'NO'

If a preparer did complete your FAFSA for you, they need to click 'Yes' and then provide their information.

Sign & Submit

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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1 – Signing with your STUDENT FSA ID (may create one now)

Student Signature

Student's Social Security Number

Student's last name

Student's date of birth

READ BEFORE PROCEEDING

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same

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

Agree Disagree

What is your (the student's) FSA ID?
Do not enter the FSA ID if you are not the student.

FSA ID Username or Verified E-mail Address

FSA ID Password

[Other options to sign and submit](#)

This is a legal document, therefore you must review and choose to 'Agree' to the 'Terms of Agreement' before you can submit your FAFSA for processing.

Note: 'Terms of Agreement' for both the student and parent have a **default value** of 'Disagree'

1st-time filers will also have an option to **'Create an FSA ID'** – link will be in this area.

Once you have your FSA Username and Password, enter it in these boxes.

Click the 'Sign' box.

Sign & Submit

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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2 – Signing with your PARENT FSA ID (may create one now)

Parent Signature

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

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

READ BEFORE PROCEEDING

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

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

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

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

Agree Disagree

What is your (the parent's) FSA ID?
Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

FSA ID Password

[Other options to sign and submit](#)

Identify which parent will sign the FAFSA.

Remember: Parent FSA ID can be used for multiple children..

This is a legal document – you must review and choose to 'Agree' to the 'Terms of Agreement' before you can submit your FAFSA for processing.

Note: 'Terms of Agreement' for both the student and parent have a **default value** of 'Disagree'

Parent can '**Create an FSA ID**' – link will be in this area.

Once you have your FSA Username and Password, enter it in these boxes.

Click the 'Sign' box.

Sign & Submit

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

2 – Signing with your PARENT FSA ID (may create one now)

Parent Signature

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

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

READ BEFORE PROCEEDING

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

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

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

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

Agree Disagree

What is your (the parent's) FSA ID?
Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

[Create an FSA ID](#)

FSA ID Password

[Forgot Username](#)

[Forgot Password](#)

[Other options to sign and submit](#)

Click button to submit FAFSA for processing!

Confirmation!

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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You're done ... review your 'Confirmation Page'

Need to do another FAFSA for a different child – click 'here'

Confirmation Number:

Data Release Number (DRN):

Congratulations, Leah! Your FAFSA was successfully submitted to Federal Student Aid. You should print this page for your records.

 **Optional Feature - Transfer your parents' information into another FAFSA** - Do your parents need to complete a FAFSA for your brother or sister? Click [here](#) and all the information your parents provided in this application will be transferred to a new FAFSA. Your parents will have to provide a signature again, but that's all.

 **What Happens Next**

- You will be notified when your FAFSA is processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

Read carefully through other parts of confirmation page for additional information.

Tonight's Topics

1. *Why Complete the FAFSA / EFC*
2. *Getting Started*
3. *FAFSA & the "Snapshot in Time"*
4. *Other Helpful Resources*
5. *Navigating the FAFSA on the Web (FOTW)*
6. *Login at www.fafsa.gov*
7. *Completing the FAFSA*
8. ***Your FAFSA follow-up***
9. *Q & A*



FAFSA Follow-up

FAFSA Help Line:

When completing your FAFSA, if you need assistance and the “Helps & Hints” is not adequate information, you can call the **FAFSA Help Line (800-433-3243)** or use ‘**Live Chat**’ (if available).

Update/correct an already processed FAFSA.

- Login again at **www.fafsa.gov**

Review your **Student Aid Report (SAR)**

- This is not a financial aid package
- This is the outcome report showing the results of your FAFSA
- This is the data that colleges also receive
 - ✓ This data is used to package the student’s financial aid

Tonight's Topics

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2. *Getting Started*
3. *FAFSA & the "Snapshot in Time"*
4. *Other Helpful Resources*
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8. *Your FAFSA follow-up*
9. **Q & A**





Expert Tips for Completing the 2018-19 FAFSA

October 10, 2017

This is the 1st webinar offered in this year's
“Parent Webinar Series”

- Tonight's webinar will be available in the archives in approximately two weeks
- To review upcoming webinars or to access the webinar archives, visit cedarville.edu/webinars