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Better FAFSA: What You Need to Know

Presented by:

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FAFSA Simplification represents the most significant overhaul of the FAFSA in **40 years**.

The FAFSA **process, form, and formula** have all being updated.

The 2024-2025 FAFSA was rolled out as part of a “**soft launch**” on **Saturday, December 30**.



Update from Federal Student Aid – 11/15/23

- Schools won't begin receiving FAFSA records until the **end of January 2024**.
- We're recommending that students **wait to file until a week to ten days** after the FAFSA has been released.
- Students won't be able to make corrections and updates at the **end of January 2024**.
- Schools will be able to make corrections in the following weeks.

Update from Federal Student Aid – 11/15/23

- Students will be notified of their **Student Aid Index or SAI** (renamed EFC) and Pell Grant eligibility when the FAFSA is submitted.
- However, the **FAFSA Submission Summary (FSS)** (renamed Student Aid Report or SAR) won't be available until approximately February.
- If the FSS is needed for a scholarship, check with the organization. Worthington will accept a copy of the submission confirmation email.

Federal Student Aid Account (FSA ID)

- **First step** in the FAFSA filing process.
- 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.
- Every time an FSA ID is used, two-step verification will be required.

Federal Student Aid Account (FSA ID)

- When creating an account, individuals provide identifying information including their Social Security number (SSN).
- Individuals **without an SSN** can now create an account.
- Accounts are created 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!

Who Needs an FSA ID? All Contributors

- **Every contributor** must have **their own FSA ID**.
- A contributor is anyone providing information on the FAFSA who is required to:
 - provide **consent by clicking 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).
- The student is always a contributor.
- Other possible contributors include the parent, the parent's spouse, and student spouse.

Determining 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.

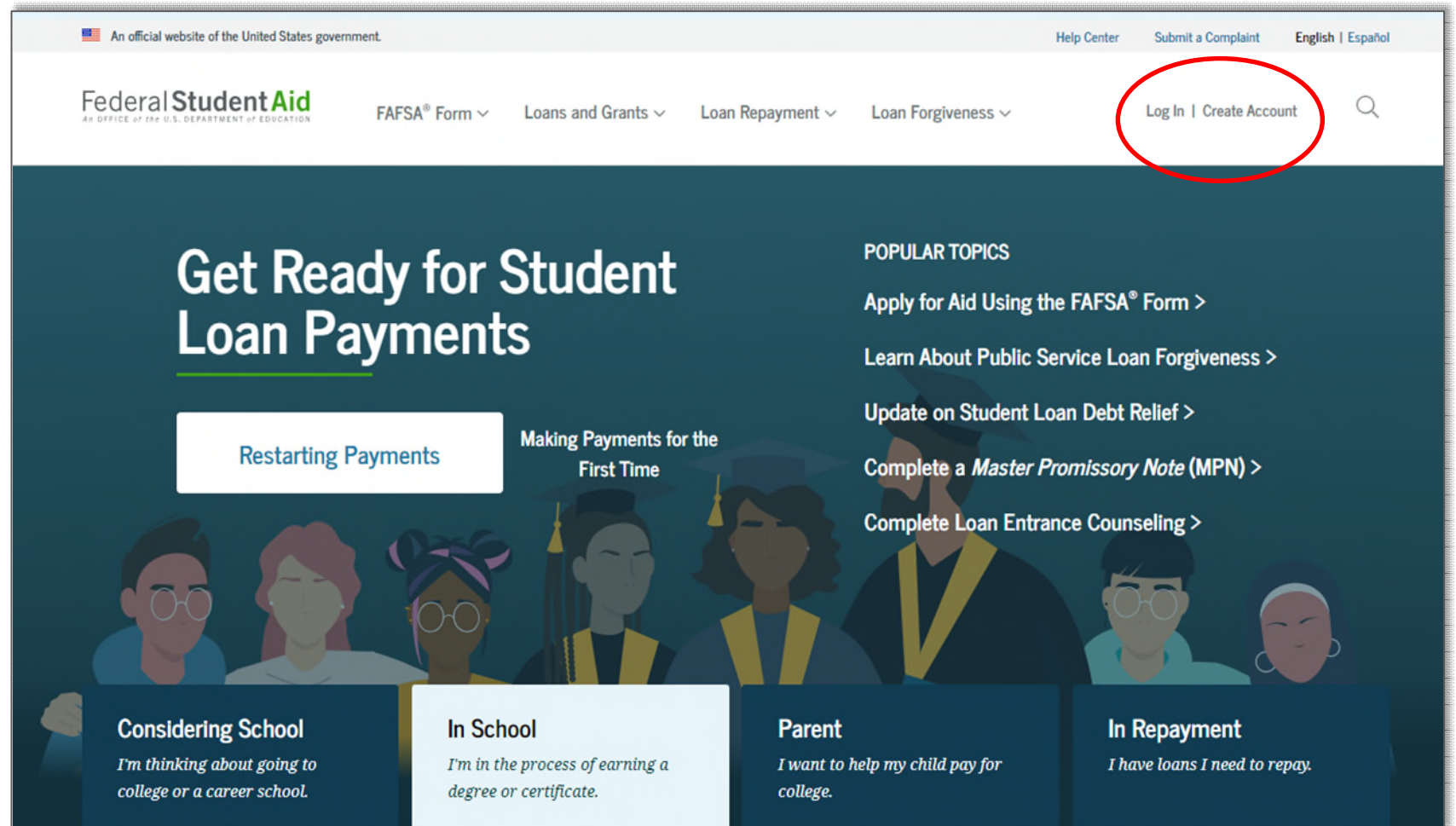
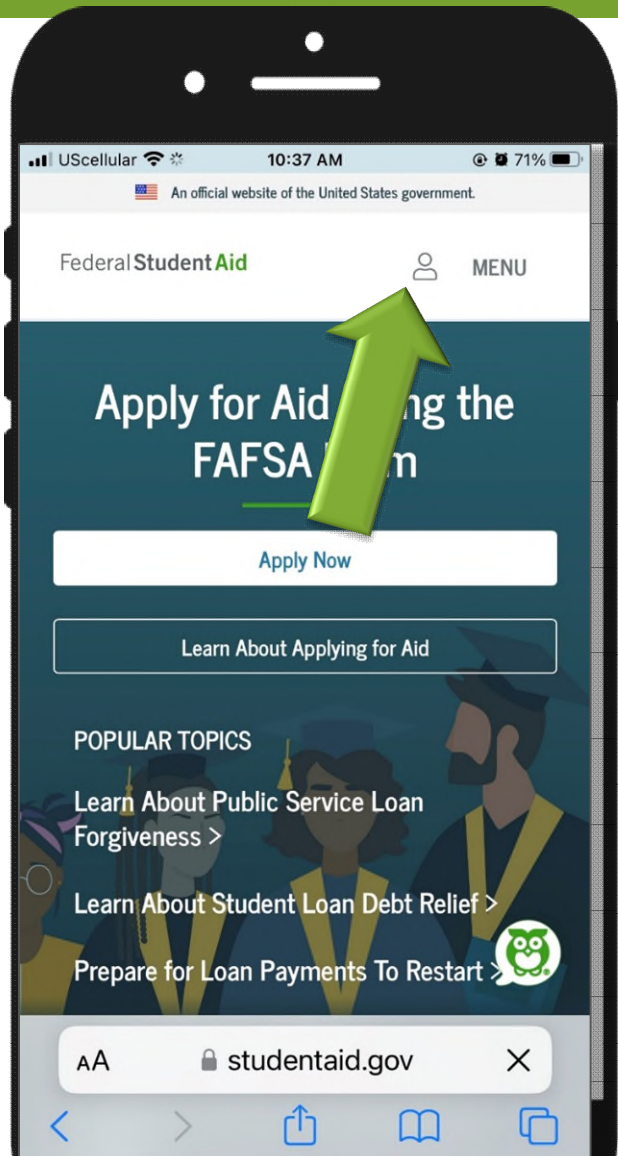
Determining Parent Contributors

- 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.

Contributors Must Create Federal Student Aid

Contributors without an FSA ID should create an account at least **several days prior to** filing the FAFSA.

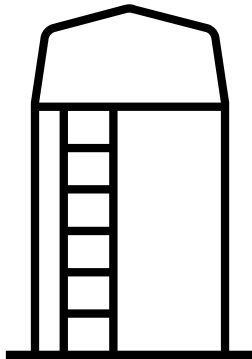
- If FSA ID has not been authenticated **manual entry of all tax related questions** will be required.
- **Important Note:** An individual can only have one FSA ID. If you already have one (because of your schooling or loans or you have an older child) you will use that same FSA ID.



Filing the FAFSA

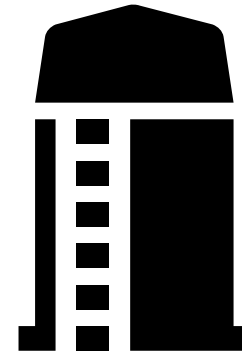
2024-25 FAFSA is a *Roles-Based* form

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 (except in some scenarios – more to come.....)



Either the Student or the Parent can start the FAFSA!





The image shows the FAFSA Form 2024-25 welcome screen. At the top left is the FAFSA logo with 'FORM 2024-25' next to it. The background features a light blue sky with two hot air balloons (one orange and white striped, one teal and white striped) and small blue balloons. A dark blue banner in the center reads 'Welcome, Mila, to the FAFSA® Form'. Below the banner, there is a text prompt 'I am starting the FAFSA form as a' with two green lines for input. Underneath are two radio button options: 'Student' with a blue graduation cap icon and 'Parent' with a green family icon. At the bottom, there are two buttons: 'Previous' (light blue) and 'Continue' (dark blue).

FAFSA® FORM 2024-25

Welcome, Mila,
to the FAFSA® Form

I am starting the FAFSA form as a

☐ Student 

☐ Parent 

Previous Continue

If the student starts the FAFSA they will:

- see four “onboarding screens” w/ videos (What is the FAFSA, Contributors to the FAFSA, What to Expect, and After Submitting the FAFSA);
- **review student identify information**; and
- answer questions that **determine dependency**:
 - Personal circumstances;
 - Other circumstances (homelessness); and
 - Unusual circumstances


If **dependent**, they will see the following:

The screenshot shows the FAFSA 2024-25 form for a parent of Margo Whittier. The progress bar at the top indicates the user is on the 'Personal Circumstances' step (1 of 5). The 'Student Dependency Status' section shows the student is a 'Dependent Student'. Below this, the 'Apply for a Direct Unsubsidized Loan Only' section asks if the student's parents are unwilling to provide information. The 'No' option is selected, and a green arrow points to it from the right. The 'Yes' option is also visible. At the bottom, there are 'Previous' and 'Continue' buttons.

FAFSA[®] FORM 2024-25 Parent of Margo Whittier Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Dependency Status

 **Dependent Student**
The student is a dependent student. This means information about the student's parent(s) must be provided on the FAFSA[®] form. This information helps determine how much federal student aid the student is eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information? ⓘ

If you select "Yes," a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan only.

☐ Yes ☒ No

Previous Continue


Answer **NO** if you want your student to be considered for all types of aid and are willing to provide parent information.

Student will then share information about their parent(s) and “invite” parent to complete their section of the FAFSA:

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.

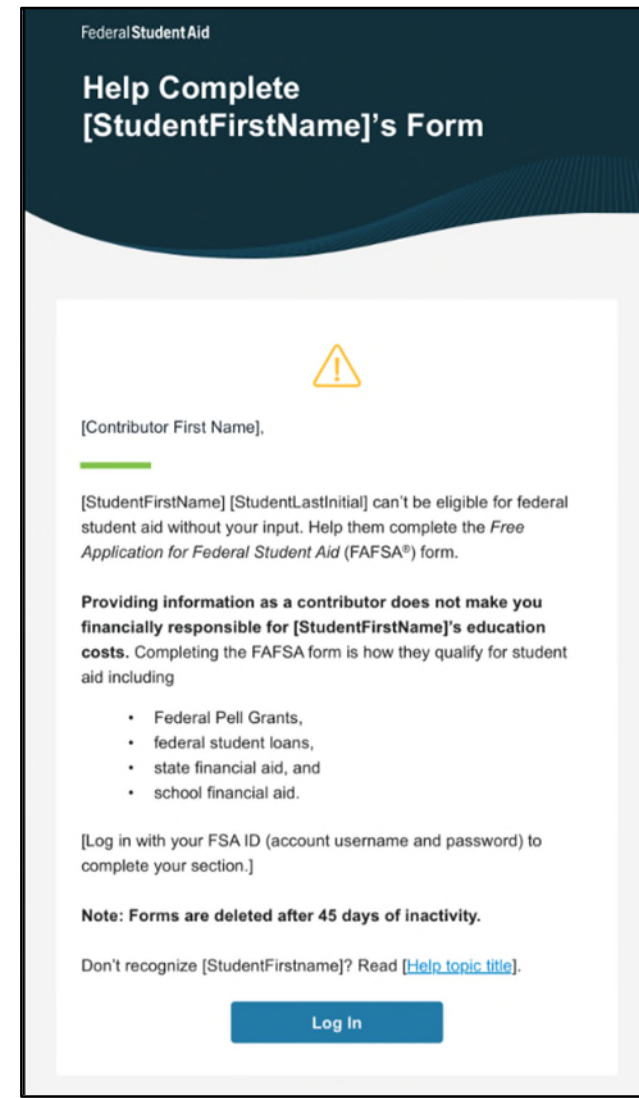
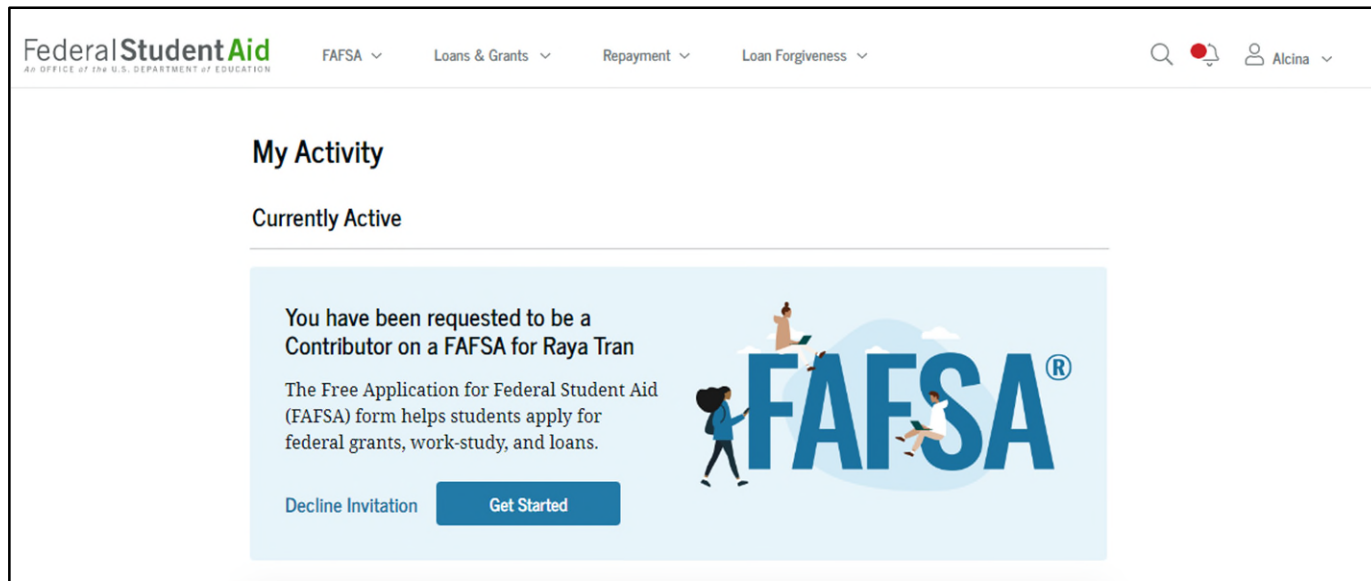
Parent	Parent Spouse optional
First Name Alcina	First Name
Last Name Tran	Last Name
Date of Birth Month Day Year 05 05 1973	Date of Birth Month Day Year

Social Security Number (SSN)	Social Security Number (SSN)
<input type="text"/> SHOW ⓘ	<input type="text"/> HIDE ⓘ
<input type="checkbox"/> My parent doesn't have a SSN	<input type="checkbox"/> My parent doesn't have a SSN
Email Address alcinatan@schoool.edu	Email Address
Confirm Email Address alcinatan@schoool.edu	Confirm Email Address
<input type="button" value="Invite Parent"/>	<input type="button" value="Invite Parent"/>

Student will then continue and complete these sections:

- **Demographic** information (including gender, ethnicity, citizenship, student high school, etc.)
- **Student financials**
- **Colleges** – list all colleges they are considering (up to 20 colleges can be added)
- Review and signature

Parent will receive email with link or
can go directly to **StudentAid.gov**



Parent will then complete the **parent section** which includes:


- Onboarding screens
- Providing of **consent and approval**
- **Demographic** information
- **Parent Financials**
- Review and Sign

Once both sections are complete, the option to submit the FAFSA will become available.

If Parent starts the FAFSA they will:

- provide student identifying information (results in invite being sent)
- see the onboarding screens; and
- answer questions that determine dependency:
 - Onboarding screens
 - **Student personal circumstances**
 - **Student other circumstances** (homelessness)
 - **Student unusual circumstances**

These questions determine student **dependency status**.

FAFSA[®] FORM 2024–25  Parent of Margo Whittier Save FAFSA Menu

1

2

3

4

5

Personal Circumstances


Demographics

Financials

Colleges

Signature

Student Dependency Status



Dependent Student

The student is a dependent student. This means information about the student's parent(s) must be provided on the FAFSA[®] form. This information helps determine how much federal student aid the student is eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information? ⓘ

If you select "Yes," a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan only.

☐ Yes

☐ No

PreviousContinue

Next, **Parent** will see the following sections:

- Review parent identity
- **Consent and approval**
- **Demographics**
- **Parent Financials**
- Parent spouse info (if applicable)
- Review and sign

Student will receive the email invitation with link, **or** can go directly to **StudentAid.gov** and log in with FSA ID.

My Activity


Jessica Whittier Started a FAFSA® Form on Your Behalf

Jessica Whittier has started a 2024–25 Free Application for Federal Student Aid (FAFSA®) form on your behalf. Accept this invitation to join the form and apply for financial aid.

Visit the 2024–25 FAFSA Help Center

[Accept Invitation](#) [Decline Invitation](#)

By accepting this invitation, you agree to share your personal and contact information from your StudentAid.gov account on the student's FAFSA form. Once you accept, your information will be linked to this form.



If **Parent** wants to complete as much of the form as possible, they can answer remaining student questions by clicking on this link on the parent confirmation screen (**no student FSA ID needed**).

FAFSA FORM 2024-25 Parent of Margo Whittier Save FAFSA Menu

You're Almost There!
The parent section is complete!

Requirements for FAFSA® Submission
This FAFSA® form is not complete until all required contributors fill in their sections of the form and sign it. Once completed, the FAFSA form will be submitted for processing.

Contributor(s)	Role	Date Added	Status
Jessica Whittier	Parent	1/2/2024	Section Complete

Track the Student's FAFSA® Form
The application has been added to the "My Activity" section in your StudentAid.gov account. Visit this section to keep track of the FAFSA status and review, edit, or delete information on the student's form. [View Status](#)

Here's What You Can Do Next

- Check Your Email**
You will receive an email version of this page at the following email address: jessicawhittier@hotmail.com.
- This FAFSA® Form Still Needs Contributor Information**
The invited contributor(s) will receive an email invitation to join this form.

We strongly recommend that the student completes their own section. If that isn't possible, you can manually provide their information, but they will not be eligible for federal student aid, including grants and loans, until they provide consent and approval, and sign the form.

[Provide Student Information Manually](#)

Regardless of who is completing, the following sections must be completed:

- **Demographic** information (including gender, ethnicity, citizenship, student high school, etc.)
- **Student financials** (will need to be entered manually if parent is completing via confirmation page link)
- **Colleges** – list all colleges they are considering (up to 20 colleges can be added)
- **Student must** log in with FSA ID at some point to provide consent and sign.

Providing Consent and Approval

Parents

Students

FAFSA[®] FORM 2024–25

By Starting This Form You Agree to Share Your Information

By selecting “Accept” to start your 2024–25 FAFSA[®] form, you approve of the use and disclosure of any federal tax information for which you previously provided consent to the U.S. Department of Education for the 2024–25 FAFSA cycle for purposes of completing this FAFSA form.

Decline

Accept

Previous

Continue

FAFSA[®] FORM 2024–25

Parent of Margo Whittier

Save FAFSA Menu

Provide Consent and Approval or the Student Will Be Ineligible for Federal Student Aid

Summary

Your consent and approval is needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA[®] form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval 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.

→ FTI is used to determine the student's eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information (FTI) and to the U.S. Department of Education's (ED) redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number (SSN)/ Taxpayer Identification Number (TIN)/, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to “authorized persons” (i.e., specifically designated officers and employees of ED and its contractors (as defined in 26 U.S.C. § 6103(i)(13)(E)) for the purpose of determining eligibility for, and the amount of, federal

Select “Approve” to consent and approve to using your federal tax information to determine the student's eligibility for federal student aid. If you select “Decline,” the student will not be eligible for federal student aid.

Previous

Decline Approve

Highlights of Other FAFSA Changes

Reporting Income

Almost all income questions will come directly from the Federal Income Tax Return.

- The IRS Data Retrieval Tool (DRT) 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:
 - 529 distributions from accounts owned by a grandparent, aunt, uncle, etc. will no longer affect aid eligibility.

Family Size

- Family size will be calculated **based on 2022 Federal Tax Return** (but doesn't seem to be accurate currently).
- Be sure to review and update if needed.

The screenshot shows the FAFSA 2024-25 interface for Student Mila Tappan. The progress bar indicates the user is on the 'Financials' step (3), with 'Personal Circumstances' (1) and 'Demographics' (2) completed, and 'Colleges' (4) and 'Signature' (5) remaining. The 'Family Size' section asks, 'Is the student's family size different from the number of individuals claimed on their 2022 tax return?'. The 'Yes' radio button is selected. Below this, a text box explains that family size includes the student, spouse, and dependent children. A summary box shows 'The student's family size is 2', with a breakdown: Student: 1, Student's Spouse: 1, and Student's Children and Other Dependents: 0. The next question asks for the number of children or other dependents who live with the student and will receive more than half of their support from the student between July 1, 2024, and June 30, 2025. The answer '0' is entered in the provided field. The 'Previous' and 'Continue' buttons are at the bottom.

FAFSA[®] FORM 2024-25 Student Mila Tappan Save FAFSA Menu

Personal Circumstances Demographics **Financials** Colleges Signature

Family Size

Is the student's family size different from the number of individuals claimed on their 2022 tax return? ⓘ

Family size includes: The student (and their spouse), other people, if they now live with the student and the student will provide more than half of their support between July 1, 2024, and June 30, 2025. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

☒ Yes ☐ No

Based on answers to previous questions, we've made some assumptions about your family. The student (and student's spouse, if married) are always included in the family size. The box below shows your family sized based on our assumptions and the number of children or other dependents you report.

The student's family size is 2.

Student: 1 Student's Spouse: 1 Student's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the student and will receive more than half of their support from the student between July 1, 2024, and June 30, 2025.

Do not include the student applicant.

0 ⓘ

Previous Continue

Number in College

- The parent SAI will no longer be divided by number of children in college at the same time.
- The question **remains** 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 when any family member received a **federally means tested benefit in 2022 or 2023**
 - ✓ 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 **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.
 - If required, report if for most recently completed calendar year (2023).

Get Ready to File

- Identify contributors
- Create FSA ID for all contributors at least 3 days prior to filing the FAFSA.
- Gather list of all schools student wants to receive FAFSA data (even if not yet applied)
- Copy of 2022 Federal Tax Return

FAFSA Simplification Resources (FAMEmaine.com/fafsasimplification)

▪ Recorded Presentations

- FAFSA Fridays (series of four monthly sessions – recordings and slide decks)
- Wednesday Webinars

▪ Tools

- 2024-2025 FAFSA Prototype
- Pell Grant Look-Up Tables
- Federal Student Aid Estimator

▪ Resources

- Ten Important Changes Coming with the 2024-2025 FAFSA
- FAFSA Simplification: Glossary
- FAFSA Simplification: Case Studies

Helpful Resources at **FAMEmaine.com:**

- FAFSA Simplification Resources and Information
- FAFSA Help
- Worksheets and Flyers
- Publications
- Event Listings



Questions?

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