



Help Your Students Get Ready to File the 2026-2027 FAFSA

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PRESENTED BY

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Today's Topics

Getting Ready to File the 2026-2027 FAFSA

- ✓ Federal Student Aid Accounts (FSA IDs)
 - Create a StudentAid.gov Account
 - Confirm Who Needs One
 - Steps for Parents without an SSN
- ✓ Building a List of Schools
- ✓ Resources to Help Understand the Process and Encourage Important Conversations
- ✓ FAFSA Completion for Students with Challenging Circumstances
- ✓ Ways FAME Can Help!





Getting Connected

Getting Connected

- Please keep us updated regarding staffing changes.
 - If you didn't receive an invite directly from us, please reach out to me at mtappan@famemaine.com so we can add you to our mailing list.
- We'll be sharing resources at the end but the easiest way for students and parents to stay up to date is to join our email and/or text list at FAMEmaine.com/join.



StudentAid.gov Account Basics

StudentAid.gov Account

- **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**.
- A StudentAid.gov account is required to access the FAFSA and all Federal Student Aid processes and serves as legal signature.





StudentAid.gov Account Creation

Creating a StudentAid.gov Account

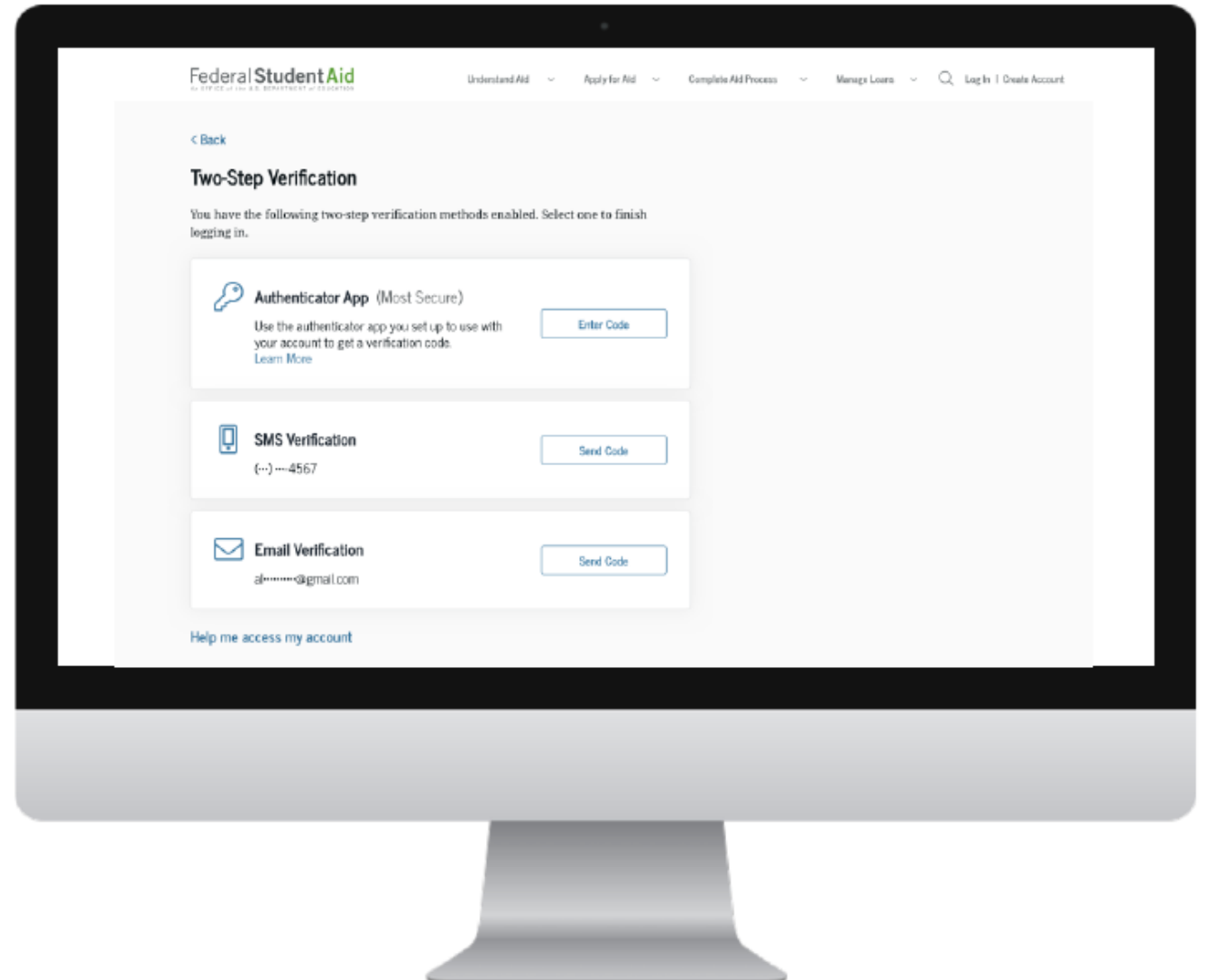
- When creating an account, individuals provide **identifying information** including their Social Security number (SSN).
 - Name, date of birth, and SSN are matched against Social Security Administration data to verify the individual's identity.
 - **Exciting news! The match with SSA now happens in real time!**
- Individuals need a **unique email address** that can be accessed when creating the account as it must be verified.
 - Students **should not** use their high school email address. Instead, recommend they **create a new email address**.
- Ideally, individuals will provide their mobile phone number.
- Individuals will need to select and answer four challenge questions.



StudentAid.gov Account Creation – Two-Step Verification

Two-Step Verification is required to complete the StudentAid.gov account creation process through one of the following:

- One time password generated from **authenticator app**
- SMS (text) sent to a verified **mobile phone**
- Email sent to a verified **email address**





StudentAid.gov Account– No SSN

Parents without an SSN...

- Parents **without an SSN** can now create an account.
- **Process is similar** for those without an SSN except there is an **extra step at the end to verify their identity**.
 - If enough information on file with TransUnion, four knowledge-based questions will be asked. If answered correctly, identity is verified.
 - If there isn't enough information on file with TransUnion or if the questions aren't answered correctly, individuals can still create an account and use it immediately.

Create an Account

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide on this account is true and correct and that I'm not providing false information.

If I'm not the person I claim to be, I understand that I should exit this form now. If I provide false information, I understand that I might be subject to a civil penalty.

First Name

Middle Initial

Last Name

Date of Birth

Month Day Year

Social Security Number

What if I don't have a Social Security number? ^

If you don't have a Social Security number (SSN) and at least one of these two statements describes you, you can check the box below to create an account without an SSN:

- I am a citizen of the Freely Associated States who needs to complete the FAFSA® form online.
- I am a parent or spouse of a student who is applying for aid.

☐ **I do not have an SSN.**
I am a citizen of the Freely Associated States and I do not have a Social Security number (SSN); OR I am a parent or spouse of a student who is applying for aid and I do not have an SSN.

What if I don't have a Social Security number? v

Cancel Continue



Who Needs an FSA ID?

Who Needs a StudentAid.gov Account?

- **Every contributor** must have **their own StudentAid.gov account**.
- 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's spouse.



Determining Parent Contributors

Determining Parent Contributors

- If parents are **married and filed a 2024 joint tax return**, information for both parents will be required but only **one parent** will need a StudentAid.gov account.
- If parents are **married and filed 2024 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 StudentAid.gov accounts.





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 their own StudentAid.gov account.
- 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 StudentAid.gov account unless** they filed a 2024 joint tax return.



- StudentAid.gov accounts can be created any time!
- Account data must be **matched** with the Social Security Administration for **tax information to be transferred from the IRS.**
- **Effective last month**, the match is happening in **real time.**
- Therefore, individuals can create their account and **file their FAFSA immediately.**

When Should a StudentAid.gov Account Be Created?



How to Create a Federal StudentAid.gov Account for those without a Social Security number

When you create your [StudentAid.gov](#) account, you'll set up a username and password that will give you access to Federal Student Aid's online systems and serves as your legal signature. You can only have one StudentAid.gov account. You'll use the same username and password 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 a [StudentAid.gov](#) account using your own information and for your own use. The same username and password will be used to access and complete the FAFSA, sign federal loan documents, and access student loan information. You'll need your StudentAid.gov account information for years to come. 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 (SSN) and then confirm you don't have an SSN on the next screen.
 - Create username and password.
 - Provide your email address, mailing address, and mobile phone number. Confirm your communication preferences.
3. Answer the challenge questions. Select answers that are easy to remember and won't change over time.
4. Confirm and verify your information and agree to FSA's terms and conditions.
5. Confirm and certify your identity by checking the box at the bottom of the page.
6. Enter a validation code to confirm your mobile phone number and email address. You can set up the Authenticator app on your mobile phone.
7. Answer knowledge-based verification questions, if provided.
8. Your account has been created, and the confirmation screen will inform you of your verification status.
 - If your account is verified, you can immediately begin fully using your account.
 - If your account is created, but not verified, you'll still immediately be able to access the FAFSA, but your account will have limited functionality. No additional steps are currently needed.
9. Save your information in the space provided on the back of this worksheet.

Are you a new Mainer looking for information on higher education or credential evaluation?

Visit [FAMEmaine.com/NewMainers](#)

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 • 207-623-3263 or 1-800-228-3734 • Fax: 207-623-0095 - TTY: 207-623-0096



StudentAid.gov Account Information Sheet

Student Information

Email Address: _____

Mobile Phone Number: _____

Username: _____

Password: _____

Challenge Questions and Answers (NOTE: Answers are case sensitive.)

Challenge Question/Answer 1: _____

Challenge Question/Answer 2: _____

Challenge Question/Answer 3: _____

Challenge Question/Answer 4: _____

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, log into your account at [StudentAid.gov](#), click on Settings > Two Factor Verification > Generate a New Back Up Code.

Write your backup code here: _____

For tips and step-by-step instructions on creating a StudentAid.gov account scan here:



Please see other side for important Contributor information.

HAVE QUESTIONS ABOUT YOUR STUDENTAID.GOV ACCOUNT OR FILING THE FAFSA?

Get help from FAME: [Education@FAMEmaine.com](#) or 800-228-3734



StudentAid.gov

The image displays the StudentAid.gov website interface. At the top, a blue arrow points to the 'Log In' link in the top right navigation bar, which is circled in red. The website header includes the text 'An official website of the United States government', the 'FederalStudentAid' logo, and navigation links for 'FAFSA® Form', 'Grants and Loans', 'Loan Repayment', and 'Loan Forgiveness'. The main content area features a large heading 'Borrow and Repay Your Student Loans' and a 'POPULAR TOPICS' section with links such as 'Use Loan Simulator To Compare Repayment Plans', 'Find Your Student Loan Servicer', 'Apply for a Direct Consolidation Loan', 'Apply for an Income-Driven Repayment Plan', and 'Fill Out a FAFSA® Form'. A mobile phone overlay on the left shows the mobile version of the site, with an orange arrow pointing to the 'Apply Now' button. The mobile interface also includes a 'MENU' icon and a 'Hi! Need help?' chat button at the bottom right.



Building a List of Schools

Schools to List on the FAFSA

- Students need to list **at least one school** on the FAFSA.
- Students should list all schools they are considering.
- Encourage student/families to use **net price calculators** (available on each school's website) but watch for signs that the calculators haven't been updated recently.
- Student can use the **Big Future** website to investigate and search for schools based on **affordability**.
 - Schools vary tremendously in the amount of aid offered and “percent of need” they can meet.




Step 1: Get Ready

College Search

Majors

Location

Reach, Match, Safety



Get match
Get a list of colleges that match your criteria

Affordability

×

Financial Need Met

The higher the percent met by a college, the less you need to pay.

65% or more

75% or more

90% or more

100%

No Preference

Application Fees

Application fee waivers offered

Free to apply

Clear All

Show Colleges

Pay for College

0

atch me

<https://bigfuture.collegeboard.org/college-search>



FAME's Path to Affording Higher Education handout.

FAMEmaine.com/affording-education/pay-for-school/resources-tools/

Please Share....

The Path to Affording HIGHER EDUCATION



The key to affording higher education is to start planning early. The longer families have to go and starting early also gives families more time to get "financially fit." Early planning can also understand the importance of good grades and the role of scholarships. Follow the path to see a better plan ahead to afford higher education!



See the reverse side for some conversation starters to help families have a productive discussion.

CONVERSATION STARTERS

Savings, Direct Payments, and Tuition Payment Plans

- ☐ Are you (the parents or family members) saving for higher education? If so, how much will be available when your student graduates from high school?
- ☐ Are you (the student) saving for higher education? What are the savings expectations when you receive birthday or holiday gifts or money from work?
- ☐ Do you (the parents or family members) plan to use tuition payment plans to help pay for higher education? If so, how much per month can you afford? Is there a strategy to make more money available? Is it possible to pay down debt or other obligations to free up money in the future?
- ☐ Considering all sources, how much can you (parents or family members) contribute per year?
- ☐ Considering all sources, how much can you (the student) contribute per year?

Scholarships

- ☐ Are you (the student) applying for scholarships? What is the expectation related to the number of applications?
- ☐ Do your grades open up the possibility of merit-based scholarships?

Borrowing

- ☐ How do you feel about borrowing? No borrowing? Limit borrowing to only Federal Direct Loans (\$5,500 for the first year)? Will you consider additional borrowing (which will have a credit component)? Are parents or family members willing to co-sign a private loan?
- ☐ How much total debt is acceptable (for all years of education)?
- ☐ Who will be responsible for repaying the debt?

Pathways

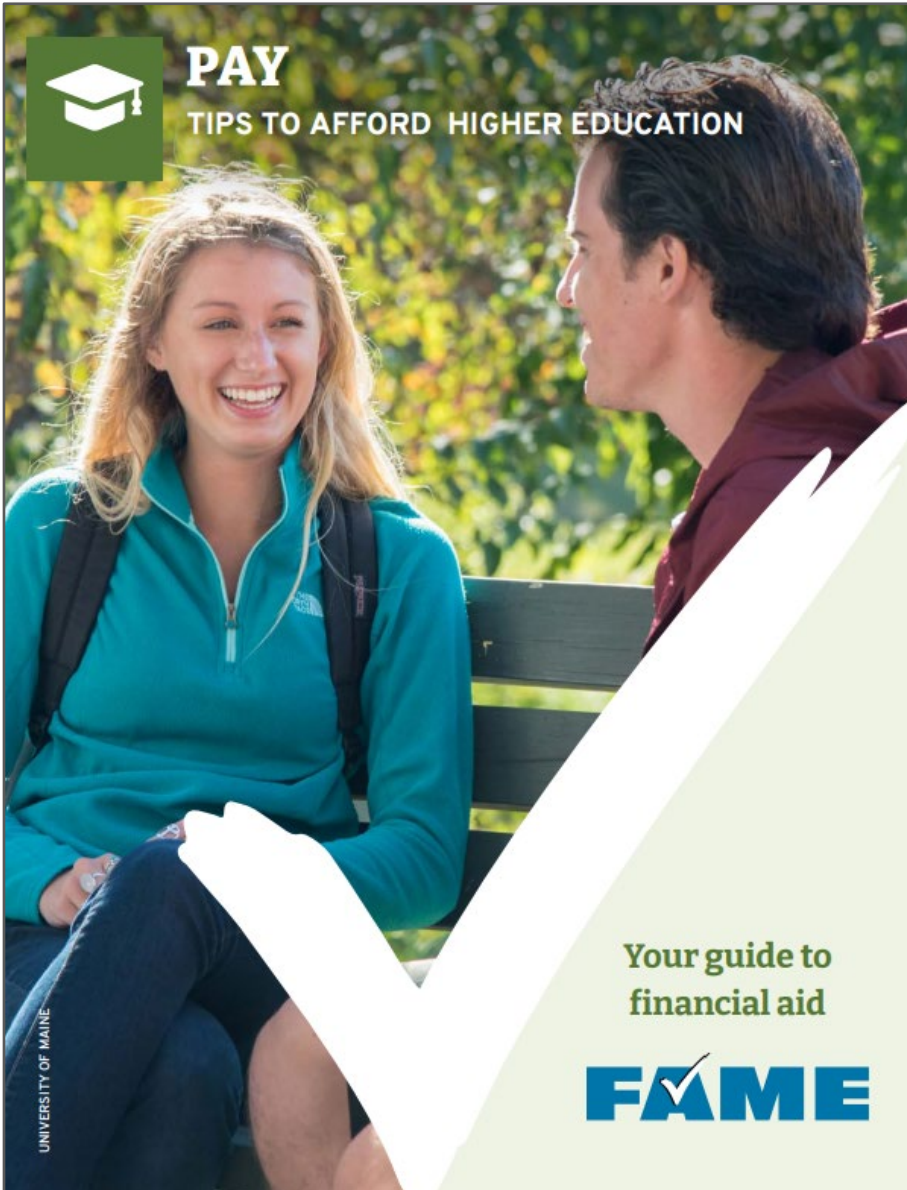
- ☐ Is there agreement that you (the student) can apply to any school, including those that appear to be a financial reach? What happens if you get accepted but it is not affordable?
- ☐ Are you (the student) open to considering multiple pathways (i.e., community college for a year or two, starting at a more affordable school with a plan to transfer, or attending school locally and living at home)?

Have questions? FAME has resources and knowledgeable teams who can help. Reach out!

WEB
FAMEmaine.com
NextGenforME.com

SOCIAL
f /FAMEmaineorg
@FAME.Maine
@FAMEmaine
/FAMEmaine





PAY
TIPS TO AFFORD HIGHER EDUCATION

Your guide to financial aid

FAME

UNIVERSITY OF MAINE

SCHOOL REQUIREMENTS TRACKING SHEET:

	School Name:	School Name:
Admission Application Deadline	Date Submitted:	Date Submitted:
Priority FAFSA Deadline	Date Submitted:	Date Submitted:
Other Application Requirements (CSS Profile, etc.)	Date Submitted:	Date Submitted:
Follow-up Requirements (If selected, complete verification requirements; if borrowing, complete loan-related documents.)	Date Submitted:	Date Submitted:
Check your college email regularly!		

29



SENIOR YEAR PLANNING CHECKLIST

PRIOR TO OCTOBER 1

- ☐ Create your FSA ID at StudentAid.gov.
- ☐ Research admission and financial aid deadlines/requirements and develop a checklist.
- ☐ Begin college essays.
- ☐ Attend college fairs or open houses.
- ☐ Research scholarship opportunities using free online searches.

FALL

- ☐ Attend a FAME FAFSA Help Session.
- ☐ Sign up for FAME's e-newsletters, texts, tips and more at FAMEmaine.com/join.
- ☐ Submit your FAFSA at FAFSA.gov.
- ☐ Keep copies of all documents and forms pertaining to admission and financial aid.
- ☐ Ask teachers, coaches, or school counselors for letters of recommendation.
- ☐ Begin submitting your college admission applications.
- ☐ Continue researching scholarship opportunities.
- ☐ If required, submit the CSS Profile.

LATE FALL/WINTER

- ☐ After you file your FAFSA, review your Student Aid Report (SAR) and make any necessary corrections.
- ☐ Confirm that financial aid offices received your FAFSA information.
- ☐ Submit any required documents to the financial aid office.

- ☐ Begin completing scholarship applications.
- ☐ Look for your financial aid notifications to begin arriving in the mail or by email.
- ☐ Respond quickly to all requests for information.
- ☐ Once accepted for admission, check your college-assigned email address frequently. Your college may be sending important notifications to this new email address.

LATE WINTER/SPRING

- ☐ To be eligible for a Maine State Grant, submit your FAFSA by the **May 1 deadline**.
- ☐ Confirm that financial aid offices have received all necessary paperwork.
- ☐ Continue completing scholarship applications.
- ☐ Compare financial aid offers.
- ☐ Notify all colleges of your plans to attend (or not attend). Many colleges require an admission deposit and typically have a deadline of **May 1**.
- ☐ Line up your summer job to begin earning money for college expenses.

SUMMER

- ☐ If you have been awarded private scholarships, send copies of all notifications to your chosen school's financial aid office.
- ☐ Attend college orientation.
- ☐ Look for your fall semester tuition bill, and reduce expenses where you can.
- ☐ Make arrangements to pay your balance.

28



Please Share..

FAME's Get Ready to File the 2026-2027 FAFSA handout - FAMEmaine.com/affording-education/pay-for-school/resources-tools/



Get Ready to File the 2026-2027 FAFSA

The 2026-2027 FAFSA will be available on October 1, 2025. Get prepared by gathering the necessary information.

What you need to file the 2026-2027 FAFSA

CREATE YOUR STUDENTAID.GOV ACCOUNT NOW!

- When you create your StudentAid.gov account you'll set up a username and password. You'll need to provide your username and password every time you log in to the Federal Student Aid website, which is where the FAFSA is located. It takes about 10 minutes to create an account. Your information must be matched with the Social Security Administration before you can file the FAFSA. If you're a dependent student, your parent(s) will need to create their own StudentAid.gov account so they can access and sign their section of the FAFSA.
- To create an account, go to StudentAid.gov and click on "Create Account." Get tips, step-by-step instructions, and keep track of your account information using FAME's [StudentAid.gov Account Information Sheet](#).

If you are a dependent student, you will need the following information for both you and your parent(s):

- StudentAid.gov username and password
- Social Security number, legal name, date of birth, and email address
- 2024 federal income tax returns (including all applicable schedules)
- Current bank statements

If you aren't a U.S. citizen, you'll also need...

Your U.S. Permanent Resident Card (Form I-151 or I-551C) or Arrival-Departure Record (I-94) with an eligible status

See reverse to learn more about parent information on the FAFSA.

Assets on the FAFSA

Many students and parents aren't required to report assets. If anyone in your family receives any federal means tested benefits (TANF, SNAP, Free and Reduced Lunch, WIC, MaineCare, etc.) or if your family earns less than \$60,000 (depending on the tax schedules filed) you and your parents will not be required to provide any asset information. If you are, be sure you only include assets that are required to be reported.

REPORTABLE ASSETS ON THE FAFSA:

- Cash, checking and savings
- Real estate (other than home you live in)
- Financial assets, such as stocks, bonds, certificates of deposit, mutual funds and money market accounts
- UGMA/UTMA accounts
- Coverdell and 529 plans (List as a parent asset and only include the amount where the student on the FAFSA is the beneficiary.)
- Virtual currency (i.e. Bitcoin)

NON-REPORTABLE ASSETS:

- The home you live in
- Retirement plans
- Family-owned businesses with less than 100 full-time employees
- Family farms
- Family-owned commercial fisheries
- Life insurance policies
- Personal possessions

HAVE QUESTIONS ABOUT THE FAFSA?

Get help from FAME. Explore our online FAFSA help at FAMEmaine.com/FAFSA

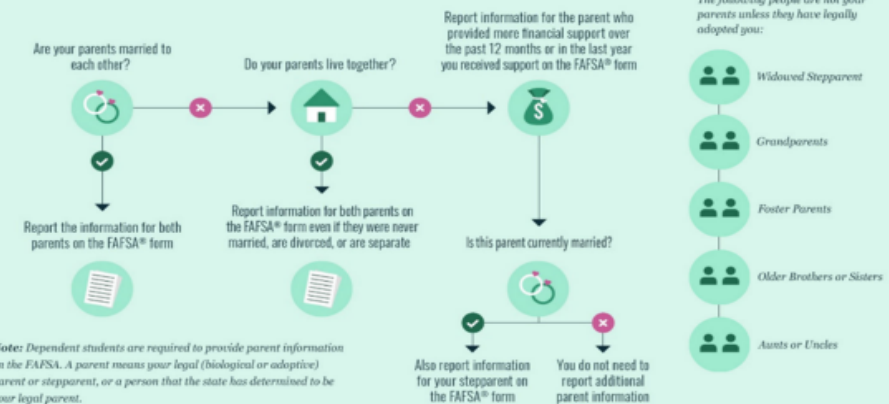
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When Is Parent Information Required?

Students are considered dependent and required to provide parent information unless they can answer YES to one of the following questions:

- Were you born before January 1, 2003?
- As of today, are you married?
- At the beginning of the 2026-2027 school year, will you be working on a graduate program?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training, or are you a veteran of the U.S. Armed Forces?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in a legal guardianship?
- At any time on or after July 1, 2025, were you homeless or at risk of being homeless?

Who's My Parent When I Fill Out My FAFSA® Form?



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FAFSA Completion for Students with Challenging Circumstances

If a student can answer “**Yes**” to any of these questions they are considered **Independent** and no parent information is required on the FAFSA.

- Were you born before January 1, 2003?
- As of today, are you married?
- At the beginning of the 2026-2027 school year, will you be working on a graduate program?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training, or are you a veteran of the U.S. Armed Forces?

- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor or in a legal guardianship?
- At any time on or after July 1, 2025, were you homeless or at risk of being homeless?



Dependency Status Determination

1 Personal Circumstances 2 Demographics 3 Financials

Student Marital Status

☒ Single (Never Married)

☐ Married (not Separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

Previous

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Signature

Student College or Career School Plans

When the student begins the 2026–27 school year, what will their college grade level be? ⓘ

☒ First year (freshman)

☐ Second year (sophomore)

☐ Other undergraduate (junior and beyond)

☐ Master's, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

Answering yes to **any** of the highlighted questions in red results in the student being automatically considered independent!

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Personal Circumstances

Select all that apply.

☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. ⓘ

☐ The student is a veteran of the U.S. armed forces. ⓘ

☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024, and June 30, 2025. ⓘ

☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ⓘ

☐ At any time since the student turned 13, they were a ward of the court. ⓘ

☐ At any time since the student turned 13, they were in foster care. ⓘ

☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ⓘ

☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ⓘ

☐ None of these apply.

Previous Continue



Dependency Status Determination – Homeless or At Risk of Being Homeless

FAFSA® FORM 2026–27 Student Alex Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Signature

Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

☐ Yes ☒ No

Previous Continue



If the answer is **yes** and it **can be documented** by one of the following, the student is automatically considered **independent**.

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

If Yes.....Unaccompanied Homeless Youth

If student meets the criteria **but none of the following can document**, the student is considered **“Provisionally independent”** and must follow up with their financial aid office.

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



One more pathway for student with **unusual** circumstances

FAFSA® FORM 2024-25 Parent of Margo Whittier 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;
- 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.

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


Student with Unusual Circumstances

If a student has unusual circumstances and answers **yes**, the students will be considered **“Provisionally independent”** and need to follow up with their financial aid office.

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

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Your Dependency Status

 **Provisionally Independent Student**

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances.

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

Previous Continue



Additional Resources

Additional Resources for You! – [FAMEmaine.com/educators](https://famemaine.com/educators)

- Professional Development and Training
 - **Wednesday Webinars** (second Wednesday of each month)
 - **FA 101** – virtual training – Don't Fear the FAFSA on **October 31**
- Tuesday Tips
 - FAME's monthly newsletter on affording education after high school
- FAFSA Resources
 - **FAFSA Prototype**
 - **Federal Student Aid Estimator**
 - Pell Grant Look-up Chart
 - FAFSA Screenshots, and more!



Additional Resources

Additional FAME *Get Ready* Resources for Students and Families

- Financial Aid Information Sessions
 - In-Person and Virtual Events – FAMEmaine.com/Events
- FAME's Texting and/or Email Lists
 - To join go to: FAMEmaine.com/Join
 - Members of the class of 2026 (or their parent/guardian) will be entered into a drawing for a **\$1,000 Future Fund scholarship!**
- FAME's Parent/Caregiver FB Group – ***Paying for College for ME***
- One-on-One Financial Aid Coaching
 - To schedule an appointment, go to: FAMEmaine.com/Contact



Thank you for joining us today! Find more FREE resources and information at FAMEmaine.com/education

Follow us:



Contact: Education@FAMEmaine.com

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

TTY: 207-626-2717