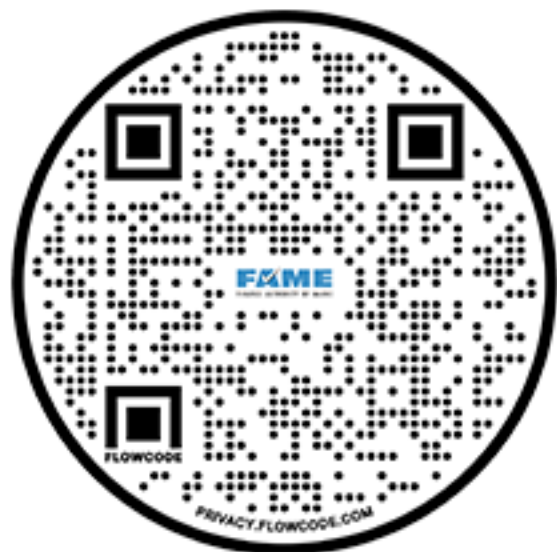


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# FAFSA Fridays Pell and Pathways

October 20, 2023

PRESENTED BY

**Mila Tappan, Manager of College Access and Outreach**

Here's what we're going to discuss!

- What Needs to Happen this Fall
- Expanded **Pell** Grant Eligibility and Transparency
- **Pathways** for Students with Unusual Circumstances or Homeless Youth



**Help Students Get Ready**

**Let's Recap What Needs to Happen  
This Fall!**



# Help Students Get Ready: Identify Contributors

## Identify Contributors

- If parents are **married and filed a 2022 joint tax return**, information for both parents will be required but only **one parent** will need an FSA ID.
- If parents are **married and filed 2022 taxes separately**, or if parents live together but aren't married, information for **both parents** will be required and both parents will need their own FSA ID.



# Help Students Get Ready: Identify Contributors

## Identify Contributors

If parents are **divorced, separated, or never married** and don't live in the same household, the parent who provides the **most financial support** will be required to provide information on the FAFSA and will need an FSA ID.

If that **parent is remarried** on the day the FAFSA is filed, information for their spouse will also be required and their **spouse will need their own FSA ID unless** they filed a 2022 joint tax return.



# Help Students Get Ready: Contributors Need an FSA ID

## Encourage *All* Contributors to Create an FSA ID

- **Contributors who *don't have*** an FSA ID should create an account early (**at least a week before** filing the FAFSA).
- Create an FSA ID account at **StudentAid.gov**
  - Individuals will need a **unique email address** that they can access so it must be verified.
  - Students **should not** use their high school email address. Instead, **create a new email address!**
  - Ideally provide and verify a mobile phone number.



# Help Students Get Ready: Contributors Need an FSA ID

## Encourage *All* Contributors to Create an FSA ID con't.

- **Contributors who *have*** an FSA ID account should **log into** StudentAid.gov to make sure they know their username and password.
  - *If unable to access account, **retrieve username and/or reset password**.*
  - If account was set up without a verified email address, **add and verify email address** now.
  - If needed, information can be **updated under “Settings.”**



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AN OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account 🔍

# Get Ready for Student Loan Payments

[Restarting Payments](#)

Making Payments for the First Time

POPULAR TOPICS

- [Apply for Aid Using the FAFSA® Form >](#)
- [Learn About Public Service Loan Forgiveness >](#)
- [Update on Student Loan Debt Relief >](#)
- [Complete a Master Promissory Note \(MPN\) >](#)
- [Complete Loan Entrance Counseling >](#)

**Considering School**  
*I'm thinking about going to college or a career school.*

**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*



# Help Students Get Ready: Who Will Start the FAFSA?

## Discuss Who Will Start the FAFSA?

- Once all contributors have been identified, discuss **who will start the FAFSA**.
- The individual who starts the FAFSA will need to **“invite”** others. This is how the student and parent sections of the FAFSA **get connected**.
- To invite others, the following information **must be provided**:
  - Legal name
  - Date of birth
  - Social Security number
  - Email address (can be different than FSA ID email)



# Help Students Get Ready: Consent and Approval

## Convey the Importance of “Consent and Approval”

- **All contributors** will need to provide consent and approval, or student will be **ineligible for aid**!
- This includes people **non-tax filers**, those who have filed for an **extension**, and those who file a **foreign** tax return.
- *If didn't provide consent and approve originally, go back into the FAFSA and **update**.*



# Expanded Pell Grant Eligibility and Transparency

# Three Pathways to Pell Grant Eligibility

**Pell Eligibility has been expanded!**

Three Ways to Determine Pell Grant Eligibility:

*Maximum  
Pell Grant*

*Calculated  
Pell Grant*

*Minimum  
Pell Grant*



# Today's Pell Grant Focus

## For today.....

- I'm going to focus on the criteria for Dependent Students.
- Similar criteria exists for Independent Students.
- We'll share a resource with all the criteria as a follow up to this training.

## Criteria for a Maximum Pell Grant

Parent not required to file federal income tax return

OR

Single parent with AGI  $> 0$  and  $< 225\%$  of poverty guideline for family size

OR

Parent NOT single parent and has AGI  $> 0$  and  $< 175\%$  of poverty guideline for family size

OR

Student's (under 33) parent died serving in armed forces after 9/11/01 or in line of duty as a public safety officer

## Criteria for a **Calculated Pell Grant**

Students not eligible for an automatic Max Pell Grant may be eligible for a calculated Pell Grant

Calculated Pell Grant = Max Pell Grant minus Student Aid Index (SAI)

### Example:

Max Pell = \$7,395 (may change for 2024-2025)

SAI = 1,005

**Calculated Pell = \$7,395 - 1,005 = \$6,390**



## Criteria for a Minimum Pell Grant

Student's parent is a single parent with an AGI  $\leq$  325% of poverty guideline for family size

OR

Student's parent is NOT a single parent and has an AGI  $\leq$  275% of poverty guideline for family size

**Minimum Pell Grant = 10% of Max Pell Grant**

For example, if the Maximum Pell Grant is \$7,500, Minimum Pell Grant would be \$750

# Pell Grant Transparency and Early Awareness

## Early Awareness – Pell Look Up Tables!

Ability for students and families to determine if student eligible for a maximum or minimum Pell Grant before a FAFSA is filed.

**Example:** Dependent Student's Parent is Single

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	★ Max Pell Parent AGI Limit (225% of Poverty Guideline)	★ Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$18,310	\$41,198	\$59,508
3	\$23,030	—————→ \$51,818	—————→ \$74,848
4	\$27,750	\$62,438	\$90,188
5	\$32,470	\$73,058	\$105,528
6	\$37,190	\$83,678	\$120,868
7	\$41,910	\$94,298	\$136,208
8	\$46,630	\$104,918	\$151,548
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

# Pell Grant Transparency and Early Awareness

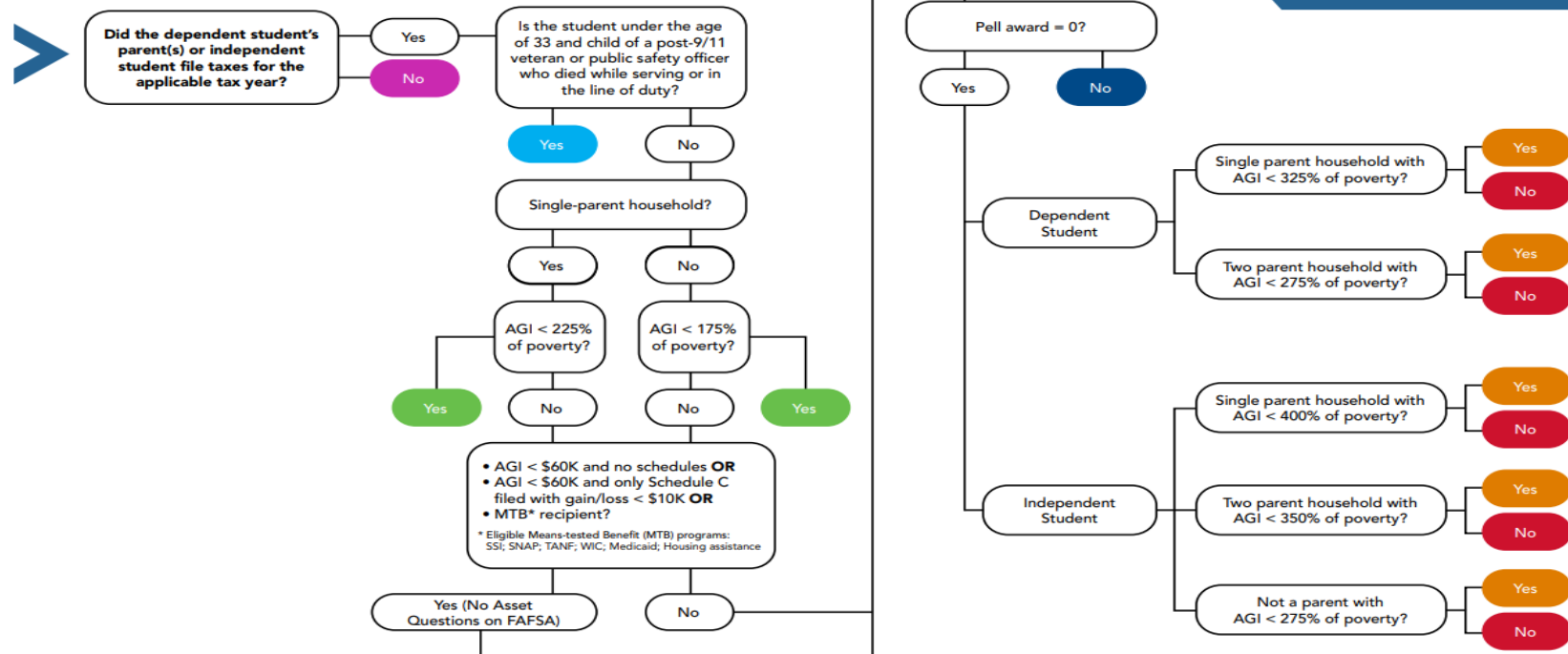
**Example:** Dependent Student's Parent is **not** a Single Parent

Student's Parent is <b>not</b> a Single Parent			
Family Size	2022 Poverty Guideline	★ Max Pell Parent AGI Limit (175% of Poverty Guideline)	★ Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	—————→ \$48,563	—————→ \$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

Pell Look Up Tables (including for Independent Students) can be found here:  
[2024-25 DRAFT SAI Guide - Eligibility for Max-or-Min Pell Grant Resource \(ed.gov\)](#)

## FEDERAL METHODOLOGY STUDENT AID ELIGIBILITY DETERMINATION EFFECTIVE 2024-25 FAFSA

This tool is intended to help FAAs visualize how eligibility for Pell grants and other aid will be determined under the provisions of the 2021 Consolidated Appropriations Act. This is not a representation of the applicant experience or actual FAFSA questions.



**Maximum Pell:**  
Auto -1,500 SAI - Other aid types based on SAI.  
No Asset Questions on FAFSA.

**Maximum Pell:**  
Auto 0 SAI - Other aid types based on SAI. No asset questions on FAFSA.

**Maximum Pell:**  
Other aid types based on SAI.

**Pell Amount Stays at Calculated Amount:**  
Other aid types based on SAI.

**Minimum Pell:**  
Other aid types based on SAI.

**No Pell:**  
Other aid types based on SAI.





# Pathways for Students with Unusual Circumstances or Homeless Youth

### Professional Judgment (PJ)

Guidance provided on November 4, 2022, defined two categories of professional judgment:

#### Special Circumstances

refer to changes in financial situations that justify an aid administrator adjusting **data elements**

- Recent unemployment
- Unusual expenses
- Divorce/separation

#### Unusual Circumstances

refer to the conditions that justify an aid administrator making a **dependency override** based on a unique situation

- Parental abandonment
- Abuse
- Parent incarceration



## Professional Judgment – Guidance starting with the 2023-2024 Award Year

### Assisting Students with Unusual Circumstances

- Definition of acceptable documentation has been expanded for student with unusual circumstances (dependency override) and is **applicable starting with the 2023-2024 award year**:
- **Acceptable documentation may include** (these are just a few):
  - A **documented interview** between student and financial aid administrator;
  - A documented phone call or written statement from a representative of a **TRIO program** that confirms the circumstances and person's relationship to the student;
  - A documented determination of independence made by a **financial aid administrator at another school** in the same or prior award year; or
  - A documented phone call or written statement with a **state, country, or tribal welfare agency**.



## Assisting Students with Unusual Circumstances

- Adjustments for unusual circumstances (dependency overrides) will **carry forward** for each subsequent year at the same school unless:
  - the student informs school that circumstances have changes; or
  - the school has conflicting information about the student's independence.
- Schools must make a determination of a student's dependency status and provide a financial aid offer in a **timely manner** (60 days).

For additional information see Dear Colleague Letter (Gen-22-15):

<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2022-11-03/fafsar-simplification-act-changes-implementation-2023-24>



## Provisional Independence – New for the 2024-2025 FAFSA

### Provisional Independence

- **New process** for students with unusual circumstances who cannot provide parent information on the FAFSA.
- Students will be **allowed to complete the FAFSA as independent** students (submit w/o parent information).
- **SAI to be calculated** and student will receive an estimate of their Federal Pell Grant eligibility
- Final determination subject to approval of **documentation** submitted to their school.

## Provisional Independence – New for the 2024-2025 FAFSA

**FAFSA**® FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Unusual Circumstances

*This information will help us evaluate the student's ability to pay for school.*

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents and have not been adopted;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents and have not been adopted.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☒ Yes ☐ No

Previous Continue



## Professional Judgment – Unaccompanied Homeless Youth

### Assisting Unaccompanied Homeless Youth




To be considered an unaccompanied homeless youth on the FAFSA, an individual must be a youth who is:

- unaccompanied **and** homeless youth **or**
- unaccompanied, self-supporting **and** at risk of being homeless.

## Assisting Unaccompanied Homeless Youth

- Financial Aid Administrators (FAA) **are required** to consider documentation from the following eligible authorities **sufficient**:
  - a local educational agency **homeless liaison**;
  - the director or designee of an **emergency or transitional shelter**, homeless youth drop-in center or other program serving individuals who are experiencing homelessness;
  - the director or designee of a **TRIO** or GEAR UP grant; or
  - an **FAA at another institution** who documented the student's circumstances in the same or prior award year.
- If the student has received a documented determinations from one of these authorities, the **school must not request additional documentation, proof, or statements** unless it has conflicting information.

# Unaccompanied Homeless Youth

**FAFSA**® FORM 2024-25  Parent  Save  FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☒ Yes ☐ No

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

☐ Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

☐ The student's high school or school district homeless liaison or designee

☐ Director or designee of a project supported by a federal TRIO or GEAR UP program grant

☐ Financial aid administrator (FAA)

☒ None of these apply.

Previous Continue

## Assisting Unaccompanied Homeless Youth

- If student is unable to provide documentation, FAFSA pathway is the same as for Provisional Independent Status students.
- FAA must make the determination as to whether student is an unaccompanied homeless youth.
- Decisions must be:
  - Based on a **written statement from**, or **documented interview** with the student that confirms that they are an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting; and
  - Made **without regard to the reasons** that the student is unaccompanied and/or homeless.

## Assisting Unaccompanied Homeless Youth

As with unusual circumstances, these determinations carry forward to the next year unless:

- the school has conflicting information; or
- the student informs the school that their circumstances have changed.

For additional information see Dear Colleague Letter (Gen-23-06):  
<https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2023-04-14/unaccompanied-homeless-youth-determinations-update>







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