



**FAFSA:**

**Free Application for Federal Student Aid**

# Objectives

- Understand **acronyms and jargon** associated with the FAFSA (Free Application for Federal Student Aid).
- Appreciate the importance of completing the FAFSA **early and accurately**—*each and every year*.
- Recognize how to address **unique family and financial situations** when completing the FAFSA—and, what to do if your situation cannot be addressed within the form itself.
- Identify the **correct FAFSA website** and the form itself.
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# What...

## ...is the FAFSA?

The FAFSA is the **Free Application for Federal Student Aid**; it is the gateway to almost all money to pay for college. This form is used to determine the amount of money (or EFC) a family can “reasonably contribute” to the price of attending a postsecondary institution. The results from the FAFSA are used in the awarding of student grants, work-study, and loans.

## ...is an FSA ID?

The FSA ID consists of a user-created Username and Password. Students can create an FSA ID at any point prior to or after starting their FAFSA .

## ...is an EFC?

The EFC stands for **Expected Family Contribution**. It is an indicator of a family’s ability to pay towards the student’s education. It is also used by financial offices to determine a student’s eligibility for federal, state, and some institutional financial aid during one school year.

# How...

## **...do I find the FAFSA?**

The FAFSA can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). REMINDER: The FAFSA is **FREE**; do not complete the FAFSA at any other website. You will be asked to pay.

## **...often must I complete the FAFSA?**

The FAFSA is a form that must be completed every year the student is in school—the earlier in the year, the better (as soon after January 1<sup>st</sup> each year!).

## **...important is it that I check email regularly?**

Because Federal Student Aid will email the student when the Student Aid Report (SAR) is ready, it is vitally important that the student check his or her email on a regular basis. Communication is not frequent, but anything from Federal Student Aid is important. Communication will also be sent if a financial aid office makes changes or corrections to a FAFSA and to remind students to make corrections if the FAFSA was originally filed with estimates.

# Why...

## **...should I file a FAFSA?**

The FAFSA is the necessary application for any student wanting to receive federal, state, and some institutional aid.

Think of it this way: **NO FAFSA=NO AID.**

## **...is it important to file as early as possible?**

Many kind of financial aid are awarded on a first-come, first-served basis. Since some funding is limited, students want to complete the FAFSA early in order to receive funds for which they are eligible.

# When...

## **...do I complete a FAFSA?**

The FAFSA is not available until **January 1<sup>st</sup>, 2016** and should be completed as soon as possible. Aid is awarded on a first-come, first-served basis. The earlier the better!

## **...is Missouri's FAFSA deadline?**

In order to be considered for some Missouri aid, particularly the Access Missouri Grant, schools must receive the FAFSA before April 1<sup>st</sup>, 2016. Students are encouraged to apply and submit no later than March 15<sup>th</sup> each year to meet that deadline.

## **...is my school's FAFSA deadline?**

Many colleges and universities have their own priority FAFSA deadlines; oftentimes, these deadlines are utilized not just in the awarding of institutional dollars, but also state aid (i.e., Access Missouri). Please check with each school's financial aid office to determine what those dates might be.

## **...do I renew my FAFSA?**

Students should always renew their FAFSA sometime after January 1<sup>st</sup> each year. Remember, the earlier the better!

# FAFSA: Free Application for Federal Student Aid

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An OFFICE of the U.S. DEPARTMENT of EDUCATION | Free Application for Federal Student Aid

Home | About Us | PIN Site | StudentAid.gov | Help | SEARCH | English | Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



<h3>New to the FAFSA?</h3> <p><a href="#">Start A New FAFSA</a></p>	<h3>Returning User?</h3> <ul style="list-style-type: none"><li>• Make a correction</li><li>• Add a school</li><li>• View your Student Aid Report (SAR), and more...</li></ul> <p><a href="#">Login</a></p>
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*Note: Two orange arrows point to the 'Start A New FAFSA' and 'Login' buttons.*

## Login

## Student Information

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2016

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

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

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

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

[Create an FSA ID](#)

FSA ID Username or Verified  
E-mail Address

[Forgot Username](#)

FSA ID Password

[Forgot Password](#)

NEXT

NEED HELP?

Log-in using the *student's FSA ID Username and Password.*



**STUDENT**

## Login

**i** ■ **Welcome, Teresa!**

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

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

**Student Information**

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2013

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

The student's first name      The student's full last name  
     

The student's Social Security Number

The student's date of birth (mmdd/yyyy)

**NEXT**

**NEED HELP?**

Please review everything;  
***double- and triple-check!***  
The information (i.e., Social Security Number) on this page cannot be changed once you click “NEXT”.

**Get Started****Welcome, George Bush!****Fill out your FAFSA (*Free Application for Federal Student Aid*)!**

To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

**When are you attending college?**

Between July 1, 2016 and June 30, 2017?

**START 2016-2017  
FAFSA**

Between July 1, 2015 and June 30, 2016?

**START 2015-2016  
FAFSA**

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

**FSA ID**

Last Time, Date FSA ID Used:

**FSA ID Status:**[Create an FSA ID](#)

There is no FSA ID on file for the information you entered.

**NEED HELP?**

Please complete the **2016-2017 FAFSA**, which will be available starting January 1<sup>st</sup>, 2014.

Your date of birth (mmdyyyy)

08/30/1983

Are you male or female?

Male  Female

Your permanent mailing address (include apt. number)

8215 Clayton Road

Your city (and country if not U.S.) Your state

St. Louis

Missouri

Your ZIP code

63117

Have you lived in Missouri for at least 5 years?

Yes  No

Your permanent telephone number

(314) 932-6932

Your e-mail address

teresa@sfstl.org

Re-enter your e-mail address

teresa@sfstl.org

What is your marital status as of today?

I am single

Do you have driver's license information that you want to provide?

Yes  No

PREVIOUS NEXT

NEED HELP? SAVE CLEAR ALL DATA VIEW FAFSA SUMMARY EXIT

Email addresses are not required, but **strongly advised!** You will be required to enter it twice to confirm. This is the main way Federal Student Aid communicates with students.

Students are not required to provide a driver's license. There is no reason not to, but it will not prevent a student from moving forward with completing the FAFSA.

There are several possible options in the drop-down box; please be sure to remember that students are eligible for different aid.

Even if you are planning to eventually obtain a master's or a doctorate degree, please make sure to enter the degree you will be working on for the 2016-2017 aid year. It could cause mix-ups in the financial aid process.

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## Student Eligibility

Are you a U.S. citizen?

What will your high school completion status be when you begin college in the 2016-2017 school year?

What will your grade level be when you begin the 2016-2017 school year?

What degree or certificate will you be working on when you begin the 2016-2017 school year?

Are you interested in being considered for work-study?

Will you have your first bachelor's degree before you begin the 2016-2017 school year?

 Yes  No

Are you a foster youth or were you at any time in the foster care system?

Highest school completed by Parent 1

Highest school completed by Parent 2

PREVIOUS NEXT

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## School Selection

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

State	Missouri	Federal School Code	<input type="text"/>
City	<input type="text"/> (optional)	OR	
School Name	St. Louis Community College (optional)		
<input type="button" value="SEARCH"/> <a href="#">Search Tips</a>		<input type="button" value="SEARCH"/>	

Select a school from the Search Results table and click **Add >>** to add a school to the Selected Schools table.

### Search Results: 1

Sort By: Best Match   <a href="#">School Name</a>
<input type="checkbox"/> ST LOUIS COMMUNITY COLLEGE ST LOUIS, MO Federal School Code: 002469 <a href="#">i</a>

### Selected Schools

Select up to 10 schools
UNIVERSITY OF MISSOURI-COLUMBIA COLUMBIA, MO Federal School Code: 002516 <a href="#">Remove</a>
RANKEN TECHNICAL COLLEGE ST LOUIS, MO Federal School Code: 012500 <a href="#">Remove</a>
KENTUCKY STATE UNIVERSITY FRANKFORT, KY Federal School Code: 001968 <a href="#">Remove</a>
ST LOUIS COMMUNITY COLLEGE ST LOUIS, MO Federal School Code: 002469 <a href="#">Remove</a>

Search for schools here—remember, you can add **up to 10 schools!**

Don't forget to **ADD** the schools by clicking on this box after checking the school(s) you want to select. Unfortunately, some schools do consider placement order when reviewing. **We recommend entering schools alphabetically.**

## Dependency Determination

Were you born before January 1, 1991?

Yes  No

As of today, are you married?

Yes  No

At the beginning of the 2014-2015 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

Yes  No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015?

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, 2015?

Yes  No

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

Yes  No

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

Yes  No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

Yes  No

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

Yes  No

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

Yes  No

On or after July 1, 2013, were you homeless or were you self-supporting and at risk of being homeless?

Yes  No

PREVIOUS

NEXT

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EXIT

# Dependency Status

## Dependency Status Results

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

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

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

PREVIOUS

NEXT

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EXIT

Dependent students will need to know the marital status of their parents. An important change was made for 2014-2015: If a student's biological parents **BOTH live with the student, both of their financial information MUST be in the FAFSA, regardless of marital status.** An additional marital status option was available beginning on January 1<sup>st</sup>, 2014. That option will be “*Unmarried but living together*”. This will be for families where biological parents never married or, are divorced or separated, but still reside together.

By clicking on the link titled “parents”, one can read additional information and descriptions to best choose the correct marital status.

**P**  
**A**  
**R**  
**E**  
**N**  
**T**

### Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?  
Married or Remarried

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

What is your father's/stepfather's Social Security Number? - -	What is your father's/stepfather's last name? 
What is your father's/stepfather's first initial? 	What is your father's/stepfather's date of birth? (mmddyyyy) / /
What is your mother's/stepmother's Social Security Number? - -	What is your mother's/stepmother's last name? 
What is your mother's/stepmother's first initial? 	What is your mother's/stepmother's date of birth? (mmddyyyy) / /

Your parents' e-mail address

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

Your parents' number of family members in 2014-2015 (household size)  
If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.  
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2014 and June 30, 2015? Do not include your parents.

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

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## Parent Tax Information

 Application was successfully saved.

For 2014, have your parents completed their IRS income tax return or another tax return?

Will file 

For 2014, what will be your parents' tax filing status according to their tax return?

Married-Filed Joint Return 

PREVIOUS

NEXT

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CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

Both parents and students will see these questions, separately; *a dependent student will see these questions twice (once for parent's income/assets and once for student income/assets)*. Each will have to answer if they will file, are not going to file, or have already filed 2015 federal taxes. In addition, they should indicate their tax filing status according to that tax return.




By indicating “will file”, you will be prompted to **estimate** your 2015 tax information. You must include adjusted gross income, as well as earned wages.

Additionally, you may be asked to indicate whether or not you’ve received certain federal benefits.

Once taxes have been filed, you should **make a correction** with updated tax information. Information on this page and the screen on **page 19** will be transferred over directly if the **IRS Data Retrieval** function is used for 2015 taxes.


**PARENT**

### Parent Financial Information

 Your parents indicated they "Will file" a 2014 tax return.

If their 2014 income is similar to their 2013 income, use your parents' 2013 tax return to provide estimates for questions about their income. If their income is not similar, click **Income Estimator** for assistance estimating your parents' adjusted gross income, and answer the remaining questions about their income to the best of your ability.


Once your parents file, they **must** correct the FAFSA, changing 1) their filing status from "Will file" to "Already completed," and 2) their estimated answers to the final amounts on their 2014 tax return. At that time, they may be able to use the IRS Data Retrieval Tool to transfer their tax return information into the FAFSA.

What type of income tax return will your parents file for 2014?  
Select 

What was your parents' adjusted gross income for 2014?  
\$ .00 [INCOME ESTIMATOR](#)

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2014?  
\$ .00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2014?  
\$ .00

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

In 2013 or 2014, did your parents receive benefits from any of the federal benefits programs listed below? Check all that apply or check **None of the above**.

- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program ([SNAP](#))
- Free or Reduced Price Lunch
- Temporary Assistance for Needy Families ([TANF](#))
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- None of the above

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

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

Are you a parent?

Yes  No

### Student Signature

Student's Social Security Number   
Student's last name   
Student's date of birth

#### READ BEFORE PROCEEDING

and mailing it to us, YOU, THE STUDENT, certify that you:

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

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

Agree  Disagree

What is your (the student's) FSA ID?

Do not enter the FSA ID if you are not the student.

FSA ID Username or Verified E-mail Address

FSA ID Password

[Other options to sign and submit](#)

### Parent Signature

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

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

#### READ BEFORE PROCEEDING

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

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

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

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

Agree  Disagree

What is your (the parent's) FSA ID?

Do not enter the FSA ID if you are not the parent.

FSA ID Username or Verified E-mail Address

FSA ID Password

[Other options to sign and submit](#)

This question should always be left a “NO”; it is only marked otherwise if you pay someone to complete the FAFSA for you. **And you should never, ever pay for FAFSA help!** There are many free resources: see page 21!

**Both the student and one parent will sign electronically, using their FSA IDs!**

Both must read the accompanying statements and indicate agreement.

You are all finished—hit submit!

# That's great, but I still want help.

**Help text** is available and accessible for every question on the FAFSA if you apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You can also get free live help online via this website.

Free help is also online at: <http://www.studentaid.ed.gov/sites/default/files/2012-13-completing-the-fafsa.pdf>.

Contact the ***Federal Student Aid Information Center***: 1.800.4.FED.AID (1.800.433.3243) for assistance with any questions you have regarding your FAFSA!

The Scholarship Foundation of St. Louis offers **free** FAFSA Completion Clinics. Please call our offices, 314.725.7990, to schedule an appointment.

Take advantage of the Missouri Department of Higher Education's FAFSA Frenzy in 2014! Page 21 in your workbook includes a list of sites, dates, and times. ! All FAFSA Frenzy events are free and open to the public! For more information on FAFSA Frenzy Sites, please visit [www.dhe.mo.gov/ppc/ffsites.php](http://www.dhe.mo.gov/ppc/ffsites.php).

# 2016-2017 FAFSA Checklist

<b>Required Information</b>	<b>Where to Find It</b>
2015 Federal Income Tax Forms and, if applicable, Schedule K-1 (Form 1065)	Personal records or call the IRS at 800-829-1040—Allow 10 days processing.
2015 W2 Forms	Personal records or contact your employer(s) or call the IRS at 800-829-1040
Federal Student Aid ID (FSA ID)	
Student's driver's license number	Personal records
Social Security Number (both student and parent(s))	Personal records or call the Social Security Administration at 800-772-1213
Birth date (for both student and parent(s))	Personal records
Date student or parents were married, separated, divorced, or widowed.	Personal records
Current (day of FAFSA filing) cash, checking, savings account balances.	Personal records from bank
Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent(s)' home and retirement plans	Statements from the financial institution(s)

# Questions? Concerns?

**Robert Elam**

Student Advisor

The Scholarship Foundation of St. Louis

[felipe@sfstl.org](mailto:felipe@sfstl.org)

[www.sfstl.org](http://www.sfstl.org)