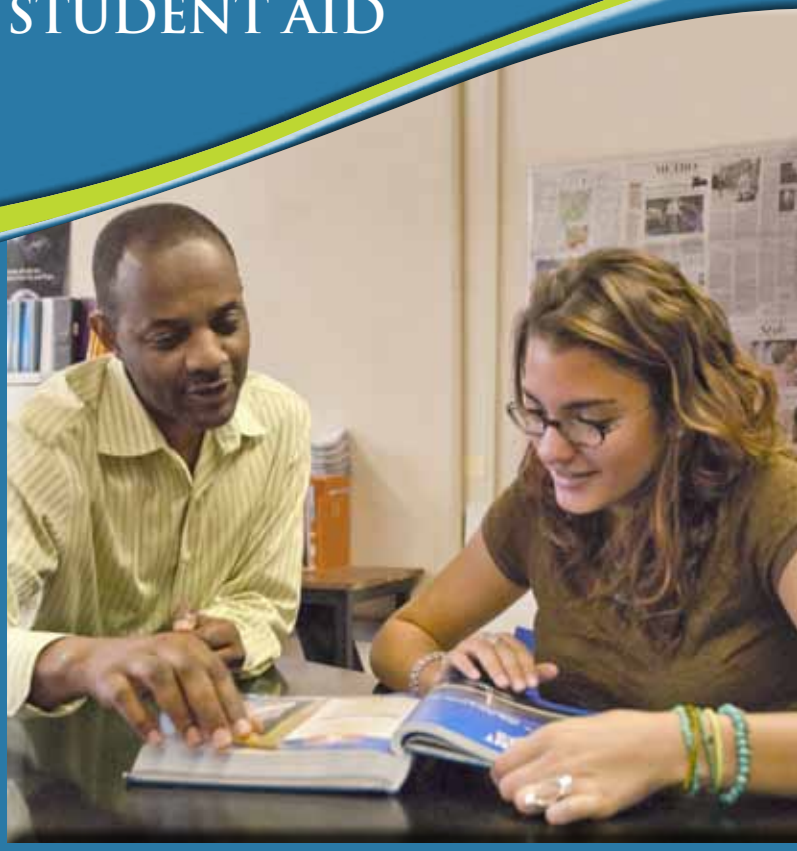
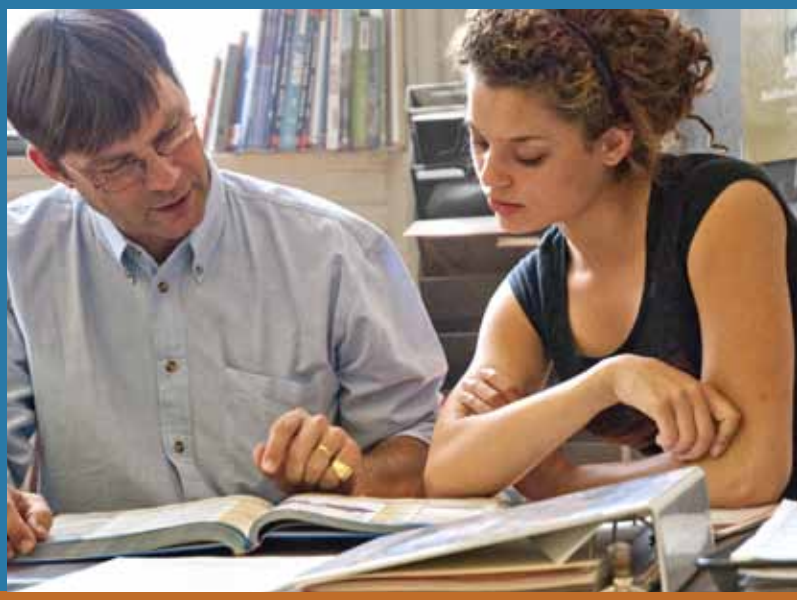
2012–13

COUNSELORS AND MENTORS HANDBOOK ON FEDERAL STUDENT AID





A Guide for Those Advising Students About Financial Aid for Higher Education

START HERE GO FURTHER
FEDERAL STUDENT AID

U.S. Department of Education

Arne Duncan
Secretary

Federal Student Aid

James W. Runcie
Chief Operating Officer

Customer Experience Office

Brenda F. Wensil
Chief Customer Experience Officer

January 2012

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www.fsa4counselors.ed.gov

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Cover photos: U.S. Department of Education

Important Websites

For You

- FSA for Counselors—resources to help you help your students: **www.fsa4counselors.ed.gov**

Information about free training for you

  - Financial aid PowerPoint presentation and script
  - Federal Student Aid Publications Ordering System: **www.FSAPubs.gov**

For Your Students

- Student Aid on the Web—planning for college, paying for college, and repaying student loans: **www.studentaid.ed.gov**
- **College.gov**—inspiration for students who think college might not be for them: **www.college.gov**
- *College Preparation Checklist*—a student's or parent's first stop for information on academic and financial preparation: **www.studentaid.ed.gov/collprep**
- *Funding Your Education: The Guide to Federal Student Aid*—book to help students or parents understand the financial aid process and make the best use of the comprehensive www.studentaid.ed.gov website and its many resources: **www.studentaid.ed.gov/guide**
- *Do You Need Money for College? Federal Student Aid at a Glance*—quick glimpse outlining the federal student aid programs, eligibility criteria, and application tips: **www.studentaid.ed.gov/needmoney**
- Looking for Student Aid Without Getting Scammed: **www.studentaid.ed.gov/LSA**
- Fact sheets on various topics: **www.studentaid.ed.gov/pubs**
- *FAFSA on the Web*℠ and Federal School Codes: **www.fafsa.gov**
- PIN information and registration: **www.pin.ed.gov**
- *FAFSA4caster*℠—early estimate of aid eligibility: **www.fafsa4caster.ed.gov**

Important Contacts

For You and Your Students

Federal Student Aid Information Center (FSAIC)

- Toll-free number for questions about federal student aid: **1-800-4-FED-AID** (**1-800-433-3243**)
- TTY (for the hearing impaired): **1-800-730-8913**
- Toll number: **319-337-5665**
- E-mail: **studentaid@ed.gov**

Inspector General Hotline

- Reporting student aid fraud (including identity theft), waste, or abuse of U.S. Department of Education funds: **1-800-MIS-USED** (**1-800-647-8733**)
- E-mail: **oig.hotline@ed.gov**
- Website: **www.ed.gov/misused**

DID YOU KNOW …

The Federal Student Aid Information Center (FSAIC) isn't just for students. Counselors may call 1-800-4-FED-AID to get a variety of questions answered. Check out Appendix B for more information about how the FSAIC can help you.

Important note:

The information in this publication was compiled in the spring and summer of 2011. For any changes to the federal student aid programs since then, consult the "What's New" section at www.fsa4counselors.ed.gov.

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Federal Student Aid, an office of the U.S. Department of Education, plays a central and essential role in America's postsecondary education community.

Federal Student Aid ensures that all eligible individuals benefit from federal financial assistance—grants, loans, and work-study programs—for education beyond high school. By championing the promise of postsecondary education, we uphold its value as a force for greater inclusion in American society and for the continued vitality of America as a nation.

Introduction

The 2012–13 Counselors and Mentors Handbook on Federal Student Aid *provides useful information to help high school counselors, TRIO and GEAR UP staff, and other mentors advise students about financial aid for postsecondary education. This book focuses on the federal student aid programs administered by the U.S. Department of Education.*

What's New in This Year's Handbook?

We have updated the handbook in the following ways:

- We updated website addresses, telephone numbers, financial aid program maximum award amounts, and other items as needed.
- We noted that the Leveraging Educational Assistance Program (LEAP) and Robert C. Byrd Honors Scholarship Program are not currently funded (see page 4).
- We removed the discussion of how a student could receive as much as two consecutive maximum Pell Grant awards in an award year; that option is no longer available.

As appropriate, updates are marked with NEW icons throughout the book.

Help Us Improve the Handbook

We welcome any comments or suggestions on ways to make this handbook more useful in future editions. Please send your comments to **ask.aidawareness@ed.gov** or to:

U.S. Department of Education
Customer Experience/Enterprise Services
3rd Floor
830 First St., NE
Washington, DC 20202

Please note that we provide the ask.aidawareness e-mail address for counselors and mentors to send us feedback or questions about our products and services for them. If your students have questions about federal aid, give them the contact information for the Federal Student Aid Information Center on page ii of this book.

PART 1:
The Federal Student Aid Programs

Many students are unaware that they might be eligible for financial aid to attend college or career school. High school, TRIO, and GEAR UP counselors are an important source of information about financial aid from private, school, state, and federal student aid programs.

For information about free resources you can use to help students learn about federal and other student aid, see Appendix B. For a variety of fact sheets you may distribute to students, see Appendix C.

What Is Student Aid?

Student aid is money provided by the federal government or another entity, such as a school or a state government, to help students pay for college or career school. The U.S. Department of Education's federal student aid programs deliver billions of dollars to students each year, representing a substantial federal commitment to provide financial assistance for postsecondary students. In 2012–13, the federal student aid programs will provide more than $150 billion in aid to more than 14 million people.

The Major Federal Student Aid Programs

In this section, we will present a brief introduction to the federal student aid programs. For more detailed information, you and your students may visit **www.studentaid.ed.gov**.

The U.S. Department of Education (ED) offers three major types of aid. Grants are gift aid, and most do not have to be repaid unless an overpayment has resulted due to the student withdrawing from school before the planned end of the period of enrollment for which the grant was awarded. It is the school's responsibility to inform the student whether any funds must be returned to ED. Loans must be repaid with interest. Federal Work-Study provides income from a part-time job.

DID YOU KNOW …

Our office, Federal Student Aid, has created a website just for you. The site, at www.fsa4counselors.ed.gov, provides federal student aid information especially for middle school, high school, TRIO, and GEAR UP counselors. The site offers access to U.S. Department of Education publications, information about training, important announcements, and resources for promoting federal student aid and college access.

Federal Grants: Pell, Teacher Education Assistance for College and Higher Education, and Iraq and Afghanistan Service Grants

The above-mentioned grants are awarded according to rules set by Congress. If a student is eligible on the basis of those rules (see pages 6–8), an eligible participating school will pay the student his or her grant. In all cases, grant payments may not exceed the student's cost of attendance at the school; and payments are adjusted if the student is enrolled less than full-time.

Note:

The Academic Competitiveness Grant and the National Science and Mathematics Access to Retain Talent (SMART) Grant are no longer available as of July 1, 2011.

Campus-based Programs: Federal Supplemental Educational Opportunity Grants, Federal Work-Study, and Perkins Loans

Campus-based programs are administered by the financial aid office at eligible schools that choose to participate. ED provides funding for the campus-based programs at participating schools based upon the amount the school has applied to receive, the amount available nationally, and the amount the school utilized in the previous year. The school then awards these funds to students according to federal guidelines. Because funds are limited, the earlier an eligible student applies, the more likely he or she is to receive available campus-based aid. The campus-based programs are

- Federal Supplemental Educational Opportunity Grant (FSEOG) Program—provides funds to exceptionally needy students
- Federal Work-Study (FWS) Program—provides income that does not count in assessment of student's financial need the following year
- Federal Perkins Loan Program—provides need-based loan funds

Federal Student Loans: Stafford, PLUS, and Consolidation

The William D. Ford Federal Direct Loan (Direct Loan) Program enables eligible students and parents to borrow from ED at a low interest rate, with a choice of repayment plans, and under other attractive terms. In Appendix C of this handbook, you will find "Why Get a Federal Student Loan?," a fact sheet that explains to students the advantages of federal loans over private ones.

There are four types of Direct Loans℠:

- Federal Direct Subsidized Stafford Loans (for undergraduate students)
- Federal Direct Unsubsidized Stafford Loans (for students)
- Federal Direct PLUS Loans (for parents and graduate or professional students)
- Federal Direct Consolidation Loans (to combine federal education loan debts)

As noted above, the Direct Loan Program has subsidized and unsubsidized loans:

- Subsidized loans are awarded to students on the basis of financial need. The federal government pays the borrower's accrued interest during certain periods, such as when the student is in school, thereby "subsidizing" these loans.
- Unsubsidized loans are not need based; the borrower is responsible for accrued interest throughout the life of the loan.

Both subsidized and unsubsidized Stafford Loans are available to students. PLUS Loans are available to parents of dependent undergraduates, to graduate students, and to professional students, and are always unsubsidized.

Loan Default

Even after signing a promissory note (i.e., a contract promising to repay a loan with interest), many students are only vaguely aware of their responsibility to repay the funds. Defaulting on a student loan (failing to repay the loan according to the terms of the promissory note) will affect a borrower's credit rating and could result in withholding of federal income tax refunds and denial of further federal student aid.

In Appendix C of this book, we have provided a one-page overview of a borrower's responsibilities. (See "Got a Federal Student Loan?") For an in-depth look at student loans, repayment options, and the consequences of default, we recommend **www.studentaid.ed.gov/funding** and **www.studentaid.ed.gov/repaying**.

Other U.S. Department of Education (ED) Programs

Leveraging Educational Assistance Partnership (LEAP) Program

The LEAP Program assisted states in providing grants or work-study to eligible students. NEW Funding for LEAP was not approved for the 2011–12 year. For information about LEAP funding for 2012–13, visit **www.ed.gov/programs/leap**. Many of the state grant programs for which LEAP provided funds do still exist. A student can find out about state grants at **www.ed.gov/sgt**.

Robert C. Byrd Honors Scholarship Program

Under the Robert C. Byrd Honors Scholarship Program, ED made grants to states to provide scholarships to exceptionally able postsecondary students. NEW Funding for Byrd Scholarships was not approved for the 2011–12 year. For information about funding for the 2012–13 year, visit **www.ed.gov/programs/iduesbyrd**. Your students can search for other scholarships at **www.studentaid.ed.gov/scholarship.**

Vocational Rehabilitation Programs

ED's Rehabilitation Services Administration (RSA) provides grants to state vocational rehabilitation agencies to help individuals with disabilities train for employment, obtain employment, and live more independently. State vocational rehabilitation agencies are listed at **www.ed.gov/svr**. RSA also provides grants to postsecondary schools for scholarships to students interested in pursuing careers in rehabilitation. RSA's website is at **www.rsa.ed.gov**.

For more information about assistance for students with disabilities, visit **www.disability.gov**.

Other Federal Programs

This section lists several federal programs that provide financial assistance for postsecondary education. For links to a wide variety of government programs, visit **www.studentaid.ed.gov/othersources**.

Federal Income Tax Credits

Two federal income tax credits are available for higher education expenses:

- The American Opportunity Credit is a tax credit worth up to $2,500 per student for education expenses during the first four years of postsecondary education. The student must be enrolled at least half-time.
- The Lifetime Learning Credit is a tax credit worth up to $2,000 per tax return for virtually any postsecondary education and training, including undergraduate years, graduate and professional schools, and even less-than-half-time study.

The tax credits described above may not be claimed at the same time for the same student.

For details about these income tax credits and other education benefits, read *Publication 970, Tax Benefits for Education*, at **www.irs.gov/pub/irs-pdf/p970.pdf**.

National and Community Service

AmeriCorps, a program of national and community service, provides funding for education in exchange for service. A participant can earn an education award for an amount equivalent to the maximum value of the Pell Grant for the award year in which the term of AmeriCorps service was funded. Individuals can use the funds either to pay current or future education expenses or to repay federal student loans. Participants must be at least 17 and be U.S. citizens, nationals, or lawful permanent residents. For more information, call **1-800-942-2677**, visit **www.americorps.gov**, or ask a question at **www.nationalservice.gov/questions/app/ask**.

Health Professions

The U.S. Department of Health and Human Services (HHS) administers a number of financial aid programs for students interested in health profession careers. For more information on programs administered by HHS, visit **www.hhs.gov/grants/index.shtml#education**. For information about aid from HHS's Bureau of Health Professions, students may visit **www.hrsa.gov /loanscholarships/index.html**.

Veterans Benefits

For information about U.S. Department of Veterans Affairs (VA) education programs, visit **www.gibill.va.gov** or call **1-888-GI-BILL-1** (**1-888-442-4551**). Each of the major benefits programs is described in detail on its own section of the VA's site. See Appendix B of this handbook for a list of URLs to visit for military education benefit information.

Other Assistance From the Military

ROTC Scholarships

Reserve officer training scholarships are available through the Army, Air Force, and Navy. Military scholarship recipients will have a service obligation in either the reserves or active duty after graduating from college. A fact sheet in Appendix C of this book provides information for high school students about ROTC scholarships. Feel free to distribute the fact sheet to your students.

Assistance in Return for Active Duty

Active duty military service also offers numerous programs to help students earn or pay for a college degree. For further information about these programs, students should contact a local U.S. armed forces recruiter.

Students who receive federal student loans may be interested in repayment assistance from the U.S. Army's loan repayment program. Enlistment in either the Army or Army Reserve can lead to assistance; repayment amounts vary depending on several factors. For more information, students should contact a recruiting officer or visit **www.goarmy.com/benefits/education.jsp**.

Nonfederal Sources: State, School, and Private

State Aid

Each state administers its own student aid programs, which might include scholarships, loans, fellowships for graduate school, or other types of aid. Students can contact their state education agency for more information; telephone numbers and Web addresses are listed at **www.ed.gov/sgt**. If no state grant agency is listed for your state, click on "Organizations by Type" and try the office under "State Higher Education Agency." If you do not have Internet access, you may call the Federal Student Aid Information Center (see page ii of this book) for a state's contact information.

Prepaid Tuition and College Savings Plans

Every state offers at least one of two types of tuition savings plans. The programs are known as Section 529 plans after the section of the *Internal Revenue Code* in which they are described.

The typical prepaid tuition program allows families to purchase future tuition by paying a predetermined monthly amount into the program. The savings cover full tuition at a public state school or a specified amount toward tuition at a private or out-of-state school.

A Section 529 college savings plan is essentially an investment account created to save for a specific child's college expenses.

For more information on Section 529 plans, visit the College Savings Plans Network site at **www.collegesavings.org**.

School Aid

Many postsecondary schools offer aid from their institutional funds. Most require that the student submit an application in addition to the *Free Application for Federal Student Aid* (FAFSA) to be considered for institutional aid. Some require a FAFSA before considering a student for merit aid; so encourage your students to complete the FAFSA even if they think they won't qualify for need-based aid. The best sources of information on aid available at a school are the school's financial aid office and its website.

Private Scholarships

A student also might qualify for a private grant or scholarship for academic achievement, religious affiliation, ethnic or racial heritage, community activities, athletic ability, or hobbies and special interests. The Federal Student Aid website at **www.studentaid.ed.gov/scholarship** offers a free scholarship search based on these and other criteria.

DID YOU KNOW …

There is a free scholarship search at www.studentaid.ed.gov/scholarship.

Private Aid Consultants

There are many privately operated scholarship search and financial aid advice services. Such services tend to be relatively expensive, so a student or parent should think carefully before committing to such a service. Most financial aid comes from federal and state programs that students can easily find out about through **www.studentaid.ed.gov** and other free websites. A large portion of the remaining aid comes in the form of institutional grants; so it is important for a student to check with his or her college to find out what it offers from its own funds.

Despite the numerous free sources of information about money for college, some students and parents still prefer to hire a private advisor. A student considering using a for-fee service can find information about it by contacting several sources. Most of these sources will be able to tell the student whether complaints have been lodged against the service. However, keep in mind that a few complaints do not necessarily mean a company is not reliable or legitimate. Rather, the student should use careful judgment and weigh all available information about the number and nature of complaints before making a decision.

The student might obtain information from, or complain to, the following entities:

- The Better Business Bureau provides business ratings, reports, and a complaint form at **www.bbb.org**.
- The U.S. Postal Inspection Service Fraud Complaint Unit offers a toll-free number, **1-877-876-2455**. Alternatively, the student may access an online complaint form at **http://postalinspectors.uspis.gov**.
- State attorneys general are listed at **www.naag.org**.

Avoiding Scholarship Scams

Students and parents do not always receive the information they expect from a financial aid advice service. Over time, this problem became so widespread that, in 2000, Congress passed the *College Scholarship Fraud Prevention Act*. For links to the text of the act, the Federal Trade Commission's and ED's annual reports to Congress on scholarship scams, and other related information, visit the counselors page of Looking for Student Aid at **www.studentaid.ed.gov/LSA**.

You can help raise awareness of financial aid scams and the availability of free advice by

- mentioning the issue at financial aid information sessions,
- telling students and parents about the Looking for Student Aid website, and
- distributing the "Don't Get Scammed" fact sheet from Appendix C of this handbook.

Although ED does not evaluate private financial aid search and advice services, the Looking for Student Aid Web page provides some helpful guidelines for students considering using such a service.

Who Can Get Federal Student Aid?

General Eligibility Requirements

Eligibility for most federal student aid programs is based on financial need rather than on academic achievement. To have his or her financial need determined, a student must complete and file a *Free Application for Federal Student Aid* (FAFSA). Part 3 of this handbook discusses the correct completion of the FAFSA.

Additionally, to be eligible for federal student aid, a student must

- have a high school diploma or its equivalent, receive a passing score on an independently administered examination approved by ED, have satisfactorily completed six credit hours or the equivalent course work toward a degree or certificate, or have been homeschooled and either (1) have a secondary school completion credential for homeschools as provided for under state law, or (2) if the state does not require the credential described above, have completed a secondary school education in a

homeschool setting that qualifies as an exemption from the compulsory attendance requirements under state law;

- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be a U.S. citizen or eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- make satisfactory academic progress;
- sign certifying statements on the FAFSA such as agreeing to use federal student aid funds only for education expenses; and
- be enrolled at least half-time to be eligible for Direct Loan Program funds.

Note:

This is not a comprehensive list of eligibility requirements. For detailed information on eligibility, see the Student Eligibility *volume of the* Federal Student Aid Handbook *in the "Publications" section of* **www.ifap.ed.gov**.

Selective Service Registration

Most male students must be registered with Selective Service to receive federal student aid. Students can call Selective Service toll-free at **1-888-655-1825** for general information about registering, or they can register online at **www.sss.gov** or via the FAFSA.

Drug-related Convictions

A student convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if the offense occurred while the student was receiving federal student aid. If a student has a conviction or convictions for these offenses, he or she may call the Federal Student Aid Information Center (FSAIC) to find out how the law applies to the student and to seek assistance in determining the period of ineligibility. (FSAIC contact information can be found on page ii of this handbook.)

An affected student can regain eligibility early by successfully completing an approved drug rehabilitation program or by passing two unannounced drug tests conducted by an approved drug rehabilitation program.

Civil Commitment for Sexual Offenses

A student subject to an involuntary civil commitment after completing a period of incarceration for a forcible or nonforcible sexual offense is ineligible to receive a Federal Pell Grant.

Eligibility Requirements for Specific Programs

Some federal student aid programs have their own eligibility criteria in addition to the general requirements listed beginning on page 6.

TEACH Grants

To receive a Teacher Education Assistance for College and Higher Education (TEACH) Grant, a student must meet the following criteria:

- Be enrolled as an undergraduate, postbaccalaureate, or graduate student in a postsecondary educational institution that participates in the TEACH Grant Program.
- Be enrolled in course work that is designed to prepare the student to teach as a highly qualified teacher in a high-need field or plan to complete such course work. Such course work may include subject area courses (e.g., math courses for a student who intends to be a math teacher).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Sign, each year he or she receives TEACH funding, a TEACH Grant Agreement to Serve, indicating that he or she will
  - serve as a full-time, highly qualified teacher in a high-need field in a public or private elementary or secondary school that serves low-income students;
  - teach for at least four academic years within eight calendar years of completing—or otherwise ceasing to be enrolled in—the program of study for which he or she received a TEACH Grant; and
  - repay the grant as a Federal Direct Unsubsidized Stafford Loan, with interest accrued from the date the grant funds were disbursed, if he or she fails to meet the requirements in the teaching service agreement.

A current or former teacher or retiree from another profession is exempted from the academic achievement requirements above.

For more information about high-need fields, schools serving low-income students, and the definition of "highly qualified teacher," students may refer to the TEACH Grant fact sheet in Appendix C of this book. Alternatively, they may visit **www.teachgrant.ed.gov** or speak to a financial aid administrator.

Note:

It is crucial that students understand that if they do not fulfill the teaching service agreement, they must repay—in the form of an Unsubsidized Direct Stafford Loan—all TEACH Grant funds they received.

Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study

In addition to the students who qualify for these programs through the general eligibility and financial need requirements, certain other students may qualify as well.

Students With Intellectual Disabilities

Students with intellectual disabilities may receive funding under these programs if they

- are enrolled or accepted for enrollment in a comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education that participates in the federal student aid programs;
- are maintaining satisfactory academic progress; and
- meet the general federal student aid eligibility requirements, except that the student is not required to have a high school diploma or GED and is not required to be pursuing a degree or certificate.

Students With a Parent Who Died in Iraq or Afghanistan

A Pell-eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11 may receive increased federal student aid if, at the time of the parent's or guardian's death, the student was less than 24 years old and/or was enrolled at least part-time at an institution of higher education. The student will receive an Expected Family Contribution (see page 9) of zero, which maximizes Pell Grant eligibility and can increase eligibility for other federal student aid programs.

Iraq and Afghanistan Service Grants

A student whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11 may receive an Iraq and Afghanistan Service Grant if

- the student is not eligible for a Pell Grant based on his or her Expected Family Contribution, and
- at the time of the parent's or guardian's death, the student was less than 24 years old and/or was enrolled at least part-time at an institution of higher education.

The maximum amount of the Iraq and Afghanistan Service Grant is the same as the maximum Pell Grant award; and as with a Pell Grant, the payment will be adjusted if the student is enrolled less than full-time. The student's Expected Family Contribution will not be affected, and therefore neither will his or her eligibility for any need-based federal student aid.

How Is Financial Need Determined?

As we've said, a student must demonstrate financial need to be eligible for most federal student aid. At its simplest level, a student's financial need is the difference between the student's cost of attendance at the school and the Expected Family Contribution (EFC), an index number the school uses to determine how much aid the student can receive.

Need Analysis

The process of analyzing a student's financial need, known as need analysis, focuses on determining how much the family reasonably can be expected to contribute toward the student's education. An applicant's need is calculated by collecting information about the family's income, assets, and living expenses. For the federal student aid programs, the law specifies a need analysis formula that produces the EFC. The EFC and the school's cost of attendance (see page 9) are used by the postsecondary school to establish the student's need as well as to award federal aid. (The school might ask the student to complete other paperwork to determine the student's need for nonfederal aid.)

Calculating the EFC

For an EFC calculation, a student must complete and file the FAFSA. The fastest and easiest way to do so is to apply online at **www.fafsa.gov**. Unlike college admissions applications, the FAFSA is sent to a U.S. Department of Education (ED) processing center, rather than directly to a college. The student's information is entered into ED's computer system, which then calculates the student's official EFC. The overall application process for financial aid is described in Part 2 of this handbook, while completing specific questions on the FAFSA is discussed in Part 3.

For a detailed breakdown of the EFC formula, go to **www.studentaid.ed.gov/pubs**. From there, you can download the EFC formula worksheets. Alternatively, call the Federal Student Aid Information Center (see page ii of this handbook) and request that a copy of the worksheets be mailed to you.

Cost of Attendance

Once the school knows the student's EFC, the next step is to subtract it from the student's cost of attendance (COA) at that school. The result is the student's financial need.

For the federal student aid programs, the financial aid administrator must use the definition of "cost of attendance" given in the law to determine what education-related expenses may be considered. The law specifies that the COA includes tuition and fees and an allowance for living expenses, such as room and board, books and supplies, miscellaneous personal expenses (including a reasonable allowance for renting or purchasing a personal computer), and transportation costs. The law also provides limited allowances for loan fees, dependent-care costs, and expenses for disabled students.

Note:

Many high school students (and their parents) don't immediately understand that the definition of "cost of attendance" includes more than just tuition. You can find a definition at ***www.studentaid.ed.gov/glossary****.*

The financial aid administrator at a school usually develops different COAs for different categories of students. For instance, some programs of study might have lab fees or higher charges for books and supplies than other programs; and students living off campus might have slightly higher allowable costs for room and board and transportation expenses than students living on campus.

The Financial Aid Package

Using all available federal and nonfederal aid, the financial aid administrator (FAA) constructs a financial aid package that comes as close as possible to meeting the student's demonstrated financial need; however, because funds are limited, the amount awarded can be less than the amount for which the student is eligible. The financial aid package often is presented to the student in an award letter, whether hard copy or electronic. The package might include a combination of federal, state, and institutional aid. To ensure the aid package is as complete and accurate as possible, the student should inform the financial aid office of any private scholarships that he or she has been awarded.

The student may accept or decline any of the financial aid offered. Students often have questions about the financial aid package; these questions are best handled by the financial aid office at the postsecondary school. While the U.S. Department of Education (ED) does not regulate how a postsecondary school packages aid, we do require that the institution inform all students about all federal, state, local, private, and institutional student financial assistance available at that school. In addition, ED requires that participating institutions describe the procedures and forms for application; the student eligibility requirements; the selection criteria; and the criteria for determining the amount of an aid award.

How Much Federal Pell Grant Funding Can a Student Get?

To determine the amount of a student's Federal Pell Grant, the FAA consults a table that indicates Pell awards based on the cost of attendance, the Expected Family Contribution (EFC; see page 8), and other factors.

The lower the EFC is (the less money the family is assumed able to pay for school), the higher the grant award is; a student with a zero EFC—no family contribution is expected—has the most need and may be eligible to receive the largest possible Federal Pell Grant award.

For 2011–12, the maximum yearly Federal Pell Grant was $5,550, and the maximum Pell-eligible EFC was 5273. At the time this book was published, the maximum grant and the maximum Pell-eligible

EFC for 2012–13 had not been determined. For more information, contact the Federal Student Aid Information Center (FSAIC) (contact information is on page ii of this book).

Note:

A student who is attending two postsecondary schools during the same enrollment period must notify the FAAs at both schools. The student may not receive Pell Grants at both schools during the same enrollment period.

How Much TEACH Grant Funding Can a Student Get?

The table on page 44 (in "Federal Student Aid at a Glance," near the beginning of Appendix C) lists annual maximum awards for TEACH Grants. The amount could be reduced if the student attends less than full-time or if the award causes the student's total financial aid award package to exceed his or her financial need.

How Much Campus-based Aid and Subsidized Loan Money Can a Student Get?

When awarding campus-based aid or subsidized loans, the FAA must consider other aid available to the student in addition to the EFC. (For maximum award amounts, see the table on page 44 in "Federal Student Aid at a Glance," near the beginning of Appendix C.)

For example, using 2011–12 figures, consider a full-time student with an EFC of 1000 who enrolled in a program that cost $9,000:

- The student then needed $8,000 in financial aid to go to school ($9,000 – an EFC of 1000 = $8,000).
- However, when the student received a $4,600 2011–12 Federal Pell Grant and a $1,000 outside scholarship, the student's need was reduced by $5,600.
- Therefore, the FAA could award up to $2,400 (the remaining need) in the form of campus-based aid and a subsidized Stafford Loan ($8,000 – $5,600 = $2,400).

How Much Can a Student Get in Unsubsidized Stafford Loans?

The table on page 44 (in "Federal Student Aid at a Glance," near the beginning of Appendix C) lists annual maximum awards for these loans. Note that whatever the student receives in subsidized Stafford funds will be subtracted from the maximum amount for an unsubsidized loan, so that the student will not receive more than that maximum amount in subsidized and unsubsidized Stafford Loans combined.

Because unsubsidized Stafford Loans and PLUS Loans are not need based, the FAA applies the following principles to determine eligibility for unsubsidized loans:

- The amount of the loan may not exceed the difference between the student's cost of attendance and all other aid the student is receiving, including aid from private and other nonfederal sources.
- The school must consider the student's eligibility for other aid before determining a loan amount. For instance, if a full-time student in his or her first year of study in 2011–12 had a cost of attendance of $11,000 and was eligible for a maximum Federal Pell Grant of $5,550 and a maximum subsidized Stafford Loan of $3,500, the aid administrator could approve the student for an unsubsidized Stafford Loan of up to $1,950 ($11,000 – $5,550 – $3,500 = $1,950).

A table showing the federal student aid programs and their award limits is in Appendix C of this handbook. (See "Federal Student Aid at a Glance.")

PART 2:
Application Process for Federal Aid

Federal law requires the U.S. Department of Education (ED) to allow students to apply for federal aid without paying a fee. To be considered for most of the federal student aid programs, a student must complete and submit the Free Application for Federal Student Aid *(FAFSA℠). This application (available in English and Spanish) collects financial and other information used to calculate the Expected Family Contribution (EFC), which postsecondary schools use to determine the student's eligibility for aid. (See pages 8–9 for a discussion of the EFC.)*

States and many schools also use FAFSA information in awarding funds from their own financial aid programs. To be considered for state or institutional aid, a student might be required to complete additional questions on a separate nonfederal form, and a fee might be charged for processing this additional information. Students should check with the schools to which they plan to apply and with their state agencies to find out whether aid applicants are required to submit additional data on nonfederal forms.

A student needs to complete the FAFSA once each year. After the first year, a FAFSA Renewal option is available, allowing demographic data (such as name and address) from the student's previous FAFSA to be prepopulated in the subsequent year's FAFSA.

Early Eligibility Indicator: *FAFSA4caster*℠

What Is the Purpose of *FAFSA4caster*?

FAFSA4caster is a free online tool to provide students with early estimates of their eligibility for federal student aid. The tool instantly calculates an estimated award amount for the Federal Pell Grant program. Having such information helps families plan ahead for college.

Who Should Use *FAFSA4caster*?

FAFSA4caster is for anyone who is not yet ready to file a FAFSA. A student does not have to be a high school senior to use *FAFSA4caster*; in fact, we recommend the tool for juniors, and even as early as middle school, as well as for adults considering returning to school and wanting an aid estimate.

How Do You Use *FAFSA4caster*?

In *FAFSA4caster*, the student answers financial and other questions that are used to determine federal student aid eligibility.

Note that no signatures are required to submit *FAFSA4caster* because it is not the official federal student aid application.

What Information Does *FAFSA4caster* Provide?

When the student clicks on the "Submit" button, the tool displays a worksheet to help the student analyze and compare school costs. At the top of the page, the student is invited to enter his or her chosen school's cost of attendance. There is a link to College Navigator in case the student needs to look up the cost. Next, a number of sources of college funding are listed. *FAFSA4caster* indicates the student's estimated Pell

Grant amount (if any), Federal Work-Study amount (based on the average nationally), and maximum Federal Direct Stafford Loan eligibility. There are fields where the student can fill in the amounts of state and college aid and private scholarships he or she expects (or hopes) to receive. Finally, there is a field in which the student can indicate the amount of savings he or she has available to contribute toward the cost of college. At the bottom of the page, *FAFSA4caster* summarizes the cost of attendance, the resources entered, and the difference (the remaining amount the student would have to contribute). The student's estimated EFC also appears. The student can compare schools by changing cost of attendance, deleting state aid if he or she will be an out-of-state student at a particular school, changing the amount of aid available from the school, and so on. The student can print the worksheet or copy and paste it into a document to save on his or her computer for future reference.

Note:

It is important that students understand that the EFC and federal aid amounts provided by FAFSA4caster *are estimates.*

Before Applying

Helping Students Learn About the FAFSA

FAFSA Demonstration Site

A demonstration site is available so you can increase your own understanding of *FAFSA on the Web* and show it to students and parents before they apply. At the site, you can complete a sample FAFSA, make corrections, or check the status of the application. However, when you choose "submit," the information is not actually submitted. The site is purely a learning tool.

To access the demo site, go to **http://fafsademo.test.ed.gov**. The user name is **eddemo**, and the password is **fafsatest**. The site displays both the English and Spanish versions of *FAFSA on the Web*. The 2012–13 demo site was posted in December 2011.

FAFSA on the Web℠ Screen Shots

If you're preparing a presentation about financial aid and want to show students what the online FAFSA looks like, you can download PowerPoint slides with images (or "screen shots") of *FAFSA on the Web* screens at our Federal Student Aid Information for Counselors site at **www.fsa4counselors.ed.gov**.

Financial Aid PowerPoint Presentation

Also at the counselors site is a general presentation about federal student aid, along with a script and information about planning a financial aid workshop at your school. At **www.fsa4counselors.ed.gov**, look for "Planning a Financial Aid Night" under "Getting the Word Out."

Getting a Federal Student Aid PIN

Students and parents may request personal identification numbers called Federal Student Aid PINs before the student applies for aid. This step is optional because the student will be offered the opportunity to get a PIN as he or she fills out the FAFSA online. However, if the student thinks the Social Security Administration might have the wrong name or date of birth for him or her in its records, the student should go to **www.ssa.gov** to find out how to correct any errors. The information must be correct before the student can get a PIN and his or her FAFSA can be processed.

Share information about the PIN with your students by distributing the fact sheet "What Is a Federal Student Aid PIN and Why Do I Need One?" found in Appendix C of this handbook.

What's a PIN for?

The PIN can be used to sign the FAFSA electronically, drastically decreasing the processing time.

The PIN can be used in the following ways (among others):

- Applicant's electronic signature on the FAFSA and certain student loan contracts
- Parent's electronic signature on the FAFSA (if parent obtains his or her own PIN)
- Access to applicant's information on *FAFSA on the Web*, to view FAFSA processing results, to make corrections, or to renew a FAFSA based on data the student filed previously
- Access to online information about federal student aid the student has received

Why Would a Parent Need a PIN?

At least one parent of a dependent student must sign that student's application. (To determine a

student's dependency status, see "Am I Dependent or Independent?" in Appendix C of this handbook.) The PIN is the most efficient way to sign the FAFSA. Because each person signing a FAFSA needs his or her own PIN, a dependent student's parent should get a PIN. The parent's PIN can be used to sign FAFSAs for all of that parent's children or for the parent's own FAFSA.

How Do You Get a PIN?

As mentioned above, the student can get a PIN while completing the FAFSA but may wish to obtain one ahead of time. The PIN can be requested online at **www.pin.ed.gov** at any time. The PIN site can be viewed in Spanish by clicking on the "Español" button at the top right corner of the home page.

At the PIN site, the PIN applicant (the student or parent) provides his or her name, date of birth, and SSN. The site gives the applicant the choice of creating his or her own PIN or having the site generate one. If the applicant chooses to have the site generate the PIN, he or she is then given the option of viewing the PIN immediately on the screen, having it immediately e-mailed, or having it sent through the postal system.

A student or parent who chooses to have the PIN e-mailed should add **FederalStudentAidPIN@cpsemail.ed.gov** to his or her e-mail address book or "safe list" to ensure that his or her Internet service provider does not treat the e-mail as spam. The PIN e-mail contains a link to a Web page that displays the PIN. The e-mail link will be active for 14 days. The applicant can link to this page only one time and therefore should make a note of the PIN for future reference. If the link to the online PIN is not accessed within 14 days, a paper PIN mailer will be sent to the student (or parent); the mailer should arrive within seven to 10 days after the 14 days have passed.

If the PIN applicant chooses to have a mailer sent through the postal system, he or she can expect to receive the mailer within seven to 10 days of applying.

The PIN can be used immediately to sign a FAFSA. Then, within one to three days of the PIN being issued, the PIN applicant's name, date of birth, and SSN are verified with the Social Security Administration (SSA). If the SSA confirms the PIN applicant's information, the PIN is then valid for all its uses. If there is a problem with the SSA match, the PIN applicant will be notified via e-mail or postal mail, depending on whether he or she provided a valid e-mail address on the PIN site.

DID YOU KNOW …

The Federal Student Aid PIN gives the student access to personal information and therefore should be kept PRIVATE. Counselors should not offer to hold onto students' PINs. A student concerned about forgetting the PIN should go to www.pin.ed.gov and change the PIN to a number he or she will remember.

What if the Student Forgets the PIN?

If the student forgets the PIN, he or she can request a duplicate PIN at **www.pin.ed.gov**. Again, the student can choose to view the PIN immediately on the screen, have it e-mailed, or have it mailed. We recommend the student then return to the PIN site and use the "Change My PIN" function to choose a PIN he or she will be able to remember.

What About PIN Security?

The student should keep his or her PIN in a safe place and **never** share it with anyone, even if that person is helping the student fill out the FAFSA. Revealing the PIN could make the student susceptible to identity theft.

Note:

Students can learn to avoid identity theft by reading Save Your Money, Save Your Identity *(see page 40).*

Gathering Documents for the FAFSA

To complete the FAFSA, students (and their parents, if applicable) need their Social Security numbers, driver's licenses (optional), federal income tax returns or estimated amounts (also see page 15), Form(s) W-2, current bank statements, and records of any stocks, bonds, and other investments and assets.

You can find a list of items needed to complete the FAFSA at **www.fafsa.gov** (in the Help section) and in Appendix C of this handbook.

FAFSA on the Web Worksheet

A tool to help prepare the student to complete the online application is the *FAFSA on the Web Worksheet* (available in English, Spanish, and Braille). The worksheet, designed to give applicants an idea of the questions they will be asked when applying online, lists many of the FAFSA questions and provides boxes for students' (and parents') answers.

A copy of the worksheet is in Appendix A of this handbook.

You can also download the worksheet in PDF at **www.studentaid.ed.gov/worksheet**. For information about ordering bulk quantities of the worksheet, see page 40.

Note:

The worksheet is not an application and cannot be submitted to the Central Processing System. A student without access to the Internet should use an official paper FAFSA.

When to Apply

The FAFSA processing cycle lasts 18 months. For the 2012–13 award year, applications may be completed on or after Jan. 1, 2012. Processing begins Jan. 3, 2012. FAFSAs for that award year will be accepted until June 30, 2013.

A student should not submit a paper 2012–13 FAFSA for processing before Jan. 1, 2012. Paper applications received before that date will be returned to the student unprocessed. Applications signed before Jan. 1 but received by the Central Processing System (CPS) after Jan. 1 will be processed, but the student will be sent a rejected *Student Aid Report* (SAR) with a request to sign the SAR after Jan. 1 and then return it to the CPS.

Note that most states have application deadlines within the first six months of 2012 for students who want to be considered for state aid. You can check state deadlines at **www.fafsa.gov**.

Additionally, some schools have limited institutional funds that are awarded on a "first-come, first-served" basis to eligible students. Students and parents should fill out their tax forms and the FAFSA as early as possible in 2012. **Those who are unable to complete tax forms early should estimate amounts as accurately as possible and fill out the FAFSA accordingly, correcting the information with actual amounts once the tax forms are complete.**

How to Apply

Electronic Application Methods

FAFSA on the Web

FAFSA on the Web—available in both English and Spanish—enables students to complete their FAFSAs faster and more easily than the paper method. This Internet application offers detailed online help for each question as well as live online one-on-one communication with a customer service representative. Due to the ease of applying this way, more than 95 percent of all FAFSA applicants complete the form on the Web—and the numbers are growing all the time.

The address for *FAFSA on the Web* is **www.fafsa.gov**.

Note:

There are websites at which students can pay a fee to get help filing the FAFSA. These sites are not affiliated with or endorsed by the U.S. Department of Education (ED). We urge you to advise your students not to pay these sites for assistance that is provided for free at ED's website.

The applicant begins by clicking on "Start Here" and providing his or her name, date of birth, and Social Security number (SSN). On the next page, *FAFSA on the Web* allows the applicant to select the award year (e.g., 2012–13) for which he or she wishes to submit a FAFSA. If the student completed a FAFSA the previous year, *FAFSA on the Web* will present a "FAFSA Renewal" option, which will have certain data filled in, based on the student's existing file.

FAFSA on the Web contains informational text to assist the student in completing the form. "Skip logic" automatically omits questions that do not apply to the student, based on how the student answered previous questions. (For example, if an applicant indicates that she is female, she will not be asked whether she wants to register with Selective Service.) Built-in edits help students detect and correct errors before submitting the application to the Central Processing System (CPS). This feature significantly reduces the number of applications rejected by the CPS.

Filling Out a Simplified FAFSA

Certain questions on *FAFSA on the Web* determine whether the student is eligible for the automatic assignment of an Expected Family Contribution (EFC) of zero. Based on their answers to those questions, applicants might be able to skip certain questions about income and assets.

Additionally, the Simplified Needs Test (see page 28) allows some students to have assets excluded from consideration in calculating the EFC. Based on their answers to certain questions on *FAFSA on the Web*, applicants might be able to skip the questions about assets.

However, for purposes of determining eligibility for state financial aid, some states require asset and income information. Students who are residents of such states will be asked those questions regardless of their eligibility for the federal Simplified Needs Test formula or for an automatic-zero EFC. Students who are not residents of such states will be asked whether they want to skip the optional questions. Some schools, too, require the student to complete those questions to determine eligibility for institutional aid, so the student should check with the schools to which he or she is applying before deciding to skip those questions. (Providing all income and asset information will not negate the student's eligibility for the Simplified Needs Test formula or for the automatic-zero EFC.)

Automatically Retrieving Income and Tax Data

Applicants who fill out the FAFSA online have the option of automatically retrieving their income and tax data from the Internal Revenue Service (IRS) and having it automatically inserted into the FAFSA. *FAFSA on the Web* guides the applicant through the process, which requires that the applicant provide his or her Federal Student Aid PIN and confirm that he or she wants to retrieve the data.

When the student leaves the FAFSA to access the IRS site, the FAFSA session is saved and closed. If the student retrieves his or her information from the IRS or chooses to return to the FAFSA site, the saved FAFSA will open automatically. If the student does not retrieve his or her IRS information or chooses not to return to the FAFSA, he or she will need to log back in to the FAFSA when he or she wishes to access the saved FAFSA again.

ED expects to offer automatic retrieval of income and tax data to 2012–13 FAFSA applicants as of Feb. 1, 2012, once 2011 tax data are available from the IRS. If a student submits the FAFSA with estimated tax information, he or she may log back in at **www.fafsa.gov** after filing his or her tax return (and after Feb. 1, of course), select the option to make corrections, and use the IRS data retrieval tool to access the information. Note that the student should allow time for the IRS to process his or her taxes—up to two weeks in the case of e-filers, and up to eight weeks in the case of paper filers.

Filling Out the FAFSA Without Access to Parent Information

FAFSA on the Web asks whether the student is able to provide information about his or her parents. If not, and if the student indicates that he or she has unusual circumstances such as having left home due to an abusive situation or having incarcerated parents, *FAFSA on the Web* allows the student to submit the application without entering data about the parents.

It is important for the student to understand that although the application will be submitted, it will not be processed. The student will not receive an EFC and must contact the financial aid administrator (FAA) at the school he or she plans to attend. The FAA will ask for additional information to determine whether the student can be considered independent and have an EFC calculated without parent data. For more information about dependency status and overrides, see the box on page 23.

Filling Out the FAFSA When Parents Refuse to Provide Information

In situations in which the parent refuses to provide information on the FAFSA and no longer supports the student, federal law allows the student to submit the FAFSA without parent information and—after review by the FAA at the student's chosen school—potentially to receive only an Unsubsidized Stafford Loan. The student indicates on the FAFSA that he or she wishes to apply only for the unsubsidized loan. The FAFSA is then submitted without parent information; and the student must follow up with the FAA to find out what to do next to receive the loan.

If the FAA chooses, he or she may use "professional judgment authority" to allow the student to receive the loan. The FAA will ask for a written statement from the parents, indicating that they refuse to provide their information on the FAFSA and that they no longer support the student. Forms of support include allowing the student to live in the parent's home, including the student on the parent's auto or health insurance, providing a car to drive on anything other than an occasional basis, and payment of the student's tuition or fees (including via a PLUS Loan or college savings or prepaid tuition plan).

Note:

Although this flexibility will make an important difference in some students' ability to attend postsecondary school, we encourage you to advise your students to think carefully before attempting to take advantage of it. A dependent student whose FAFSA is submitted without parent information will not receive an EFC. Remember that some nonfederal aid programs look at the EFC in order to determine a student's eligibility for their funds; therefore, a student without an EFC cannot be considered for those aid programs. Similarly, some programs (e.g., the Gates Millennium Scholarship) require that a student be eligible for a Federal Pell Grant in order to qualify; a student without an EFC cannot have Pell eligibility determined and therefore cannot receive funds from those programs. Please stress to students and parents that if a dependent student does not provide parent information on the FAFSA, he or she is giving up a chance at many sources of aid.

Saving the FAFSA With a Password

Students do not have to complete *FAFSA on the Web* in one sitting. At the beginning of the process, the student is asked to supply a password. If the student is interrupted or needs to leave the application before completing it, or if the site automatically logs the student off due to 15 minutes of inactivity, the information will be saved and will remain available via the password for 45 days. The student should keep the password in a safe place. If the student forgets the password, he or she may return to *FAFSA on the Web* or call the Federal Student Aid Information Center (see page ii of this handbook) to reset it.

The password is different from the PIN: the PIN allows the student to sign the FAFSA or to access processed FAFSA data, whereas the password is created solely to access the incomplete application at a later time.

Signing the Application With a PIN or Signature Page

At the end of the FAFSA, the student (and the dependent student's parent) signs electronically using his or her PIN.

The student and parent do not have to sign during the same session. For instance, if the student fills out the FAFSA at school, at College Goal Sunday (**www.collegegoalsundayusa.org**), or at another mentoring event at which the parent is not present, he or she may sign and may indicate that the parent will sign at another time. Later, when the parent has access to the Internet, he or she may go to **www.fafsa.gov**, enter the student's name, date of birth, and SSN, and then supply the parent signature.

A student or parent without a PIN has the option to apply for a PIN, receive it instantly, and immediately use it to sign the FAFSA. If the student or parent chooses not to use a PIN to sign, he or she should print, sign, and mail a signature page to the CPS. The student should be sure to submit the FAFSA after printing the signature page. If the student does not sign (either electronically or with a signature page) within 14 days of submitting the application, or if the student indicates at *FAFSA on the Web* that he or she will not sign via PIN or signature page, he or she will receive a *Student Aid Report* (SAR) in the mail requesting the appropriate signatures. The student (and parent, if appropriate) must sign the SAR and return it to the CPS before the application can be processed and an EFC calculated.

Note:

See page 17, under "Paper Application Method," for information about using a high school counselor's or FAA's signature instead of a parent's.

Submitting the FAFSA and Getting an Estimated EFC

When the student submits his or her information at *FAFSA on the Web*, a confirmation page appears. The confirmation page verifies that the application was submitted successfully, displays an estimated EFC (unless the student is dependent and is submitting the FAFSA without parent information), and indicates estimated amounts of Pell Grant and other federal aid for which the student might be eligible. The confirmation page also includes graduation, retention, and transfer rates for the schools the student listed on the FAFSA.

From the confirmation page, the student can link to an application for aid from his or her state (if that state has made such a link available). There is also a link for the parent to begin a FAFSA for another of that parent's children; the parent's information will be prepopulated in the new FAFSA. Note that the link to prepopulate the additional FAFSA with the parent's information is available only once, at the time the confirmation page appears. If the additional student is not able to complete his or her FAFSA at that time, he or she can enter enough information to get it started, create a password to access it later, and save it.

It is important to note that the EFC on the confirmation page is only an estimate; the official EFC will appear on the SAR. Once the student's FAFSA has been processed, the student may view the official EFC results at *FAFSA on the Web*. (The student must use his or her PIN to access the results.)

Note:

Please encourage your students to e-mail the confirmation page to themselves for their records.

For more information about *FAFSA on the Web*, or for technical assistance, students may access live online customer service at the site by selecting the "Contact Us" icon or may call **1-800-4-FED-AID** (**1-800-433-3243**; TTY: **1-800-730-8913**).

Applying Through the School

Students also may file the FAFSA at some postsecondary schools. The student provides the necessary information, and the school enters the information electronically and sends it electronically to the CPS. The student should contact the FAA at the school he or she plans to attend to ask whether this option is available at that school.

Paper Application Method

Students may complete a paper FAFSA (available in English and Spanish) and submit it for processing using the accompanying envelope. The CPS also will accept FAFSAs printed out from PDFs available at **www.fafsa.gov**. The PDF lists an address to which the student should send the completed application. Be sure your students do not submit FAFSAs marked "DRAFT." E-mailed or faxed copies of the FAFSA will not be accepted, nor will the *FAFSA on the Web Worksheet*.

Students should keep a photocopy of the completed form for their own records.

Note: Applicants should send only the FAFSA itself (pages 3–8) to the processor. They should not send copies of their tax returns or any other documentation.

A high school counselor or a postsecondary school's FAA may sign the paper FAFSA in place of parents when

- the parent(s) are not currently in the United States and cannot be contacted by normal means,
- the current address of the parent(s) is not known, or
- the parent(s) have been determined physically or mentally incapable of providing a signature.

Substituting the signature of a counselor or FAA is a way to move the FAFSA through the processing system. The counselor or FAA must provide his or her title in parentheses next to his or her signature and briefly state the reason he or she is signing for the parent(s).

By signing in place of a parent, the counselor or FAA is assuring a minimum level of credibility for the data submitted. However, the counselor or FAA does not assume any responsibility or liability in this process.

How the FAFSA Is Processed

FAFSA data are transmitted to Federal Student Aid's Central Processing System (CPS). The CPS uses this information to calculate the Expected Family Contribution (EFC). The student will receive an e-mail or a printed output document (either a *Student Aid Report* [SAR] or a *SAR Acknowledgement*) from the CPS within a few days to three weeks of submitting the FAFSA, depending on how the FAFSA is submitted. Descriptions of the SAR and *SAR Acknowledgement* are on pages 20–21. Because the two documents serve almost the same purpose, for simplicity's sake we refer to "the SAR" to mean "one of these two output documents" throughout most of this chapter.

When processing the application, the CPS uses a series of edits to check the consistency of FAFSA information. For instance, it would be inconsistent for an independent student to report that he or she is single and has no dependents but then to report a household size of two

or more people. If the FAFSA data are inconsistent, the CPS may be unable to calculate the EFC or may calculate an EFC based on assumptions. If assumptions have been used, they are indicated on the student's SAR; the student must make sure the assumptions are correct. The SAR includes instructions for making corrections.

Data Matches

In addition to checking the FAFSA data against predetermined edits, the CPS also performs several database matches. If discrepancies arise, the student's record is flagged and the student may not be eligible to receive federal student aid unless the discrepancy is resolved. Resolving such a discrepancy usually requires the student to submit additional documentation to the school to which he or she is applying. The SAR includes the appropriate instructions for the student.

Social Security Administration (SSA) Matches

The CPS matches FAFSA data against SSA records to check the validity of a student's Social Security number (SSN). If the SSN is invalid, the student will receive a SAR with a comment instructing him or her to review the SSN and explaining how to resolve the discrepancy. The student also will receive a SAR comment if the SSN is a valid number but the name or date of birth reported on the FAFSA doesn't match the SSA's records. The student must resolve the discrepancy as indicated by the SAR before he or she can receive federal student aid. Resolution may be achieved by correcting the information if it is incorrect or reentering the information if it is correct. The student also might receive a SAR with similar comments if some or all of the parent's information does not match the SSA's database. For advice about the best course of action in his or her circumstances, a student should follow the guidance on the SAR or contact the financial aid administrator at the school he or she plans to attend.

If the student indicates on the FAFSA that he or she is a U.S. citizen, ED also conducts a match with the SSA to verify U.S. citizenship status. The results of the citizenship match appear on the student's SAR. When a student's reported data conflict with the SSA's database—or when no citizenship match can be performed—the SAR will indicate that there is a conflict. The student must then provide the school with documentation confirming his or her citizenship status.

The SSA database match also checks whether the SSA has a date of death listed for the person with that SSN. The match is intended to detect when someone might be fraudulently attempting to receive federal student aid.

Department of Homeland Security Match

The CPS also matches FAFSA records against citizenship records maintained by the U.S. Department of Homeland Security (DHS). If the student reports on the FAFSA that he or she is an eligible noncitizen (and, therefore, could be eligible for federal student aid) and reports an Alien Registration Number, that information is checked against the database maintained by the DHS. If the match does not confirm the student is an eligible noncitizen, he or she will receive a comment on the SAR and will have to submit his or her immigration documentation to the school. A student is not eligible for federal student aid until his or her status as an eligible noncitizen is resolved.

National Student Loan Data System℠ (NSLDS℠) Match

The CPS also matches FAFSA data with the NSLDS, which identifies students who have defaulted on any federal student loans. If a student is found to be in default and has not made satisfactory arrangements to repay, he or she will receive a comment on the SAR. A student is not eligible for federal student aid until the default status is resolved. The NSLDS match also reveals whether a student owes a refund due to overpayment of a federal grant, as well as simply reporting a history of any federal student aid received by the student in the past.

Other Matches

The CPS also performs matches against registration status information maintained by the Selective Service System and against veteran status information maintained by the U.S. Department of Veterans Affairs (for students who say they are veterans). There also is a match against a Department of Defense database to identify students who might be eligible either for a maximum Pell Grant or for an award under the Iraq and Afghanistan Service Grant Program (see page 8). Finally, students who have been convicted of drug offenses in U.S. courts and sentenced to debarment of federal funds are identified by matches with Department of Justice records.

What to Expect After Applying

Checking the Status of a FAFSA

After filing (either electronically or on paper), students can check the processing status of their FAFSAs or any corrections they've made at **www.fafsa.gov** by clicking on "Start Here" and logging in.

A student without access to the Internet can check the status of the FAFSA by calling **1-800-4-FED-AID** (**1-800-433-3243**) and answering questions asked by an automated system. TTY users (who call **1-800-730-8913**) will be connected to an operator rather than to an automated system. Students without access to the toll-free number can call **319-337-5665**.

Where the Processor Sends the FAFSA Information

Within 72 hours after the Central Processing System (CPS) receives a completed application and signature, schools listed on the student's FAFSA have access to the student's information. The schools download the processed FAFSA data in electronic form on a report called an *Institutional Student Information Record*.

The CPS also sends the student's information to the state agency (or agencies) in the student's state of legal residence and to the state agencies of the states in which the schools listed on the FAFSA are located. This maximizes the student's chances of receiving state-based and school-based financial aid.

What the Student Receives After Applying

A student who completes the FAFSA and whose Social Security number (SSN), name, and date of birth are confirmed by the Social Security Administration (SSA) will automatically receive a PIN if he or she does not already have one. The student receives the PIN either by e-mail (if a valid address is provided) or by a hard-copy mailer.

Each applicant also receives an output document—either a *Student Aid Report* (SAR) (paper or electronic) or *SAR Acknowledgement*. To determine which document a student will receive, consult the table below. (If an e-mail to the student is returned as undeliverable, a paper output document will be sent.) If the student fills out a Spanish FAFSA, the output document also will be in Spanish.

Note:

Most students will receive an e-mailed link to the SAR. To prevent the e-mail from being treated as spam, the student should add ***FederalStudentAidFAFSA@cpsemail.ed.gov*** *to his or her e-mail address book or "safe list."*

Type of FAFSA	E-mail supplied	Type of SAR	When SAR arrives (at the latest)*
FAFSA on the Web	YES	E-mail link to SAR information online	If FAFSA signed with PIN(s): 3–5 days; if signature page used: 2 weeks
	NO	Paper *SAR Acknowledgement*	If FAFSA signed with PIN(s): 7–10 days; if signature page used: 2 weeks
FAFSA submitted by school	YES	E-mail link to online SAR	3–5 days
	NO	Paper *SAR Acknowledgement*	7–10 days
Paper FAFSA	YES	E-mail link to online SAR	2 weeks
	NO	Paper SAR	3 weeks
Corrections at *FAFSA on the Web*	YES	E-mail link to online SAR	1–5 days
	NO	Paper *SAR Acknowledgement*	7–10 days

If changes do not require data match, updated SAR immediately available at FAFSA on the Web

**The time frames in this table indicate how long it takes for the SAR to arrive after the FAFSA is submitted.*

See Part 1 of this handbook ("How Is Financial Need Determined?" on pages 8–9) for a description of the procedure a school's financial aid office uses to determine the offer of aid for a student. Most schools will not send the student an award letter until the student has applied for admission and been accepted.

Reviewing the SAR and *SAR Acknowledgement*

A student can review his or her SAR at **www.fafsa.gov** or can request a paper copy of the SAR by calling the Federal Student Aid Information Center (FSAIC) (see page ii of this handbook).

The student does not need to take or send the SAR to a school that already received the student's Expected Family Contribution (EFC) and FAFSA information electronically on the *Institutional Student Information Record*. If a student wants an additional school to receive the information, the student can add that school to the list (see page 22) or give the school permission to add itself. The school must receive the student's information through one of the above methods before the student may receive federal student aid at that school.

SAR

Viewing SAR Information Online

Once the FAFSA is processed, a link to the electronic SAR is sent if the student supplied a valid e-mail address on the FAFSA. Applicants with PINs can log in at *FAFSA on the Web* to view SAR information. The SAR is available online whether the student applied electronically or not *and* whether he or she provided an e-mail address or not.

The student can view the SAR in either PDF or HTML by clicking on the appropriate "View Processed Information" button on the MyFAFSA page the student sees upon logging on at *FAFSA on the Web*. The following description refers to the PDF version.

Unless the student's SAR is identified as needing corrections or additional information, the EFC appears on the front page at the upper right. The SAR tells the student whether he or she is eligible for a Pell Grant and explains that the financial aid office at his or her school will determine the student's eligibility for other aid.

The Data Release Number (DRN) also is found at the upper right of the SAR. The student will need the DRN if he or she wants to add a school to his or her record by having a school add itself electronically or by calling the FSAIC. As noted on page 22, the student can use his or her PIN to add schools at **www.fafsa.gov**. The DRN is not the same as the PIN: when the student provides the DRN to the FAA or the FSAIC, the student is providing permission for the FAA or the FSAIC to access his or her application record, while the PIN gives the student direct access to his or her file and acts as an electronic signature. The PIN should never be shared with anyone.

Next, there is a summary showing the information the student supplied on the FAFSA. The SAR instructs the student to enter corrections in the fields provided in the "Make FAFSA Corrections" section of *FAFSA on the Web* (see pages 21–22).

Finally, the SAR displays a section of data from the National Student Loan Data System, listing any federal student aid the student previously received.

Paper SAR

The paper SAR is laid out similarly to the electronic SAR, with the EFC and DRN at the top and the bulk of the document taken up by the summary of FAFSA data. Data elements questioned by the CPS are highlighted in bold type, and there is space for the student to correct the information if necessary. The student then must mail the SAR to the CPS for processing.

SAR Acknowledgement

A paper acknowledgement is sent when the student applies electronically but does not supply a valid e-mail address. The *SAR Acknowledgement* allows the student to review the processed FAFSA information and results. If changes or corrections are needed, they must be made at *FAFSA on the Web* (using the PIN to access the student's data) or through the school, or the student may request a paper SAR to make a correction.

Rejected SAR

If a student receives a rejected SAR, the form (or the MyFAFSA page on *FAFSA on the Web*) will specify

information the applicant must provide before the CPS can determine his or her eligibility. A rejected SAR does not include an EFC. A rejected SAR is sent when an application (a) has inconsistent or insufficient data to calculate an EFC, (b) lacks required signatures, or (c) has an invalid student SSN or—in the case of a dependent student—lacks a valid SSN for at least one parent.

Note:

If you want to ensure that your students receive the aid for which they are eligible, we suggest that you urge them to read all directions carefully and ask for help if they need it. They must complete the FAFSA process before they can receive aid. You should particularly stress the errors listed above that will cause a rejected SAR. The most common of these errors is the student's or parent's failure to sign the FAFSA—a mistake that can be easily remedied.

Verification

The effectiveness of the federal student aid programs depends on the accuracy of the data reported by students. It directly affects the eligibility of millions of applicants for these programs. Because of this, the CPS follows procedures established by federal regulations to select students for a process called verification.

The CPS prints an asterisk next to the EFC on the SAR to identify students who have been selected for verification. Additionally, a comment on the first page of the SAR informs the student that he or she has been selected. A code also is provided on the information sent to schools. If the student is selected for verification, a school's FAA will check the information the student reported on the FAFSA, usually by requesting copies of documentation that confirms the FAFSA data. Many schools also select applications to be verified in addition to those selected by the CPS.

If a student is selected for verification, the school will contact him or her to indicate what documentation the student must submit to the school and by what date. The student should be sure to provide all documentation promptly. It is unlikely that the school will process financial aid for the student until the required documentation is received.

NEW If a student uses the IRS data retrieval tool and does not subsequently change any of the information retrieved, he or she will not be asked to provide copies of tax forms for verification.

Making Changes

There are situations in which the student will have to change information that was reported on the application. This may involve correcting errors or updating certain information.

Corrections and Updating

Errors may occur if the student enters incorrect information on the FAFSA. The student must correct this information so it is accurate as of the day the FAFSA was originally signed.

What Information Can Be Changed

The student **must** update

- a change in dependency status (see discussion on pages 22–23),
- a change in the number of family members in the household (must be updated *only if* the student is selected for verification), and
- a change in the number of family members enrolled in postsecondary schools (must be updated *only if* the student is selected for verification).

Note:

NEW *If the student's dependency status changes as a result of a change in his or her marital status, the student must speak to the financial aid office to determine whether he or she may update the FAFSA.*

The student also may not update income or asset information to reflect changes to the family's financial situation that took place after the FAFSA was filed. For example, if the student's family spent some of their savings after filing the FAFSA, the student may not update his or her information to show a change in the family's assets.

The student should speak to the school's financial aid office directly if there will be a significant change in the family's income for the present year or if the family has other special circumstances that cannot be reported on the FAFSA. (See the box on page 23.)

How to Make Changes

The student can quickly and easily correct or update information by logging in at "Start Here" on *FAFSA on the Web*. Any student with a PIN can access his or her data online, whether the student applied electronically or on paper.

FAFSA on the Web allows the student to change all data elements except the SSN. The PIN the student uses to access the data acts as an electronic signature. If a dependent student changes information about his or her parent(s), one of those parents must sign electronically using the parent's own PIN or must sign a signature page.

A student who did not provide an e-mail address on the FAFSA will be able to add it at *FAFSA on the Web* and will then receive an e-mail with a link to the online SAR information. The e-mailed link arrives within one to five days; the paper SAR takes up to two weeks. The student's corrections also will be sent to the school on an *Institutional Student Information Record*.

If a student makes changes that don't require the CPS to perform a data match, the changes will be made immediately, and the student can view the online SAR information immediately.

A student without Internet access can make corrections using a paper SAR or can ask the school to transmit corrections electronically using its access to the CPS. Even if the student did not originally apply through the school, a school may still be able to make the corrections electronically if the student takes the corrected information to the school.

Adding a School

If a student wants to make his or her FAFSA information available to an additional school after filing the FAFSA, the student can log in at **www.fafsa.gov** to add the school code, or he or she can use the paper SAR to add the new school.

Alternatively, the student may call the FSAIC to add the school or may give the school permission to add itself. In these cases, the student will need to provide his or her DRN from the SAR.

Note:

No more than 10 schools may be listed on the student's FAFSA at one time. (The paper and PDF FAFSAs have space for only four schools, while FAFSA on the Web *allows 10 to be listed.) When a student adds an eleventh school, the new school code overwrites a previous school code. The student may choose which school to remove; on* FAFSA on the Web *the student inserts the new school code in the field where the code of the school to be removed appears, thus deleting the old code. On the paper SAR, the student crosses out the old school code and writes in the new one. The school removed from the list will not have automatic access to any new information.*

Dependency Status and Overrides

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parents must provide information on the FAFSA (see Part 3 of this handbook). In unusual circumstances, a student who would normally be considered dependent can be considered independent. Page 15 of this handbook explains how a student without access to parent information can fill out the FAFSA.

In unusual circumstances, the FAA at a school can make a determination of independence and override the student's dependency status on the FAFSA. Students who believe that they have compelling and unique reasons to be considered independent should contact the financial aid office at the school they are planning to attend. (See the box on page 23 for more information.)

Note:

Students should be aware that the school is not required to perform dependency overrides, and if the FAA determines that an override is not appropriate, the decision cannot be appealed to the U.S. Department of Education.

DID YOU KNOW …

The *College Preparation Checklist* is your go-to publication for students of all ages. The checklist explains how to prepare academically and financially for higher education, starting in elementary school. Sections for parents guide them as they support their children. Readers also will find basic information about federal student aid, scholarships, and what to do at FAFSA filing time. We recommend that high school students use the checklist to learn what to do, and visit www.studentaid.ed.gov to browse in-depth federal student aid information when they need it. Order the checklist at www.FSAPubs.gov or download it at www.studentaid.ed.gov/collprep.

Dependency Overrides

Dependency status is determined by criteria specified in the law and can be changed by a financial aid administrator (FAA) only in unusual circumstances. A student cannot be determined to be independent just because

- the parents don't want to provide information on the FAFSA due to privacy concerns;
- the parents don't feel it's their responsibility to provide financial assistance for college;
- the parents no longer claim the student as a dependent on their taxes; or
- the student no longer lives at home.

The student should contact the FAA at his or her college to discuss dependency status if he or she

- has no contact with the parents and does not know where they are (and the student has not been adopted by someone else);
- has left home due to an abusive situation; or
- is older than 21 but not yet 24, is unaccompanied (not in the physical custody of a parent or guardian), and is either homeless or self-supporting and at risk of being homeless.

Note:

See "Filling Out the FAFSA Without Access to Parent Information" on page 15 if you are working with a student who cannot provide parent information.

To help students understand dependency status and whose information to report on the FAFSA, give them copies of "Am I Dependent or Independent?" and "Who Is My 'Parent' When I Fill Out the FAFSA?" from Appendix C of this handbook.

Special Financial Circumstances

In special circumstances, the FAA may choose to make adjustments to certain items on the FAFSA to account for financial difficulties. The student should contact the FAA at his or her college to discuss special circumstances if

- the family has unusually large medical bills or nursing home expenses that are not covered by insurance;
- the family is paying unusually high elementary or secondary school tuition or dependent care expenses; or
- the student or a parent has recently lost his or her job.

Next Steps

The lists above are examples and are not to be taken as complete and definitive. An FAA is required to assess situations on a case-by-case basis and then make any adjustments to the FAFSA based upon special circumstances that the student can appropriately document.

The best thing you can do to help a student who believes he or she should be considered independent or who has special financial circumstances is to encourage the student to gather as much written evidence as possible and to provide it to the financial aid office at the school he or she plans to attend. Documentation to support a request for independent status could include a letter from a third party (such as a member of the clergy) who knows the student's situation. Special financial circumstances might be demonstrated with items such as medical or child care bills or with proof of the loss of employment of a family member.

Please make it clear to students that the FAA is not required to adjust dependency status or financial elements on the FAFSA. The FAA's decision is final and cannot be appealed to the U.S. Department of Education.

2012–13 Deadlines

Here are some important deadlines and timeframes for the 2012–13 application cycle for students and schools. At the time this book was published, most of these dates were not finalized, and the official dates are scheduled to be announced in July 2012. For further information after July 2012, contact the Federal Student Aid Information Center (see page ii of this handbook) or consult our Information for Financial Aid Professionals site at **www.ifap.ed.gov**.

A 2012–13 FAFSA must be submitted to the application processor no earlier than Jan. 1, 2012, and received no later than June 30, 2013.

Note:

State-imposed deadlines for state-funded aid appear on both FAFSA on the Web *and the paper FAFSA. Schools may have their own deadlines for federal campus-based and school financial aid.*

The following actions are expected to have a deadline in mid-September 2013:

- corrections made and received by the Central Processing System (CPS)
- signature pages signed and received by the CPS
- duplicate *Student Aid Report*s (SARs) requested

The following actions are expected to have deadlines in late September 2013:

- the school receives the SAR or *Institutional Student Information Record* (deadline is the late September date or the date the student is no longer enrolled for that award year, whichever is earlier)
- verification of the student's information is completed (deadline is the late September date, or 120 days after the student's last day of enrollment, or the deadline the school sets, whichever is earliest)

Verification is considered complete for Federal Pell Grants when the school receives a valid SAR, *SAR Acknowledgement*, or *Institutional Student Information Record* on which all information used to calculate the EFC is correct. Therefore, although a student has 120 days or until the September 2013 deadline to provide documentation, the student also must have any corrections processed by this deadline. Note that the disbursement of funds from certain other programs may be restricted to shorter periods.

PART 3:

Completing the *Free Application for Federal Student Aid*

As mentioned in Part 2 of this handbook, if a student wishes to receive federal student aid to attend a postsecondary school, he or she must complete the Free Application for Federal Student Aid *(FAFSA℠). Many states and schools also rely on the FAFSA to award their state and institutional student aid funds.*

Please be sure your students understand that a student should not pay to have the FAFSA completed or processed. If the student is asked to pay a fee for help with the FAFSA, he or she should remember that free advice on student aid is widely available and should consider what services are being offered by the company charging the fee. Encourage students to consult a high school or TRIO counselor, a college financial aid administrator (FAA), or the Federal Student Aid Information Center (FSAIC) (see page ii of this handbook) before paying for advice or an application service.

A student can complete and submit the FAFSA electronically through *FAFSA on the Web*℠ (see Part 2 of this handbook) at **www.fafsa.gov**.

A student also can submit the FAFSA electronically by asking the FAA at the school to transmit the information on his or her behalf. Not all schools have this capability.

If neither of these options is available, a student can complete a PDF or paper FAFSA (see page 17) and mail it to the address specified on that version of the FAFSA.

The PDF FAFSA will be online at **www.fafsa.gov** in December 2011.

Comments to improve the FAFSA may be sent to **fafsa.comments@ed.gov** or to

U.S. Department of Education
Washington, DC 20202-4700

Pointers for Completing the FAFSA

The paper FAFSA for 2012–13 is on white paper with orange and purple highlights. Orange sections are for students to complete; purple sections are for parents to complete.

The *FAFSA on the Web Worksheet* (see Appendix A) is available for applicants who want to fill out the FAFSA online but prefer to jot down their answers on paper first. The worksheet lists only the questions that the greatest majority of applicants will need to prepare in order to fill out *FAFSA on the Web*. If you want to see every FAFSA question, download a PDF of the paper FAFSA at **www.fafsa.gov**. You can find the *FAFSA on the Web Worksheet* in PDF at **www.studentaid.ed.gov/worksheet**.

FAFSA Help

To avoid mistakes and delays in processing, it is crucial that students and parents carefully read and follow all directions on the FAFSA. Help with the application is available via a live, one-on-one online "chat" with a customer service representative as the student completes *FAFSA on the Web* at www.fafsa.gov. The student should click on the "Contact Us" icon to access this feature. Students who fill out the paper form may call the Federal Student Aid Information Center for help (see page ii of this handbook).

If you're working with a student and just need to check out how to answer a specific question (and if this handbook does not discuss that question), you need *Completing the FAFSA* at www.studentaid.ed.gov/completefafsa. *Completing the FAFSA* offers a full discussion of each question on the FAFSA, following the order of the questions on the paper application. Use it online or download it in PDF—whichever is easiest for you.

The FAFSA guidance below follows the order of questions on the paper FAFSA, focusing on items that might be interpreted in different ways and those for which additional clarification might be of use. Note that some of the questions discussed here do not appear on the *FAFSA on the Web Worksheet* because the worksheet excludes items considered to be self-explanatory and items that only a relatively small population will need to answer.

Step One: General Student Information

Purpose: Step One collects information used to track and identify a student (name, Social Security number [SSN], and so on) as well as other information that affects a student's basic eligibility for federal (or state and some institutional) student aid. For instance, a student must report citizenship status because he or she must be a U.S. citizen or eligible noncitizen (see Appendix D) to receive federal student aid.

Question 1: Last name. Because the U.S. Department of Education (ED) matches the student's name and SSN with the Social Security Administration (SSA), the name here (as well as the first name) should match the name on the student's Social Security card. Otherwise, corrections may be necessary, thereby slowing the application and aid awarding process for the student. If the student's last name has a suffix (such as Jr., Sr., II, or III), he or she should make sure there is a space between the last name and the suffix.

Question 8: Social Security number. A student must have an SSN to apply for federal student aid. If the student submits a FAFSA without an SSN, the FAFSA will be returned to the student unprocessed. To get an SSN, or to determine a student's SSN if the card has been lost, the student must contact the local Social Security office. For additional information (in English and Spanish), call the SSA at **1-800-772-1213** (TTY: **1-800-325-0778**).

Exception: A student from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau is not required to have an SSN. The student should enter 666 NEW in the SSN field, and the Central Processing System (CPS) will assign the remaining six digits to create an identification number that will remain valid for the entire award year.

The student should be very careful when entering his or her SSN. Although the SSN can be corrected after the *Student Aid Report* is produced, the number originally entered will always be used as the student's ID and is likely to cause confusion and extra work for the financial aid administrator (FAA) if it doesn't match the student's SSN. (If a student submits an erroneous SSN, he or she should check with the FAA to determine whether to file a new original FAFSA using the correct SSN.)

Question 18: State of legal residence. This information is used in the EFC calculation to determine the appropriate allowance for state and other taxes paid by that state's residents. It also indicates which state agency should receive the student's FAFSA information. (Many state agencies use the FAFSA to award state-based student aid.)

Different states have different definitions of legal residence; if the student is unsure, he or she should contact the financial aid office at a school in his or her state.

Question 23: Drug convictions. A student with drug convictions loses federal student aid eligibility only if the student committed the offense while receiving federal student aid. **If the student has been convicted, he or she is not necessarily ineligible for aid.** A student with a conviction will complete some screening questions online or will receive a worksheet through the mail to determine whether the conviction affects the student's eligibility for federal student aid in the upcoming award year. Students with convictions should still complete and submit the FAFSA because even if they are ineligible for federal student aid, they may still be eligible for state or institutional aid. Many states and schools use the data supplied by the FAFSA to determine students' eligibility for aid from those entities. A student must respond to this question before he or she can be awarded funds from the federal student aid programs.

Questions 24 and 25: Highest school your father completed; **Highest school your mother completed**. Some state agencies use this information to award grants and scholarships. "Father" and "mother" in these questions mean the student's birth parents or adoptive parents, but not stepparents or foster parents. Note that this definition of parents is unique to this question. All other questions use the definition given in Section 3 of the *FAFSA on the Web Worksheet* and on pages 6 and 9 of the paper FAFSA.

Question 26: High school completion status. See page 6 of this handbook if you are helping a homeschooled student complete the FAFSA.

Question 27: Name and location of high school. The FAFSA asks for the name of the high school that awarded (or will award) the applicant's diploma. If the high school is not included in the search results on *FAFSA on the Web*, the student should type in the name as well as the city and state in which it is located. Colleges may use this information to ensure that the diploma is valid (i.e., recognized by the state in which the high school is located).

Question 29: Grade level. This question helps determine the award amount under some state grant programs and establishes how much money the student may borrow under federal loan limits.

Question 31: Are you interested in being considered for work-study? If a student isn't sure about wanting work-study, he or she should indicate interest in the program. Here's why: Most institutions have limited Federal Work-Study funds. If a student indicates no interest in the program early in the application process, there might not be any remaining unawarded funds later if the student changes his or her mind. By indicating interest on the initial application, the student will be considered for all types of aid that are available. Also, indicating interest in work-study will not adversely affect the student's eligibility for grants. At a later date, the student can decline any awarded aid he or she does not want.

Step Two: Student Income and Tax Information

The income and tax items collect information on the "base year." The base year for applicants for 2012–13 is the 2011 calendar year. Line references to the 2011 federal tax forms from the Internal Revenue Service (IRS) are provided. If you are working with students who complete Puerto Rico tax returns, you can consult the "quick reference" document in the FAFSA Information section of **www.fsa4counselors.ed.gov**. The quick reference will tell you which lines on the IRS forms relate to which lines on the Puerto Rico forms.

Question 32: Filed taxes, will file, or not going to file. ED does not require that a student file the IRS tax forms before completing the FAFSA. Students and parents who have not yet filed their tax forms when they complete the FAFSA should estimate amounts as accurately as possible, correcting the information if necessary once the tax forms are filed. Information on correcting FAFSA data is on pages 21–22 of this handbook. Information on automatically retrieving tax data from the IRS for automatic insertion into the FAFSA is on page 15.

Question 34: Eligible to file a 1040A or 1040EZ. The Central Processing System (CPS) uses this information to identify who is eligible for the automatic-zero EFC or for the Simplified Needs Test (see page 28).

The Simplified Needs Test

The CPS will automatically calculate a simplified EFC for a student who meets certain income and tax-filing requirements. Family assets are not used in the simplified EFC calculation. However, even if the asset information isn't taken into account in calculating the EFC, some states and schools require this information for their own programs. A student who uses *FAFSA on the Web* will be asked whether he or she wants to skip certain questions on the application. A student without access to *FAFSA on the Web* should complete the entire paper application. The CPS will make the adjustment (removing certain items from the EFC calculation) for the applicant if appropriate.

Questions 35–37: Income, taxes, and exemptions. Each item gives the line reference to the 2011 IRS tax forms.

If the applicant files a foreign tax return, he or she should convert the value of the foreign income and taxes paid into U.S. dollars, using the exchange rate in effect at the time he or she completes the FAFSA. The applicant can find exchange rates at **www.federalreserve.gov/releases/h10/current**.

Questions 40–42 collect information on the **student's assets**. It is important for applicants to read the instructions and notes for these questions; both the paper FAFSA and *FAFSA on the Web* specify certain items to include and not to include. For instance, the student should exclude from assets a small business if it is owned and controlled by the student (and spouse, if appropriate) and has 100 or fewer full-time or full-time-equivalent employees. Refer to "What Information Do I Need When I Fill Out the FAFSA?" in Appendix C of this handbook to determine what documents the student should gather in preparation for filling out the application.

Note:

Dependent students should report all qualified educational benefits or education savings accounts—i.e., Coverdell savings accounts, 529 college savings plans, and the refund value of state prepaid tuition plans—owned either by the student or by the parents (for any member of the family) as assets of the parents in Question 89.

If an independent student or spouse is the owner, the amount of the account must be reported on the FAFSA as an asset of the student/spouse in Question 41.

Questions 43 and 44 ask about the student's additional financial information and untaxed income. This section of the FAFSA collects information about untaxed income and benefits as well as amounts that will be excluded from income when the EFC is calculated. It is important to review these items carefully when completing the application, even if the student may have just a few of these items to report.

One of the items in this section (**Question 43e**) asks for the amount of combat pay or special combat pay received. Special combat pay is pay received by a member of the U.S. armed forces because of exposure to a hazardous situation. The student should enter the amount that was taxable and included in the Adjusted Gross Income.

Step Three: Student Dependency Status

Purpose: The items in this step determine whether a student is a dependent student or an independent student for purposes of calculating the Expected Family Contribution (EFC). If the student indicates that any of these criteria applies to him or her, he or she is classified as an independent student, even if the student is still living with his or her parents. If the student is not living with his or her parents but does not meet any of the criteria, the student is dependent and must include his or her parents' information on the FAFSA. See page 15 if you are working with a student who has no access to his or her parents or whose parents refuse to provide their information on the FAFSA.

A school's financial aid administrator (FAA) has the authority to override a student's dependency status on the initial application or by correcting the *Student Aid Report* if the FAA decides that a dependent student should be considered an independent student. The FAA's decision is final and cannot be appealed to the U.S. Department of Education. For more information regarding dependency overrides, see the box on page 23.

Question 48: Active duty. "Active duty" means active duty for purposes other than training. Note that a National Guard or Reserves enlistee who is called to active duty in the U.S. armed forces for other than state or training purposes is considered to be on active duty.

Question 49: Veteran of the U.S. armed forces. Page 2 of the paper FAFSA and "Am I Dependent or Independent?" in Appendix C of this handbook include the definition of a veteran for purposes of the FAFSA. If the student indicates that he or she is a veteran, his or her name, Social Security number, and date of birth are submitted for a database match with the U.S. Department of Veterans Affairs.

Question 50: Do you have children who will receive more than half of their support from you between July 1, 2012, and June 30, 2013? This item does apply to a student (male or female) whose unborn child will be born before the end of the award year and who will provide more than 50 percent of the child's support.

Question 52: At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent/ward of the court? If the student's last surviving parent dies after the FAFSA has been filed, the student must update this question using the methods described on pages 21–22 of this handbook for updating information.

Question 53: Emancipated minor. The applicant's status must have been determined by a court in his or her state of legal residence. Note that the court order must be in effect on the date the student signs the FAFSA. Alternatively, if the student is considered an adult by his or her state, the court order must have been in effect up until the date the student became an adult.

Question 54: Student in legal guardianship. As with the question about emancipated minors, the court order must be in effect on the date the student signs the FAFSA (or must have been in effect immediately prior to the student becoming an adult).

Questions 55–57: Homeless or at risk of being homeless. *FAFSA on the Web* will ask the applicant, "Are you homeless or at risk of becoming homeless?" If the applicant responds "No," then the three questions on homelessness will not be presented, thus saving the applicant time. The paper FAFSA shows all three questions in full:

- **55. At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?**
- **56. At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?**
- **57. At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**

The applicant should carefully read the FAFSA instructions for these questions. The instructions include definitions for "homeless," "unaccompanied," and "youth." If a student does not have a determination from one of the specified officials but believes he or she is an unaccompanied youth who is homeless or at risk of being homeless, the student should contact the financial aid office at the school he or she plans to attend, per FAFSA instructions.

A student who meets any of the criteria in Step Three of the FAFSA skips Step Four and goes to Step Five. A student who does not meet any of the criteria continues with Step Four.

Step Four: Parent Information

Purpose: These items collect information about the student's parents, their income and taxes, and their household.

Note:

A portion—and only a portion—of the parents' income and assets is included in the Expected Family Contribution as being available for the student's education costs.

Before completing Step Four, the student should understand who is considered a parent for purposes of the FAFSA. For your convenience, Appendix C of this handbook contains a fact sheet titled, "Who Is My 'Parent' When I Fill Out the FAFSA?" We encourage you to use it as a reference and to distribute it to students.

Many students have questions about the parent information section of the FAFSA because they do not consider their parent(s) to be their primary source of support. Perhaps the student lives with another relative and is no longer in touch with his or her parents, or perhaps he or she left home due to an abusive situation and has been self-supporting for years. In cases such as these, the student should contact the financial aid administrator (FAA) at the school he or she plans to attend. If the student reports a (nonparent) relative's information or simply leaves this section blank, processing of his or her student aid could be delayed. Please remind the student that any decision made by the FAA regarding dependency status is final and cannot be appealed to the U.S. Department of Education (ED). (See pages 15 and 22–23 for more information about dependency status, unusual circumstances, and submitting the FAFSA without parent information.)

Questions 60–67: Parents' Social Security numbers (SSNs), names, and dates of birth. A dependent student's application will be rejected if there is not at least one parent's SSN, last name, first initial, and date of birth.

Question 69: Parents' state of legal residence. Students whose parents do not live in the U.S. should enter "FC" (foreign country) for this question.

Question 72: Parents' household size. The applicant should include the people listed in the question on the FAFSA. Additionally, the parents' unborn child may be included if that child will be born on or before June 30, 2013.

Question 73: College students in parents' household between July 1, 2012, and June 30, 2013. The student should count himself or herself, even if he or she will attend college less than half-time in 2012–13. However, others in the parents' household may be included only if they will attend at least half-time in 2012–13 in a program leading to a degree or certificate. Furthermore, they must be attending a postsecondary institution that is eligible to participate in ED's federal student aid programs. Parents may not be included in the number in college.

Questions 74–78: Receipt of federal benefits by student, parents, or member of parents' household. This information is taken into account when the CPS determines whether the applicant is eligible for the automatic-zero EFC or for the Simplified Needs Test (described on page 28). Please let students and parents know that answering these questions will not reduce eligibility for federal student aid or for other federal benefits.

Questions 79–92 (except for Question 82) ask for the same type of income and tax information of the parents as Step Two asks of the student. Therefore, we will not repeat the guidance here and instead refer you to the explanations in Step Two.

Question 82: Dislocated worker parent. A dislocated worker usually is someone who has been laid off; however, see the glossary in Appendix D of this handbook for the full FAFSA definition. Dislocated worker status can contribute to eligibility for an automatic-zero EFC or for the Simplified Needs Test (see page 28).

Step Five: Independent Student Information

Only a student who answered "Yes" to any of the items in Step Three must answer the questions in Step Five.

Question 93: Student's household size. The applicant should include the people listed in the question. Additionally, the student's unborn child may be counted if that child will be born on or before June 30, 2013, and the student will provide more than half of the child's support.

DID YOU KNOW …

At the back of this handbook, we've provided a series of handouts on perforated pages for you to copy and distribute. The handouts cover topics from reasons to go to college, to myths about student aid, to identity theft. Check out Appendix C for the full selection.

Question 94: College students in student's household between July 1, 2012, and June 30, 2013. The student should count himself or herself. The student may include others in the household only if they will attend at least half-time in 2012–13. Furthermore, they must be attending a postsecondary institution that is eligible to participate in the federal student aid programs.

Step Six: Colleges to Receive Information

Purpose: These questions collect information about which postsecondary schools the student is interested in attending. The Central Processing System (CPS) will send the student's information to each school listed.

Question 101: Federal School Codes and **corresponding housing plan**. These questions ask the student to list schools the student is interested in attending. The paper and PDF versions of the FAFSA allow the applicant to list four schools. *FAFSA on the Web* has space for 10 schools and allows the student to search for the school by name or by federal school code. For each school, the student indicates whether he or she expects to live on campus, off campus, or with his or her parent(s), because housing costs are part of the cost of attendance to be determined by the school and, therefore, affect the amount of financial aid that the student can receive at that school.

To find out whether a school participates in the federal student aid programs, a student can search for the school on the federal school codes list at **www.fafsa.gov** or call the Federal Student Aid Information Center (see page ii of this handbook). If the student wants information sent to more than 10 schools, he or she will have to wait until the FAFSA is processed before changing the schools listed. Part 2 of this handbook describes how a student can add or change schools on the list.

Note:

The CPS will send data to no more than 10 schools at a time for one student. For example, if a student originally listed 10 schools on the application, then replaced some or all 10 schools with new schools, then updated or corrected information on the Student Aid Report *or* FAFSA on the Web*, only the remaining set of schools would automatically receive the updated or corrected data.*

IMPORTANT:

If the student or his or her family paid a fee for someone to fill out the FAFSA or to advise the student on how to fill it out, that person is considered a "preparer" and must complete Questions 104–106.

APPENDIX A:

2012–13 *FAFSA on the Web*℠ *Worksheet*

The *FAFSA on the Web*℠ *Worksheet* is designed for applicants who want a preview of the questions they'll be asked on the online application and perhaps wish to jot down their answers on paper before applying online. The worksheet lists only the questions that the greatest majority of applicants will need to prepare in order to fill out *FAFSA on the Web*. (Remember, due to skip logic,* not every applicant will be asked every question on *FAFSA on the Web*.) Additionally, the worksheet excludes items considered to be self-explanatory. If you want to see every FAFSA℠ question, download a PDF of the paper FAFSA at **www.fafsa.gov.**

The worksheet is available in PDF at **www.studentaid.ed.gov/worksheet** for downloading and printing—or you might choose to e-mail it directly to your students. For information about ordering hard copies of the worksheet, see "Free Informational Publications" on page 40.

Feedback about the worksheet is welcome at **fotwworksheet@ed.gov**.

Note:

The worksheet is not an application and cannot be submitted to the FAFSA processor. A student without access to the Internet should use an official paper FAFSA or a printout of the PDF FAFSA.

* *Skip logic is the online FAFSA's ability to skip questions that do not apply to a student based on the student's answers to previous questions on the application.*

FAFSA
U.S. Department of Education
Federal Student Aid

2012 – 2013

FAFSA on the Web Worksheet

www.fafsa.gov

START HERE GO FURTHER FEDERAL STUDENT AID

DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA) online at **www.fafsa.gov**.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2012.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2013.

- **This Worksheet is optional and should only be completed if you plan to use *FAFSA on the Web*.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on *FAFSA on the Web*. When you are online you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the IRS Data Retrieval Tool!

Beginning February 1, 2012 students and parents who have completed their 2011 IRS tax return will be able to use *FAFSA on the Web* to electronically view their tax information. With just a few simple steps, the tax information can also be securely transferred into the FAFSA.

Sign your FAFSA with a Federal Student Aid PIN!

If you do not have a PIN, you can apply for one at **www.pin.ed.gov**. Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA for **free** online at **www.fafsa.gov**. Federal Student Aid provides **free** help online at **www.fafsa.gov** or you can call 1-800-4-FED-AID (1-800-433-3243). TTY users (hearing impaired) can call 1-800-730-8913.

NOTES:

STATE AID DEADLINES

APPLICATION DEADLINES

Federal Deadline - June 30, 2013
State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:
AL, AS *, AZ, CO, FM *, GA, GU *, HI *, MH *, MP *, NE, NM, NV *, PR, PW *, SD *, TX, UT, VA *, VI *, WA, WI and WY *.

Pay attention to the symbols that may be listed after your state deadline.

AK	AK Education Grant and AK Performance Scholarship - June 30, 2012 *(date received)*
AR	Academic Challenge - June 1, 2012 *(date received)* Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2012 *(date received)*
CA	Initial awards - March 2, 2012 + * Additional community college awards - September 2, 2012 *(date postmarked)* + *
CT	February 15, 2012 *(date received)* # *
DC	June 30, 2012 *(date received)* * For priority consideration, submit application by May 15, 2012.
DE	April 15, 2012 *(date received)*
FL	May 15, 2012 *(date processed)*
IA	July 1, 2012 *(date received);* earlier priority deadlines may exist for certain programs.
ID	Opportunity Grant - March 1, 2012 *(date received)* # *
IL	As soon as possible after January 1, 2012. Awards made until funds are depleted.
IN	March 10, 2012 *(date received)*
KS	April 1, 2012 *(date received)* # *
KY	As soon as possible after January 1, 2012. Awards made until funds are depleted.
LA	June 30, 2013 (July 1, 2012 recommended)
MA	May 1, 2012 *(date received)* #
MD	March 1, 2012 *(date received)*
ME	May 1, 2012 *(date received)*
MI	March 1, 2012 *(date received)*
MN	30 days after term starts *(date received)*
MO	April 2, 2012 *(date received)*
MS	MTAG and MESG Grants - September 15, 2012 *(date received)* HELP Scholarship - March 31, 2012 *(date received)*
MT	March 1, 2012 *(date received)* #
NC	As soon as possible after January 1, 2012. Awards made until funds are depleted.
ND	April 15, 2012 *(date received)* # Early priority deadlines may exist for institutional programs.
NH	NH is not offering a state grant this year.
NJ	2011-2012 Tuition Aid Grant recipients - June 1, 2012 *(date received)* All other applicants - October 1, 2012, fall & spring terms *(date received)* - March 1, 2013, spring term only *(date received)*
NY	June 30, 2013 *(date received)* + *
OH	October 1, 2012 *(date received)*
OK	March 1, 2012 *(date received)* #
OR	OSAC Private Scholarships - March 1, 2012 *(date received)* Oregon Opportunity Grant - February 1, 2012 *(date received)*
PA	All first-time applicants at a community college; a business/trade/technical school; a hospital school of nursing; or enrolled in a non-transferable two-year program - August 1, 2012 *(date received)* All other applicants - May 1, 2012 *(date received)*
RI	March 1, 2012 *(date received)* #
SC	Tuition Grants - June 30, 2012 *(date received)* SC Commission on Higher Education - As soon as possible after January 1, 2012. Awards made until funds are depleted.
TN	State Grant - As soon as possible after January 1, 2012. Awards made until funds are depleted. State Lottery - September 1, 2012 *(date received)* #
VT	As soon as possible after January 1, 2012. Awards made until funds are depleted. *
WV	Promise Scholarship - March 1, 2012 *(date received)* # * WV Higher Education Grant Program - April 16, 2012 *(date received)* #

For priority consideration, submit application by date specified.
+ Applicants encouraged to obtain proof of mailing.
* Additional form may be required.

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SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name **First Name** **Social Security Number**

Student Citizenship Status (check one of the following)

❑ U.S. citizen (U.S. national) ❑ Neither citizen nor eligible noncitizen

❑ Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

Student Marital Status (check one of the following)

❑ Single ❑ Married or remarried ❑ Separated ❑ Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.

Student Aid Eligibility Drug Convictions

❑ I have never attended college ❑ I have never received federal student aid ❑ I have never had a drug conviction

If you did not check any of these boxes, you will be asked more questions online.

Highest school your father completed

❑ Middle school/Jr. high ❑ College or beyond
❑ High school ❑ Other/unknown

Highest school your mother completed

❑ Middle school/Jr. high ❑ College or beyond
❑ High school ❑ Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.
If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

❑ I was born before January 1, 1989	❑ I am married	❑ I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)	
❑ I am serving on active duty in the U.S. Armed Forces	❑ I am a veteran of the U.S. Armed Forces	❑ I have children and I provide more than half of their support	
❑ Since I turned age 13, both of my parents were deceased	❑ I was in foster care since turning age 13	❑ I have dependents (other than children or my spouse) who live with me and I provide more than half of their support	
❑ I was a dependent or ward of the court since turning age 13	❑ I am currently or I was an emancipated minor	❑ I am currently or I was in legal guardianship	❑ I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing your father's information? You will need:

Father's/Stepfather's Social Security Number

Father's/Stepfather's name

Father's/Stepfather's date of birth

❑ Check here if your father/stepfather is a dislocated worker

Providing your mother's information? You will need:

Mother's/Stepmother's Social Security Number

Mother's/Stepmother's name

Mother's/Stepmother's date of birth

❑ Check here if your mother/stepmother is a dislocated worker

Did you know?

If your parents file a tax return with the IRS, they may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. In a few simple steps, they may be able to view their tax return information and transfer it directly into your FAFSA.

Did your parents file or will they file a 2011 income tax return?

❑ My parents have already completed a tax return

❑ My parents will file, but have not yet completed a tax return

❑ My parents are not going to file an income tax return

Your parents will need their tax returns and/or W-2 forms to complete the FAFSA.

What was your parents' adjusted gross income for 2011?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2011. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did your father/stepfather earn from working in 2011? $

How much did your mother/stepmother earn from working in 2011? $

In 2010 or 2011, did anyone in your parents' household receive: (Check all that apply.)

❑ Supplemental Security Income (SSI)

❑ Food Stamps

❑ Free or Reduced Price School Lunch

❑ Temporary Assistance for Needy Families (TANF)

❑ Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Note: Supplemental Nutrition Assistance Program (SNAP) is the new name for Food Stamps. SNAP, Food Stamps and/or TANF may have a different name in your parents' state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2011?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

❑ American Opportunity, Hope or Lifetime Learning tax credits

❑ Child support paid

❑ Taxable earnings from work-study, assistantships or fellowships

❑ Taxable grant and scholarship aid reported to the IRS

❑ Combat pay or special combat pay

❑ Cooperative education program earnings

Untaxed Income

❑ Payments to tax-deferred pension and savings plans

❑ Child support received

❑ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

❑ Tax exempt interest income

❑ Untaxed portions of IRA distributions

❑ Untaxed portions of pension distributions

❑ Housing, food and other living allowances paid to members of the military, clergy and others

❑ Veterans noneducation benefits

❑ Other untaxed income not reported, such as workers' compensation or disability

Your parents may be asked to provide more information about their assets.
Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. In a few simple steps, you may be able to view your tax return information and transfer it directly into your FAFSA.

Did you file or will you file a 2011 income tax return?

- ❑ I have already completed my tax return
- ❑ I will file, but I have not completed my tax return
- ❑ I'm not going to file an income tax return

You will need your tax returns and/or W-2 forms to complete the FAFSA.

What was your (and spouse's) adjusted gross income for 2011?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2011. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 +18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2011?

❑ Check here if you are a dislocated worker

$

How much did your spouse earn from working in 2011?

❑ Check here if your spouse is a dislocated worker

$

In 2010 or 2011, did anyone in your household receive: (Check all that apply.)

- ❑ Supplemental Security Income (SSI)
- ❑ Food Stamps
- ❑ Free or Reduced Price School Lunch
- ❑ Temporary Assistance for Needy Families (TANF)
- ❑ Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Note: Supplemental Nutrition Assistance Program (SNAP) is the new name for Food Stamps. SNAP, Food Stamps and/or TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2011?

Check all that apply. Once online you may be asked to report amounts paid or received.

Additional Financial Information

- ❑ American Opportunity, Hope or Lifetime Learning tax credits
- ❑ Child support paid
- ❑ Taxable earnings from work-study, assistantships or fellowships
- ❑ Taxable grant and scholarship aid reported to the IRS
- ❑ Combat pay or special combat pay
- ❑ Cooperative education program earnings

Untaxed Income

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

You may be asked to provide more information about your (and your spouse's) assets.
You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to www.fafsa.gov to complete and submit your application.

For more information on federal student aid, visit **www.studentaid.ed.gov**.
You can also talk with your college's financial aid office about other types of student aid that may be available.

APPENDIX B:
Sources of Additional Information

Telephone Help: The Federal Student Aid Information Center

For information on any federal student aid program discussed in this handbook, you or your students may call the Federal Student Aid Information Center (FSAIC):

1-800-4-FED-AID (**1-800-433-3243**)—a toll-free number

319-337-5665—for those (e.g., international callers) without access to the toll-free number

TTY: **1-800-730-8913**—a toll-free number for the hearing impaired

The FSAIC helps callers by

- helping complete the *Free Application for Federal Student Aid* (FAFSA℠),
- resetting the student's *FAFSA on the Web*℠ password if the student forgets it,
- explaining the *Student Aid Report* (SAR) produced from the FAFSA and how to make corrections,
- checking on the processing status of the FAFSA,
- changing the student's address or the schools that receive the student's information (the student will need the Data Release Number [DRN] from his or her SAR or *SAR Acknowledgement*),
- explaining who is eligible for federal student aid,
- explaining how federal student aid is awarded and paid, and
- mailing requested publications.

DID YOU KNOW …

Identity theft is a growing problem. Typical ways a student becomes a victim include leaving personal information lying around the dorm room or failing to shred credit card offers before throwing them away. We at the U.S. Department of Education have worked hard to ensure that information sent over our websites is secure. However, students should do their part as well. Make your students aware of the problem and how to keep their information safe: Go to Appendix C of this handbook and distribute the handout titled "Student Aid and Identity Theft: Safeguard Your Student Aid Information."

The FSAIC is NOT able to

- make policy,
- expedite the federal student aid application process,
- discuss a student's federal student aid file with an unauthorized person, or
- influence an individual school's financial aid policies.

Useful Websites

Sites for Students

Student Aid on the Web

Our website, Student Aid on the Web, offers college-bound students and their families a single source of free information on choosing a career, selecting a school,

and identifying resources to pay for school. Career and college search tools provide career choices and a list of postsecondary schools based on the user's interests and preferences. Another popular tool is the free scholarship search. With the feature "MyFSA," the user can create a personalized folder to record interests, career and college search results, and any relevant personal information. The user can then track his or her progress in the college planning and application process, prepopulate fields on the FAFSA, and compare award letters from schools. Students can access MyFSA at **www.studentaid.ed.gov/myfsa**.

Other Student Sites

- **College.gov**—This "how-to" site features first-person accounts of students who overcame challenges such as peer pressure, lack of family support, and financial barriers. Young people who may not have considered higher education a viable option will be engaged, informed, and inspired. The site offers interactive tools and social networking capabilities.
- *FAFSA on the Web*—The official online application is at **www.fafsa.gov**.
- PIN site—Students can apply for the personal identification number needed to sign the online FAFSA at **www.pin.ed.gov**.
- Federal school codes (to be entered on the FAFSA) can be found at **www.fafsa.gov**.
- Early awareness page on Student Aid on the Web—A resource for students in middle school and junior high. It explains why students should consider college, how to prepare academically, and how to pay for college. The text is at **www.studentaid.ed.gov/early**.
- *College Navigator* allows the student to search a database of more than 7,000 colleges and universities by name, location, program, degree offerings, or a combination of criteria. It is at **www.nces.ed.gov/collegenavigator**.
- Education and training for individuals with disabilities—try these sites:
  - Vocational rehabilitation state agency list at **www.ed.gov/svr**
  - Information about educational and other assistance at **www.disability.gov**
- Tax Information for Students—Has federal income tax credit information and other useful information for students at **www.irs.gov/individuals/students**.
- AmeriCorps—Details about a variety of national service options and how students can earn financial awards to be used for education are at **www.americorps.gov**.
- U.S. Department of Health and Human Services financial aid for college or professional school is described at **www.hhs.gov/grants**.
- GI Bill benefits—The U.S. Department of Veterans Affairs offers extensive information about education benefits for veterans and their families at **www.gibill.va.gov**. These programs are detailed at these VA sites:
  - Montgomery GI Bill—Active Duty: **www.gibill.va.gov/pamphlets/ch30/ch30_pamphlet.pdf**
  - Montgomery GI Bill—Selected Reserve: **www.gibill.va.gov/pamphlets/ch1606/ch1606_pamphlet.pdf**
  - Dependents' Educational Assistance Program (DEA): **www.gibill.va.gov/pamphlets/ch35/ch35_pamphlet.pdf**
  - Veterans Educational Assistance Program (VEAP): **www.gibill.va.gov/pamphlets/ch32/ch32_pamphlet.pdf**
  - Reserve Educational Assistance Program (REAP): **www.gibill.va.gov/pamphlets/ch1607/ch1607_pamphlet.pdf**
  - Post-9/11 GI Bill: **www.gibill.va.gov/pamphlets/ch33/ch33_pamphlet.pdf**
- U.S. Army loan repayment program—Visit **www.goarmy.com/benefits/education.jsp**.
- Navy education programs—Visit **www.navy.com/benefits/education**.
- Air Force education programs—Visit **www.airforce.com/opportunities/enlisted/education** or **www.airforce.com/opportunities/officer/education**.
- Marine Corps education programs—Visit **www.marines.com/main/index/quality_citizens/benefit_of_services/education**.
- State grant agencies—A list is at **www.ed.gov/sgt**.

- Scholarship scam avoidance—A student considering using a for-fee scholarship advice service can research the company on the Better Business Bureau website at **www.bbb.org**.
- Scholarship scam complaints—A student who has been a victim of financial aid fraud should complain to all of the following entities:
  - The Better Business Bureau at **www.bbb.org**
  - The Federal Trade Commission at **www.ftc.gov/scholarshipscams**
  - The U.S. Department of Education Office of Inspector General at **www.ed.gov/misused**
  - The U.S. Postal Inspection Service Fraud Complaint Unit (if the company's offer arrived by mail) at **http://postalinspectors.uspis.gov**
  - A state attorney general's office, which will be listed at **www.naag.org**
- Selective Service System—Draft registration and information about Selective Service is available at **www.sss.gov**.
- *Occupational Outlook Handbook*—An encyclopedia of careers describing a range of occupations. Students can learn what to expect from a job, including the nature of the work, training needed, and earnings. A free search is at **www.bls.gov/oco**. The Spanish version of the handbook is at **www.bls.gov/es/ooh**.

Sites for Counselors and Mentors

- Federal Student Aid Information for Counselors—Provides federal student aid information especially for high school counselors and other college access mentors. Offers access to publications, including a PDF of the *Federal School Code List*, training information, announcements, a PowerPoint financial aid presentation, and ways to promote federal student aid and college access. Visit the site at **www.fsa4counselors.ed.gov**.
- FAFSA demonstration site—Allows counselors to increase their own understanding of *FAFSA on the Web* and to show it to students and parents before they apply. When you visit the site, you will be prompted for a user name. Enter **eddemo**. The password is **fafsatest**. The site is at **http://fafsademo.test.ed.gov**.
- NEW *Higher Education Opportunity Act* Information on College Costs—Includes statistics on schools with the highest and lowest costs, state appropriations for higher education, and for-profit schools receiving more than 90 percent of their revenue from federal student aid. Find this information at **http://collegecost.ed.gov**.
- FSA COACH is a comprehensive introductory Web-based course that teaches the concepts and procedures involved in managing the federal student aid programs. To access FSA COACH, go to **www.ed.gov/fsacoach**.
- FSAPubs—Provides counselors a single order point for all Federal Student Aid publications, offering single or bulk orders. See "Free Informational Materials" on page 40 for more information. FSAPubs is at **www.FSAPubs.gov**.
- TRIO program information—The TRIO programs help prepare disadvantaged students for successful entry into, retention in, and completion of postsecondary education. TRIO information is at **www.ed.gov/about/offices/list/ope/trio**.
- GEAR UP information—Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is an early-intervention initiative designed to encourage low-income students to have high expectations, stay in school, study hard, and take the right courses to prepare for college. Learn more about GEAR UP at **www.ed.gov/gearup**.
- Information for Financial Aid Professionals (IFAP)—A library of federal student aid information, geared toward college financial aid administrators. High school, TRIO, and GEAR UP counselors who regularly help students apply for aid might find the *Federal Student Aid Handbook* particularly useful, especially in finding detailed information about student eligibility criteria. IFAP is at **www.ifap.ed.gov**.

DID YOU KNOW …

If you work with Spanish-speaking students or parents and need to produce written informational materials for them, you can access an English-Spanish glossary of terms. The glossary, developed by a consortium of higher education organizations, aims to promote greater consistency in the vocabulary used in Spanish-language materials about higher education. You can access the glossary in the "Counselor Resources" section at www.fsa4counselors.ed.gov.

Sites for Parents

- The Parent page at Student Aid on the Web includes information on saving for college, borrowing for college, and tax benefits for education. The page is at **www.studentaid.ed.gov/parent**.
- **College.gov's** page for parents tells the parent how to support his or her child as they figure out together whether the child should or can go to college. Parents can access the page at **www.college.gov** by clicking on "parents/family."
- The College Savings Plans Network provides a guide to state college savings plans and prepaid tuition programs and their tax implications at **www.collegesavings.org**.
- The Congressional Hispanic Caucus Institute has created a site with sections for high school students, college students, and parents. The parent section is available in both English and Spanish and includes information on planning for the child's education. Free publications for students and parents can be downloaded at the site: **www.chci.org**.
- The U.S. Department of Health and Human Services provides health, safety, and education information for parents of teenage girls at **www.girlshealth.gov/parents/parentsfuture**.
- For tips on teaching their children basic economic principles, parents may visit **www.in.gov/dfi/2389.htm**.

Free Informational Publications

A number of publications about federal student aid are available for counselors and mentors to order at the Federal Student Aid Publications Ordering System (FSAPubs) website at **www.FSAPubs.gov**.

At the site, you will be asked for your ML (mailing list) number, which you can find on the mailing label of any shipment you receive from FSAPubs. If you don't know your ML number, call **1-800-394-7084** to find out what it is. If you do not have Internet access, you may call that same number to place orders for publications.

Students may order publications for themselves by contacting the ED Pubs distribution center:

Website: **www.edpubs.gov**

E-mail: **edpubs@edpubs.ed.gov**

Phone: **1-877-4-ED-PUBS** (**1-877-433-7827**)

TTY for the hearing impaired: **1-877-576-7734**

If 877 service is not yet available in a student's area, he or she may call **1-800-USA-LEARN** (**1-800-872-5327**) or **1-800-437-0833** (TTY for the hearing impaired).

The following student publications are available in hard copy from FSAPubs or ED Pubs or online at **www.studentaid.ed.gov/pubs**:

- *College Preparation Checklist*—A booklet (in English, Spanish, and Braille) listing what to do to prepare for college. Sections for elementary and secondary school students and their parents, as well as adult students, explain how to prepare academically and financially. Brief information about federal student aid, the FAFSA, and looking for scholarships is also included. References to websites direct students and parents to more detailed discussions of the topics in the checklist. Recommended as the foundation publication for your students.
- *Do You Need Money for College? Federal Student Aid at a Glance*—A brief document, available in English, Spanish, and Braille, providing highlights of federal student aid, including student eligibility and the application process. A chart lays out an overview of the federal aid programs. Recommended for students who want a broad view of federal student aid but do not need the "to do" list of the *College Preparation Checklist*.
- *Funding Your Education: The Guide to Federal Student Aid*—A booklet, available in English, Spanish, and Braille, providing a description of the federal student aid programs and how to apply for them. Helps students and parents understand the financial aid process and make the most of the resources at **www.studentaid.ed.gov**.
- *Save Your Money, Save Your Identity*—A brief publication (in English or Spanish) with tips on avoiding scholarship fraud and identity theft and finding free information about financial aid. No longer available to order; NEW download only.

- *Federal Student Aid bookmark*—The bookmark advertises **www.studentaid.ed.gov** and w**ww.college.gov.** Also available in Spanish and Braille.
- *Your Federal Student Loans*—A book providing detailed information about federal student loans, from deciding how much to borrow to repaying successfully. Also available in Braille.
- *FAFSA on the Web Worksheet*—A worksheet that gives a preview of many of the questions on *FAFSA on the Web*. Available in English, Spanish, and Braille.

APPENDIX C:
Handouts

The handouts in this appendix may be distributed to provide basic information about student aid and postsecondary education opportunities.

These handouts (and others) also can be found in individual PDF files—in both English and Spanish—at **www.studentaid.ed.gov/pubs**.

Handout topics:

- Federal Student Aid at a Glance
- Steps to Federal Student Aid
- Myths About Financial Aid
- Why Go to College?
- Choosing a Career
- Choose a Career School Carefully
- What Is a Federal Student Aid PIN and Why Do I Need One?
- What Information Do I Need When I Fill Out the FAFSA℠?
- Am I Dependent or Independent?
- Who Is My "Parent" When I Fill Out the FAFSA?
- Don't Get Scammed on Your Way to College!
- Why Get a Federal Student Loan?
- Got a Federal Student Loan?
- Student Aid and Identity Theft
- TEACH Grant Program
- Scholarships for Military Families

Federal Student Aid at a Glance

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for education expenses at a postsecondary school (e.g., college, career school, graduate school).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school to find out which programs your school participates in. Information about the federal student aid programs for 2012–13 is on page 2 of this document.

WHO gets federal student aid?

Our most basic eligibility requirements are that you must

- demonstrate financial need (for most programs; to learn more, visit www.studentaid.ed.gov/funding),
- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number,
- register (if you haven't already) with Selective Service, if you're a male between the ages of 18 and 25,
- maintain satisfactory academic progress in postsecondary school, and
- show you're qualified to obtain a postsecondary education by
  - having a high school diploma or General Educational Development (GED) certificate;
  - passing an approved ability-to-benefit test (if you don't have a diploma or GED, a school can administer a test to determine whether you can benefit from the education offered at that school);
  - completing six credit hours or equivalent course work toward a degree or certificate;
  - meeting other federally approved standards your state establishes; or
  - completing a high school education in a homeschool setting approved under state law.

HOW do you apply for federal student aid?

1. Complete the *Free Application for Federal Student Aid* (FAFSA℠).

For *FAFSA on the Web*℠, go to **www.fafsa.gov**. Using *FAFSA on the Web* is faster and easier than using paper.

If you need a paper FAFSA, you can get one from

- our website at **www.fafsa.gov** (download a PDF),
- our ED Pubs website at **www.edpubs.gov**, or
- our Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

For the 2012–13 year, you can apply beginning Jan. 1, 2012; you have until June 30, 2013, to submit your FAFSA. But you need to apply as soon as you can! Schools and states often use FAFSA information to award nonfederal aid. Their deadlines are usually early in the year. You can find state deadlines at *FAFSA on the Web* or on the paper FAFSA. Check with the schools you're interested in for their deadlines.

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

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is an index number used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The school(s) you list on your FAFSA will get your SAR data electronically.

3. Contact the school(s) you might attend.

Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an award letter showing the amount and types of aid (from all sources) the school will offer you. You can compare award letters from the schools to which you applied and see what aid you can receive from each school.

Have questions? Contact or visit the following:

- **1-800-4-FED-AID (1-800-433-3243)**
- **1-800-730-8913 (TTY for the hearing impaired)**
- **studentaid@ed.gov**
- **www.studentaid.ed.gov**
- **a college financial aid office**

Download this fact sheet at **www.studentaid.ed.gov/pubs**
2012–13

START HERE GO FURTHER FEDERAL STUDENT AID

Federal Student Aid Programs 2012–13

Program	Type of Aid	Program Details	Annual Amount
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates	2011–12: up to $5,550 (2012–13 amount not determined as of this document's publication date.)
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school	$100–$4,000
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant: does not have to be repaid unless student fails to carry out service obligation, in which case student must repay TEACH Grant as Direct Unsubsidized Loan with interest accrued (accumulated) from date grant was disbursed (paid out to student)	For undergraduate, postbaccalaureate, and graduate students who are or will be taking course work necessary to become elementary or secondary school teachers; recipient must sign Agreement to Serve saying he or she will teach full-time in designated teacher shortage area for four complete years (within eight years of completing academic program) at elementary or secondary school serving children from low-income families	Up to $4,000 a year; total amount may not exceed $16,000 Graduate student: Total amount may not exceed $8,000
Iraq and Afghanistan Service Grant	Grant: does not have to be repaid	For students who are not Pell-eligible due only to having less financial need than is required to receive Pell funds; whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11; and who, at the time of the parent's or guardian's death, were less than 24 years old or were enrolled at least part-time at an institution of higher education	Maximum is same as Pell maximum; payment adjusted for less-than-full-time study
Federal Work-Study	Money earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage	No annual minimum or maximum amounts
Federal Perkins Loan	Loan: must be repaid with interest	For undergraduate and graduate students; must be repaid to school that made the loan; 5% rate	Undergraduate students: up to $5,500 Graduate and professional students: up to $8,000
Direct Subsidized Stafford Loan	Loan: must be repaid with interest	For undergraduate students; U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; student must be attending at least half-time and have financial need; 6.8% rate	$3,500–$5,500, depending on grade level
Direct Unsubsidized Stafford Loan	Loan: must be repaid with interest	For undergraduate and graduate students; borrower is responsible for all interest; student must be enrolled at least half-time; financial need is not required; 6.8% rate	$5,500–$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status
Direct PLUS Loan	Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate and professional students; students must be enrolled at least half-time; financial need is not required Unsubsidized: Borrower is responsible for all interest; 7.9% rate	Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount

Looking for more sources of free money? Try **www.studentaid.ed.gov/scholarship** for a free online scholarship search.

Steps to Federal Student Aid

STEP 1

Get free information and help from a school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education at **www.studentaid.ed.gov** or **1-800-4-FED-AID (1-800-433-3243)**. Free help is available any time during the application process. You should never have to pay for help.

STEP 2

Collect the documents needed to apply, including income tax returns* and W-2 forms (and other records of income). A full list of what you need is at **www.fafsa.gov**. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.

STEP 3

Complete the 2012–2013 FAFSA℠ between Jan. 1, 2012, and June 30, 2013 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online at *FAFSA on the Web*℠ (the faster and easier way) by going to **www.fafsa.gov**.

STEP 4

Within a few days, the U.S. Department of Education will send you your *Student Aid Report* (SAR)—the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

STEP 5

The college or career school that you plan to attend might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.

STEP 6

All applicants: The college or career school will tell you how much aid you can get at that school. Contact the financial aid office if you have any questions about the aid being offered. **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

Note:
You also might be able to get financial aid from your state government, your school, or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). You can find a free scholarship search at **www.studentaid.ed.gov/scholarship**. *Be sure to meet all application deadlines!*

** If you file your taxes before filling out your FAFSA online, you might be able to have your tax information automatically retrieved from the Internal Revenue Service and inserted in your FAFSA. The FAFSA will walk you through the process.*

START HERE GO FURTHER
FEDERAL STUDENT AID

Myths About Financial Aid

"I'm not going to bother filling out the *Free Application for Federal Student Aid* because …"

"… my parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of your family to the age of your older parent—are taken into account. Your eligibility is determined by a mathematical formula, not by your parents' income alone. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA℠), you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships (including academic scholarships) until you've submitted a FAFSA. Don't make assumptions about what you'll get—fill out the application and find out.

"… only students with good grades get financial aid."

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

"… you have to be a minority to get financial aid."

Reality: Funds from federal student aid programs are awarded on the basis of financial need, not on the basis of race. The FAFSA doesn't even collect this kind of information about an applicant.

"… the form is too hard to fill out."

Reality: The FAFSA is easier than ever, especially if you fill it out online at **www.fafsa.gov**. There are detailed instructions for every question, and the form walks you through step by step, asking only the questions that apply to you. If you need help, you can access real-time, private online chat with a customer service representative. If you're filling out the paper FAFSA, you can get help from a high school counselor, from the financial aid office at the school you plan to attend, or from our toll-free number: **1-800-4-FED-AID**. And remember, the FAFSA and all these sources of advice are FREE.

So what do I do now?

Go to **www.fafsa.gov**, fill out the application, and see what you get!

For more information about federal student aid, see **www.studentaid.ed.gov** or contact the Federal Student Aid Information Center:

1-800-4-FED-AID (**1-800-433-3243**)

TTY: **1-800-730-8913**

For inquirers without access to the toll-free number: **319-337-5665**
E-mail: **studentaid@ed.gov**

START HERE GO FURTHER
FEDERAL STUDENT AID

Why Go to College? (How about … to get a good job!)

Can't I get a good job now?

Yes, maybe you could, but a college degree will make your chances even better. Check out the earnings and unemployment rates for people 25 years and older with different levels of education:

Unemployment rate in 2010	Level of education completed	Mean (average) earnings in 2010
14.9%	Less than a high school diploma	$28,184
10.3%	High school graduate, no college	$39,988
9.2%	Some college, no degree	$46,228
7.0%	Occupational program (career school)	$46,332
7.0%	Associate degree (academic program)	$49,764
5.4%	Bachelor's degree	$72,020
4.0%	Master's degree	$82,576
1.9%	Doctoral degree (e.g., Ph.D.)	$103,844
2.4%	Professional degree (e.g., M.D., J.D.)	$124,176

Source: Bureau of Labor Statistics, Current Population Survey, unpublished tables, 2011.

Sometimes it's hard to stay in school if you think you need to be working to earn money. But if you get an education beyond high school, you'll have a wider variety of jobs to choose from, and you'll earn more—especially in the long run.

But I don't know what career to go into!

If you can't decide what to do, talk to your school counselor or visit **www.studentaid.ed.gov/myfsa** to fill out an interest inventory called the Career Finder. Based on your answers, the questionnaire will provide a list of careers that fit your interests. You can then use the college search tool on our site to find schools offering courses of study appropriate to your career choice.

Doesn't college cost a lot of money?

Think of college as an investment: you spend money now so you can earn more later. And the U.S. Department of Education will help you pay for your education. Take a look at **www.studentaid.ed.gov** for information about our federal student aid programs. The site also has a free scholarship search at **www.studentaid.ed.gov/scholarship**. Still have questions? Call the Federal Student Aid Information Center at **1-800-4-FED-AID** (**1-800-433-3243**).

Choosing a Career

Making the choices that are right for you

A first step in deciding what career to go into is to talk with your school counselor or another mentor for advice. Ask your mentor about taking an aptitude test or interest inventory to find your strengths, weaknesses, and interests to discover potential career choices that are right for you. You can access a free self-assessment called the Career Finder at www.studentaid.ed.gov/myfsa. You also might want to ask your mentor to help you investigate internships in your chosen career field.

1 Learn about yourself.

- **Values**—What is important to you?
- **Interests**—What appeals to you?
- **Aptitude**—What are you good at?

2 Learn about the career.

Once you've narrowed your career choices, talk to people who are working in that field or, if possible, find a part-time or volunteer job in that field.

It's helpful to ask questions such as, "What's good and bad about this job?" and "How did you learn your trade?"

There are many sources of career and job outlook information available—check the Internet or go to a library.

3 Consider how much training you will need for the career you're interested in.

- **High school diploma:**
  cashier, receptionist, retail salesperson, security guard, waiter, or waitress
- **Special career training (e.g., career school, apprenticeship):**
  auto service technician or mechanic, cosmetologist, police officer, truck driver
- **College degree:**
  accountant, engineer, forensic science technician, registered nurse, pilot, teacher, public relations specialist, video game designer
- **Graduate or professional degree:**
  college professor, doctor, dentist, lawyer, veterinarian, research scientist, architect

For information about specific careers, see the *Occupational Outlook Handbook* at **www.bls.gov/oco** or in a library. For a Spanish-language version of the *Occupational Outlook Handbook*, visit **www.bls.gov/es/ooh**.

For information about financial aid for college or career school, see **www.studentaid.ed.gov**.

Download this fact sheet at **www.studentaid.ed.gov/pubs**
2012–13

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Choose a Career School Carefully

Need training for a job?

Before you sign up for career training, first think about the type of training you'll need.

Define your goals. Do you want to learn a skill, prepare for a test, or get a license or certification? Does on-the-job training, a community college program, an online course, or a career school make the most sense?

Talk to someone you trust. If you're in high school, your school counselor can help you focus on your needs and goals, and he or she will have information about different types of schools. Your counselor also can help you collect or prepare application materials. If you're no longer in school, try an Educational Opportunity Center (search online for "educational opportunity center" and your state's name) or a One-Stop Career Center (**www.servicelocator.org**) for advice.

Visit our website at **www.studentaid.ed.gov/myfsa**. You'll find a tool that lets you search for a school based on its location, size, degree offerings, and other factors. Just enter your choices, and the search tool will tell you which schools fit your preferences.

Going to school is a lifetime investment. Shop around.

Statistics show that getting training after high school will help you get a better-paying job doing work you like. But going to school is a big investment. You're investing your time. Chances are you'll also have to invest your own money or take out a student loan to go to school. So you need to be sure that you're choosing the right school. You should check out more than one school, and take the following steps for each:

Do a background check. Does the school offer a good combination of affordable fees and a solid education? Ask employers you might want to work for what they think about the school. Talk to recent graduates to ask about their experience at the school. Contact the agency that licenses or accredits the school to see whether it meets required standards. Check the Better Business Bureau (**www.bbb.org**), your state higher education agency, or the consumer-protection division of your state attorney general's office to find out whether there have been any complaints about the school.

Visit the school. Contact the school and schedule a visit, preferably while classes are being taught. Take the time to talk with current students. Get a feel for the school; make sure you're comfortable with the facilities, the equipment, the teachers, and the students.

Don't be afraid to ask! A good school will be happy to answer your questions about its programs. Ask the school about its students: How many graduate? How many get jobs because of the training they received? What kind of job placement services does the school offer?

Check the cost. Make sure the school gives you a clear statement of its tuition and fees. Remember that any financial aid you get will be applied first to paying the school's tuition and fees. If there's any money left over, the school will give it to you to help you pay for things such as food and rent. Call the U.S. Department of Education's Federal Student Aid Information Center toll free at **1-800-4-FED-AID** if you have any questions about your financial aid at the school. You also can access our website at **www.studentaid.ed.gov**.

Important points:

Take your time. Don't sign a contract until you've read it ... and understood it. Ask questions about repayment terms, refund and cancellation policies, and finding a job after you finish the course. What happens if you have to quit before you finish? It's a good idea to ask someone you trust to read and evaluate the forms too.

If you're unhappy with the school or program you chose—or if you think you were misled—complain. To whom? The agency that licenses or accredits the school, the Federal Trade Commission, and the Better Business Bureau.

For further information about choosing a career school, access the Consumer Protection area of the Federal Trade Commission's website at **www.ftc.gov/bcp/edu/pubs/consumer/products/pro13.pdf**.

What Is a Federal Student Aid PIN and Why Do I Need One?

Your Federal Student Aid PIN is the personal identification number you use when you visit certain U.S. Department of Education websites. When you type in your PIN at these sites, you are saying either "Yes, it's really me—please show me the personal information about me on this site" or "Please accept my PIN as my signature on this online form."

What are some of the uses for my PIN?

You can use your PIN to

- sign your online *Free Application for Federal Student Aid* (FAFSA℠) at **www.fafsa.gov**;
- review what federal student aid you have received in the past by visiting the National Student Loan Data System℠ at **www.nslds.ed.gov**;
- sign federal student loan contracts online;
- find out whether your FAFSA has been processed at **www.fafsa.gov**; or
- correct information you reported on your FAFSA at **www.fafsa.gov**.

Visit **www.pin.ed.gov/pin_uses.htm** for more ways you can use your PIN.

How do I get a PIN?

You will be offered the opportunity to get your PIN as you fill out your FAFSA online. However, if you think the Social Security Administration might have the wrong name or date of birth for you in its records, go to **www.ssa.gov** *now* to find out how to correct any errors. Your information must be correct before you can get a PIN and your FAFSA can be processed.

PIN Checklist

Here's what you need to get your PIN:

- ❏ your Social Security number
- ❏ your full and correct last name
- ❏ your full and correct first name
- ❏ your middle initial
- ❏ your date of birth
- ❏ your street address
- ❏ your e-mail address (optional)

If you want to apply for your PIN before filling out your FAFSA, you can do so at any time at **www.pin.ed.gov**.

You will be given the option of creating your own PIN or having the site create one for you. If the site creates one for you, you can choose to have your PIN displayed immediately on the screen. Otherwise, you can request that your PIN be mailed to you, or you can choose to receive an e-mail that will give you the link to a site where you can access your PIN. We won't send your PIN to you in the e-mail itself for security reasons. Instead, we'll ask you for some personal information to identify yourself before we show you your PIN.

What else do I need to know about my PIN?

Keep your PIN in a safe place or memorize it. Never tell anyone else your PIN, even if they are helping you fill out the FAFSA. Remember, your PIN is your signature. Protect it!

One of your parents might need a PIN as well. If you need to provide information about your parents on the FAFSA, one of your parents will have to sign the application. He or she can sign electronically with his or her own PIN. Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at **www.studentaid.ed.gov/pubs** or call **1-800-4-FED-AID (1-800-433-3243)**.

You can use your PIN again next year. Your PIN (and your parent's PIN) will not expire at the end of the school year, and you can continue to use it in the future to renew your FAFSA, sign loan contracts, etc. If your parent has more than one child in college, that parent can use the same PIN to sign FAFSAs for every child.

What Information Do I Need When I Fill Out the FAFSA℠?

Here's a checklist!

You should have the following information and documents with you as you fill out the *Free Application for Federal Student Aid* (FAFSA):

- ❑ Your Social Security number
- ❑ Your parents' Social Security numbers if you are providing parent information*
- ❑ Your driver's license number if you have one
- ❑ Your Alien Registration Number if you are not a U.S. citizen
- ❑ Federal tax information or tax returns** including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are providing parent information
  - If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information
  - Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2012–13 FAFSA, you will need 2011 tax information
- ❑ Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are providing parent information
- ❑ Information on cash; savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are providing parent information

* *Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at* ***www.studentaid.ed.gov/pubs*** *or call* ***1-800-4-FED-AID*** *(****1-800-433-3243****).*

** *If you file your taxes before filling out your FAFSA online, you might be able to have your tax information automatically retrieved from the Internal Revenue Service and inserted in your FAFSA. The FAFSA will walk you through the process.*

Am I Dependent or Independent?

When I fill out the 2012–13 *Free Application for Federal Student Aid* (FAFSA℠), will I have to provide information about my parents?

It depends. Answer these questions:

Were you born before Jan. 1, 1989?	Yes	No
Are you married? (Answer "Yes" if you are separated but not divorced.)	Yes	No
At the beginning of the 2012–13 school year, will you be working on a master's or doctorate degree program (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Yes	No
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Yes	No
Are you a veteran of the U.S. armed forces?*	Yes	No
Do you have children who will receive more than half of their support from you between July 1, 2012, and June 30, 2013?	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, 2013?	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
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that you are in a legal guardianship?	Yes	No
At any time on or after July 1, 2011, were you determined to be an unaccompanied youth who was homeless, as determined by (a) your high school or district homeless liaison or (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development?	Yes	No
At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?	Yes	No

* *Answer **No** (you are not a veteran) if you (1) have never engaged in active duty in the U.S. armed forces, (2) are currently a Reserve Officers' Training Corps (ROTC) student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer No if you are currently serving in the U.S. armed forces and will continue to serve through June 30, 2013.*

*Answer **Yes** (you are a veteran) if you (1) have engaged in active duty in the U.S. armed forces (Army, Navy, Air Force, Marines, or Coast Guard) or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer Yes if you are not a veteran now but will be one by June 30, 2013.*

Did you answer Yes to any of the questions? If so, then for federal student aid purposes, you're considered to be an independent student and do not have to provide information about your parents on the FAFSA.

Did you answer No to every question? If so, then for federal student aid purposes, you're considered to be a dependent student, and you must provide information about your parents on the FAFSA. Not sure who counts as your parent? See the instructions on the FAFSA or check out "Who Is My 'Parent' When I Fill Out the FAFSA?" at **www.studentaid.ed.gov/pubs**.

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

Fill out the FAFSA for FREE at www.fafsa.gov.

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Who Is My "Parent" When I Fill Out the FAFSA℠?

Which parent's information should I report on the FAFSA?

Maybe you know you're considered a dependent student* by the *Free Application for Federal Student Aid* (FAFSA), and you're supposed to put information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with your sister? Whose information should you report? Here are some guidelines that might help:

- If your parents are living and married to each other, answer the questions about them.
- If your parents are living together and are not married but meet the criteria in your state for a common-law marriage, answer the questions about both of them. If your state does not consider them to be married, fill out the parent information as if they are divorced. (See below.)
- If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried as of the day you sign the FAFSA, answer the questions about that parent and the person whom your parent married (your stepparent).
- If your parents are divorced or separated, answer the questions about the parent with whom you lived more during the past 12 months.
  - ◆ If you lived the same amount of time with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent. If this parent is remarried as of today, answer the questions on the FAFSA about that parent and the person whom your parent married (your stepparent).
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

EXCEPTION: The FAFSA asks about your parents' education level. For these two questions, your parents are considered to be your birth parents or adoptive parents—your stepparent is not your parent in these questions.

What if my parents are worried about providing their private information on the FAFSA?

Their information is safe with us. We recommend you fill out your FAFSA online, where your information is put into special code before it's sent over the Internet to our processor. Also, we won't share your FAFSA information with anyone except the schools you tell us you want to attend (so they can use the information to award financial aid to you) and a few federal government agencies (so they can check to be sure you've reported your information accurately).

What if I don't live with my parents?

You still must answer the questions about them if you're considered a dependent student.

What if my parents aren't going to help me pay for college and refuse to provide information for my FAFSA?

You can't be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, the application will be considered "rejected," and you might not be able to receive any federal student aid. The most you would be able to get (depending on what the financial aid administrator at your college decides) would be a loan called an unsubsidized loan. The FAFSA will tell you what to do if you are in this situation. You also will need to speak to the financial aid administrator at the college or career school you plan to attend.

What if I have no contact with my parents?

If you don't know where your parents live, or you've left home due to an abusive situation, fill out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Don't put this off or you might miss financial aid deadlines!

** To find out whether you are a dependent student, see "Am I Dependent or Independent?" at* ***www.studentaid.ed.gov/pubs*** *or call* ***1-800-4-FED-AID****.*

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Don't Get Scammed on Your Way to College!

Financial aid scams are a hot topic these days. You should be aware of the tactics companies use to convince students to buy their services. Here are some of the most common claims students are hearing:

"If you use our services, you're guaranteed to get at least $5,500 in student aid for college, or we'll give you your money back."

This claim doesn't mean anything. Most students are eligible for at least $5,500 in unsubsidized student loans anyway—and because a student loan is considered student aid, you won't be able to ask for a refund if that's all you're offered. No one can guarantee to get you a grant or scholarship. Remember, too, that refund guarantees often have conditions or strings attached. Get refund policies in writing.

"Applying for aid is complicated. We're the only ones who can help you through the process and find all the aid for which you're eligible."

Unlikely. There are many places to get free help applying for student aid. Check with your school counselor or college financial aid office for help filling out the *Free Application for Federal Student Aid* (FAFSA[SM]). Your school or college also can help you find scholarships. And be sure to try the free scholarship search at **www.studentaid.ed.gov/scholarship**

Don't Pay to Fill Out the FAFSA

The FAFSA is a free application.
Fill it out at **www.fafsa.gov**.
Other sites will charge you.

"I'd like to offer you a scholarship [or grant]. All I need is your bank account information so the money can be deposited and a processing fee charged."

Watch out! It's extremely rare for a legitimate organization to charge a processing fee for a scholarship. Some criminals imitate legitimate foundations, federal agencies, and corporations. They might even have official-sounding names to fool students. Don't give anyone your bank account or credit card information or your Social Security number (SSN) unless you initiated the contact and trust the company. Such personal identification information could be used to commit identity theft. If you've been contacted by someone claiming to be from the U.S. Department of Education (ED) and asking for your SSN or bank account information, do not provide it. (ED does not make such requests.) Instead, immediately contact the agencies listed below.

To find out how to prevent or report a financial aid scam, visit or call:

Federal Trade Commission
www.ftc.gov/scholarshipscams
1-877-FTC-HELP (1-877-382-4357)
(TTY for the hearing impaired: **1-866-653-4261**)

U.S. Department of Education
Office of Inspector General Fraud Hotline
www.ed.gov/misused
1-800-MIS-USED (1-800-647-8733)
oig.hotline@ed.gov

For more ideas about where to find free information on student aid, visit Looking for Student Aid Without Getting Scammed at **www.studentaid.ed.gov/LSA**.

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Why Get a Federal Student Loan?

While every student wants free money in the form of scholarships and grants, not everyone can get enough free money to cover the entire cost of college or career school.

If you've filled out your FAFSA℠ and your school has offered you federal student loans (your school might call them Stafford Loans, Direct Loans℠, or Perkins Loans), here are some things to consider:

- You don't have to start paying back your federal student loans until you graduate or stop attending school at least half-time. (For most federal student loans, you'll be able to wait several months after leaving school before your first payment is due.) If you get a private loan, you'll probably have to start making payments right away.
- The interest rate on a federal student loan is almost always lower than that on a private loan—and much lower than that on a credit card!
- Students with greater financial need might qualify to have the government pay their interest while they are in school.
- You don't need a credit record to get a federal student loan.
- You don't need a cosigner to get a federal student loan.
- Federal student loans offer a variety of repayment plans, including one that bases monthly payments on the borrower's income.
- Some borrowers are able to have at least a portion of their loans forgiven if they work in certain jobs for which there is a high demand.

As you can see, a federal student loan is a much better option than a private loan or a credit card. However, do remember that you are responsible for repaying your loan, so don't borrow more than you need for school-related expenses. And if you find you're going to have trouble making your payments, be sure to get in touch with your loan servicer as soon as possible to see what arrangements can be made. If you don't repay your loan, your credit record will be affected, and you might not be able to buy a car, get credit cards, or get certain types of jobs.

For more information about the types of federal student loans, repayment options, and what happens if you don't make your payments on time, check out our guide called *Your Federal Student Loans*. Read the guide online at **www.studentaid.ed.gov/repayingpub** or order a copy of the booklet from **www.edpubs.gov**.

Have questions about student loans? Call the Federal Student Aid Information Center at **1-800-4-FED-AID** (**1-800-433-3243**) or **1-800-730-8913** (TTY for the hearing impaired). A college financial aid office also can help you.

Got a Federal Student Loan?

Be a Responsible Borrower!

- A loan, unlike a grant, is borrowed money that must be repaid.
- You must repay your loan even if you didn't like the education you received or you can't find a job after you graduate.
- You must keep your loan servicer informed of any changes in your name, address, telephone number, Social Security number, or school enrollment status.
- You must make payments on your loan even if you don't receive a bill or repayment notice. Billing statements are sent to you as a convenience, but you have to make payments even if you don't receive any reminders.
- You can prepay the whole loan or any part of it at any time without penalty. This means you are paying some of the loan before it's due.
- If you apply for deferment,* forbearance,* or consolidation,* you must continue to make payments on your loan until you have been notified that your request has been processed and approved.
- Your student loan account balance and status will be reported to national credit bureaus on a regular basis. Just as failing to repay your loan can damage your credit rating, repaying your loan responsibly can help you establish a good credit rating.
- The consequences of defaulting (failing to pay according to your loan contract) on a federal student loan are severe and long lasting. For example, you might not be able to buy a car, and your federal income tax refund could be applied to your student loan balance instead of being sent to you.
- There are repayment options available to assist you if you're having trouble making payments.

Need more information? *Your Federal Student Loans* at **www.studentaid.ed.gov/repayingpub** can help. If you don't have Internet access, call **1-877-4-ED-PUBS (1-877-433-7827)** and ask for a copy of the book to be sent to you.

* *Deferment and forbearance are ways of putting off or reducing loan payments. Consolidation means combining two or more federal student loans into a single loan. For details about these terms, read* Your Federal Student Loans.

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Student Aid and Identity Theft

Safeguard Your Student Aid Information

How Does Identity Theft Happen?

Criminals use their access to personal data such as names, telephone numbers, Social Security numbers, and bank and credit card information. Using the stolen data, the criminal can fraudulently obtain credit cards, buy items over the Internet, and even establish cellphone accounts.

Reduce Your Risk

- Never give personal information over the phone, through the mail, or on the Internet unless you made the contact and are sure you know who you're dealing with.
- Before providing personal information to an organization, review its privacy policy. By completing, or even requesting a student loan application from a private lender, you might be granting permission to that organization to access your personal information.
- Apply for federal student aid by filling out the *Free Application for Federal Student Aid* (FAFSA℠) at **www.fafsa.gov**.
- After completing the FAFSA electronically, remember to exit the application and close the browser.
- Keep your Federal Student Aid PIN in a secure place. (Get your PIN at **www.pin.ed.gov**.)
- Don't reveal your PIN to anyone, even if that person is helping you fill out the FAFSA. The only time you should be using your PIN is when you are on secure U.S. Department of Education (ED) websites.
- Review your financial aid award documents and keep track of the amount of aid applied for and awarded.
- Shred charge receipts, copies of credit applications, checks and bank statements, and other documents with personal information if they are no longer needed.
- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.

How We Keep Your Information Safe

ED cares about the privacy of your personal information. The information you share with us via our secure websites (e.g., **www.fafsa.gov** and **www.pin.ed.gov**) goes through a process called encryption. Encryption uses a mathematical formula to scramble your data into a format that is unreadable by anyone who might intercept it. This is how we do our part to keep your information safe—but you need to do yours as well.

Report Identity Theft

If you become a victim of identity theft or suspect that your student information has been stolen, contact:

U.S. Department of Education
Office of Inspector General Hotline
1-800-MIS-USED (**1-800-647-8733**)
complain online: **www.ed.gov/misused**

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
complain online: **www.ftc.gov/idtheft**

Social Security Administration
1-800-772-1213
www.ssa.gov/pubs/10064.html

Equifax Credit Bureau
1-800-766-0008
www.equifax.com

Experian Information Solutions
1-888-397-3742
www.experian.com

TransUnion Credit Bureau
1-800-680-7289
www.transunion.com

TEACH Grant Program

What is the TEACH Grant Program?

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to $4,000 per year to students who agree to teach for four years at an elementary school, secondary school, or educational service agency that serves students from low-income families and to meet other requirements. The terms and conditions of this teaching service obligation are explained in the TEACH Grant Agreement to Serve that you must sign before you receive a TEACH Grant (see "What is the TEACH Grant Agreement to Serve?" below).

IMPORTANT: If you do not complete your service obligation, all TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education (ED), with interest charged from the date the TEACH Grant was disbursed (paid out).

What are the eligibility requirements?

To receive a TEACH Grant, you must:

- Meet the general eligibility requirements for the federal student aid programs as described at **www.studentaid.ed.gov/funding**.
- Complete the *Free Application for Federal Student Aid* (FAFSA℠).
- Be enrolled as an undergraduate, postbaccalaureate, or graduate student at a school that participates in the TEACH Grant Program.
- Be enrolled in a TEACH-Grant-eligible program.
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Receive counseling (on ED's TEACH Grant website at **http://teach-ats.ed.gov**) that explains the terms and conditions of the TEACH Grant service obligation.
- Sign a TEACH Grant Agreement to Serve.

What is a TEACH-Grant-eligible program?

A TEACH-Grant-eligible program is a program of study that is designed to prepare you to teach as a highly qualified teacher in a high-need field and that leads to a bachelor's or master's degree, or is a postbaccalaureate program. A two-year program that is acceptable for full credit toward a bachelor's degree is considered a program that leads to a bachelor's degree. A postbaccalaureate program is a program for students who have already earned a bachelor's degree that (1) does not lead to a graduate degree, (2) is treated as an undergraduate program, and (3) consists of courses required by a state in order for you to receive a certification or license to teach in an elementary or secondary school in that state. A postbaccalaureate program is **not** TEACH-Grant-eligible if it is offered by a school that also offers a bachelor's degree in education.

Schools that participate in the TEACH Grant Program determine which of the programs they offer are TEACH-Grant-eligible. A program that is TEACH-Grant-eligible at one school might not be TEACH-Grant-eligible at another school. Contact the financial aid office at the school you are attending (or that you plan to attend) to find out which programs at that school are eligible.

What is the TEACH Grant Agreement to Serve?

Each year that you receive a TEACH Grant, you must sign an Agreement to Serve on ED's TEACH Grant website at **http://teach-ats.ed.gov**. The TEACH Grant Agreement to Serve explains the terms and conditions of the service obligation you must agree to fulfill as a condition for receiving a TEACH Grant. By signing the Agreement to Serve, you agree to these terms and conditions and acknowledge your understanding that if you do not fulfill the service obligation, the TEACH Grant funds you received will be converted to a loan that you must repay.

What are the terms and conditions of the TEACH Grant service obligation?

In exchange for receiving a TEACH Grant, you must agree to the following:

- For each TEACH-Grant-eligible program for which you receive TEACH Grant funds, you must serve as a full-time teacher for a total of at least four academic years within eight years after you complete or otherwise cease to be enrolled in the program for which you received the TEACH Grant.
- You must perform the teaching service as a highly qualified teacher at a low-income school or educational service agency. The term "highly qualified teacher" is defined in Section 9101(23)

of the *Elementary and Secondary Education Act of 1965* and in Section 602(10) of the *Individuals with Disabilities Education Act*.

- Your teaching service must be in a high-need field.
- You must provide ED with documentation of your progress toward completing your service obligation.
- If you do not meet the requirements of your service obligation, all TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must repay this loan in full, with interest charged from the date of each TEACH Grant disbursement.

What are high-need fields?

High-need fields are bilingual education and English language acquisition, foreign language, mathematics, reading specialist, science, and special education, as well as any other field that has been identified as high-need by the federal government, a state government, or a local education agency, and that is included in ED's annual *Teacher Shortage Area Nationwide Listing (Nationwide List)*. If you are planning to teach in a high-need field that is included in the *Nationwide List,* that field must be listed for the state where you teach either at the time you begin your qualifying teaching service or at the time you received a TEACH Grant. To access the *Nationwide List,* visit **www.ed.gov/about/offices/list/ope/pol/tsa.doc**.

How can I identify schools or educational service agencies that serve low-income students?

Elementary and secondary schools (public and private) and educational service agencies serving low-income students are listed in ED's annual "Teacher Cancellation Low-Income Directory." To access the directory, visit **www.tcli.ed.gov** and click on the "Search" button. In addition, elementary or secondary schools operated by the Department of the Interior's Bureau of Indian Education (BIE) or operated on Indian reservations by Indian tribal groups under contract or grant with the BIE qualify as low-income schools.

Can a TEACH Grant service obligation ever be suspended or canceled?

You may request a temporary suspension of the eight-year period for completing your TEACH Grant service obligation based on:

- Your enrollment in a TEACH-Grant-eligible program or your enrollment in a program that a state requires you to complete in order to receive a certification or license to teach in that state's elementary or secondary schools. For example, if you received a TEACH Grant for an undergraduate program and you later enroll in a graduate program for which you would be eligible to receive a TEACH Grant, you could receive a suspension of the eight-year period for completing your service obligation for the undergraduate program while you are enrolled in the graduate program.
- A condition that is a qualifying reason for leave under the Family and Medical Leave Act (FMLA).
- A call or order to active duty status for more than 30 days as a member of the armed forces reserves, or service as a member of the National Guard on full-time National Guard duty under a call to active service in connection with a war, military operation, or national emergency.

Suspensions are granted in one-year increments, not to exceed a combined total of three years for the first two conditions listed above, or a total of three years for the third condition. If you receive a suspension, the eight-year period for completing your service obligation is put "on hold" during the suspension period. For example, if you receive a one-year suspension after two years of the eight-year period for completing your service obligation have elapsed, you would have six years left to complete your service obligation when the one-year suspension period ends.

Your TEACH Grant service obligation may be canceled (discharged) if you die or if you become totally and permanently disabled (see **www2.ed.gov/offices/OSFAP/DCS/forms/disable.pdf**; URL is case-sensitive). You may also receive a discharge of some or all of your four-year teaching requirement if you are called or ordered to qualifying military active duty for a period that exceeds three years.

If I'm interested in receiving a TEACH Grant, where can I get more information?

Contact the financial aid office at the school where you will be enrolled to find out whether the school participates in the TEACH Grant Program and to learn about the programs of study at the school that are TEACH-Grant-eligible.

Scholarships for Military Families

Reserve Officers' Training Corps (ROTC) Scholarships

These scholarships are awarded on the basis of merit rather than financial need.

Army ROTC scholarships are offered at hundreds of colleges. Application packets, information about eligibility, and the telephone number of an ROTC advisor in your area are available from

Telephone: **1-888-550-ARMY** (**1-888-550-2769**)
Website: **www.goarmy.com/rotc**

The Air Force ROTC (AFROTC) college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. Information about AFROTC scholarships is available from

Telephone: **1-866-4-AFROTC** (**1-866-423-7682**)
Website: **www.afrotc.com**

Navy ROTC offers both four-year and partial scholarships. For information and applications, contact

Telephone: **1-800-NAV-ROTC** (**1-800-628-7682**), **ext. 29395**
Website: **https://www.nrotc.navy.mil**

Veterans Service Organization Scholarships

The following organizations offer scholarships primarily to active duty military, veterans, and/or their families. Further information is at the websites listed.

www.legion.org/scholarships

www.amvets.org/programs/scholarships.html

www.dav.org/volunteers/scholarship.aspx

www.pva.org/scholarships

www.vfw.org/community/programs

www.vva.org/scholarship.html

The U.S. Department of Education makes grant funds available to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. At the time of the parent's or guardian's death, the student must have been younger than 24 years old and/or enrolled at least part-time at an institution of higher education. Before a student can receive such grant funds, he or she must fill out the *Free Application for Federal Student Aid* (FAFSA℠) at **www.fafsa.gov**. Additional information about the FAFSA and finding money for college is at **www.studentaid.ed.gov**.

APPENDIX D:

Glossary

Agreement to Serve. An agreement under which a student receiving a TEACH Grant commits to the specific obligation to teach for four complete years in a designated high-need field at a low-income elementary or secondary school within eight years of completing or ceasing enrollment in a TEACH-Grant-eligible program.

automatic-zero Expected Family Contribution (EFC). Low-income applicants who file simplified tax returns (1040A, 1040EZ) or receive benefits from Supplemental Security Income; Food Stamps; Free or Reduced-Price Lunch; Temporary Assistance for Needy Families (TANF); or Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) will receive an EFC of zero and do not need to supply income or asset information on the *Free Application for Federal Student Aid* (FAFSA℠).

award year. The time beginning on July 1 of one year and extending to June 30 of the next year. Funding for federal grants and campus-based programs is provided on the basis of the award year—for example, a student is paid out of funds designated for a particular award year, such as the 2012–13 award year.

base year. For analyzing student financial need, the base year is the calendar year preceding the award year. For instance, 2011 is the base year used for the 2012–13 award year. The *Free Application for Federal Student Aid* (FAFSA) uses family income from the base year because it is more accurate and easier to verify than projected-year income.

campus-based programs. The term that applies to three federal student aid programs administered on campus by eligible institutions of postsecondary education. These programs are

- Federal Supplemental Educational Opportunity Grant (FSEOG) Program,
- Federal Perkins Loan Program, and
- Federal Work-Study (FWS) Program.

Central Processing System (CPS). The processing facility for the *Free Application for Federal Student Aid* (FAFSA). The CPS

- receives student information,
- calculates a student's official Expected Family Contribution (EFC),
- performs several eligibility database matches,
- produces *Student Aid Report*s (SARs) and *SAR Acknowledgement*s, and
- produces *Institutional Student Information Record*s (ISIRs).

citizen/eligible noncitizen. To receive federal student aid, a student must be a

- U.S. citizen,
- U.S. national (includes natives of American Samoa or Swain's Island), or
- U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card).

If a student is not in one of these categories, he or she must have an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security (DHS) indicating

- "Refugee,"
- "Asylum Granted,"
- "Cuban-Haitian Entrant (Status Pending),"
- "Conditional Entrant" (valid only if issued before April 1, 1980), or
- "Paroled" (must be paroled for at least one year).

A student also may qualify as an eligible noncitizen if he or she holds a T-visa (for victims of human trafficking), or if his or her parent holds a T-1 visa. Please inform the student that the school he or she plans to attend will ask to see the visa and/or certification letter from the U.S. Department of Health and Human Services.

If a student has only a "Notice of Approval to Apply for Permanent Residence" (I-171 or I-464), he or she is not eligible for federal student aid.

If a student is in the U.S. on an F-1 or F-2 student visa, or on a J-1 or J-2 exchange-visitor visa only, he or she can't get federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for federal student aid.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are eligible only for certain federal student aid programs. These applicants should check with their schools' financial aid administrators for more information.

For more information about eligible noncitizen status, contact a college financial aid administrator or refer to the *Student Eligibility* volume of the *Federal Student Aid Handbook* at **www.ifap.ed.gov**.

consolidation loan. A loan that combines multiple federal student loans into a single loan with one monthly payment. Consolidation loans allow the borrower to combine different types and amounts of federal student loans to simplify repayment. A consolidation loan pays off the existing loans; the borrower then repays the consolidation loan.

cost of attendance (COA). A student's COA at a postsecondary institution includes

- tuition and fees,
- room and board expenses while attending school,
- allowances for books and supplies (including a reasonable allowance [as determined by the school] for renting or purchasing a personal computer),
- transportation,
- loan fees for federal student loans (if applicable),
- dependent-care costs,
- costs related to a disability, and
- other miscellaneous expenses.

In addition, reasonable costs for a study-abroad program and costs associated with a student's employment as part of a cooperative education program may be included. The COA is determined by the school, within guidelines established by federal law. The COA is compared to a student's Expected Family Contribution (EFC) to determine the student's need for aid (COA – EFC = student's financial need).

default. Failure to repay a loan according to the terms of the promissory note. There can be serious legal consequences for student-loan defaulters.

default rate. A percentage calculated each year for a postsecondary school on the basis of the number of former students who have defaulted on federal student loans received while attending that school.

dislocated worker. In general, a person may be considered a dislocated worker if he or she

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a layoff notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mother or father), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

eligible noncitizen. See **citizen/eligible noncitizen.**

eligible program. A course of study that requires a certain minimum number of hours of instruction and period of time and that leads to a degree or certificate at a school participating in one or more of the federal student aid programs described in this handbook. Generally, to get student aid, a student must be enrolled in an eligible program.

Expected Family Contribution (EFC). Calculated using a formula established by Congress; an index number used to determine how much financial-need-based federal student aid a student may receive. It appears on the *Student Aid Report* (SAR), *SAR Acknowledgement*, and *Institutional Student Information Record* (ISIR).

Federal Family Education Loan Program℠ (FFEL℠ Program).
A program, discontinued on July 1, 2010, that offered Federal Stafford Loans, Federal PLUS Loans (for parents or graduate or professional students), and Federal Consolidation Loans. Funds for these loans were provided by private lenders, and the loans were guaranteed by the federal government. Since July 1, 2010, all new federal student loans (except for Perkins Loans) have been made through the William D. Ford Federal Direct Loan Program.

federal student aid programs. Programs administered by the U.S. Department of Education:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Teacher Education Assistance for College and Higher Education (TEACH) Grants
- Iraq and Afghanistan Service Grants
- Federal Work-Study (FWS)
- Federal Perkins Loans
- Federal Direct Stafford Loans (both subsidized and unsubsidized)
- Federal Direct PLUS Loans (for parents or graduate/professional students)
- Federal Direct Consolidation Loans
- Leveraging Educational Assistance Partnership (LEAP) Program grants (not currently funded)
- Robert C. Byrd Honors Scholarship Program (Byrd Program) scholarships (not currently funded)

financial need. The difference between a student's cost of attendance (COA) at a school and the Expected Family Contribution (EFC). (COA – EFC = student's financial need.)

***Free Application for Federal Student Aid* (FAFSA).**
An application completed and filed by a student who wishes to receive federal student aid. The application collects household and financial information used by the federal government to calculate the Expected Family Contribution (EFC) to postsecondary education costs.

GEAR UP. An early-intervention initiative designed to encourage low-income students to have high expectations, stay in school, study hard, and take the right courses to prepare for college. GEAR UP programs serve an entire cohort of students at high-poverty schools, beginning no later than the seventh grade, and follow the cohort through high school. GEAR UP funds also are used to provide college scholarships to low-income students.

high school diploma. A diploma is required to receive federal student aid unless the applicant has a GED certificate, is homeschooled, or demonstrates the ability to benefit from higher education by passing a test or successfully completing college course work.

***Institutional Student Information Record* (ISIR).**
An electronic record for schools that contains a student's Expected Family Contribution (EFC), as calculated by the Central Processing System, as well as all the financial and other data submitted by the student on the *Free Application for Federal Student Aid* (FAFSA). See also *Student Aid Report* (SAR).

Master Promissory Note (MPN). A loan contract that can be used to make one or more loans for one or more academic years (up to 10 years). There are two types of MPNs in the Direct Loan Program: one for Stafford Loans (subsidized and/or unsubsidized) and one for PLUS Loans (for parents or for graduate or professional degree students). A student borrower attending a school that chooses to make multiple loans under the same MPN for more than one academic year may choose to sign only one MPN that would then be used for all of the

student's Stafford Loans over multiple academic years. A parent borrower whose child is attending a school that chooses to make multiple loans under the same MPN for more than one academic year may choose to sign one MPN that would then be used for all of the parent's PLUS Loans for that particular child over multiple academic years.

need. See **financial need.**

need analysis. The process of analyzing household and financial information on a student's financial aid application and calculating an Expected Family Contribution (EFC) to determine the student's need for financial aid for postsecondary education costs.

overaward. Generally, any amount of federal student aid awarded that exceeds a student's financial need.

overpayment. Any payment of a federal grant or Federal Perkins Loan that exceeds the amount for which a student was eligible. An overpayment may be the result of an overaward, an error in the cost of attendance (COA) or Expected Family Contribution (EFC), or a student not meeting other eligibility criteria, such as citizenship or enrollment in an eligible program.

promissory note. A binding legal document that a borrower signs to get a loan. By signing this note, a borrower promises to repay the loan, with interest, in specified installments. The promissory note also includes any information about

- grace periods,
- deferment or cancellation provisions, and
- a borrower's rights and responsibilities with respect to that loan.

SAR Acknowledgement. A federal "output" document, similar to the SAR, that the Central Processing System sends to a student who does not provide a valid e-mail address when he or she files the FAFSA through *FAFSA on the Web*℠, files through a postsecondary school, or makes changes at *FAFSA on the Web*. See also *Student Aid Report* (SAR).

satisfactory academic progress. Standards set by a school to determine whether a student is moving toward graduation at a rate acceptable to the school. A student must make satisfactory academic progress to be eligible for federal student aid. Also known as SAP.

school. A postsecondary educational institution, such as a college, university, or career school. In this handbook, the term "school" refers to such an institution, not to a high school, unless otherwise indicated.

Simplified Needs Test. The Simplified Needs Test excludes assets from the Expected Family Contribution (EFC) calculation for low- to moderate-income families who file simplified tax returns (1040A, 1040EZ) or receive benefits from any of these programs: Supplemental Security Income, Food Stamps, Free or Reduced-Price Lunch, Temporary Assistance for Needy Families (TANF), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

***Student Aid Report* (SAR).** A federal "output" document sent to a student by the Central Processing System. The SAR contains financial and other information reported by the student on the FAFSA. A student receives a paper SAR if he or she files a paper FAFSA and does not provide a valid e-mail address. The student receives a link to online SAR information if he or she provides a valid e-mail address on the FAFSA. The student's Expected Family Contribution (EFC) is included on the SAR. All information reported on the SAR also is sent to schools the student listed on the FAFSA. See also *Institutional Student Information Record* and *SAR Acknowledgement.*

subsidized loan. Awarded to a student on the basis of financial need. The federal government pays the borrower's accrued interest during some significant periods, such as when the student is in school, thereby "subsidizing" the loan.

TRIO. Federal outreach and student services programs designed to help prepare low-income individuals, first-generation college students, and individuals with disabilities for successful entry into, retention in, and completion of postsecondary education. TRIO includes seven programs for students or potential students (Upward Bound, Talent Search, Student Support Services, Educational Opportunity Centers, Upward Bound Math-Science, Ronald E. McNair Postbaccalaureate Achievement, and Veterans Upward Bound), as well as a training program for directors and staff of TRIO projects.

unsubsidized loan. Is not based on financial need; the borrower is responsible for accrued interest throughout the life of the loan.

verification. A procedure through which a school checks the information a student reported on the *Free Application for Federal Student Aid* (FAFSA), usually by requesting a copy of signed tax returns filed by the student and, if applicable, the student's parent(s) or spouse. Schools must verify information about students selected for verification by the Central Processing System, following procedures established by federal regulations. The processor places an asterisk next to the Expected Family Contribution (EFC) on SARs and *SAR Acknowledgement*s and flags *Institutional Student Information Record*s to identify students selected for verification. Many schools also select certain other students for verification in addition to those selected by the central processor.

William D. Ford Federal Direct Loan Program (Direct Loan Program℠). Federal Direct Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal Direct PLUS Loans (for parents and graduate/professional students), and Federal Direct Consolidation Loans. Funds for these programs are lent to student and parent borrowers by the federal government through schools that participate in the program.

Abbreviations

- CPS: Central Processing System
- DHS: U.S. Department of Homeland Security
- DRN: Data Release Number
- ED: U.S. Department of Education
- EFC: Expected Family Contribution
- FAA: financial aid administrator
- FAFSA: *Free Application for Federal Student Aid*
- FSAIC: Federal Student Aid Information Center
- FSAPubs: Federal Student Aid Publications Ordering System
- FSEOG: Federal Supplemental Educational Opportunity Grant
- FTC: Federal Trade Commission
- FWS: Federal Work-Study
- GEAR UP: Gaining Early Awareness and Readiness for Undergraduate Programs
- GED: General Educational Development [certificate]
- HHS: U.S. Department of Health and Human Services
- IRS: Internal Revenue Service
- ISIR: *Institutional Student Information Record*
- LEAP: Leveraging Educational Assistance Partnership
- NSLDS: National Student Loan Data System
- PIN: personal identification number
- ROTC: Reserve Officers' Training Corps (when ROTC appears alone, often refers specifically to Army Reserve Officers' Training Corps)
- SAP: satisfactory academic progress
- SAR: *Student Aid Report*
- SSA: Social Security Administration
- SSN: Social Security number
- TEACH: Teacher Education Assistance for College and Higher Education (as in TEACH Grant)
- TRIO: not an abbreviation; see www.ed.gov/about/offices/list/ope/trio for information on the programs
- TTY: teletype
- VA: U.S. Department of Veterans Affairs

www.fsa4counselors.ed.gov