

The New FAFSA – What We've Learned and Next Steps

February 14, 2024

PRESENTED BY

Nikki Vachon, College Access Counselor





- Where is the Better FAFSA at?
- Known Issues & Resolution
- Next Steps
- Resources





January 30, 2024

Dear colleagues,

The U.S. Department of Education today released new data that shows more than 3.1 million FAFSA forms have been successfully submitted since the 2024–25 redesigned application went live on Dec. 30. The new data comes a little more than three weeks after the Department announced more than one million FAFSA forms had been submitted and the form's 24/7 accessibility. You can read more in our press release and electronic announcement.

Additionally, the Department has <u>updated the supporting tables used in the Student Aid Index (SAI) calculation</u>—which replaced the Expected Family Contribution formula—that account for inflation. The updated SAI tables will allow students to benefit from an additional \$1.8 billion in aid and ensure that all students can access the maximum financial aid they are eligible for.

To further support schools and state agencies, the Department will begin transmitting batches of FAFSA information—known as the Institutional Student Information Record or ISIR—to these partners in the first half of March. Students will also be able to make corrections to their form starting in the first half of March. We are continuing to test one of our vendor's key systems and we will provide regular progress updates to schools and stakeholders as we move forward.

The Department has been working tirelessly to ensure the 2024–25 FAFSA form successfully improves the user experience for all users, particularly students and their families. The Department remains committed to provide helpful tools and information for students and parents on StudentAid.gov, including notifying previous FAFSA applicants who have not yet submitted a 2024–25 FAFSA form; and provide resources and support for counselors, mentors, college access organizations, postsecondary schools, and state agencies through webinars and updates on FSA Partner Connect and the FAFSA Updates page.

Best,



Higher Education Liaison
Office of Communications and Outreach
U.S. Department of Education
(202) 550-7359

- ☐ FAFSAs will process in mid-March
- Corrections can happen at that time
- ☐ Schools won't receive until then. This means aid offers won't be sent until April or later



FSA ID Issues "Unknown Error"



FAFSA® Form >

Loans and Grants v

Loan Repayment V

Loan Forgiveness v

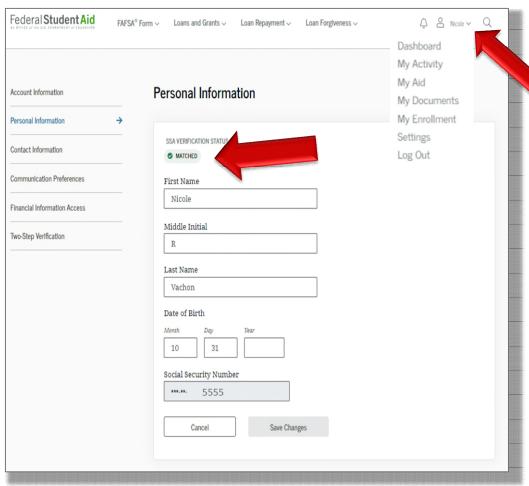


An unknown error has occurred. Please try again later or close all browser windows and start over.

- ✓ If this happens when setting up FSA ID, the application may have timed out. Try again and don't stop (go at a good clip)
- ✓ Try to push through hit continue again
- ✓ Try on a different web browser or device

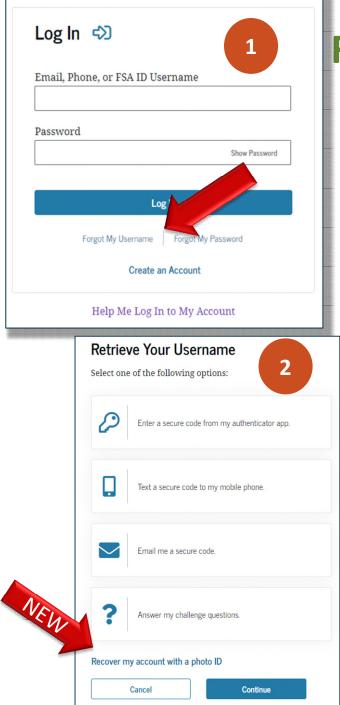


FSA ID issues

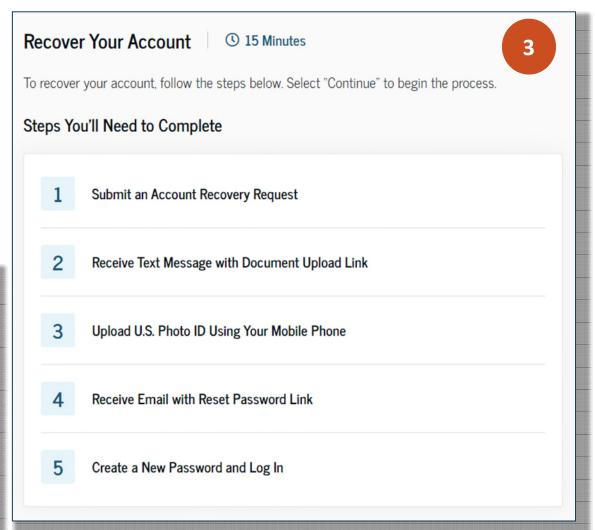


Log in to StudentAid.gov and go to "Settings"

- Does it say "matched"? If so, the FSA ID is working.
- If not matched, change the data associated and save changes.



FSA ID issues – SSN Already in use



If nothing is working, call 800-4 FED AID early in the morning. Ask for "agent" when prompted to make a choice. If not making headway, ask for a Tier 2 Specialist.



FSA ID for Those With No SSN

PARENT WITH NO SSN UNABLE TO START FAFSA FORM FOR STUDENT OR CONTRIBUTE TO AN EXISTING FORM (Added Jan. 4, 2024)

~

Status: Open

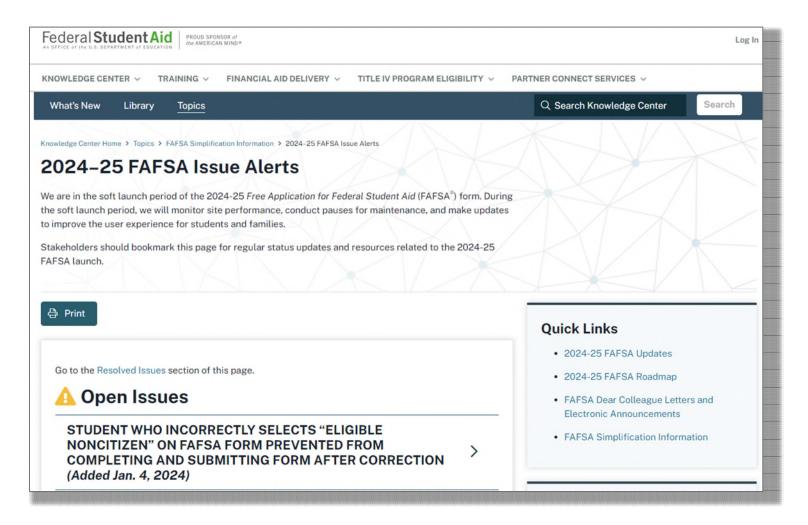
Description: If a parent with no Social Security number (SSN) starts the 2024-25 FAFSA form for a student, the parent will receive an error message on the "Student Information" page. This incorrect error message states that the user is "unauthorized to act on behalf of the student since they already have a 24-25 FAFSA form" even if the student has not started an application. A parent with no SSN also is not able to contribute to the form, even if the student starts the application and invites the parent to contribute.

Workaround: There is currently no workaround for a parent without an SSN. A student may start the application, but the parent will not be able to contribute the parent information. The student and parent will be able to complete the 2024-25 FAFSA form online once the issue is resolved.

- If the student does not have any type of pressing FAFSA deadline, they may wish to wait for the FSA fixes so the form can be completed online.
- If there is a deadline coming, students may wish to complete a paper form and mail it in. FSA has indicated they will not begin to process paper FAFSAs until March, so they not receive any results for a while.
- Warning: if the student starts the FAFSA and has to wait for the parent to complete their portion, the FAFSA will delete in 45 days if no action.



Known Issues



https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/2024-25-fafsa-issue-alerts



How to Create a Federal Student Aid Account (FSA ID)

for those without a Social Security number

When you set up your Student Aid account, you'll create your FSA ID, a username and password that gives you access to Federal Student Aid's online systems and serves as your legal signature. You can only have one FSA ID, The same FSA ID will be used whether you are a parent completing a FAFSA for your first child, a parent completing a FAFSA for a subsequent child, or student completing a FAFSA for yourself.

Only create an FSA ID using your own information and for your own use. The same FSA ID is used to access and complete the FAF5A, sign federal loan documents, and access student loan information. You'll need your FSA ID for years to come, so use this form to keep track of information associated with it, and store this form in a secure location.

Instructions

- 1. Go to StudentAid.gov and click on "Create Account".
- 2. Enter personal information.
 - . Legal name and date of birth.
 - . Click the box to indicate that you don't have a Social Security Number.
 - · Create username and password.
 - · Provide email address, mailing address, mobile phone number.
- 3. Answer the challenge questions. Select answers that are easy to remember and won't change over time.
- Enter a validation code to confirm your mobile phone number and email address. You can also set up the Authenticator app on your mobile phone.
- 5. Save your information in the space provided on the back side of this worksheet.
- 6. Answer knowledge-based verification questions, if provided.
 - . If answered correctly, use your FSA ID to complete the FAFSA.
 - · If not provided or if answered incorrectly, you will be prompted to do the following.
 - ► Contact FSAIC at 800-433-3243.* The representative will initiate the identity verification process.
 - · Complete the Attestation Form available at StudentAid.gov.
 - Expect an email with a case number and documents needed to verify your identity. You will have two
 options:
 - · A valid driver's license, state or city ID, or foreign passport
 - · Utility bill plus one of the following: municipal ID, community ID, or consular ID
 - · Submit the required documents.
 - Expect an email from FSA stating your identity has been verified, then you can use your FSA ID to complete the FAFSA.

*This process can also be initiated by email or live chat. To use one of these options go to: https://studentaid.gov/help-center/contact. Write that you are trying to create an FSA ID and need to verify your identify.

FSA ID Worksheet – No SSN



How to Create a Federal Student Aid Account (FSA ID) for those without a Social Security number

Your FSA ID Information

Email Address:	Username:
Password:	Mobile Phone Number:
Answers to Challenge Questions (ans	wers are case sensitive)
Challenge Question/Answer 1:	
Challenge Question/Answer 2:	
Challenge Question/Answer 3:	
Challenge Question/Answer 4:	

Your Back Up Code

When you set up the required two-step verification, you will be assigned a backup code. Your backup code lets you access your account if you can't use any other two-step verification method. A backup code can only be used once.

To generate a new backup code:

- 1. Log into your account at StudentAid.gov.
- 2. Click on Settings > Two Factor Verification > Generate a New Back Up Code.
- 3. Write your backup code here:

PO Box 949, 51

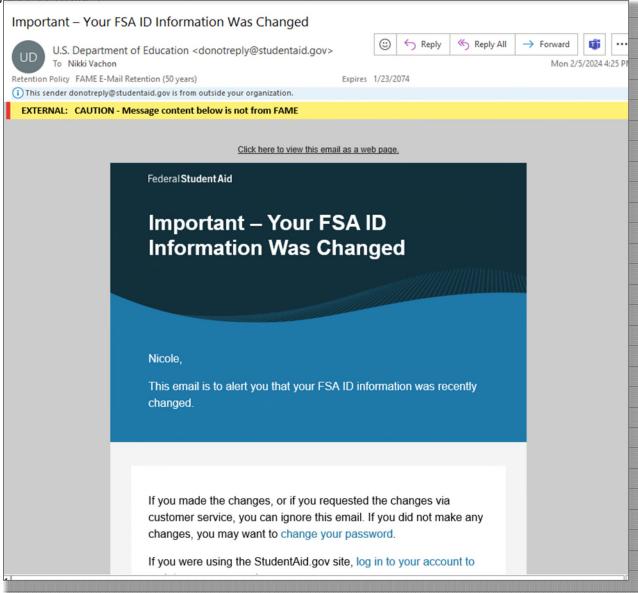
https://www.famemaine.com/wp-content/uploads/2024/02/No-SSN-FSA-ID-Worksheet-2024-25.pdf

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Visit FAMEmaine.com/NewMainers



Email When Nothing Has Changed





Who Should Start the FAFSA First?

Student Starts First	Parent Starts First
PRO: If parents are not living together, the student can use Parent Wizard to see which parent should be invited	PRO : Parent may have low/no income resulting in no assets questions for student or parent.
CON: Students may not know the parents DOB, SSN or email address	PRO : Parent will be able to see that no income information is shown and may be more likely to complete the FAFSA if originally reluctant.
FSA is recommending the student starts	PRO : Parent will likely know student SSN & email address
	CON : If multiple FAFSAs needed, it is less confusing if the students starts first and invites parent.

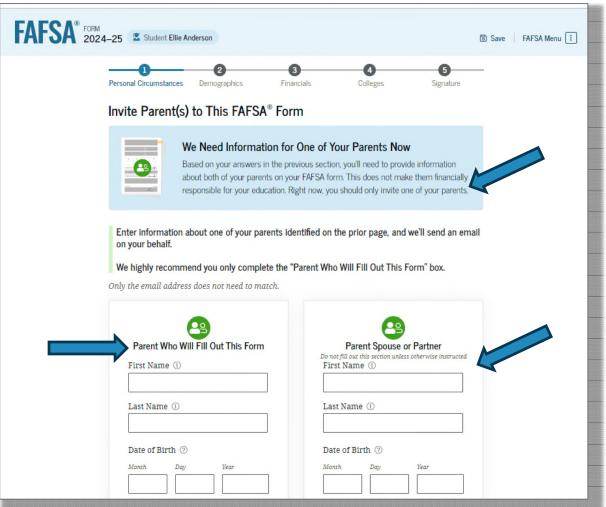


The Invitation

If Student Starts the FAFSA..

Student invites the parent to fill out the parent section.

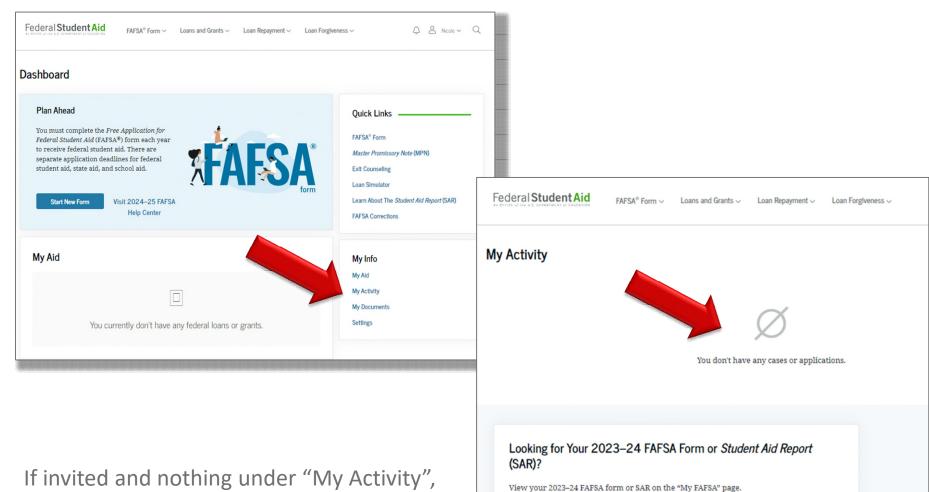
- List one parent (one who has an FSA ID).
- If parents are married, contact info for the other parent will be added later.





the info on the invite is incorrect.

Invitation didn't work



Visit "My FAFSA" Page

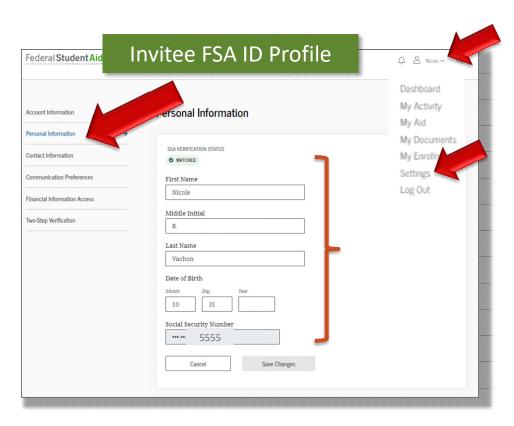


Invitation didn't work

The invitation info must match the invitee personal info in FSA ID 100%.

When nothing in invitee "My Activity", something is mis-matched.

*Remove extra spaces at the end of name in invite



Invitation within the FAFSA

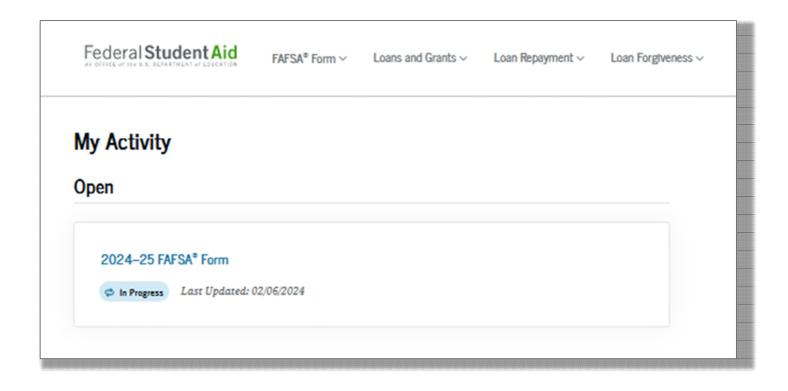
receive an email inviting them to		
If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account. Only the email address does not need to match.		
rst Name ①		
Nicole		
ast Name 🗓		
Vachon		
ate of Birth onth Day Year	3	
ocial Security Number (SSN) ③		
The student doesn't have an SSN.		
mail Address ③		



How to change contributor invitation data

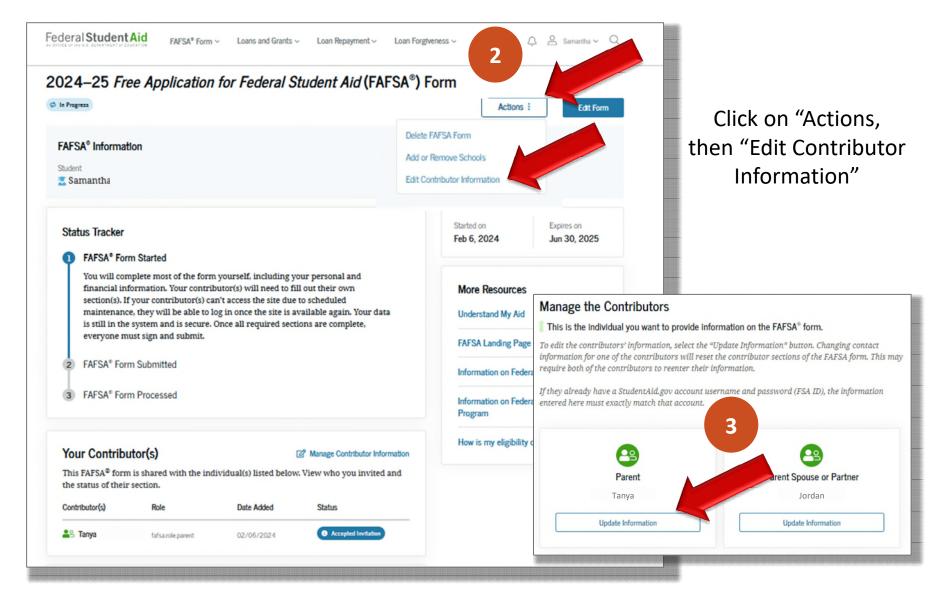
(from student perspective)

tudent Logs in to StudentAid.gov, click on "2024-25 FAFSA Form" under "My Activity"





Invitation didn't work





Invitation didn't work

Scenario:

Student starts the FAFSA but doesn't get beyond the parent invitation.

If the parent then starts a new FAFSA and tries to invite student, are error message will appear.

Solution:

- Student enters and completes parent invitation OR
- Student deletes FAFSA; parent can the start a new FAFSA and invite student





Error Messages

Scenario:

Parent starts the FAFSA for a student who is independent based on age.

Parent will see this error message:



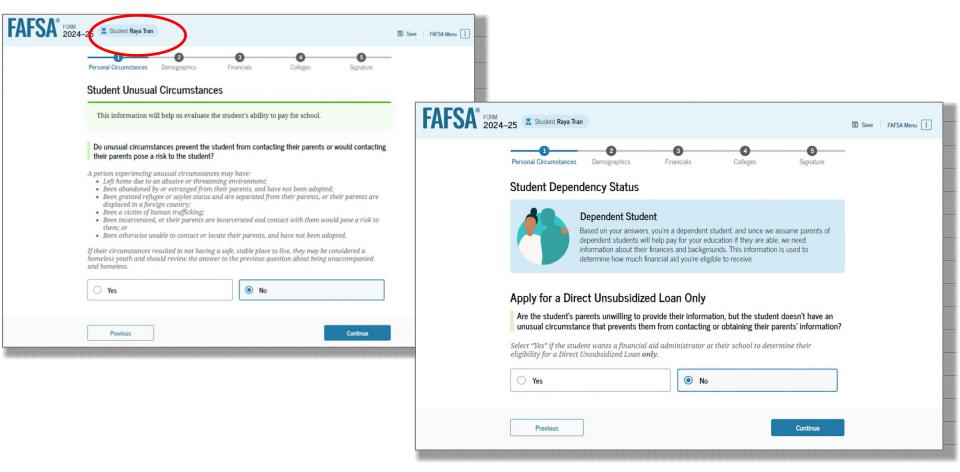
You are not authorized to act on behalf of this student. The student needs to log in with their account username and password (FSA ID) to start the FAFSA® form.

Solution:

Student must log in with their FSA ID and complete their FAFSA. No parent information needed



Make Sure to Answer Correctly!

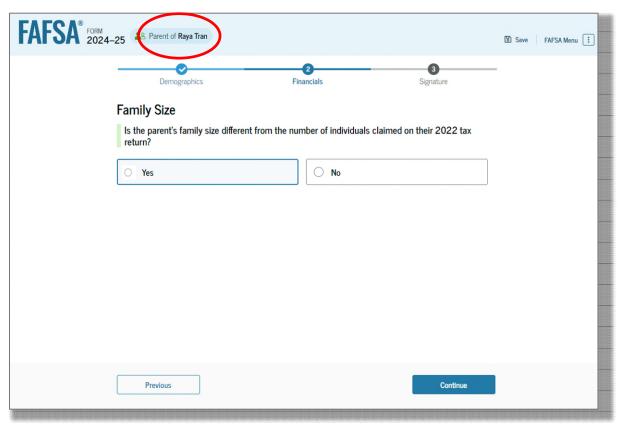


Answering "Yes" will make the student provisionally independent (no parent info needed). "Yes" is correct only for a small number of students.



Make Sure to Answer Correctly!

- The Student Aid Index (SAI) is impacted by family size.
- Question defaults to "No."
- Everyone should change answer to "Yes" to review even if no changed since 2022.





Student 2022 Tax Return Information Refer to the student's 2022 tax return to answer the following questions. Convert all currency to U.S. dollars. Attention You indicated the student is not married, but you also indicated the student's tax return filing status is married filing jointly. If one of your responses is incorrect, update it now. If the information you entered is correct, make sure the tax information you provide below reflects only the student's 2022 income. Where to find this information on the tax form Filing Status Single Head of household Married filing jointly Married filing separately Qualifying surviving spouse

Having to manually enter income info

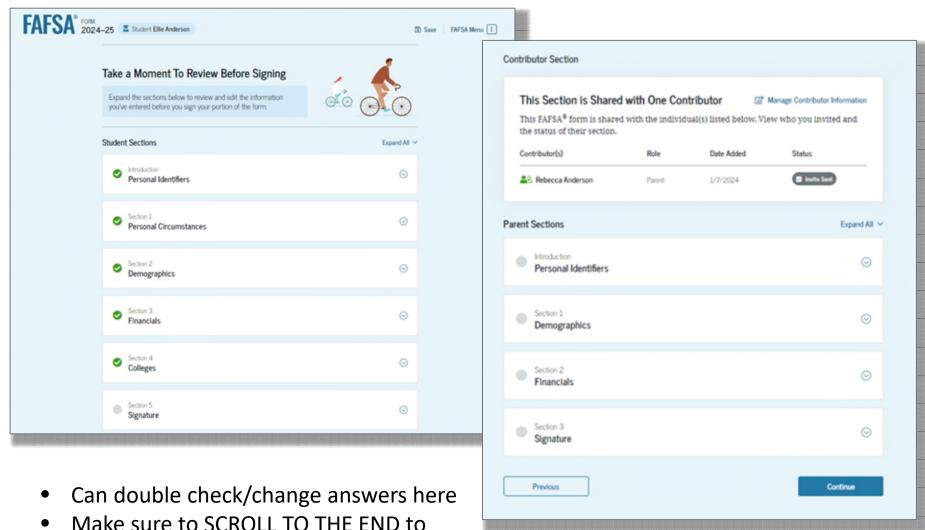
Reasons why this might happen:

- Marital status is different from tax filing status
 - Will need to pull out income from the tax return and manually enter
- User recently created FSA ID –
 match with SSA hasn't had time to match
 - Exit FAFSA and wait for match to happen
- IRS would not release data no known reason
 - Manually enter income, be prepared for verification



continue to sign & submit

Scroll to the bottom to submit





FAFSA Status

Federal Student Aid

FAFSA® Form ∨

Loans and Grants ∨

Loan Forgiveness ∨ Loan Repayment ~

A & Margov Q

My Activity > FAFSA Form

2024–25 Free Application for Federal Student Aid (FAFSA®) Form



FAFSA® Information

Student

Margo .

Status Tracker



FAFSA® Form Started

Started on Jan 2, 2024

You will complete most of the form yourself, including your personal and financial information. Your contributor(s) will need to fill out their own section(s). If your contributor(s) can't access the site due to scheduled maintenance, they will be able to log in once the site is available again. Your data is still in the system and is secure. Once all required sections are complete. everyone must sign and submit.



FAFSA® Form Submitted

Your application was received. We'll share your FAFSA information with your selected schools starting in the first half of March, and you'll begin receiving personalized aid information from the schools you've been accepted to several weeks later.

Jan 3, 2024

FAFSA form received.

FAFSA® Form Processed

Started on Jan 2, 2024

Submitted on

Jan 3, 2024

More Resources

Understand My Aid

FAFSA Landing Page

Information on Federal Pell Grant Program

Information on Federal Work-Study (FWS) Program

How is my eligibility determined?



---- Forwarded Message -----

From: U.S. Department of Education donotrepty@students Sent: Wednesday, January 3, 2024 at 10:00:22 Subject: We've Received Your FAFSA Form 10V>

Federal Student Aid

Here's What's Next

We received your Free Application for Federal Student Aid (FAFSA®) form.

Submission date: January 03, 2024

Date Release Number (DRN): 5535

Note: Keep your DRN private. Read about the Data Release Number for more information.

Estimated Student Aid Index (SAI) = -1500

The SAI is **not** a measure of how much student aid you'll receive or how much you'll pay for college. Schools use your SAI to determine your federal student aid eligibility.

Based on the <u>eligibility criteria</u>, you may be eligible for a <u>Federal Pell Grant</u> of up to \$7,395. You may also be eligible for other federal, state, or institutional grants; scholarships; and/or work-study programs.

FAFSA Results (best we can do for now)

Student will receive an email from US Dept. of Education

- Estimated SAI listed
- Use this as proof the FAFSA was filed for scholarship applications
- Estimate of Federal PellGrant listed



---- Forwarded Message -----

From: U.S. Department of Education donotreply@studentaid.gov>

Sent: Wednesday, January 3, 2024 at 10:00:22 AM EST

Subject: We've Received Your FAFSA Form

Federal Student Aid

Here's What's Next

We received your Free Application for Federal Student Aid (FAFSAs) form.

Submission date: February 02, 2024

Date Release Number (DRN): 1421

Note: Keep your DRN private. Read about the Data Release Number for more information.

Estimated Student Aid Index (SAI) = Cannot Calculate

We can't calculate your SAI. Continue reading for more details.

The SAI is **not** a measure of how much student aid you'll receive or how much you'll pay for college. Schools use your SAI to determine your federal student aid eligibility.

Based on the eligibility criteria, you don't appear to be eligible for a Federal Pell Grant. However, you may be eligible for other federa state, or institutional grants; scholarships; and/or work study programs.

FAFSA Results Look for issues

Disappearing signature?

We can't calculate your SAI

Review the reasons listed here. You can make corrections once your FAFSA® form finishes processing.

We have not calculated your SAI for the following reasons:

Jessica S's signature is required on your application, but it has not been provided yet.

Resolution

They must wait for this form to process and then log in to StudentAid.gov to provide their signature on a new transaction in order for us to calculate your SAI.

Jessica S's consent is required on your application, but it has not been provided yet.

Resolution

They must wait for this form to process and then log in to StudentAid.gov to provide consent on a new transaction in order for us to calculate your SAI.

Log In



Resources



For help getting into your account, contact the Federal Student Aid Information Center (FSAIC).

Note: The contact center can discuss account-related issues only with the account owner.

If you no longer have access to your email, phone, or the backup code that was generated when you set up two-step verification, you may need to provide identity verification in order to get back into your account. If this is the case, the fastest way to recover your account is by clicking Recover Account above.

J 1-800-433-3243

Q Live Chat

Hours of Operation ^

Monday-Friday: 8 a.m.-10 p.m. Eastern time (ET)

Saturday: 11 a.m.-5 p.m. ET

Sunday: Closed

Closed on all federal holidays.

Call early in the morning

Say "agent" if calling when automated message starts

Live chat may be faster or helpful more helpful at times

https://studentaid.gov/help-center/contact





Contact a FAME FAFSA Expert

Monday–Friday, 8:00 AM–4:30 PM

Phone: 1-800-228-3734; TTY 207-626-2717

Email: <u>Education@FAMEmaine.com</u>

Events Events FEBRUARY 2024 M T W T F 5 5 29 30 30 10 10 20 3 4 5 6 7 8 9 10 11 12 13 12 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 1 2 3 Event Categories Board Meetings Business Education FAFSA Help FEB 28 FAFSA Help Session Online, via Zoom FEB 28 FEB 28 FEB 28 G:00 PM Virtual FAFSA Help Session Online, via Zoom FEB 28 FEB 28 FEB 28 G:00 PM Virtual FAFSA Help Session Online, via Zoom FEB 28 FEB 28 FEB 28 G:00 PM Virtual FAFSA Help Session Online, via Zoom

Use FAME's Online Help

- Prepare to file by reviewing FAME's <u>Get Ready to File the 2024-2025</u>
 FAFSA checklist.
- Visit the <u>Filing the 2024-2025 FAFSA</u> section of our website to learn how to get ready, what documentation you'll need to have with you to file, and more!
- Looking for the latest news on FAFSA updates? Have questions? Join our Facebook group, <u>Paying for College for ME</u>.

Reminder: FSA Announces FAFSA Processing Delay

To Nikki Vachon

Mila Tappan, College Access and Outreach Manager <mtappan@

Retention Policy FAME E-Mail Retention (50 years)

Expires 1/24/2074

Reply

Reply All

(i) If there are problems with how this message is displayed, click here to view it in a web browser.



FAFSA Processing Delay and Ramifications

We thought the most helpful way to share this information was to provide you with email text that you can edit as desired and send to students and families.

No doubt that this delay will result in students and families being even more stress than usual during senior year. As we work with families, we are reassuring them th everyone is facing the same delays, and we are here to support them in any way w can. We are hopeful that colleges will be as flexible as possible while dealing with own challenges.

Please know that we're here to support you during this unprecedented financial aid cycle. Let us know if you have any questions or concerns that we can address.

Dear Students and Families,

On Tuesday, January 30th, Federal Student Aid announced that FAFSA processing w delayed until the first half of March. Previously, FAFSA processing was to begin by end of January. Our partners at FAME have provided this information to let you kno the reason behind and impact of the delay so that you know what to expect in the coming months.

The delay in FAFSA processing is due to an update Federal Student Aid is making to supporting data tables used in the Student Aid Index (SAI) calculation which detern financial aid eligibility. The good news is that these updated tables will account for inflation and result in many students being eligible for more need-based federal aid

Resources



2024-25 FAFSA Tips

If you haven't created an account (called the FSA ID) at StudentAid.gov yet:

- ▶ We recommend waiting to file the FAFSA until the FSA ID has been matched with the Social Security Administration (SSA), This will happen automatically but will take three (3) business days, Watch your email for confirmation of the SSA match, then you can start the FAFSA. There may be exceptions when it makes sense to start the FAFSA without a matched FSA ID. If you aren't able to wait until the match occurs, reach out to us to
- If you are unable to create an account because you cannot move beyond the contact information page, back up and remove the mailing address. You will receive a warning message, but most people are able to continue and create their FSA ID. Some people have also had to remove their mobile phone number as well. Contact information can be added after the FSA ID has been created by going to "Settings."

Once your FSA ID has matched with the Social Security Administration:

- > You can start the FAFSA at FAFSA.gov. The FAFSA is roles-based. When the student logs in, they will only see questions that pertain to themselves. If the student is dependent, they will need to invite their parent by providing the parent's email address and the exact legal name, date of birth, and Social Security number the parent used when they created their FSA ID.
- ▶ Either student or parent can start the FAFSA. If both student and parent are in attendance, we recommend the student start the FAFSA.
- ▶ Students and parents will need to provide "consent and approval" to allow the IRS to share their information with Federal Student Aid and their college(s). Consent is provided by clicking the "approve" box at the bottom of the page. If the student or parent clicks "decline," the student will be ineligible for aid. Once approval is given, tax information will transfer automatically into the FAFSA, though it will not be visible.
- ► Read the FAFSA questions carefully.
- . In some instances, people are incorrectly clicking that they want to apply for a Direct Unsubsidized Loan Only. This would only be for students whose parents refuse to provide information on the FAFSA. To be considered for all types of aid,



. When asked about receiving benefits in 2022 or 2023 from any federal programs, you should only check "Free or Reduced Price School Lunch" if a family member was eligible based on your income, (Federal Student Aid reversed its guidance on this question on Jan. 5, 2024.)



With the good news, though, comes a delay to the:





1:00 PM
Wednesday Webinar
FAFSA Next Steps



Questions?



Thank you for joining us today!

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

Follow Us:











Contact Us: Education@FAMEmaine.com

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

TTY: 207-626-2717