Help Your Students Get Ready to File for Financial Aid

September 9, 2026

PRESENTED BY

Mila Tappan Education Affordability Content and Training Manager

Today's Topics

Getting Ready to Apply for Financial Aid

- ✓ 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
- ✓ Additional Resources

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 say up to date is to join our email and/or text list at FAMEmaine.com/join.

StudentAid.gov Account Basics

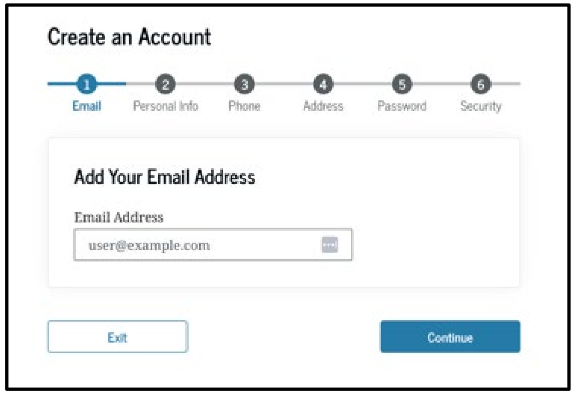
StudentAid.gov Account

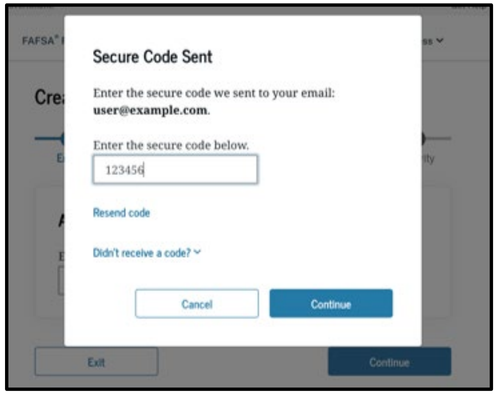
- **First step** in the FAFSA filing process.
- Accounts are created at **StudentAid.gov.**
- When an account is created, individuals set up a **username and password.**
- A StudentAid.gov account is required to access the FAFSA and all Federal Student Aid processes and serves as legal signature.

StudentAid.gov Account Creation

Creating a StudentAid.gov Account

- The flow of account set up has changed.
- The first step is for individuals to provide a **unique email address** which must be accessible when creating the account to complete 2-step verification.

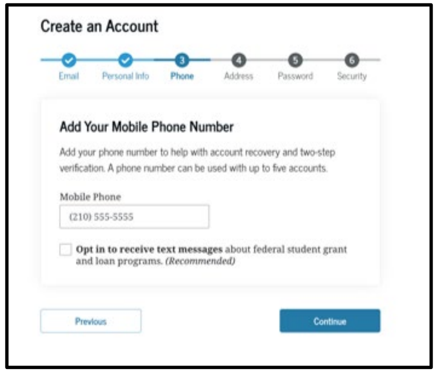


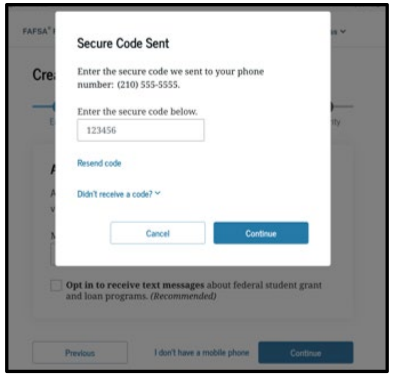


- Students **should not** use their high school email address. Instead, recommend they **create a new email address.**

Creating a StudentAid.gov Account

- Next, 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.
  - **The match with SSA now happens in real time!**
- Individuals then provide their mobile phone number.
  - Mobile phone numbers can now be shared across up to five accounts.
  - The phone must be accessible and able to receive texts when setting up the account.





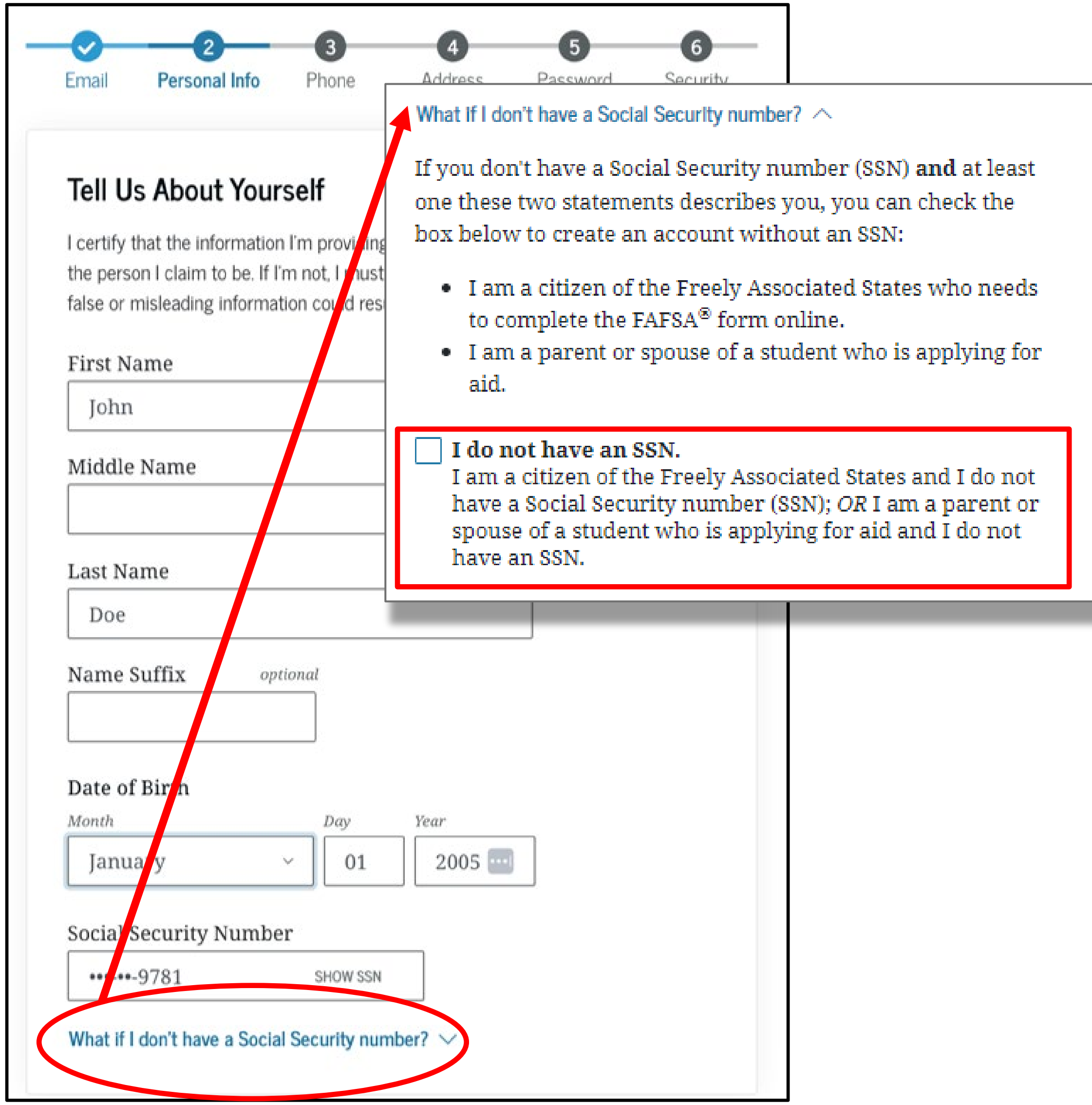
Creating a StudentAid.gov Account

- Individuals then provide their **mailing address**.
- Next, they set up their **username and password**.
- Lastly, they have the option to add an authenticator app as an additional verification method and receive their backup code (write this down!).
- Challenge questions are no longer part of the account creation process.
- The account is then created!
- **The FAFSA can be started immediately.**
  - Users can log in using their username or verified email address (but not their mobile phone number).

StudentAid.gov Account– No SSN

Parents without an SSN…

- Parents **without an SSN** can 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, identify 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.



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 2025 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 2025 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 2025 joint tax return.

When Should a StudentAid.gov Account Be Created?

- 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**.
- The match happens in **real time.**
- Therefore, individuals can create their account and **file their FAFSA immediately**.

FINANCE AUTHORITY OF MAINE

StudentAid.gov Account Information Sheet

Student Information

Email Address: ______________________ Mobile Phone Number: ______________

Username: ______________________ Password: ______________

Contributor #1 Information (used to create StudentAid.gov account)

Legal First and Last Name: ______________________________

Email Address: ______________________ Mobile Phone Number: ______________

Username: ______________________ Password: ______________

Contributor #2 Information (used to create StudentAid.gov account)

Legal First and Last Name: ______________________________

Email Address: ______________________ Mobile Phone Number: ______________

Username: ______________________ Password: ______________

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: ______________

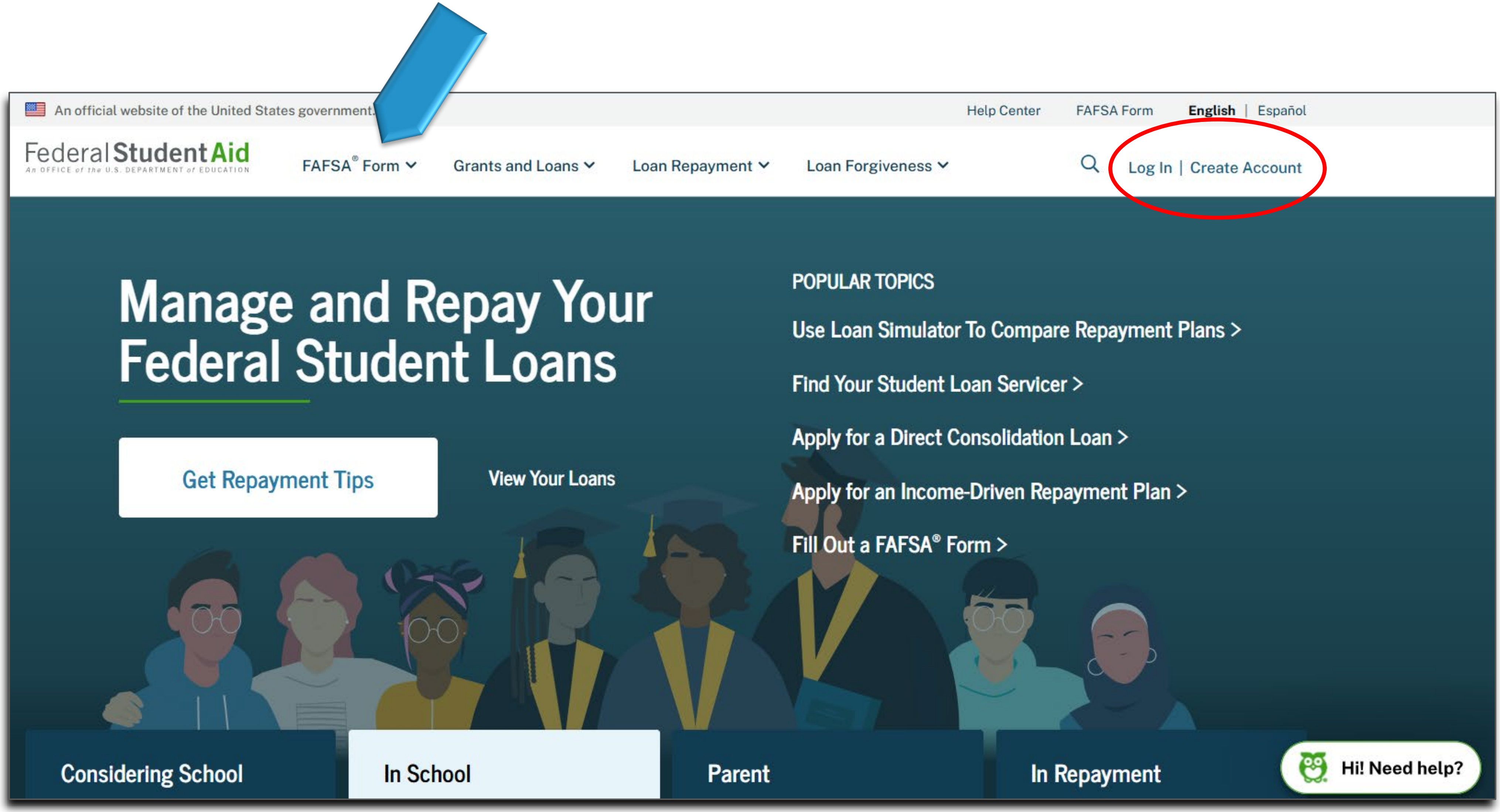
For tips and step-by-step instructions on creating a StudentAid.gov account, scan here > > >

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

FAME

StudentAid.gov



Building a List of Schools

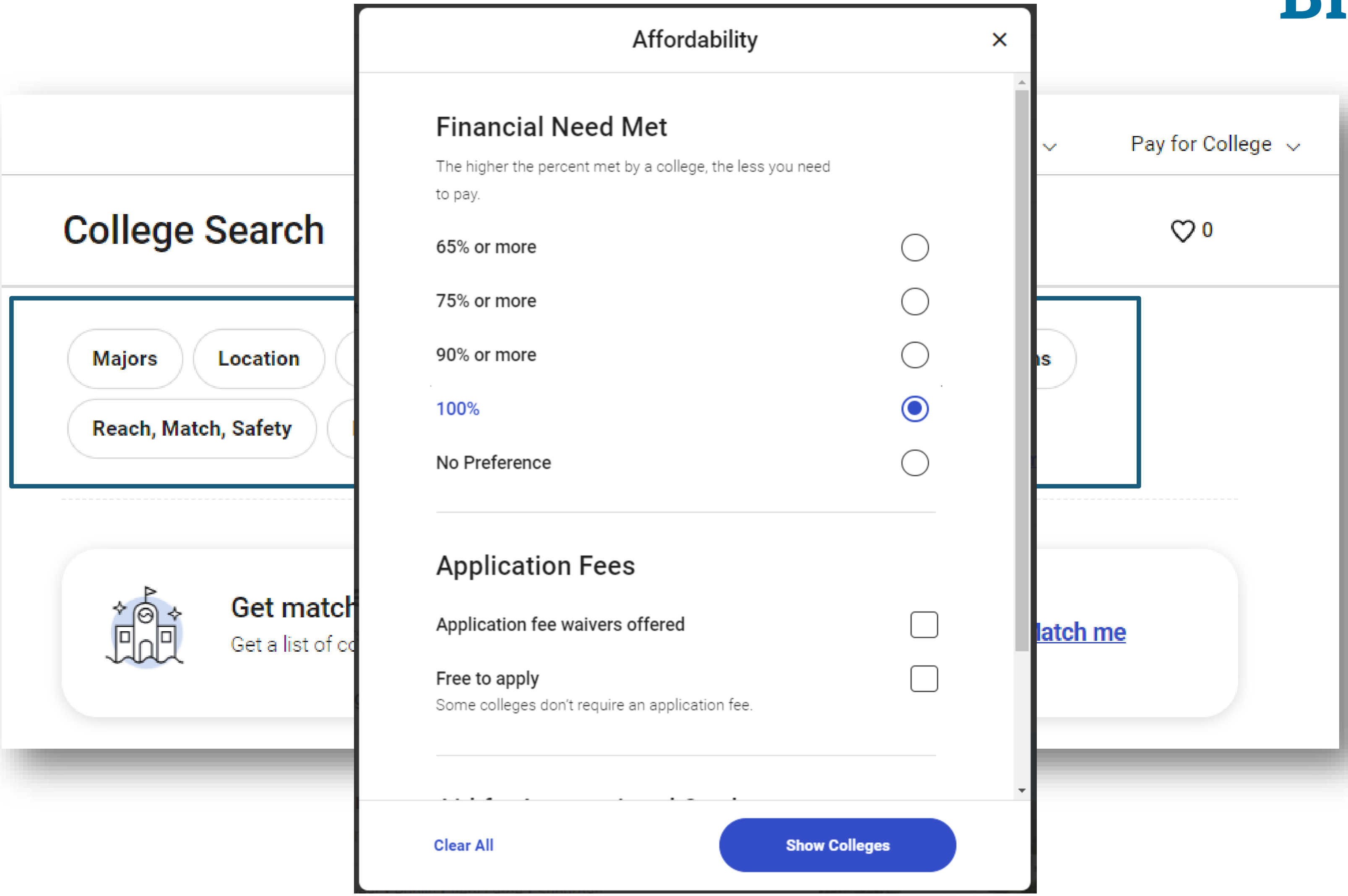
Building a List of Schools

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.

FAME

Researching Schools using Big Future



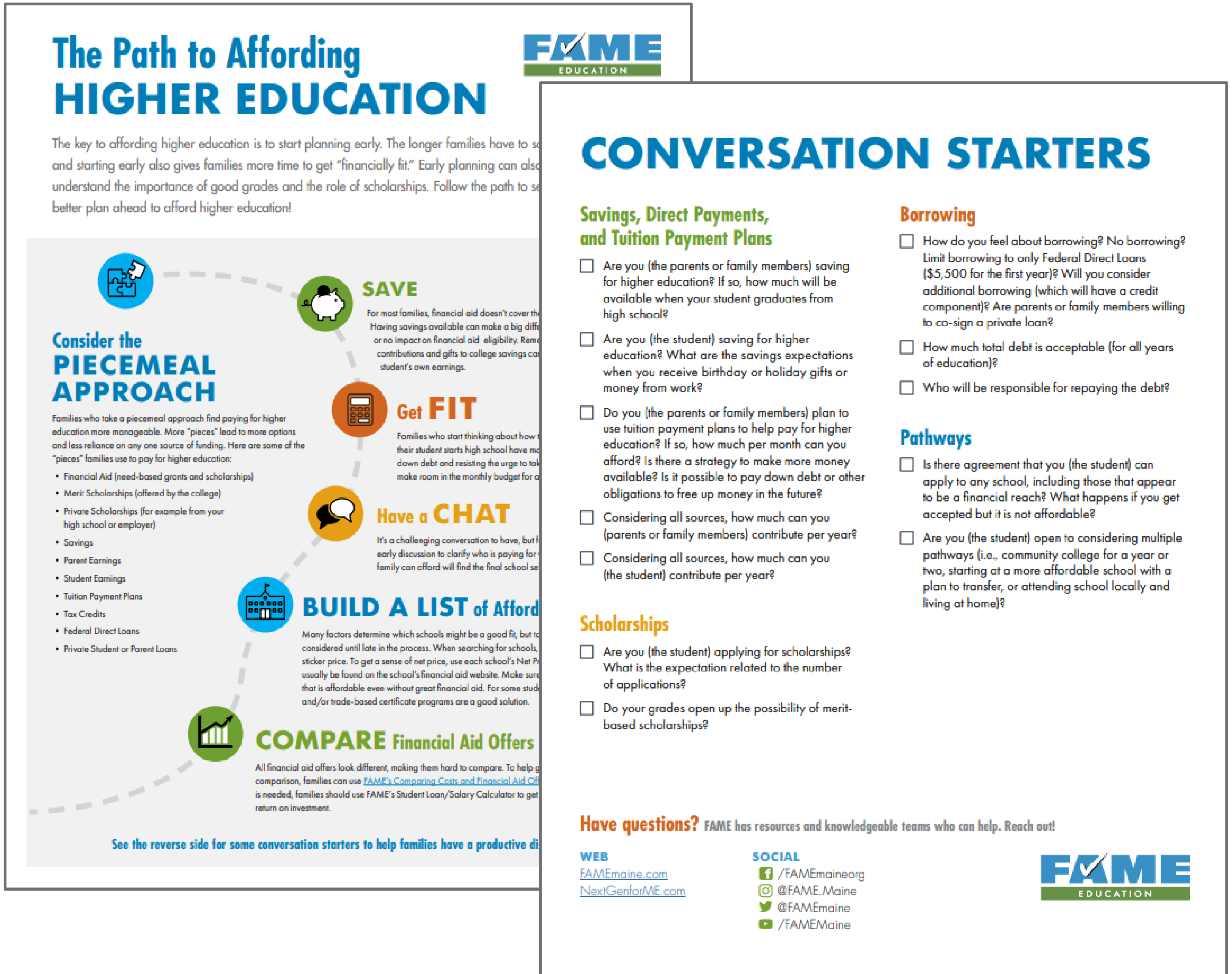
https://bigfuture.collegeboard.org/college-search

FAME Resources

Please Share….

FAME's **Path to Affording Higher Education** handout.

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



FAME

FAMEmaine.com/publications

Please Share..

SCHOOL REQUIREMENTS TRACKING SHEET:

	School Name:	School Nam
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!		

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.

FAME

Please Share..

FAME's **Get Ready to File the 2027-2028 FAFSA** handout - FAMEmaine.com/affording-education/pay-for-school/resources-tools/

FAME

Get Ready to File the 2027-2028 FAFSA

The 2027-2028 FAFSA will be available on October 1, 2026. Get prepared by gathering the necessary information.

What you need to file the 2027-2028 FAFSA

CREATE YOUR STUDENTAID.GOV ACCOUNT NOW!

- To access the FAFSA, you'll need to set up a **username and password** at StudentAid.gov (takes about **10 minutes**).
- StudentAid.gov is where the FAFSA and all federal student aid and loan information are located.
- Your account information must be **verified with the Social Security Administration** before you can file.
- **Dependent students:** parent(s) must create **their own account** to access and sign their section of the FAFSA.
- Get started at StudentAid.gov and use FAME's StudentAid.gov Account Information Sheet for tips and step-by-step instructions, and to track your account information.

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
- 2025 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

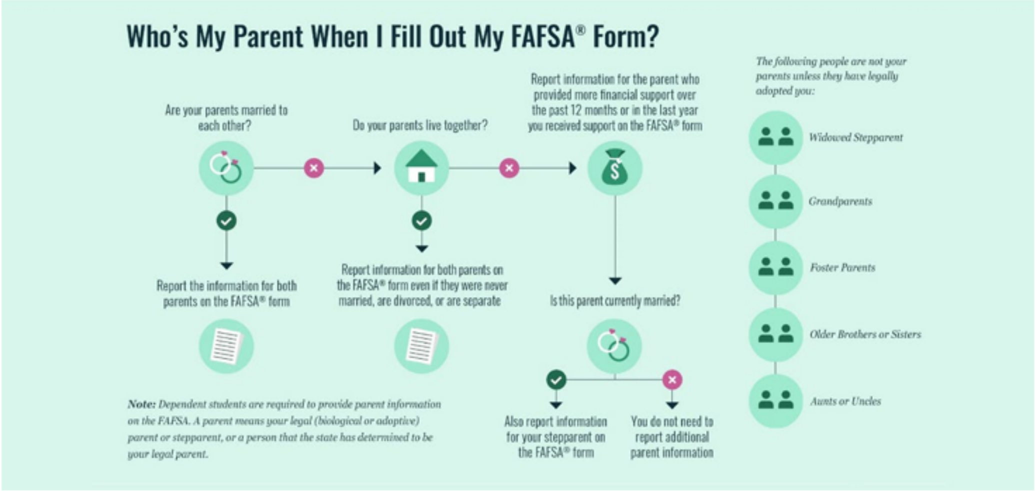
HAVE QUESTIONS ABOUT THE FAFSA?
Get help from FAME. Explore our online FAFSA help at FAMEmaine.com/FAFSA

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 • 207-623-3263 or 1-800-228-3734 • Fax: 207-623-0095 – TTY: 207-626-2717

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, 2004?
- As of today, are you married?
- At the beginning of the 2027-2028 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, 2026, were you homeless or at risk of being homeless?

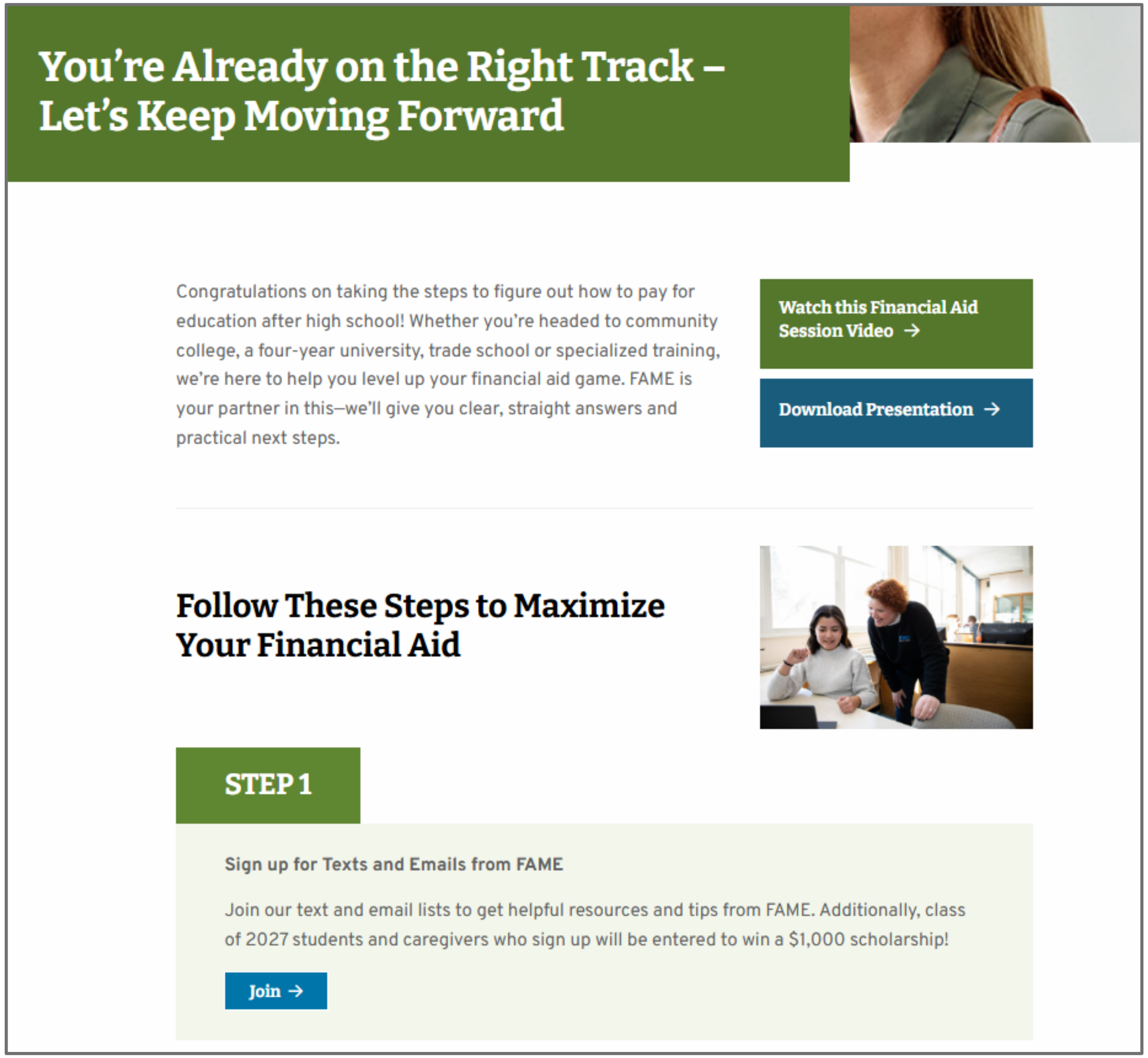


PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 • 207-623-3263 or 1-800-228-3734 • Fax: 207-623-0095 – TTY: 207-626-2717

FAME

Encourage families to attend a Financial Aid Information Session!

- In-Person and Virtual Events – FAMEmaine.com/Events
- Financial Aid Info Session resources: FAMEmaine.com/financial-aid-sessions



FAME

STEP 2

Download Pay: Tips for Planning and Paying for Higher Education (2027-28 academic year)

Use this guide to navigate the FAFSA and financial aid process—everything from how to prepare, when to apply, and what types of aid exist, to reducing college costs and understanding financial aid offers.

Download the PDF or order a FREE copy on our Publications page.

STEP 3

Get Ready to File the FAFSA

The 2027-28 FAFSA form will be available on October 1, 2026! Filing the FAFSA is the first step to accessing financial aid. The FAFSA is easier than ever—many people can do it in less than 30 minutes, especially if they get ready before they start!

- Download our Get Ready guide so you know what you need to have handy.
- Create your StudentAid.gov account, if you haven't already. Download and print FAME's StudentAid.gov Account Information sheet to keep track of your account information.
- Learn more about the FAFSA from FAME.
- File the 2027-28 FAFSA at StudentAid.gov after October 1, 2026.
- Looking to file the 2026-27 FAFSA for the 2026-27 academic year? It's available now at StudentAid.gov.

STEP 4

Research Available Scholarships

Scholarships can help make education beyond high school more affordable. FAME's FREE Maine-based scholarship search is a great place to start.

Be sure to check out the Worthington Scholarship, worth up to $20,000, and the Mitchell Scholarship, worth $10,000 and so much more!

Search Scholarships →

Bonus Tip! There are ways to save for your student's education beyond high school—and it's not too late to start!

Maine's 529 Plan

Learn more about Maine's 529 plan and how it can help you save for your student's future. There are hundreds of dollars available in matching grants each year to help boost your savings.

NextGenforME.com →

$500 Alfond Grant

Students born in 2008 or later may have a $500 Alfond Grant waiting for them. As these students approach life after high school, now's the time to check if your student has the grant, and learn how to use it to help pay for their higher education.

Learn more about the Alfond Grant →

Need Help?

If you need additional help with your financial aid options, FAME is here for you. Choose the support option that works best for you.

I just have some quick questions.

Call us at 800-228-3734, option 4; or email us at Education@FAMEmaine.com.

I want to meet one-to-one with a FAME financial aid expert.

Get personalized, one-on-one support with FAME's financial aid experts.
Book an appointment today.

FAFSA Completion for Students with Challenging Circumstances

FAME

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, 2004?
- As of today, are you married?
- At the beginning of the 2027-2028 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, 2026, were you homeless or at risk of being homeless?

Dependency Status Determination

1 Background · 2 Demographics · 3 Financials · 4 Colleges

Student Current Marital Status

- (●) Single (never married)
- ( ) Married (not separated)
- ( ) Remarried
- ( ) Separated
- ( ) Divorced
- ( ) Widowed

1 Background · 2 Demographics · 3 Financials · 4 Colleges · 5 Contributor Invite · 6 Review & Sign

Student School Year

What year will the student be in college when they start their classes for the 2027–28 school year?

- (●) First (freshman)
- ( ) Second (sophomore)
- ( ) Third or higher (junior and up)
- ( ) Graduate-level (such as a master's or doctorate)

1 Background · 2 Demographics · 3 Financials · 4 Colleges · 5 Contributor Invite · 6 Review & Sign

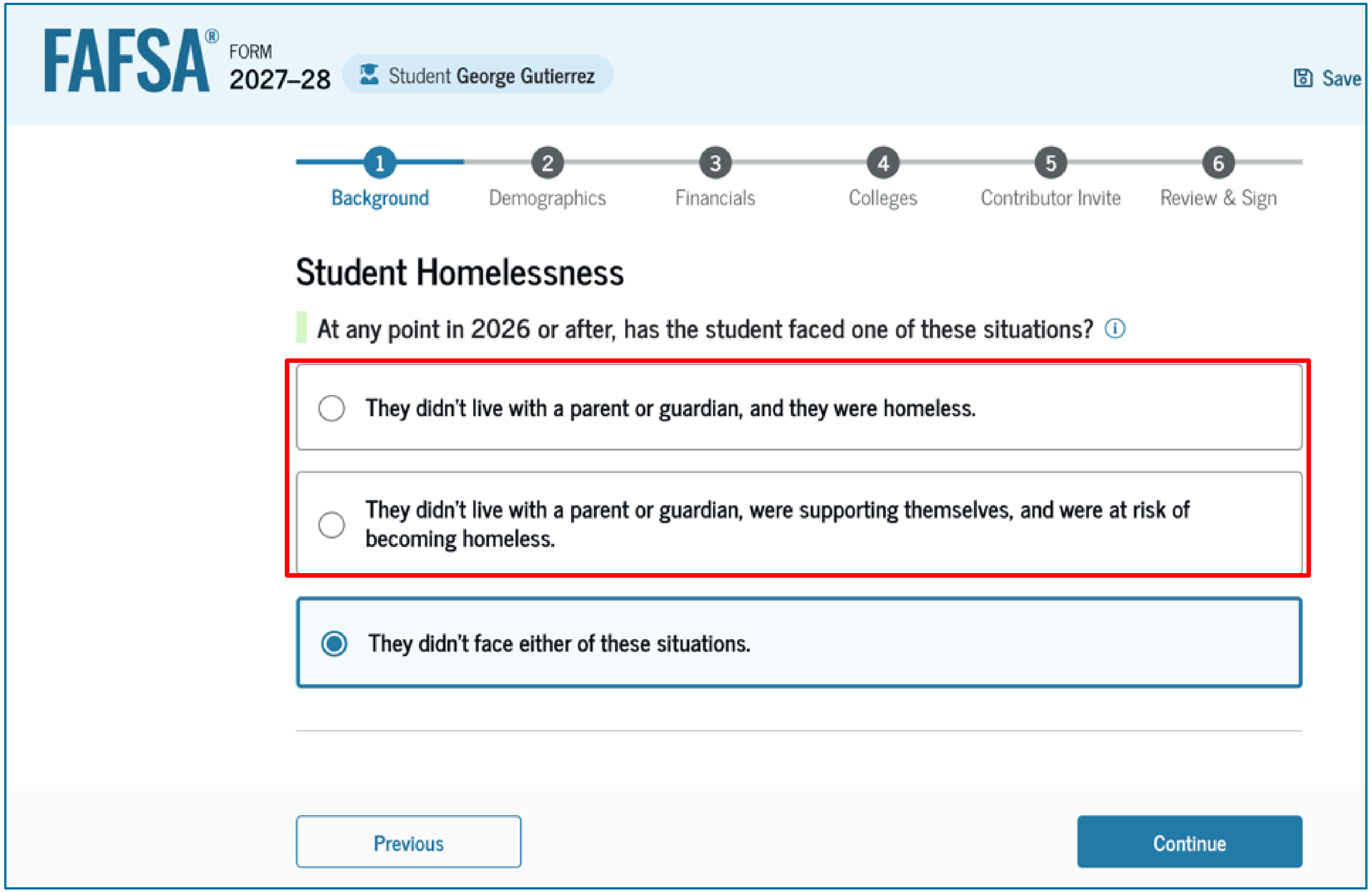
Student Personal Circumstances

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, 2027, and June 30, 2028.
- [ ] 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.

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

Dependency Status Determination – Homeless or At Risk of Being Homeless


FAFSA® FORM 2027–28

Student George Gutierrez

Save

1 Background
2 Demographics
3 Financials
4 Colleges
5 Contributor Invite
6 Review & Sign

Student Homelessness

At any point in 2026 or after, has the student faced one of these situations?

- ○ They didn't live with a parent or guardian, and they were homeless.
- ○ They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.
- ◉ They didn't face either of these situations.

Previous

Continue

If Yes.....Unaccompanied Homeless Youth

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

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
- [x] None of these apply.

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.

Your Dependency Status

Provisionally Independent or Unaccompanied Homeless Youth

You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

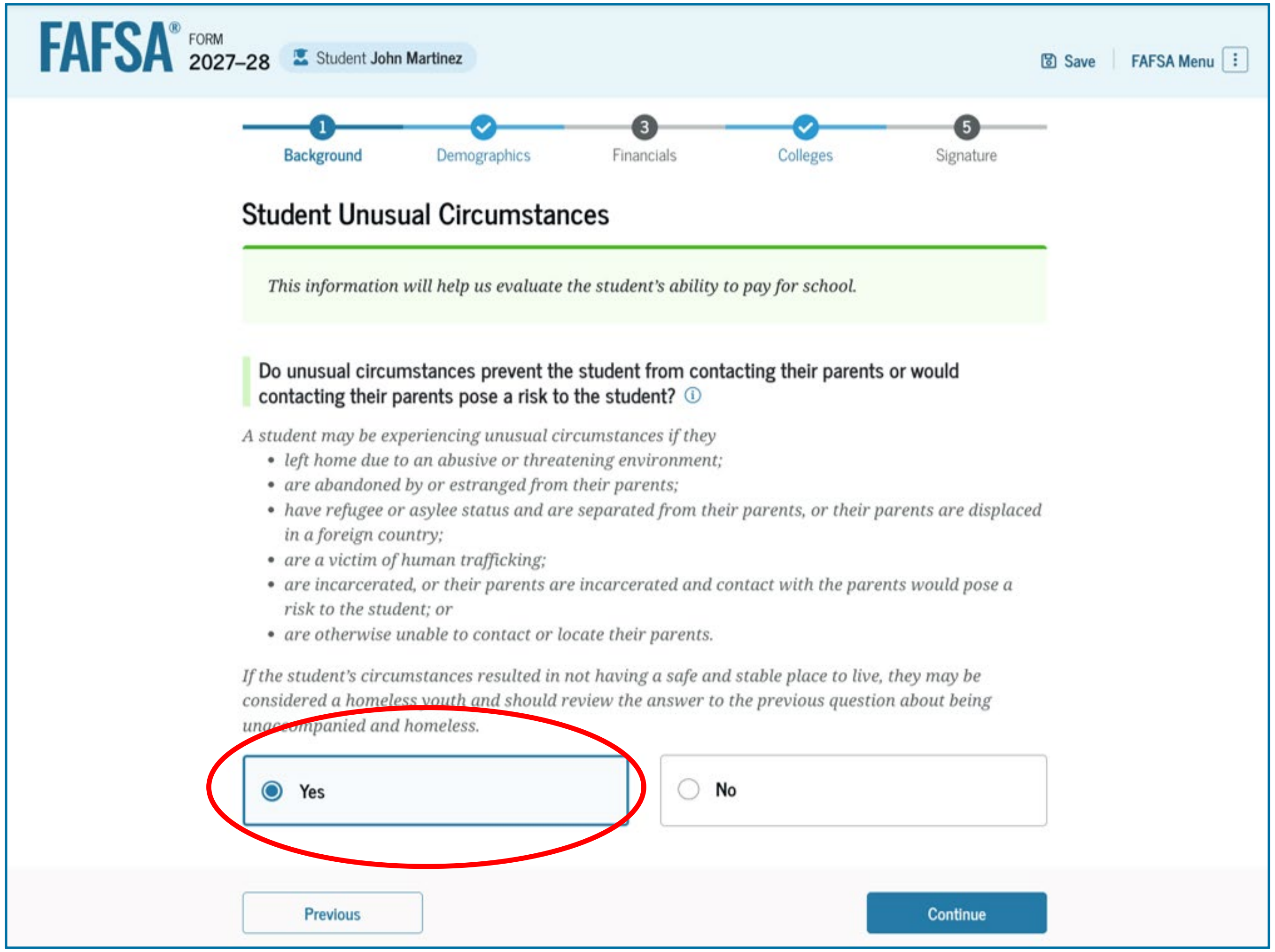
If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

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

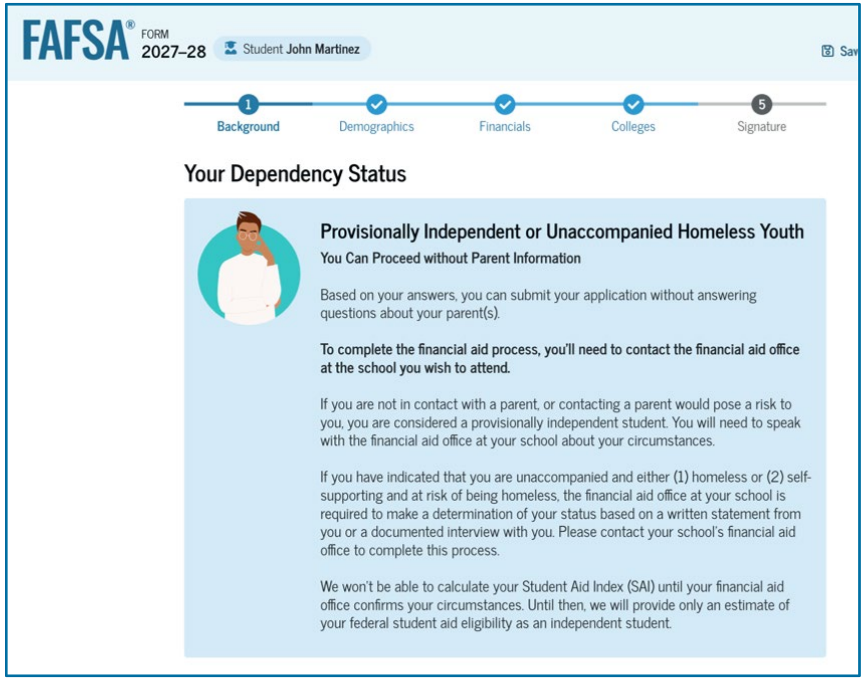
Previous | Continue

Student with Unusual Circumstances

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



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



Additional Resources

Additional Resources

Additional Resources for You! – FAMEmaine.com/educators

- Professional Development and Training
  - **Wednesday Webinars** (second Wednesday of each month)
  - **Fall FAFSA Virtual Training – Friday, October 30**
- 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!

FAME

Up Next....

Filing the 2027-2028 FAFSA

Wednesday, October 14

1:00 – 2:30

Register now

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