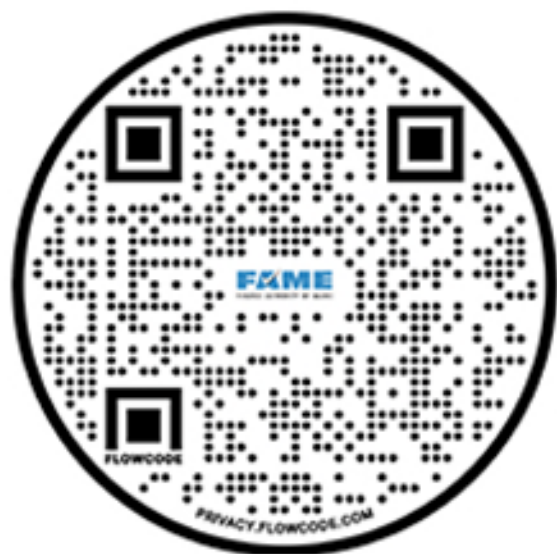


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The 2024-2025 FAFSA is Coming Soon!

December 13, 2023

PRESENTED BY

Mila Tappan, Manager of College Access and Outreach

Here's what we're going to discuss!

- **Recent updates** from Federal Student Aid
- What Needs to Happen for Student and Families to **Get Ready**
- FSA ID Update – Process for **Parents Without a Social Security Number**
- FAFSA **Process** Changes
- FAFSA **Formula** Changes



Recent Update from Federal Student Aid

Update from Federal Student Aid – 11/15/23

- Students and families will be able to complete and submit FAFSA forms online **by Dec. 31**.
- Schools will begin receiving aid eligibility information, including Institutional Student Information Records (ISIRs), by the **end of January 2024**, with information from paper FAFSAs to follow.
- We're recommending that students **wait to file until a week to ten days** after the FAFSA has been released.



Recent Update from Federal Student Aid

Update from Federal Student Aid – 11/15/23

- Additionally, students will also be able to make corrections and updates at the **end of January 2024**.
- Institutions will be able to make corrections in the following weeks.
- Students will be notified of their **Student Aid Index or SAI** (renamed EFC) and Pell Grant eligibility when the FAFSA is submitted but the **FAFSA Submission Summary (FSS)** (renamed Student Aid Report or SAR) won't be available until approximately February.
- If FSS is needed for a scholarship, check with the organization. Worthington will accept a copy of the submission confirmation email.



Help Students Get Ready

**What Needs to Happen for Students
and Families to Get Ready?**



Help Students Get Ready: A Few Basics

Federal Student Aid Account (FSA ID)

- **First step** in the FAFSA filing process.
- Accounts are created at StudentAid.gov.
- When an account is created, individuals set up a **username and password (referred to as an FSA ID)**.
- An FSA ID is required to access the FAFSA and all Federal Student Aid processes and serves as legal signature.
- When creating an account, individuals provide identifying information **including their Social Security number** (slightly different process for those who don't have an SSN) so their identity can be verified.



Help Students Get Ready: A Few Basics

Contributors

- A **new term** on the FAFSA.
- A contributor is anyone providing information on the FAFSA who is required to:
 - provide **consent and approval** (which allows IRS to disclose their **federal tax information (FTI)**, and the DoE to use their FTI and redisclose their FTI to schools and organizations), and
 - have their **own FSA ID**.
- The student is always a contributor.
- Other possible contributors include the parent, the parent's spouse, and student spouse.



Help Students Get Ready: Identify Contributors

Identify Parent 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

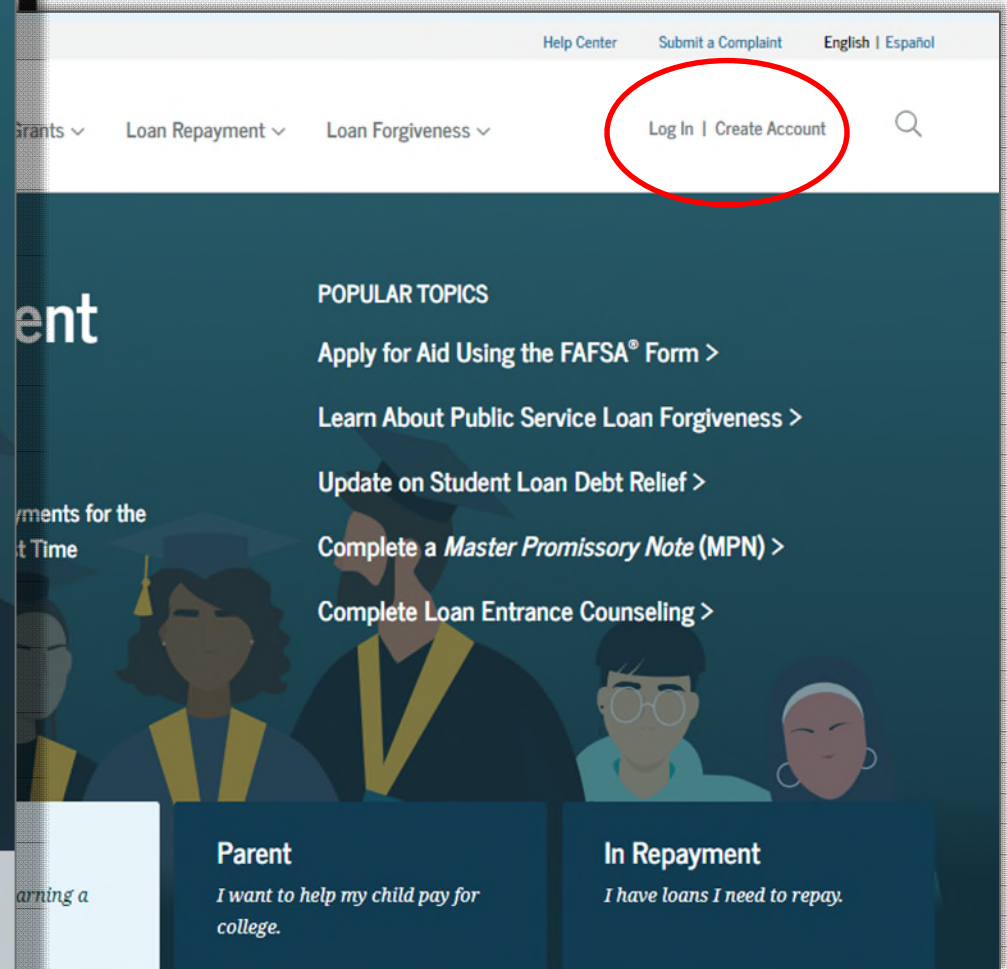
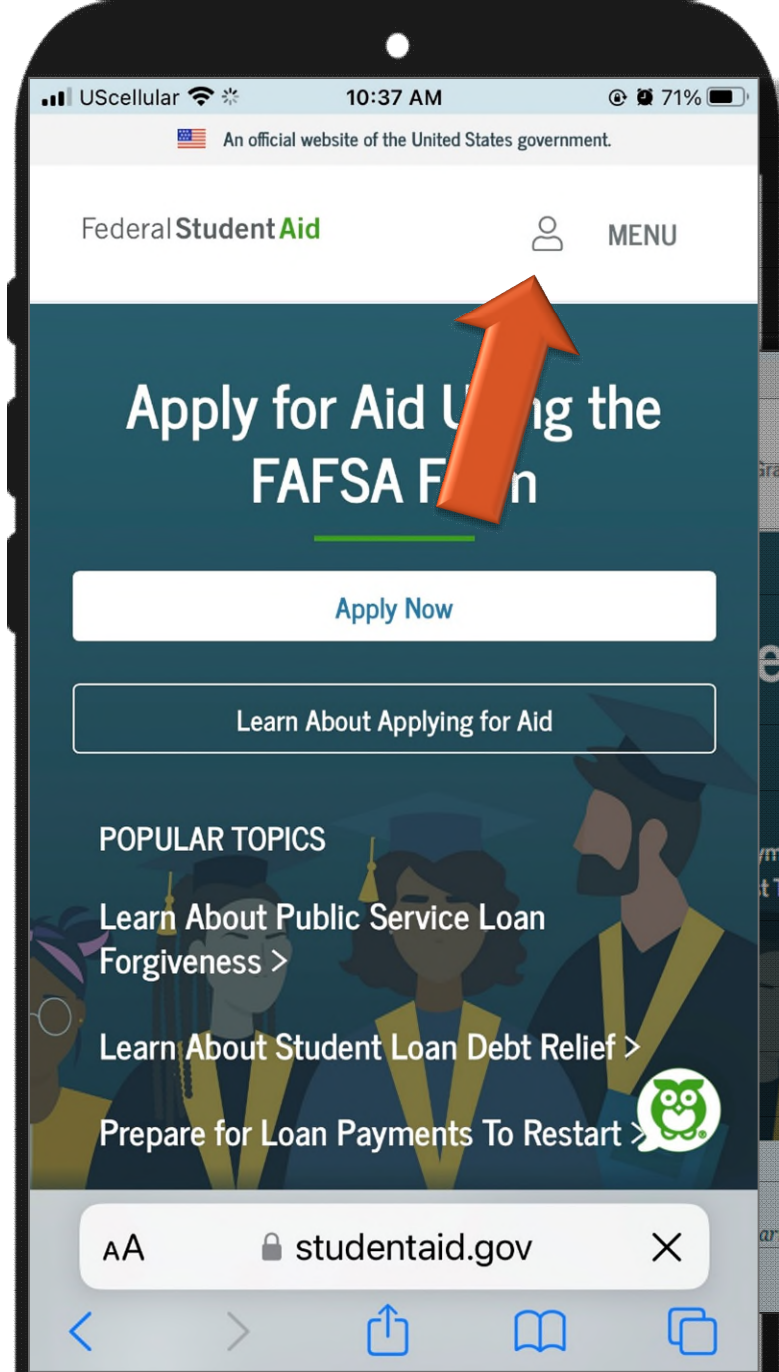
- Contributors who *don't have* an FSA ID should create an account early (**at least a week before** filing the FAFSA).
 - If FSA ID has not been authenticated **manual entry of all tax related questions** will be required.
- Create an FSA ID account at StudentAid.gov
 - Individuals will need a **unique email address** that can be accessed as 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.”**





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 **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**.*

Consent and Approval

FAFSA FORM 2024-25 Student: Raya Tran Save FAFSA Menu

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA* form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(d)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C. 6103(d)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

Frequently Asked Questions

Who should provide consent?

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

What happens after I provide consent?

What happens if I revoke consent?

What happens if I decline consent?

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

Previous Decline **Approve**



FSA ID Creation for Parents without a Social Security Number



FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- **Currently, individuals must have an SSN** to create a Federal Student Aid account, referred to as an FSA ID (username and password).
- When an FSA ID is created, the individual's name, date of birth and SSN **are matched with the Social Security Administration** to verify the individual's identity.
- **With the rollout of the 2024-2025 FAFSA**, parents without a SSN will be able to create an FSA ID.

Students need to be U.S. citizens or eligible non-citizens and have an SSN (except for students from the freely associated states) – no change.



FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- Process for creating an FSA ID when a parent doesn't have an SSN is similar to process for those who do.
- Start by going to **StudentAid.gov** and clicking on **“Create Account”** (same for everyone!).
- The first step is to provide personal information, including SSN, if applicable.

FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- If the parent doesn't have an SSN, they will click the **new box** under the SSN that says, "I don't have a Social Security number."

Create an Account

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name
Jesse

Middle Initial
C

Last Name
Faden

Date of Birth
Month: 09 Day: 07 Year: 1991

Social Security Number

☐ I don't have a Social Security number.

Cancel Continue

FSA ID Creation for Parents Without a Social Security Number (SSN)

Federal Student Aid
BY OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account 🔍

Create an Account

Step 1 of 7

Personal Information

I understand that I'll be required to provide accurate information and that the account is true and correct and that I am not providing false or misleading information.

If I'm not the person I claim to be, I should exit this form now. I understand that I may be subject to penalties for providing false information.

First Name
Jesse

Middle Initial
C ⓘ

Last Name
Faden

Date of Birth
Month Day Year
09 07 1991

Social Security Number
ⓘ

☒ I don't have a Social Security number.

Warning: Your Account Will Be Limited Without SSN

If you create an account without an SSN, you'll be limited in what you can do. You should only continue creating an account without an SSN if one of the following statements is true for you:

- ☒ I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
- ☒ I am a citizen of the [Freely Associated States](#) and need to complete the FAFSA® form online.

Note: Any previously completed FAFSA forms won't be linked to your account. You will still be able to access information from 2023-24 FAFSA form if you use your identifiers on the FAFSA roles page.



FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- Parent will create a username and password
- Parent **must enter a unique email address** (this is the case with all new accounts)
- Parent **must provide mailing address**
- Providing a cell phone number is optional but strongly recommended (must be unique)
- Remaining steps are the same as for those with an SSN except that there is **an additional step**.

FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- After what is normally the last screen, parents will see a screen with **four** questions.
- There is **no credit check** and no credit history is required.
- Parent will have only **one try** to answer the questions.

Create an Account

Step 7 of 7

Identity Verification

One last step! We're required to ask additional questions when you don't have a Social Security number (SSN) to verify your identity. You must answer these to finish creating your account.

The results of the identity verification will be displayed on the next page—note that you won't be able to return to this page to answer these questions again.

Which of the following is the street name of your most recent previous address?

☐ Florida Ave NW

☐ Sesame Street

☐ Langston Pkwy

☐ None of the above

Which of these phone numbers have you ever used previously?

☐ (316) 775-5152

☐ (970) 680-6586

☐ (328) 791-0911

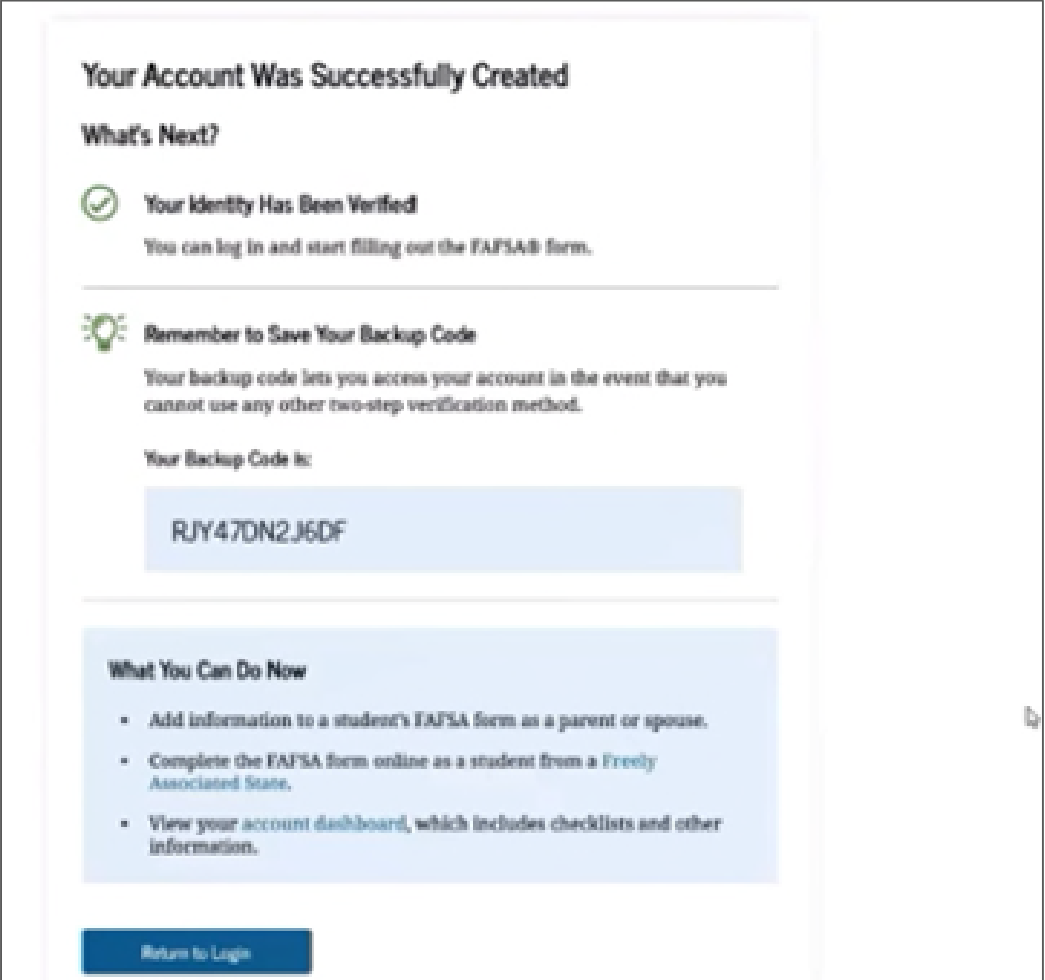
☐ None of the above

Which of the following is a current or previous employer?

FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- If parent answers **all four questions correctly**, they will see this screen.
- The **FSA ID can be used immediately** to complete the FAFSA.



The screenshot shows a confirmation page for a newly created FSA ID. The main heading is "Your Account Was Successfully Created". Below this, under the heading "What's Next?", there is a green checkmark icon followed by the text "Your Identity Has Been Verified" and a subtext "You can log in and start filling out the FAFSA® form." Below this is a lightbulb icon followed by the heading "Remember to Save Your Backup Code" and a subtext "Your backup code lets you access your account in the event that you cannot use any other two-step verification method." The backup code "RJY47DN2J6DF" is displayed in a light blue box. At the bottom, there is a section titled "What You Can Do Now" with three bullet points: "Add information to a student's FAFSA form as a parent or spouse.", "Complete the FAFSA form online as a student from a [Freely Associated State](#).", and "View your account dashboard, which includes checklists and other information." A blue button labeled "Return to Login" is at the bottom.

Your Account Was Successfully Created

What's Next?

✓ **Your Identity Has Been Verified**
You can log in and start filling out the FAFSA® form.

💡 **Remember to Save Your Backup Code**
Your backup code lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code is:

RJY47DN2J6DF

What You Can Do Now

- Add information to a student's FAFSA form as a parent or spouse.
- Complete the FAFSA form online as a student from a [Freely Associated State](#).
- View your account dashboard, which includes checklists and other information.

[Return to Login](#)

FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- If all four questions were **not answered accurately**, they will see this screen.
- The parent will **need to call** to confirm their identity.

The screenshot shows a web page titled "Your Account Was Created But You Need to Contact Us" with the subheading "What's Next?". It contains three main sections: 1. "Call to Confirm Your Identity" with a phone icon and text stating that information couldn't be verified and providing a phone number (1-800-433-3243). 2. "Remember to Save Your Backup Code" with a lightbulb icon, explaining the purpose of the backup code and displaying the code "RJY47DN2J6DF" in a blue box. 3. "What You Can Do After We Verify Your Identity" with a list of three actions: adding information to a student's FAFSA form, completing the FAFSA form online, and viewing the account dashboard. A "Return to Login" button is at the bottom.

Your Account Was Created But You Need to Contact Us
What's Next?

Call to Confirm Your Identity
We couldn't verify the information you provided. Call us at 1-800-433-3243 to confirm your identity.

Remember to Save Your Backup Code
Your backup code lets you access your account in the event that you cannot use any other two-step verification method.
Your Backup Code is:
RJY47DN2J6DF

What You Can Do After We Verify Your Identity

- Add information to a student's FAFSA form as a parent or sponsor.
- Complete the FAFSA form online as a student from a [Privately Accredited State](#).
- View your account dashboard, which includes checklists and other information.

[Return to Login](#)



FSA ID Creation for Parents Without a Social Security Number (SSN)

ID VERIFICATION FOR INDIVIDUALS WITHOUT SSN'S - PROCESS

Federal Student Aid
an office of the U.S. DEPARTMENT OF EDUCATION

- Contact FSAIC at 1-800-433-3243
- A Customer Service Representative will look up your account and initiate the identity verification process
- You will receive an email with a case number and instructions for providing the proper documentation for us to verify your identity
- Submit the required documentation
- Within 1-3 days FSA will provide an email confirming that your identity has been verified

FSA ID Creation for Parents Without a Social Security Number (SSN)

ID VERIFICATION FOR INDIVIDUALS WITHOUT SSN'S – REQUIRED DOCUMENTS

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

- Completed Attestation Form
 - Will be available on StudentAid.gov
- Proof of Identity:
 - ONE of the following forms of ID
 - Driver's License
 - State or City Identification Card
 - Foreign Passport

OR

- A UTILITY BILL + ONE of the following forms of ID
 - Municipal identification card
 - Community ID
 - Consular identification card



FSA ID Creation for Parents Without a Social Security Number (SSN)

Creating an FSA ID

- If not able to answer knowledge-based verification question, process is **very similar to current ID account recovery** process.
- Case number assigned and instructions for providing proper documentation **will be emailed**.
- When calling FSA, customer service support will be available in **multiple languages** (details will be added to the website).
- FSA training held on November 2 can be found in the **FSA Training Center** at fsatraining.ed.gov (must set up account to access).

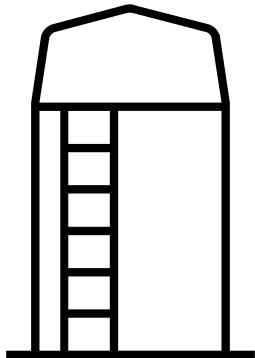


FAFSA Process Changes

FAFSA Process Changes

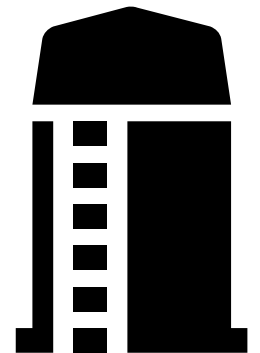
2024-25 FAFSA is a ***Roles-Based*** form

Students will log in and see **only** student-related questions.



Either student or parent can start the FAFSA and they will “**invite**” the other to complete the FAFSA.

Contributing parent(s) will log in and see **only** parent-related questions.




FAFSA Process Changes


The screenshot shows the FAFSA 2024-25 welcome interface. At the top left is the FAFSA logo with 'FORM 2024-25'. The header features a light blue background with hot air balloon illustrations. A central banner reads 'Welcome, Raya, to the FAFSA® Form'. Below this, a green line indicates the user's role: 'I am starting the FAFSA form as a'. Two options are presented: 'Student' (selected with a blue radio button and a graduation cap icon) and 'Parent' (unselected with a grey radio button and a family icon). At the bottom, there are 'Previous' and 'Continue' buttons.

FAFSA® FORM 2024-25

Welcome, Raya,
to the FAFSA® Form

I am starting the FAFSA form as a

☒ Student 

☐ Parent 

Previous Continue

Either the student or the parent can start the FAFSA

FAFSA Process Changes

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Invite Parents to your FAFSA® Form

You will need to provide information for your parents
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.
Please make sure to provide information that your parents would use to login to StudentAid.gov.

Parent

First Name
Alcina

Last Name
Tran

Date of Birth
Month: 05 Day: 05 Year: 1973

Parent Spouse optional

First Name

Last Name

Date of Birth
Month: Day: Year:

When inviting a parent, the student **must** provide parent's legal name, date of birth, SSN (unless parent doesn't have one), and email address.

If the student starts the FAFSA and is dependent they will need to *invite their parent(s)* to complete the FAFSA

Social Security Number (SSN)

SHOW ⓘ

☐ My parent doesn't have a SSN

Email Address

alcinatran@school.edu

Confirm Email Address

alcinatran@school.edu

Invite Parent

Social Security Number (SSN)

HIDE ⓘ

☐ My parent doesn't have a SSN

Email Address

Confirm Email Address

Invite Parent

Previous Continue

Discuss Who Will Start the FAFSA

- Students and parent(s) should discuss **who will start the FAFSA**.
- Whoever starts the FAFSA will **“invite”** the other contributors.
 - Once the invite is sent, the other contributor can log in and start to file their section of the FAFSA.
- This “invitation” is how the student and parent sections of the FAFSA **get connected**.
 - If correct information is not provided, there will be no FAFSA to link to.
- Two-step verification will be required **every time** a student or parent uses their FSA ID.



FAFSA Formula Changes

Changes to Income Reporting

- Almost all income questions will come directly from the Federal Income Tax Return.
 - The IRS Data Retrieval Tool (SRT) is gone and replaced with a Direct Data Exchange (DDX).
 - **Federal Tax Information (FTI)** will be imported into the FTI module and will not show on the FAFSA or FAFSA Submission Summary (FSS).
 - Manual entry of federal tax information will only be required in very limited situations.
 - Individuals are still required must provide consent and approval for student to be eligible for federal financial aid.
 - **EVERYONE** must provide consent and approval – even nontax filers!

Changes to Income Reporting

- The **untaxed income page is gone**, and individuals will no longer be asked to report the following on the FAFSA:
 - Untaxed contributions to retirement
 - Worker's Compensation
 - **Cash support and other money paid on the student's behalf**
 - This change means that:
 - Gifts to the student will no longer be reported as untaxed income.
 - Qualified distributions from 529 plans that are owned by a grandparent, aunt, uncle, etc. will no longer affect aid eligibility.



FAFSA Formula changes

Number in College

- The **parent SAI will no longer be divided by number of children in college** at the same time.
- The question **will remain** on the FAFSA.
- Families can request a **special circumstances review** if impacted by the number in college.

Applicants Exempt from Asset Reporting

- No asset questions for:
 - Families receiving **federally means tested benefits**
 - ✓ SSI, SNAP, TANF, WIC, Medicaid, and Federal Housing Assistance, Free and Reduced Lunch, and Earned Income Tax Credit
 - ✓ No additional income threshold
 - Most people with an income **less than \$60K** (depending on tax schedules)

Changes in Reportable Assets

- Certain previous **exclusions from assets** have been **dropped**:
 - Small, family-owned businesses
 - Family farm (primary residence is still excluded)
- Because there is no longer an untaxed income section, **child support received** is reported in the asset section.

- **FAME FAFSA Simplification Resources**
 - [FAMEmaine.com/FAFSASimplification](https://famemaine.com/FAFSASimplification)
 - Recordings and slide deck from previous trainings and FAFSA Fridays
 - October's FAFSA Friday focused on Pell Grants and Pathways
 - Ten Important Changes to the FAFSA handout
 - Glossary of Terms
 - Case Studies
- **The 2024-2025 FAFSA Prototype**
 - <https://fsapartners.ed.gov/fafsa-prototype/2425>
 - Access Code: prototype2425
- **Financial Aid Estimator**
 - [Federal Student Aid Estimator | Federal Student Aid](#)



Resources

January's Wednesday Webinar

Filing the 2024-2025 FAFSA

January 10, 2024

1:00 – 2:30

To register go to: FAMEmaine.com/events



Thank you for joining us today!

Find more FREE resources and information at
FAMEmaine.com/education.

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PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717