Expert Tips for Completing the 2018-19 FAFSA

October 2017

Inspiring Greatness
Steve Winey
Assistant Director of Financial Aid

• 20+ years in higher education
• Married for 29 years to Liz
• 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!
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

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**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

More on this later!
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.
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
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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9. Q & A
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
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:

1\textsuperscript{st}-time FAFSA filers:

Apply for your FSA ID: When you begin your FAFSA

- Login Screen

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.

Two options:

• Enter your (the student’s) FSA ID; or
• Enter the student’s information
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](http://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
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
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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’

<table>
<thead>
<tr>
<th>The Past</th>
<th>Today</th>
<th>Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Year 2016</td>
<td>The day you submit your initial FAFSA</td>
<td>2018-19 (July 1, 2018 – June 30, 2019)</td>
</tr>
</tbody>
</table>

**The Past**
- 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**
- 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 FAFSAs definition of an ‘Asset’ and what to include (or exclude) before answering these questions!
  - Marital status
  - Dislocated worker
  - Dependency Question (1)

**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.
** 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

<table>
<thead>
<tr>
<th>Tax filing status</th>
<th>Tax form type</th>
<th>Adjusted Gross Income</th>
<th>US Taxes paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax Year 2016</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Exemptions claimed</th>
<th>2016: Additional Financial Information</th>
<th>2016: Untaxed Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2015 or 2016: Received federal assistance from specific programs</td>
<td></td>
</tr>
</tbody>
</table>

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

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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:
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 your 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.
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
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.
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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

Student (blue)
Parent (light purple)
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)

This question number is indexed to the Paper FAFSA.
Use this number to find information in the ‘Completing the FAFSA Form 2018-19’ resource.
d. Pay attention to ‘Alerts’ and ‘Warning’ messages

This is an ‘pop-up edit/alert’ message informing you of an item which may need further attention...
d. Pay attention to ‘Alerts’ and ‘Warning’ messages

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.
Navigating the FAFSA on the Web (FOTW)

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

- 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?
- [ ] Already completed

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

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
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 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.

- Questions and Answers About the Return of the IRS DRT to fafsa.gov
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)

<table>
<thead>
<tr>
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</thead>
</table>

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!

‘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**
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**
Go to www.fafsa.gov to start your FAFSA

Remember:
Do NOT use www.fafsa.com
Login – Make sure you type accurately!

1st-time FAFSA filers:

Login Screen

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

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

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

Note:
Student identifying information is entered.
- Check for accuracy (# 1)
- Click ‘Next’
1st-time FAFSA filers:

Login Screen

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!

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

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

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:

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
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
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
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

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 ...

- 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

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

Grade Level:

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

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

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
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**

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.
After answering all ‘Dependency Questions’ you will see a page similar to this:

This is the most common answer for Dependent Students.
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).
Response of ‘married or remarried’ will ask for information on both parents.
Response of ‘divorced or separated’ will ask for information on one parent, as well as when the divorce/separation occurred.

Once you identify which parent you will provide information for, the window will expand for input of their data.
Use the ‘Help & Hints’ or ‘Detailed Instructions’ if you need assistance in determining which parent’s information to provide on the FAFSA.

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 demographic question which often confuses:

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

**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.

Use the ‘Household Size’ calculator tool.
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.
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!
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!
Using the IRS Data Retrieval Tool (IRS DRT):

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

Using the IRS Data Retrieval Tool (IRS DRT):

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

Common Errors:
Leaving one or both of these questions blank:
Follow the instructions and indicate how much each parent earned from working in 2016.
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!
Once you ‘click’ the ‘NEXT’ button, you go to another page of questions related to ‘Parent Financial Information’ ...

**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”)

---

**ERICA**

- 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

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.

<table>
<thead>
<tr>
<th>2016 Additional Financial Information</th>
<th>2016 Untaxed Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Opportunity Tax Credit or Lifetime Learning Tax Credit</td>
<td>Payments to tax-deferred pension and retirement savings plans</td>
</tr>
<tr>
<td>Child support paid</td>
<td>IRA deductions and payments to self-employed SEP, SIMPLE and Keogh</td>
</tr>
<tr>
<td>Taxable earnings from Work-study, Assistantships or Fellowships</td>
<td>Child support received</td>
</tr>
<tr>
<td>College grant and scholarship aid reported to the IRS as income</td>
<td>Tax exempt interest income</td>
</tr>
<tr>
<td>Combat pay or special combat pay</td>
<td>Untaxed portions of IRA distributions</td>
</tr>
<tr>
<td>Cooperative education program earnings</td>
<td>Untaxed portions of pensions</td>
</tr>
<tr>
<td>Housing, food, and other living allowances paid to military, clergy, and others</td>
<td>Veterans noneducation benefits</td>
</tr>
<tr>
<td>Other untaxed income not reported such as workers’ compensation or disability benefits</td>
<td></td>
</tr>
</tbody>
</table>
Financial Information

Additional Financial Information – Educational Tax Credits

If you claimed this ‘tax credit,’ then follow the instructions and enter the correct information.
Financial Information

**Additional Financial Information – Child Support Paid**

- **Check** if Child support paid
- **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.
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.
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
Financial Information

**Additional Financial Information**

– Grant/Scholarship aid reported to the IRS

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

This student should NOT report any value:

a. Nothing to report to the IRS as there is no ‘taxable income’ event  
b. 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

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

- 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

### 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.

### 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
Untaxed Income – Payments to tax-deferred pension and retirement savings plan

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

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

Untaxed Income – Child Support Received

[Check box for Child support received]
Child support received for all children. Do not include foster care or adoption payments

$0.00

Help and Hints
Parents' Child Support Received
Question 94c

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

Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others

Example 1
Financial Information

Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others

Example 1b: FAFSA reporting

Housing Allowance: $25,000
‘Taxed Amount’: $0

Amount Reported on FAFSA as ‘Untaxed Income’ $25,000

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).
**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.’
**Untaxed Income – Housing, food, and other living allowances paid to military, clergy, and others**

<table>
<thead>
<tr>
<th>Housing, food, and other living allowances paid to military, clergy, and others</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20,000.00</td>
</tr>
</tbody>
</table>

**Example 2b: FAFSA reporting**

- **Housing Allowance:** $25,000
- **‘Taxed Amount’:** $5,000

**Amount Reported on FAFSA as ‘Untaxed Income’**

$20,000 \(\text{(the difference)}\)

Since $5,000 of the ‘housing allowance’ has already been ‘taxed’ via Form 1040 reporting; the ‘untaxed amount’ is reported on the FAFSA.

The $20,000 should be reported on the FAFSA as it is the untaxed portion of the income (for FAFSA purposes).
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

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).
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.
Student Financials immediately follow Parent Financials

As with the Parent Financial section, work through all of the STUDENT financial questions.
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**Final Step: Sign & Submit**
Sign & Submit

Last Step before Submitting Your FAFSA!!!
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.
1 – Signing with your **STUDENT FSA ID** (may create one now)

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

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

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 Email Address

FSA ID Password

Other options to sign and submit

Click button to submit FAFSA for processing!
Confirmation!

You’re done ... review your ‘Confirmation Page’

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

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

1. Why Complete the FAFSA / EFC
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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