PREPARING FOR THE 2024-25 FAFSA

KEENE STATE COLLEGE - FINANCIAL AID

OUR FOCUS TODAY

1. FSA ID
2. FAFSA ON BOARDING
3. CONTRIBUTORS TO THE FAFSA FORM
4. PROVIDING CONSENT TO RETRIEVE TAX INFO
5. FAMILY SIZE
6. SIGNING THE FAFSA
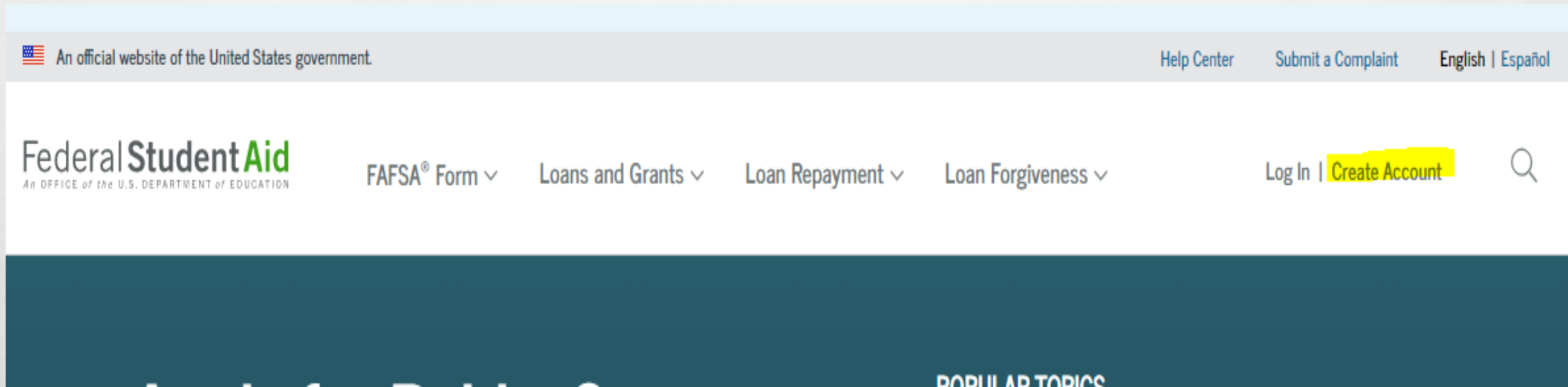7. HELPFUL HINTS FOR SUCCESS

WHAT IS THE FSA ID?

- THE FSA ID IS A USERNAME AND PASSWORD USED BY STUDENTS, PARENTS, AND BORROWERS TO:
  - LOGIN TO U.S. DEPARTMENT OF EDUCATION WEBSITES
  - ELECTRONICALLY SIGN DOCUMENTS

- YOU WILL USE IT:
  - TO SIGN THE FAFSA EVERY YEAR YOU APPLY FOR FEDERAL STUDENT AID
  - TO SIGN YOUR MPN WHEN APPLYING FOR A FEDERAL STUDENT LOAN
  - TO LOG IN AS A FEDERAL STUDENT LOAN BORROWER, WHEN ENTERING REPAYMENT

IMPORTANT

• Both the student and parent must create their own, unique, FSA ID

• The FSA ID is your electronic signature

• You and your parent will each need to use your own e-mail address when creating an FSA ID (you can't use/share the same e-mail address)

GETTING STARTED

- Go to StudentAid.gov
- Click the "Create Account" button

CREATE YOUR FSA ID (USERNAME AND PASSWORD)

E-mail:

- Optional but **strongly** recommended
- Each FSA ID must have a **unique** e-mail address (you and your parent cannot use the same e-mail address)
- You must have access to this e-mail account

Username:

- Don't include personal info such as date of birth or name
- If you see a message "Username taken, create a different username" then someone has already used that username

PROVIDE PERSONAL INFORMATION

- Make sure your Social Security number, date of birth, and name match what's on your Social Security card

- You must have a Social Security number to create an FSA ID.

PROVIDE PROFILE INFORMATION

- Confirm information you entered and provide additional information

- Make sure your information is correct; any errors could result in a delay or problem in processing your financial aid

8

SELECT/CREATE CHALLENGE QUESTIONS AND ANSWERS

Answering your challenge questions is one way to unlock your account or reset your username and password

Questions 1 and 2:
- Select a question from the dropdown menu and then enter your answer

Questions 3 and 4:
- Make up your own question and enter your answer
- Make sure the answers will be easy to remember
- Examples of questions:
  - What's your favorite color?
  - What's your favorite food?

Question 5:
- Enter a significant date
- It can't be your date of birth
- Examples of dates:
  - Favorite holiday
  - Sibling or parent date of birth

REVIEW INFO AND AGREE TO TERMS

- Review and confirm your information

- If you need to make a correction, use the "Previous" button

- Review and agree to the terms and conditions for using your FSA ID

VERIFY YOUR E-MAIL

E-mail Verification Page

Verify Your E-mail

An e-mail containing a secure code was sent to your e-mail address on file. Important: If you're accessing your e-mail via the Web, **make sure to open a separate browser tab or window**. If you did not receive an e-mail, you can request a new secure code .

Enter the Secure Code

Enter the secure code below and select CONTINUE to verify your e-mail address. After you verify your e-mail address, you can use it as your username when logging in.

Note: It may take a few minutes for the e-mail to arrive. Check your junk folder if you cannot find the message in your inbox. Some e-mail providers require that you add an e-mail address to your address book before you can receive any e-mail from that address. To ensure that our messages can be delivered to your inbox, enter our originating e-mail address, FSA-ID@ed.gov into your address book.

| Identity | Profile | Review & Confirm | Done |

* Required

Secure Code * | 841832 |

CANCEL   CONTINUE WITHOUT VERIFYING   CONTINUE ›

E-mail With Your Secure Code

Important: Your FSA ID E-mail Validation - Action Required   Inbox   x

FSA ID Information <FSA-ID@ed.gov>   12:47 PM (0 minutes ago)
to me

Dear testuser1,

Complete the e-mail verification process by entering the following secure code into the Secure Code field on your Web page:

841832

Once you have entered the secure code and verified your e-mail address, you will also be able to use your e-mail as your username when logging in to Federal Student Aid applications and websites.

This code is used to verify your email address and is not your FSA ID. The FSA ID is the ID you choose during the registration process.

If you have any questions or need help, visit https://fsaid.ed.gov and select Help for more details.

Thank you,

U.S. Department of Education

Federal Student Aid

This mailbox is unattended. Please do not reply to this message.

- If you provided an e-mail address, then you will be taken to the E-mail Verification page

- Once you verify your e-mail, you can use your e-mail address as your username when logging in to Department of Education websites

- You can also continue without verifying

<u>How to Verify Your E-mail</u>

- **Do not close the E-mail Verification page**

- You will receive an e-mail with a secure code

- Log in to your e-mail account using a different tab or browser window or another device

- Look for an e-mail with the subject line, "Important: Your FSA ID E-mail Validation - Action Required"

- The e-mail will include a six-digit, numeric code that you will enter in the "Secure Code" data field

YOUR FSA ID IS CREATED!

FSA ID Created

You have successfully created your FSA ID. You can now use your FSA ID to complete and electronically sign your *Free Application for Federal Student Aid* (FAFSA®; www.fafsa.gov).

Identity	Profile	Review & Confirm	**Done**

- Your FSA ID username and password have been created. We will send your information to the Social Security Administration (SSA) for verification. This takes 1-3 days, during which time you can use your FSA ID to complete and electronically sign your *Free Application for Federal Student Aid* (FAFSA®) at www.fafsa.gov.

Once your name, Social Security number, and date of birth are verified with the Social Security Administration (SSA), you can then use your FSA ID to access these Federal Student Aid systems:

Free Application for Federal Student Aid at www.fafsa.gov:
- Pre-fill data in this year's FAFSA if you filed a FAFSA last year.
- Make online corrections to an existing FAFSA.
- View or print an online copy of your Student Aid Report (SAR).

The National Student Loan Data System at www.nslds.ed.gov:
- View a history of any federal student aid that you have received.
- Look up your loan servicer information.

StudentLoans.gov at www.studentloans.gov:
- Complete Entrance Counseling.
- Electronically sign a master promissory note (MPN).
- Complete PLUS loan requests.
- Complete Exit Counseling.

Agreement to Serve (ATS) at www.teach-ats.ed.gov:
- Sign your ATS for the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program.

My Federal Student Aid at StudentAid.gov/log-in:
- View a history of any federal student aid that you have received.
- Look up your loan servicer information.

Select RETURN TO LOGIN if you wish to return to the FSA ID log-in page.

RETURN TO LOGIN ›

- Your FSA ID was created

- If you provided an e-mail address, then you will receive a confirmation e-mail

<u>Using Your FSA ID</u>
- You can log in to fafsa.gov and complete, sign, and submit a new (original) FAFSA

FAFSA

FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2023 — June 30, 2024

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION | PROUD SPONSOR of the AMERICAN MIND®

Use this form to apply free for federal and state student grants, work-study, and loans.

or apply free online at **fafsa.gov**.

Pay attention to any symbols listed after your state deadline.
States and territories not included in the main listing below: AL♦, AS♦*, AZ♦, CO♦, FM♦*, GU♦*, HI♦*, KY^$, MH♦*, NC^$, ND^$, NE♦, NH♦*, NM♦, OK♦, PR♦, PW♦*, RI♦*, SD♦*, UT♦$*, VA♦*, VI♦*, VT^$*, WA^♦, WI♦ and WY♦*.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2022. We must receive your application no later than June 30, 2024. Your college must have your correct, complete information by your last day of enrollment in the 2023-2024 school year.

For state or college aid, the deadline may be as early as October 2022. See the table to the right for state deadlines. You may also need to complete additional forms. Check with your high school counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at fafsa.gov. It is the fastest and easiest way to apply for aid.

Use Your Tax Return

We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2022. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool through fafsa.gov. In a few simple steps, most students and parents who filed a 2021 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2021 tax filing deadline and still need to file

State	Deadline
AK	Alaska Education Grant ^ $ Alaska Performance Scholarship: June 30, 2023 # $
AR	Academic Challenge: July 1, 2023 (date received) ArFuture Grant: fall term, July 1, 2023 (date received); spring term, Jan. 10, 2024 (date received).
CA	For many state financial aid programs March 2, 2023 (date postmarked). Cal Grant also requires submission of a school-certified GPA by March 2, 2023. For additional community college Cal Grants: Sept. 2, 2023 (date postmarked). For a scholarship through the Middle Class Scholarship program, fill out your FAFSA form by the deadline. For a scholarship to be issued through the California Student Aid Commission or your financial aid administrator for more information.
CT	Feb. 15, 2023 (date received) # ♦ * FAFSA form completed by July 1, 2023 #
DC	For DC Tuition Assistance Grant, complete the DC OneApp and submit supporting documents by Aug. 1, 2023. #
DE	May 15, 2023 (date received)
FL	May 15, 2023 (date processed)
GA	Refer to Georgia Student Finance Commission's web site for additional information. ^ *
IA	July 1, 2023 (date received); earlier priority deadlines may exist for certain programs. *
ID	Opportunity Scholarship: March 1, 2023 (date received) # ♦ *
IL	Refer to the Illinois Student Assistance Commission's web site for the current Monetary Award Program (MAP) deadline dates. ^ $

PREPARING FOR DEC 31ST – FAFSA 2024-25

FAFSA® Form Landing Page

Role Selection

ONBOARDING (1 OF 4)

When the student or parent starts the 2024–25 FAFSA® form for the first time, they are taken through the FAFSA onboarding process.

The first onboarding page provides an overview of the FAFSA form and an accompanying video.

The second FAFSA® onboarding page provides information about the different roles that may be required to participate in the student's FAFSA form and documents that may be needed to fill out the form.

ONBOARDING (3 OF 4)

The third FAFSA® onboarding page provides information about the types of questions the parent or student can expect to see and how they can get additional help with filling out the FAFSA form.

FAFSA® FORM 2024–25 · Student **Raya Tran**

Understanding the FAFSA® Form

3 of 4

What To Expect

How long will this take? 🕐 **1 hour**

Every contributor must provide consent for you to be eligible for federal student aid. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete the FAFSA® form. You can save the form and return to it later if you need more time.

Continue

ONBOARDING (4 OF 4)

The last FAFSA® onboarding page provides information about what to expect once the FAFSA form is completed and submitted. On this page, the student can select "Start the FAFSA form" to begin.

Identity Information

- This is the first page within both the student and parent sections, where the user can verify that their personal information is correct.

- To update any of the personal information, the Account Settings must be accessed via StudentAid.gov.

- For fields related to the parent or student's mailing address, they can be edited directly on this page.

Contributor(s) & Student Must Provide Consent

- This page, which is in both parent and student sections, informs about providing consent to retrieve their federal tax information.

- By providing consent, the parent's & student's federal tax information (FTI) is transferred directly into the FAFSA® from the IRS

- If consent is not provided, the student will be ineligible for Federal Student Aid

Providing Consent (Continued)

- To provide

  consent, select

  "Approve"

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.

- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.

- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.

- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.

- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

—— **Frequently Asked Questions** ——

Who should provide consent? ⌄

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information? ⌄

What happens after I provide consent? ⌄

What happens if I revoke consent? ⌄

What happens if I decline consent? ⌄

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous   Decline   **Approve**

5 SECTIONS OF FAFSA

1. PERSONAL CIRCUMSTANCES

2. DEMOGRAPHICS

3. FINANCIALS

4. COLLEGES

5. SIGNATURE

PERSONAL CIRCUMSTANCES

- Marital status

- Financial dependencies

- Plans for college

- Other circumstances that could affect aid eligibility

DEMOGRAPHICS

Both student and parent are asked questions that pertain to demographic information.

FINANCIALS

FAFSA FORM 2024–25 · Student **Raya Tran**

Save · FAFSA Menu

Personal Circumstances — Demographics — 3 Financials — 4 Colleges — 5 Signature

Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions.

Convert all currency to U.S. dollars.

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA® form, not to first-time applicants.

$ [   ] 0 .00 ⓘ

Foreign Earned Income Exclusion

$ [   ] 0 .00

Continue

FAFSA FORM 2024–25 · Student **Raya Tran**

Your Finances

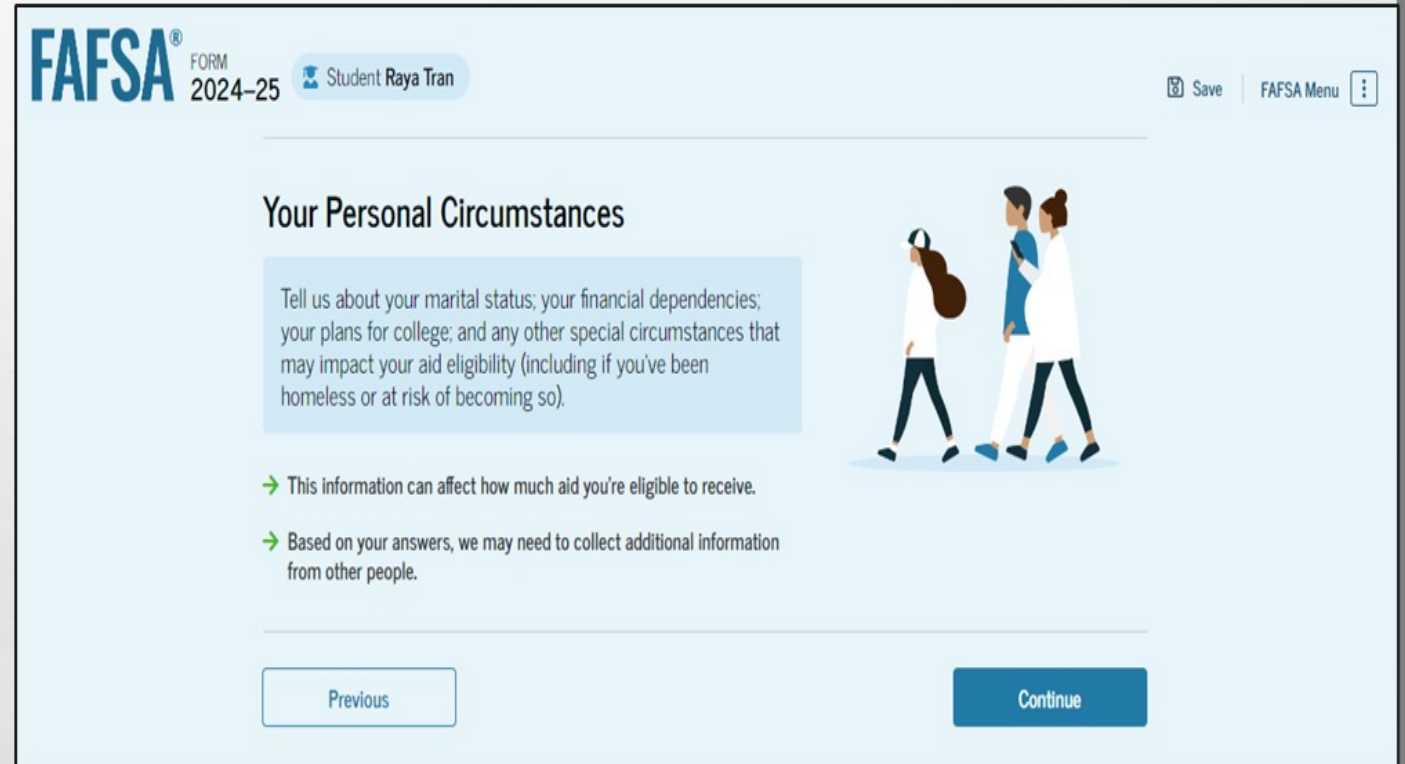The FAFSA form helps schools determine your ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.

Previous

FAFSA FORM 2024–25 · Student **Raya Tran**

Save · FAFSA Menu

Personal Circumstances — Demographics — 3 Financials — 4 Colleges — 5 Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid

$ [   ] 500 .00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

$ [   ] 0 .00

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

$ [   ] 0 .00

Previous · **Continue**

Colleges

- THE STUDENT IS ASKED TO SEARCH FOR THE COLLEGES THEY WOULD LIKE TO RECEIVE THEIR FAFSA® INFORMATION.

- STUDENTS CAN SELECT UP TO 20 SCHOOLS TO RECEIVED THEIR FAFSA INFORMATION.

- KEENE STATE COLLEGE FEDERAL SCHOOL CODE: 002590

SIGNATURE

FAFSA FORM 2024–25   👤 Student **Raya Tran**

💾 Save   FAFSA Menu ⋮

Personal Circumstances — Demographics — Financials — Colleges — **5 Signature**

Sign and Complete Your Part

Summary
This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

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

- information that will verify the accuracy of your completed form, and

- 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.

If you sign this application or any document related to the federal student aid programs using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

Sign Your FAFSA Form

☑ I, Raya Tran, agree to the terms outlined above

Cancel

FAFSA FORM 2024–25   👥 Parent of **Raya Tran**

💾 Save   FAFSA Menu ⋮

Demographics — Financials — **3 Signature**

Sign and Complete Your Section

Summary
This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, 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, and

- U.S. or foreign 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.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to $20,000, imprisonment, or both.

Sign for yourself and submit the application for Raya Tran (Student).

☑ I, Alcina Tran, agree to the terms outlined above.

Cancel   Sign and Submit

SIGNING AND SUBMITTING FAFSA

BOTH STUDENT AND PARENT MUST **TAKE TURNS** TO SIGN AND SUBMIT, EACH USING THEIR RESPECTIVE FSA ID'S

STUDENT SIGNS AND SUBMITS USING **STUDENT FSA ID**

PARENT SIGNS AND SUBMITS USING **PARENT FSA ID** – ONLY ONE PARENT NEEDS TO SIGN
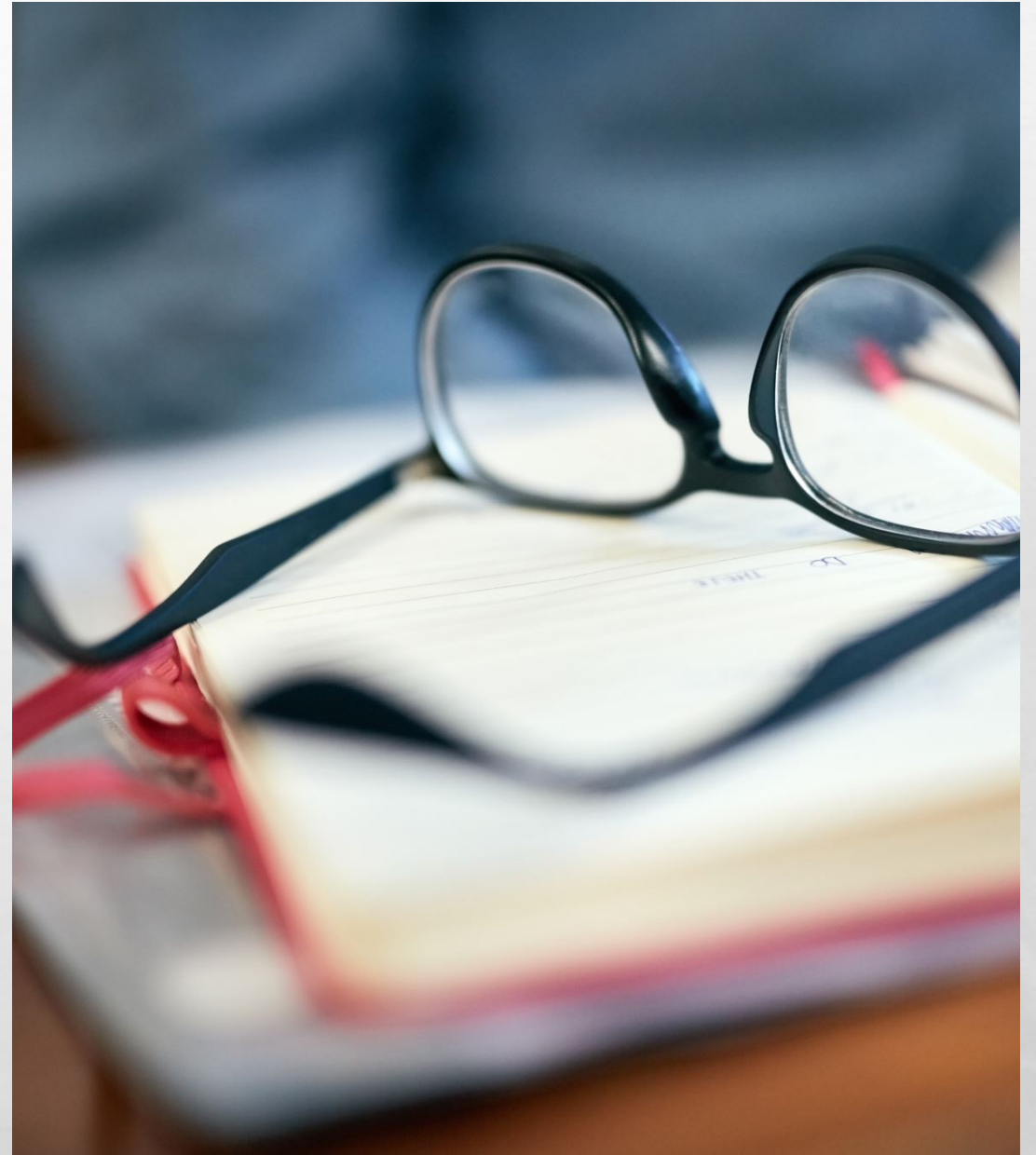
CONFIRMATION PAGE

HELPFUL TIPS FOR SUCCESS

LETS TALK ABOUT THE DETAILS

- ALWAYS DOUBLE-CHECK AT THE TOP OF EACH SCREEN TO CONFIRM IF ANSWERS REQUIRED ARE REGARDING THE STUDENT OR THE PARENT

- EXAMPLE:

WHO GETS INVITED?

- IF THE PARENT IS STARTING THE FAFSA, THEY WILL ENTER THE STUDENT INFORMATION, INCLUDING STUDENT'S EMAIL, AND AN INVITATION WILL BE SENT TO THE STUDENT

- IF THE STUDENT IS STARTING THE FAFSA, THEY WILL ENTER THE PARENT(S) INFORMATION. THE BUILT IN WIZARD WILL IDENTIFY WHICH PARENT NEEDS TO BE SENT AN INVITATION

  - IF THE PARENT HAS DIVORCED AND IS REMARRIED, THE BUILT IN WIZARD WILL ASK FOR THE PARENT'S AND THE STEP-PARENT'S INFORMATION, SO AN INVITATION CAN BE SENT BY EMAIL.

Parent Current Marital Status

The parent is asked about their current marital status – ***at the time of completing*** the 2024-25 FAFSA.

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

A. If your parents are married, and filed taxes as married-filing-jointly, then one parent completes the FAFSA and provides consent for the 2022 information to be transferred.

B. If your parents filed 2022 taxes as married-filing-jointly and have since ***divorced***, then the parent who provided the most support over the last 12 months should be the contributor and will need to enter their 2022 tax information manually.

C. If your parents filed 2022 taxes as married-filing-jointly ***and*** have since divorced ***AND remarried***, the parent who provided the most support over the last 12 months should be the contributor AND the step-parent married to the contributor will need to be invited to enter their 2022 tax information manually. The Wizard within the FAFSA will provide the proper form to enter the step-parent's contact information.

IN THE CASE OF DIVORCED OR SEPARATED PARENTS

If neither parent provided financial support in the last 12 months:
    List the parent who provided greater financial support during the most recent 12 months when the student did receive support from a parent.

If both parents provided equal financial support in the last 12 months:
    List the parent with the greater income and/or assets.

Who is the parent of record when a divorce decree says that parents rotate who claims the student on the tax return?
    The divorce decree is not relevant in this case. List the parent who supported the student more financially in the past 12 months.

Which parent includes child support as financial support for the student?
    When making the determination of who should be the parent of record on the FAFSA form, child support PAID belongs to the person paying it, not the person receiving it.

https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info

WHEN REPORTING CHILD SUPPORT RECEIVED

What year should parents use to report child support received?

The last **_complete_** calendar year as of the date the 2024-25 FAFSA is filed.

- If the FAFSA is being completed on January 5, 2024, the last complete calendar year would be 2023. Report all support received in 2023.

- If the FAFSA is being completed on December 31, 2023, the last compete calendar year would be 2022. Report all support received in 2022.

NOTE: The parent reports **ALL** child support received for **ALL** children – not just what was received for the student on the FAFSA.

Family Size

This page asks if the family size has changed since filing the 2022 tax return.

If YES, then the number can be correctly entered.

**Verification of this change will possibly be requested by the school.

Family Size = Student + Contributor(s) + other dependent children or relatives receiving 50% or more support from the contributor(s)

WHO TO INCLUDE IN FAMILY SIZE

1. **Student** (even if student does not live with contributing parent)

2. **Contributing Parent & spouse or partner** (even if that parent is away serving Active Duty in the US Armed Forces

3. **The contributing parents' children** – even if they live apart due to college enrollment AND they receive more than 50% support from parents

4. **Other people living with contributing parent** who receive more than 50% support

DO NOT USE BROWSER BACK BUTTON

DON'T RUSH – TAKE YOUR TIME

HELP ICONS ON EVERY PAGE

NEED MORE ASSISTANCE?

FEDERAL STUDENT AID INFORMATION CENTER

1-800-433-3243

KEENE STATE COLLEGE STUDENT FINANCIAL SERVICES OFFICE

603-358-2280 OR KSC.SFS@KEENE.EDU

KEEP CALM
AND
GET YOUR
2024-25 FAFSA ON!

Catherine Mullins – Director
Catherine.mullins@keene.edu
603-358-2280

Laura L. Smith – Asst Director
Laura.smith@keene.edu
603-358-2280