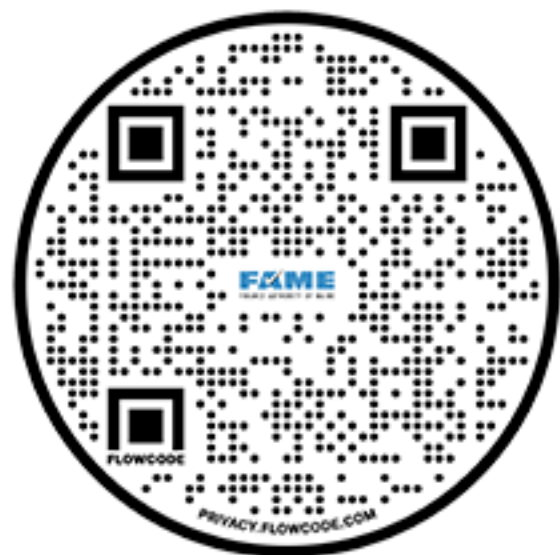


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Finance Authority of Maine



FAMEMaine



FAFSA Field Guide: From Start to Finish and Beyond

April 2, 2026

PRESENTED BY

Sydney McLean, Education Affordability and Financial Wellness
Counselor

Karin Parsons, Education Affordability and Financial Wellness
Counselor



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Agenda

- Creating Studentaid.gov accounts
- Dependent vs. Independent students
- Who is the contributor(s)
- Making corrections
- Appeals
- Changes to the 2027-2028 FAFSA
- FAFSA walk through

StudentAid.gov Accounts (a.k.a. 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**.
- An account is required to access the FAFSA and all Federal Student Aid processes and serves as legal signature.

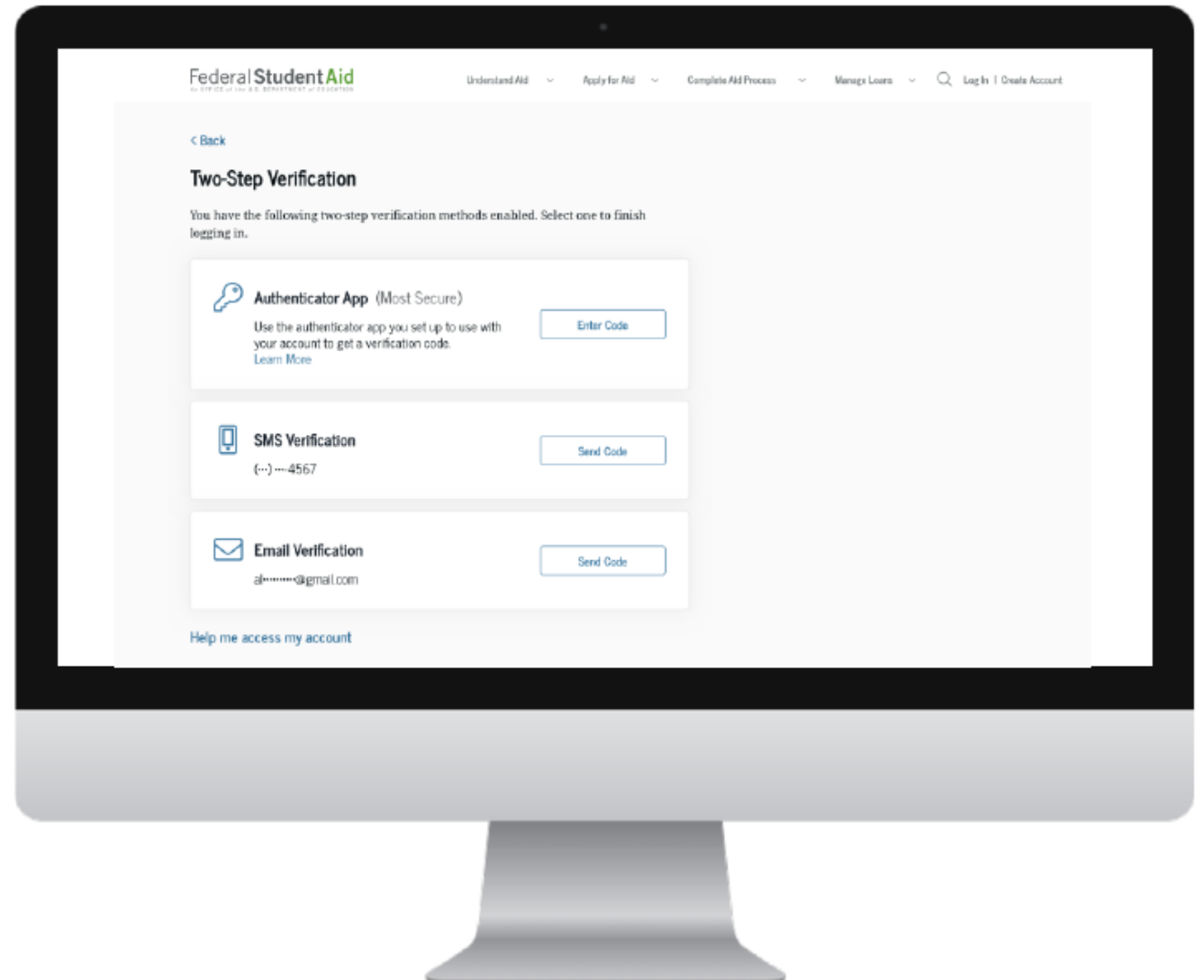


Creating a StudentAid.gov Account

- 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.
 - **New as of 8/4/25:** the SSA match will be in **real time!**
 - If the information doesn't match, individuals can correct it immediately.
- Individuals need a **unique email address** that can be accessed when creating account as it must be verified.
 - Students **should not** use their high school email address. Instead, **create and use personal email address.**
- Ideally, individuals will provide their mobile phone number.

Two-Step Verification is required to complete the 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**



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 “approve”** (which allows IRS to disclose their *federal tax information (FTI)*, and the FSA 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.



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Determining Dependency Status



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A student is independent if they meet any of the following criteria:

- 24 or older by December 31 of the award year;
- graduate or professional student;
- currently married;

OR

- if they can check yes to any of these questions

Personal Circumstances Demographics Financials Colleges 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.

YES
(checkmarks)
for any of
these makes
the student
independent.

Documentation required; letter from student plus at least one 3rd party letter/document

Unusual Circumstance (a.k.a. Dependency Override)

1 Personal Circumstances 2 Demographics 3 Financials

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

If yes:

- Student is **Provisionally Independent** (can finish the FAFSA without parent info)
- Student will need to follow up with the financial aid office to document their status
- If the school approves their unusual circumstances, the student's independent status will carry over to the next year as long as they remain at the same institution and their circumstances remain unchanged.



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Unusual Circumstance

What does **NOT** constitute an unusual circumstance:

- Parents refusing to contribute to student's education
- Parents unwilling to provide info on FAFSA/verification
- Parents not claiming the student as a dependent for tax purposes
- Student demonstrating self-sufficiency



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Who Should be a Contributor?

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 an 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 accounts.





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Determining 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 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 account unless** they filed a 2024 joint tax return.

* Same logic married independent students*



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Making Corrections



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Corrections

- Students can add additional schools (up to 20)
- Corrections vs. Updates
 - Students/parents should only make **corrections** to the FAFSA, not updates.
 - Updates need to be communicated to the school and the school will decide whether to update the FAFSA based on their **special circumstances** (more on this later).



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Making Corrections

My Activity > FAFSA Application

2026–27 Free Application for Federal Student Aid (FAFSA®): Form Det

✔ Processed

FAFSA® Information

Student

Raya A. Tran

Data Release Number (DRN)

1234

Submission Number

01

Stu

It

Actions ⋮

[Add or Remove Schools](#)

[Edit Contributor Information](#)

[Make Corrections](#)

[View FAFSA Submission Summary](#)

Status Tracker



FAFSA® Form Started

Started on Feb 23, 2026



FAFSA® Form Submitted

Submitted on Feb 28, 2026



FAFSA® Form Processed

Processed on Mar 5, 2026



Congratulations! Your FAFSA® form has been processed successfully! We recommend downloading a copy of your completed application to keep for your

Started on
Mar 5, 2026

Expires on
Jun 30, 2026

More Resources

[Understand Financial Aid](#)

[FAFSA Landing Page](#)

[Information on Federal Pell Grant Program](#)





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Special Circumstances (Appeals)



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Special Circumstances (Appeals)

- If the FAFSA is no longer reflective of student/parent situation OR if there are non-discretionary financial challenges, students/parents should contact the financial aid office to discuss.
 - Loss of income/unemployment
 - Divorce or separation
 - Unusual medical expenses
 - Multiple students attending college
- If adjustments to the FAFSA are needed, the school will make them.



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Changes to the 2027-28 FAFSA



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Planned Improvements

- Pre-populated data
- Multi-child application support
- Simplified language
- Improved tax data integration

Public comment is open until April 14, 2026

<https://www.federalregister.gov/documents/2026/02/13/2026-02905/agency-information-collection-activities-comment-request-2027-2028-free-application-for-federal>



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Questions?



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Student Identity Information

FAFSA[®] FORM Student Kevin Morales Save FAFSA Menu

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name

Kevin R Morales

Date of Birth

02/15/2006

Social Security Number

***-**-8158

Email Address

Kevin@test.com

Mobile Phone Number

(555) 557-6119

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address

Include apartment number.

922 Longfellow St NW

City

Baltimore

State

MD

Zip Code

21570

Country

United States (US)

Continue

Make sure your personal information is correct. To make any changes, access your account settings in your StudentAid.gov account.



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Student Personal Circumstances

FAFSA[®] FORM Student Kevin Morales Save FAFSA Menu

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

Student Personal Circumstances

Select all that apply or "None of these 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, 2026, and June 30, 2027.
- 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

Review the list of personal circumstances and select all that apply to you. If none apply to you, select "None of these apply."

Do any of the following apply to you?

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You are a victim of human trafficking.
- You have been granted refugee or asylee status.
- You were abandoned by or estranged from your parents and have not been adopted.

Then answer "yes" to the "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?" question on the **FAFSA® form**.

You will be able to skip questions about your parents on the FAFSA form and submit it **without a parent signature**. After submitting, contact the financial aid office at the college or career/trade school you plan to attend to find out what supporting documentation you'll need to submit directly to the school.



Federal Student Aid
2024-2025

If you have unusual circumstances that prevent you from contacting your parents or obtaining their information, you will be able to submit your FAFSA® form without parent information and their signature.


FAFSA[®] FORM

Student Kevin Morales

Save | FAFSA Menu

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

Your Dependency Status

 **Dependent Student**

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA[®] form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA[®] form? ⓘ

This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

Yes No

Previous Continue

The FAFSA[®] form will inform you of your dependency status (as determined by law) for federal student aid purposes.



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Parent Education

FAFSA[®] FORM

Student Kevin Morales

Save | FAFSA Menu

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

Parent Education Status

Did either of the student's parents attend college or complete college? ⓘ

Neither parent attended college

One or both parents attended college, but neither parent completed college

One or both parents completed college

Don't know

Previous Continue

Select the option that best describes your parent's or parents' education status.



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Student's High School Information

FAFSA[®] FORM Student Kevin Morales Save FAFSA Menu

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

Student High School Information

From what high school did or will the student graduate? ⓘ

State
Maryland (MD)

City
Baltimore

High School Name optional
Doris M. Johnson High

Doris M. Johnson High
Baltimore, Maryland (MD)

[Search Again](#)

[Previous](#) [Continue](#)

Enter your high school's city and state to find your school.



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Student Tax Information

FAFSA FORM Student Kevin Morales Save | FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Info Signature

Student 2024 Tax Return Information

Refer to the student's 2024 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

[Where to find this information on the tax form](#)

Filing Status

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

Income Earned From Work

IRS Form 1040 (or 1040-NR) Line 1z + Schedule 1: Lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

\$.00

Tax Exempt Interest Income

IRS Form 1040: Line 2e

\$.00

Report information about your 2024 tax return. If your answer is zero, enter the numeral 0.



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Student Assets

FAFSA[®] FORM Student Kevin Morales Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts
Don't include student aid, retirement accounts, or investments.

\$.00 ⓘ

Current Net Worth of Investments, Including Real Estate
Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$.00 ⓘ

Current Net Worth of Businesses and Farms
Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$.00 ⓘ

Previous Continue

Enter information about your assets. If your answer is zero, enter 0.



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Federal Benefits

FAFSA[®] FORM Student Bill Jones Save FAFSA Menu

Personal Circumstances ✓ Demographics ✓ **Financials** 3 Colleges 4 Signature 5

Federal Benefits Received

Responses Won't Reduce Federal Student Aid Eligibility
Answering these questions won't reduce your eligibility for federal student aid or these programs.

At any time during 2024 or 2025, did the student or anyone in their family receive benefits from any of the following federal programs? ⓘ

Family includes the student's spouse, children, and other dependents. Select all that apply or "None of these apply."

- Earned Income Credit (EIC) ⓘ
- Federal Housing Assistance ⓘ
- Free or Reduced Price School Lunch ⓘ
- Medicaid ⓘ

Select any options that apply if you or anyone in your family received federal benefits.



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Child Support

FAFSA[®] FORM Student Bill Jones Save FAFSA Menu

Personal Circumstances Demographics **Financials** Colleges Signature

Annual Child Support Received

Enter the total amount of child support the student received for the last complete calendar year.

\$.00 ⓘ

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid, retirement accounts, or investments.

\$.00 ⓘ

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$.00 ⓘ

Current Net Worth of Businesses and Farms

Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$.00 ⓘ

Previous Continue

Report your and your spouse's combined assets (if you're married) and the amount of child support received (if applicable).



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College or Career Schools

FAFSA[®] FORM Student Kevin Morales Save FAFSA Menu

Personal Demographics Financials **Colleges** Contributor Invite Signature

Where should we send the FAFSA[®] information?
Add at least one college or career school now.

You can add or remove schools before and after submitting your form.
You can add up to 20 schools. List any schools you're considering, even if you're not certain you'll apply to them. [Find tips for searching for colleges or career schools.](#)

0 out of 20 schools selected View Selected Schools

Search by State Enter School Code

State
Cali
California (CA)

School Name optional

Search

Previous Continue

Search for the colleges, career schools, and trade schools that you would like to receive your FAFSA[®] information.



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Search Results 1 to 5 of 29

SORT BY: **MOST RELEVANT** A-Z

Paul Mitchell the School - San Diego
San Diego, California (CA) Federal School Code E02116 [+ Select](#)

Univ of San Diego - Schl of Law
San Diego, California (CA) Federal School Code G06976 [+ Select](#)

Franciscan School of Theology
San Diego, California (CA) Federal School Code G11792 [+ Select](#)

San Diego State University
San Diego, California (CA) Federal School Code 001151 [✓ Selected](#)

Concorde Career Institute
San Diego, California (CA) Federal School Code 007930 [✓ Selected](#)

[Search and Select More Schools](#)

< Previous **1** 2 3 Next >

Select the correct school(s) from the search results. You can send your FAFSA[®] information to a maximum of 20 schools.



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Parent Invite

The screenshot shows the FAFSA Form interface for a student named Kevin Morales. A progress bar at the top indicates the current step is 'Contributor Invite' (step 5), with previous steps (Personal Circumstances, Demographics, Financials, Colleges) completed and the next step (Signature) pending. The main heading is 'Invite Your Parent to This FAFSA® Form'. Below this, a green callout box explains that more household financial information is needed, and a dependent student must invite a legal parent as a contributor. A question asks 'Who counts as a parent on the FAFSA form?'. A modal window titled 'Parent' and 'Invite a Parent Contributor' is open, featuring an 'Email' input field with a help icon and a 'Send Invite' button. At the bottom of the page, there are 'Previous' and 'Continue' navigation buttons.

To invite your parent to your FAFSA® form, enter their email address and select “Send Invite.”



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Parent Contributor

The screenshot shows the FAFSA FORM interface for Student Kevin Morales. The progress bar indicates the following steps: Personal Circumstances (1), Demographics (2), Financials (3), Colleges (4), Contributor Invite (5), and Signature (6). The current step is 'Parent Contributor'.

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the "My Activity" page.

Parent

kevinmom@test.com

Invite Sent

Other Ways to Send the Invite ^

Copy and Send the Invite Link ⓘ

www.fafsa.gov/invite/7BKG4W3 Copy Link

You can also have them go to www.fafsa.gov/invite and enter code:
7BKG4W3

Cancel Invite

Previous Continue

After you enter your parent's email address, they will receive an email invitation to participate on your FAFSA® form. You'll also be provided with an invite link and invite code that you can share with them in case they lose or can't access their invitation email.



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Sign Your Form

The screenshot shows the FAFSA FORM interface for a student named Kevin Morales. At the top, there is a 'Save' button and a 'FAFSA Menu' icon. The main heading is 'Continue To Sign Your Form'. Below this, a blue box contains the text: 'Here's a summary of the information you provided on the FAFSA® form. Continue once you're ready to submit.' To the right of this box is an illustration of a person riding a bicycle. Below the blue box is a green box with a checkmark icon and the heading 'Scroll To Continue'. The text inside this box reads: 'After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.' Below the green box is a section titled 'Student Sections' with an 'Expand All' dropdown arrow. This section contains five items, each with a green checkmark icon and a circular refresh icon on the right:

- Introduction
- Personal Identifiers
- Section 1
- Personal Circumstances
- Section 2
- Demographics
- Section 3
- Financials
- Section 4
- Colleges

Make sure to review all the responses that you provided on your FAFSA® form. To edit a response, select the question's hyperlink to be taken to the corresponding page.




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Review Contributor Information

Contributor Section

This Section is Shared with 1 Contributor(s) [Manage Contributor Information](#)

Contributor(s)	Role	Invite Code	Status
 kevinmom@test.com	Parent	7BKG4W3	<input checked="" type="checkbox"/> Invite Sent

[Previous](#) [Continue](#)

Review the “Contributor Section” to see the status of your contributor invite.



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Terms and Conditions

10/15/20

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

You must sign your FAFSA® form now and then your contributor can submit your form when complete.

I, Kevin Morales, agree to the terms outlined above.

Previous

Sign

Review the terms and conditions of the FAFSA® form and then sign your form.

Pending Contributor Submission

FAFSA[®] FORM Student Kevin Morales Save FAFSA Menu

Student Section Parent Section

Pending Submission

Check With Your Contributor

Parent Contributors

Requirements for Dependent Students
Your FAFSA[®] form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor(s)	Role	Invite Code	Status
kevinmom@trest.com	Parent	79NG4W3	Invite Sent

[Manage Invitations](#)

Track and Manage Your FAFSA[®] Form and Contributors
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

[View Status](#)

Here's What You Can Do Next

- Check Your Email**
You'll receive an email version of this page at the following email address: kevinmom@trest.com.

If you have a contributor (such as a parent or spouse) who is required to participate on your FAFSA[®] form, then your form can't be submitted until they fill out their sections and provide their signature.

Pending Contributor Submission

FAFSA[®] FORM

Student Kevin Morales

Save | FAFSA Menu

Student Section | Parent Section

Pending Submission

Check With Your Contributor

Parent Contributors

Requirements for Dependent Students
Your FAFSA[®] form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor(s)	Role	Invite Code	Status
kevinmom@trest.com	Parent	79HG4W3	Invite Sent

Manage Invitations

Track and Manage Your FAFSA[®] Form and Contributors

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View Status

Here's What You Can Do Next

- Check Your Email
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If you have a contributor (such as a parent or spouse) who is required to participate on your FAFSA[®] form, then your form can't be submitted until they fill out their sections and provide their signature.



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Questions?



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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