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# Financial Aid Training Part 1

**October 30, 2026**

PRESENTED BY

**Floreka Mananga,** New Mainer Specialist
**Marie Pelletier,** Education Affordability and Financial Wellness Counselor

# Agenda

- Creating Studentaid.gov accounts
- Who needs a Studenaid.gov account
- Who is the contributor(s)
- Changes to the 2027-2028 FAFSA
- FAFSA walk through
- Common questions

# Studentaid.gov Account Basics

## 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.



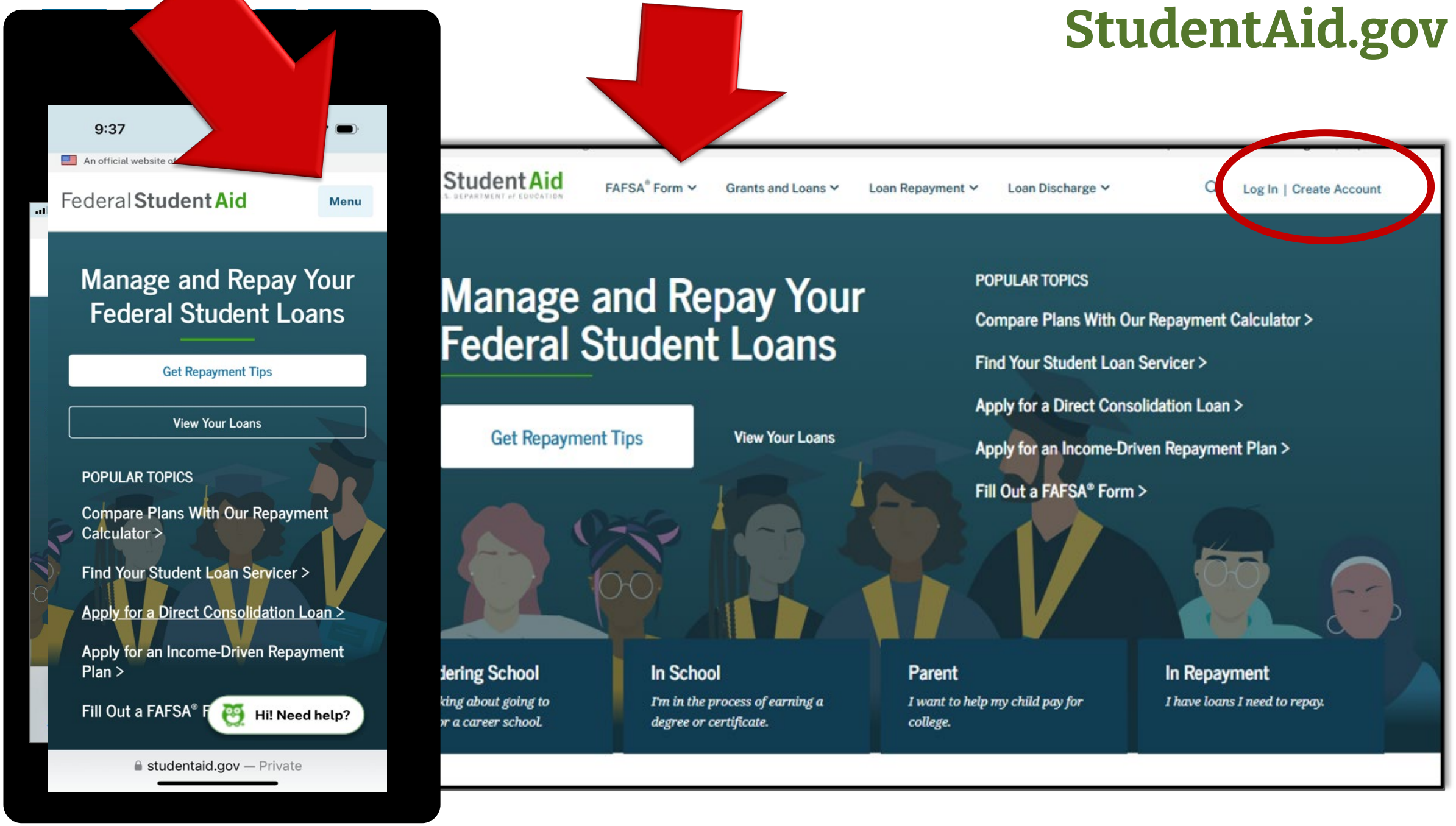
# Studentaid.gov Account Creation

## 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.

  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.

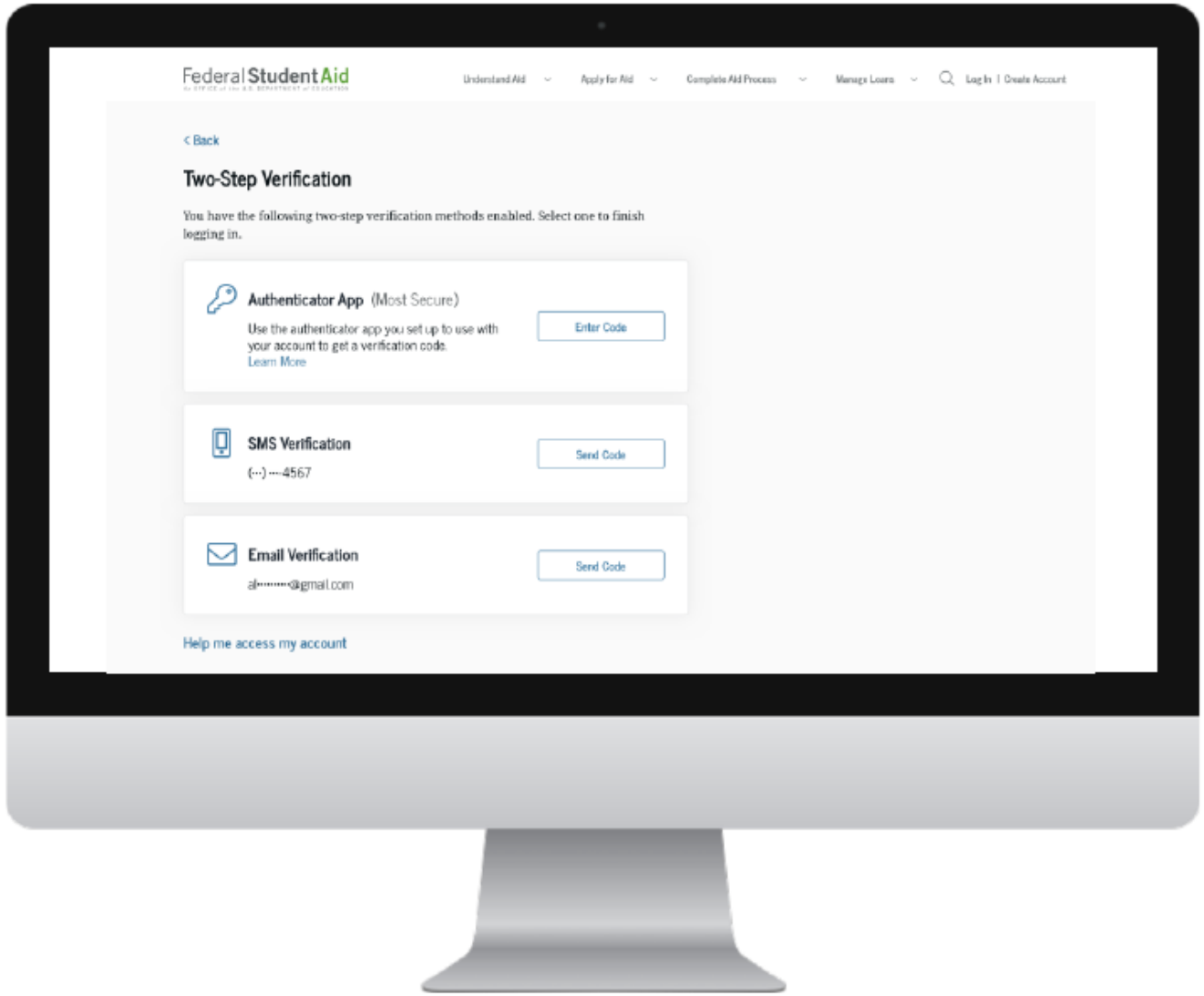
# StudentAid.gov



# Two-Step Verification

**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 an Account?

## Who Needs a StudentAid.gov Account?

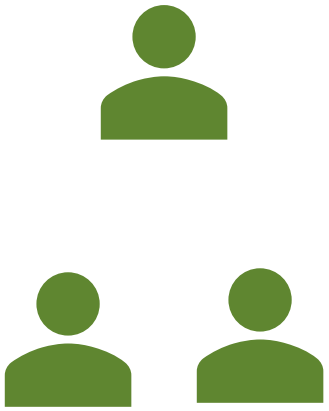
- **Every contributor** must have **their own StudentAid.gov account**.
- A contributor is anyone providing information on the FAFSA who is required to provide **consent by clicking "approve"** (which allows IRS to disclose their ***federal tax information (FTI)***, and the FSA to use their FTI and redisclose 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.

# Who is the Contributor(s)?

# Determining 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 an 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 accounts.



# 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 2025 joint tax return.

* Same logic married independent students*

# Unusual Circumstance

What does NOT constitute an unusual circumstance:

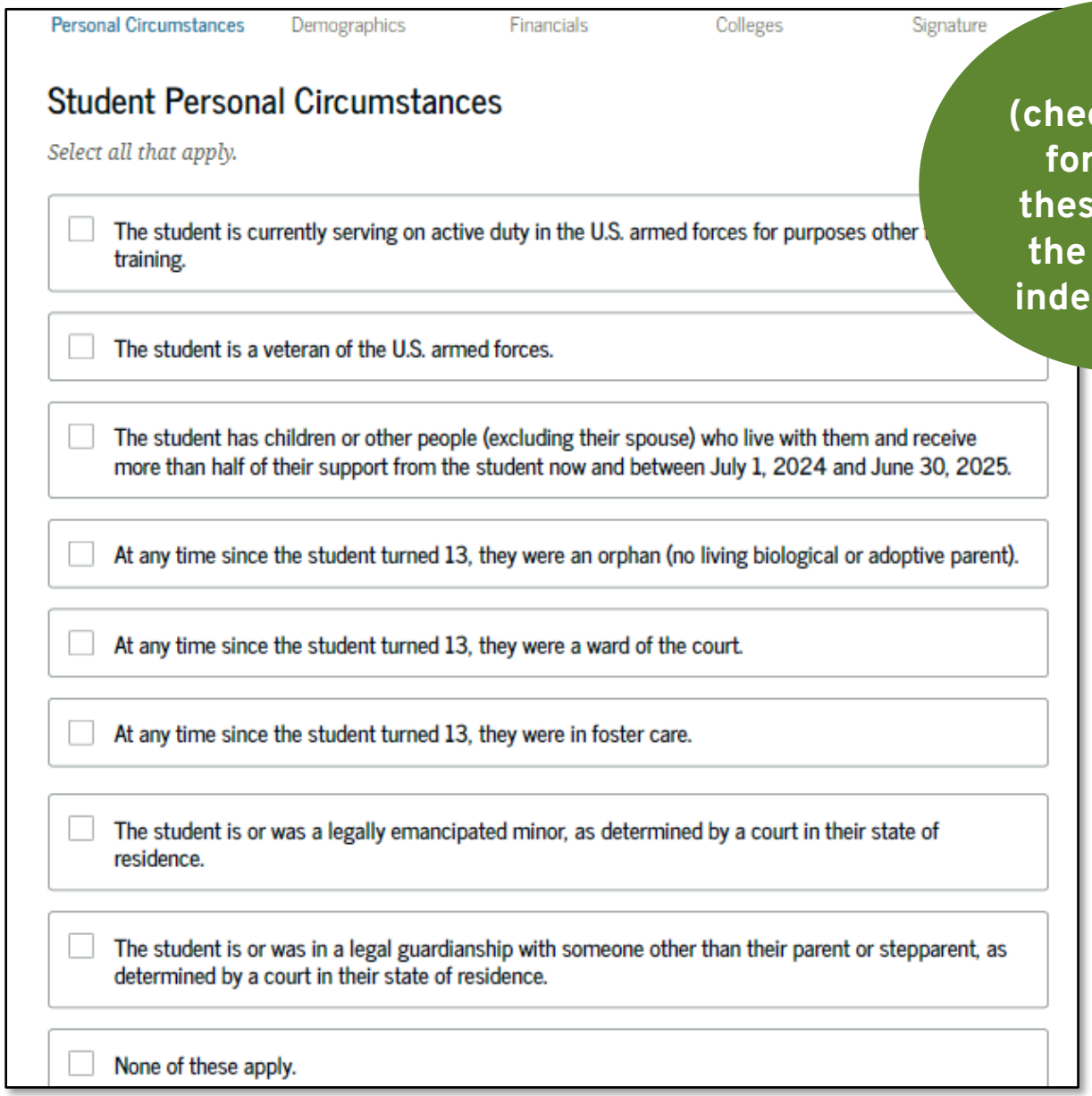
- Parents refusing to contribute to student's education
- Parents unwilling to provide info on FAFSA/verification
- Parents not claiming the student as a dependent for tax purposes
- Student demonstrating self-sufficiency

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

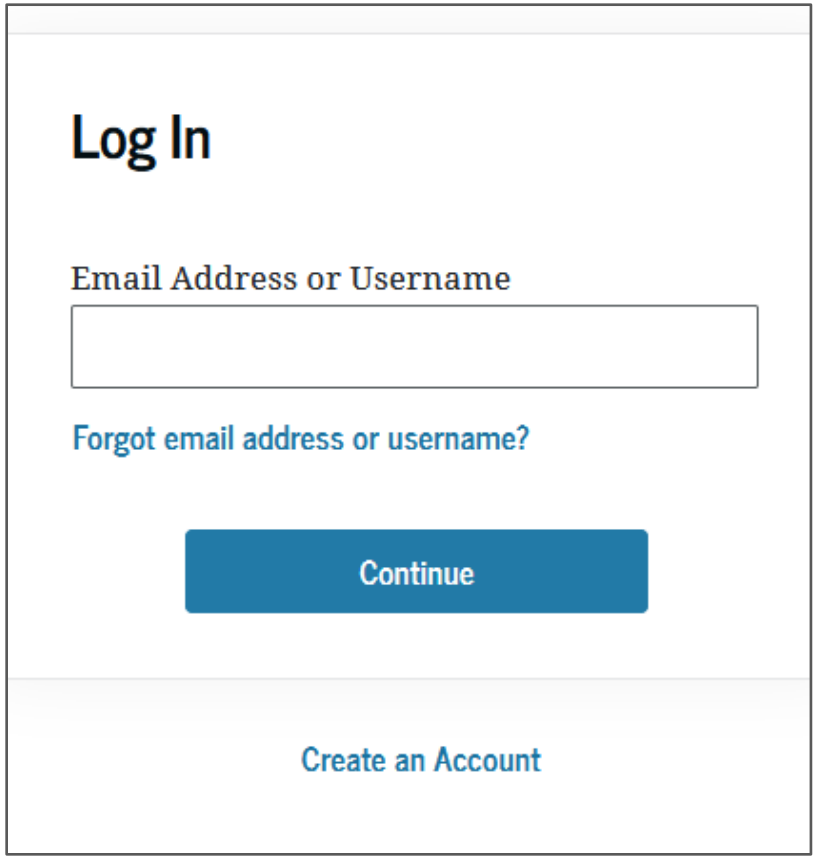


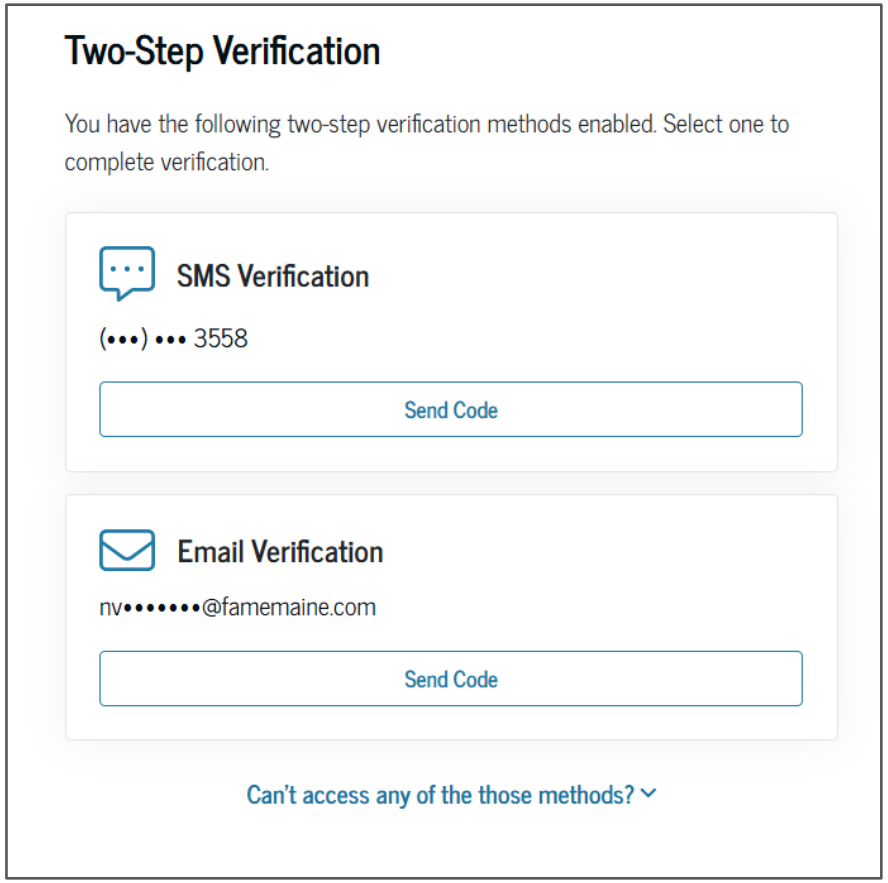

**YES (checkmarks) for any of these makes the student independent.**

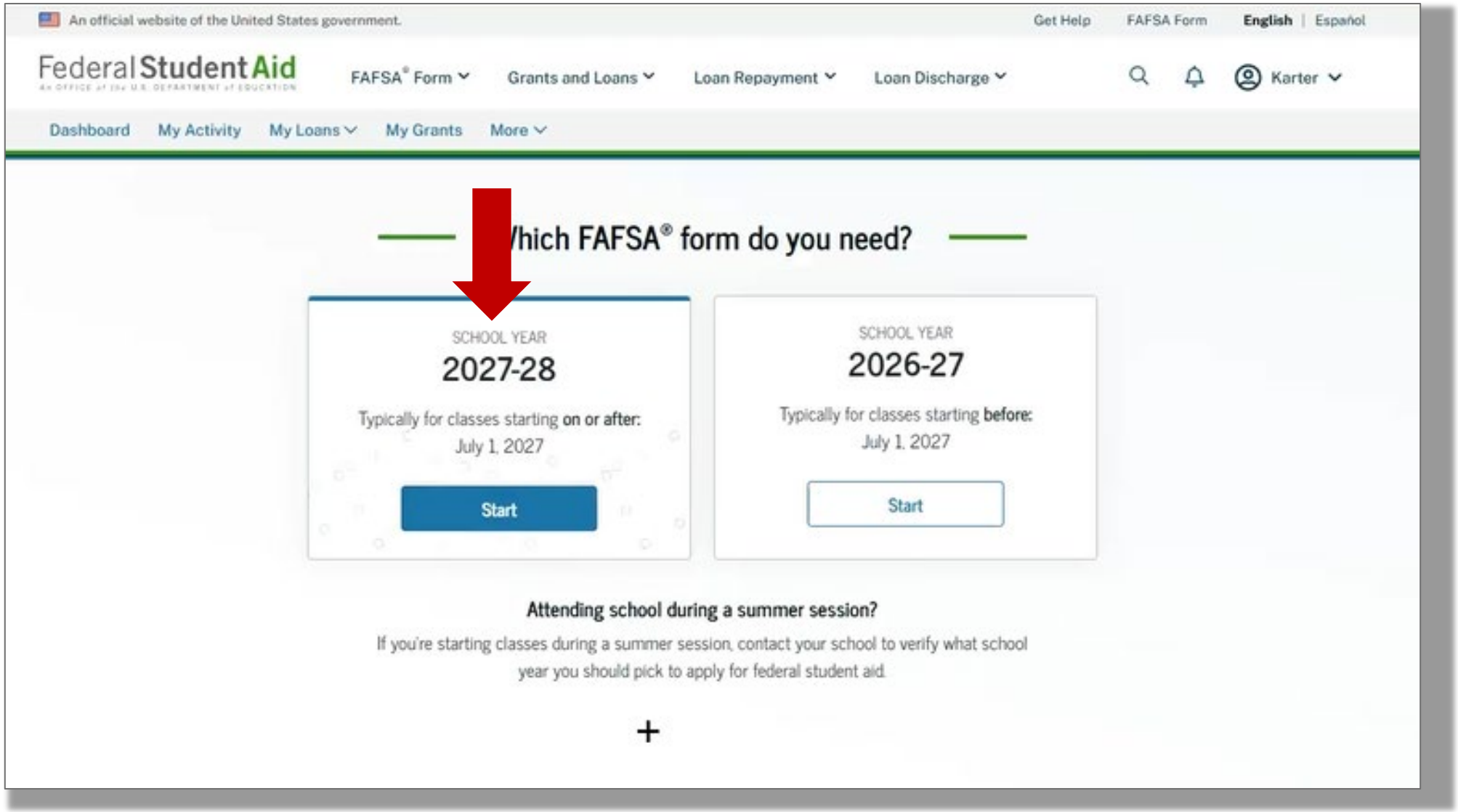
# 2027-2028 FAFSA Walk-through

# Log In to StudentAid.gov

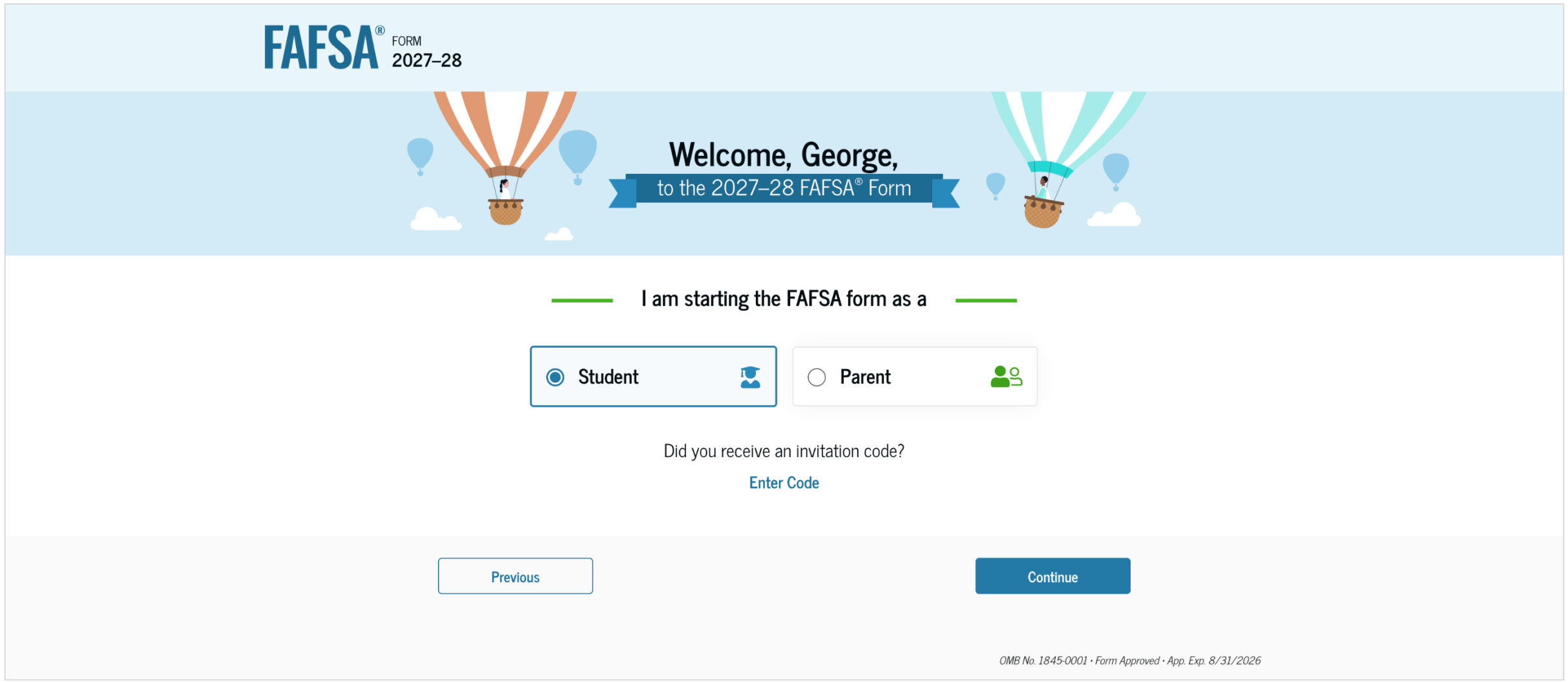
**Either** the Student or the Parent can start the FAFSA!



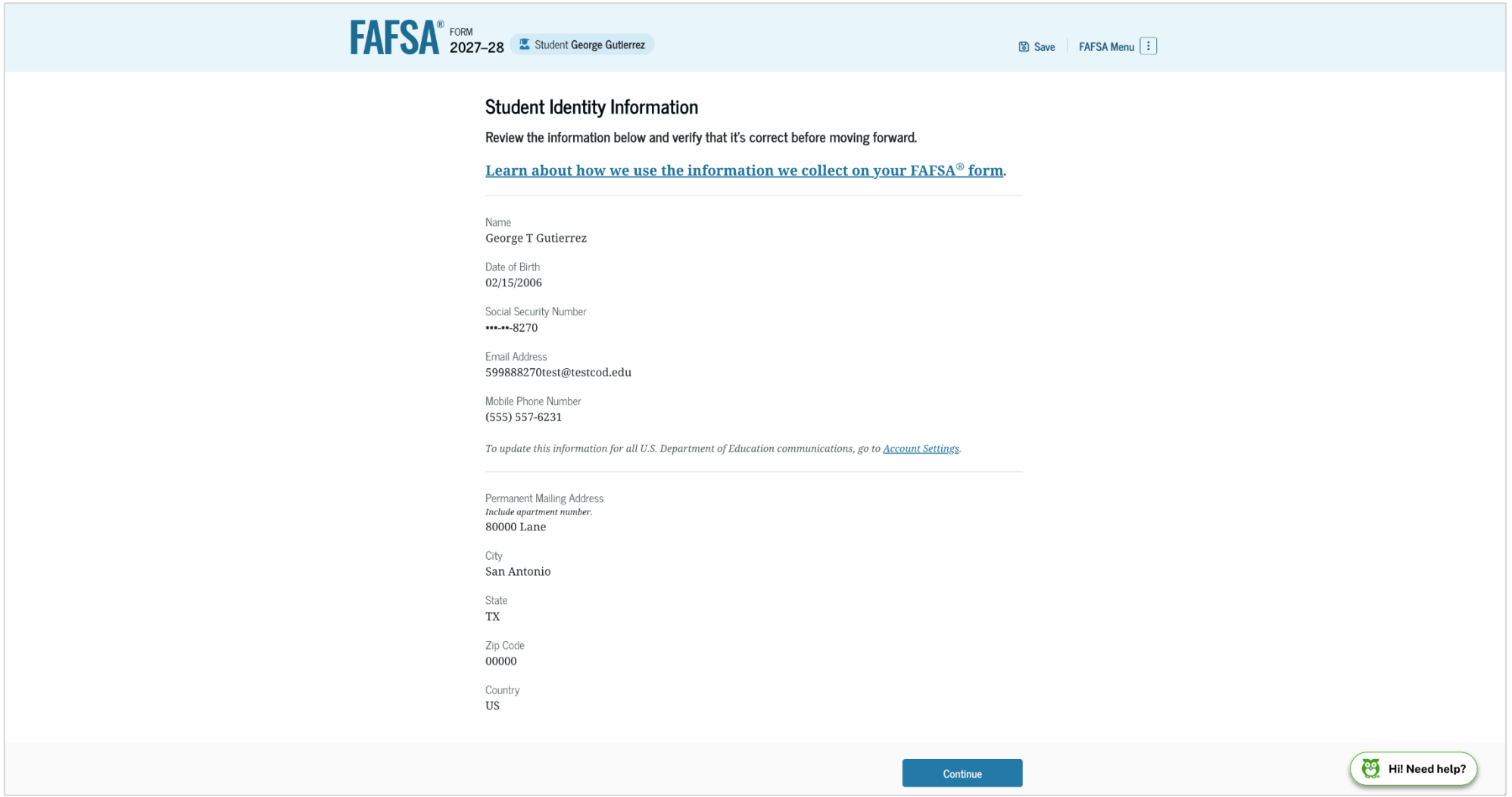




An official website of the United States government.
Get Help
FAFSA Form
English | Español
Federal Student Aid
FAFSA® Form
Grants and Loans
Loan Repayment
Loan Discharge
Karter
Dashboard
My Activity
My Loans
My Grants
More
Which FAFSA® form do you need?
SCHOOL YEAR
2027-28
Typically for classes starting on or after:
July 1, 2027
Start
SCHOOL YEAR
2026-27
Typically for classes starting before:
July 1, 2027
Start
Attending school during a summer session?
If you're starting classes during a summer session, contact your school to verify what school year you should pick to apply for federal student aid.

# Dependent Student: Role



# Dependent Student: Identity Information



# Introduction: Student Background



FAFSA® FORM 2027–28

Student George Gutierrez

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

## Background

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.



→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.

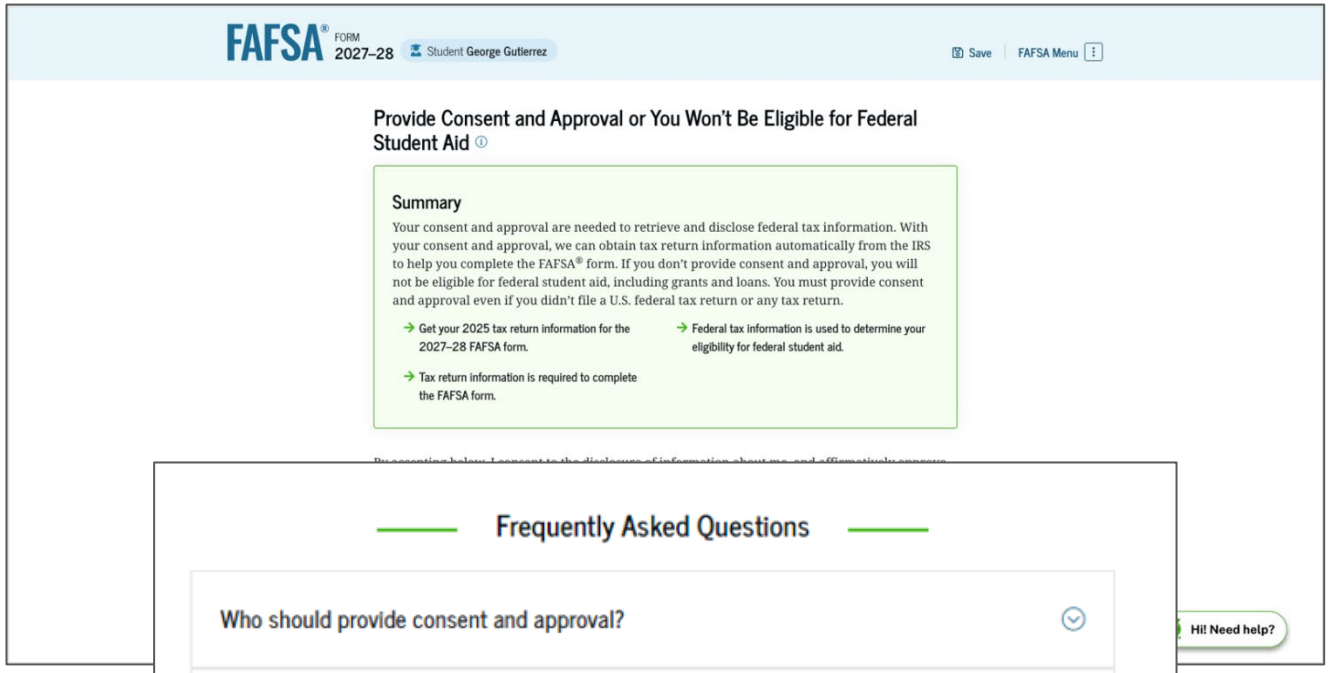
Previous

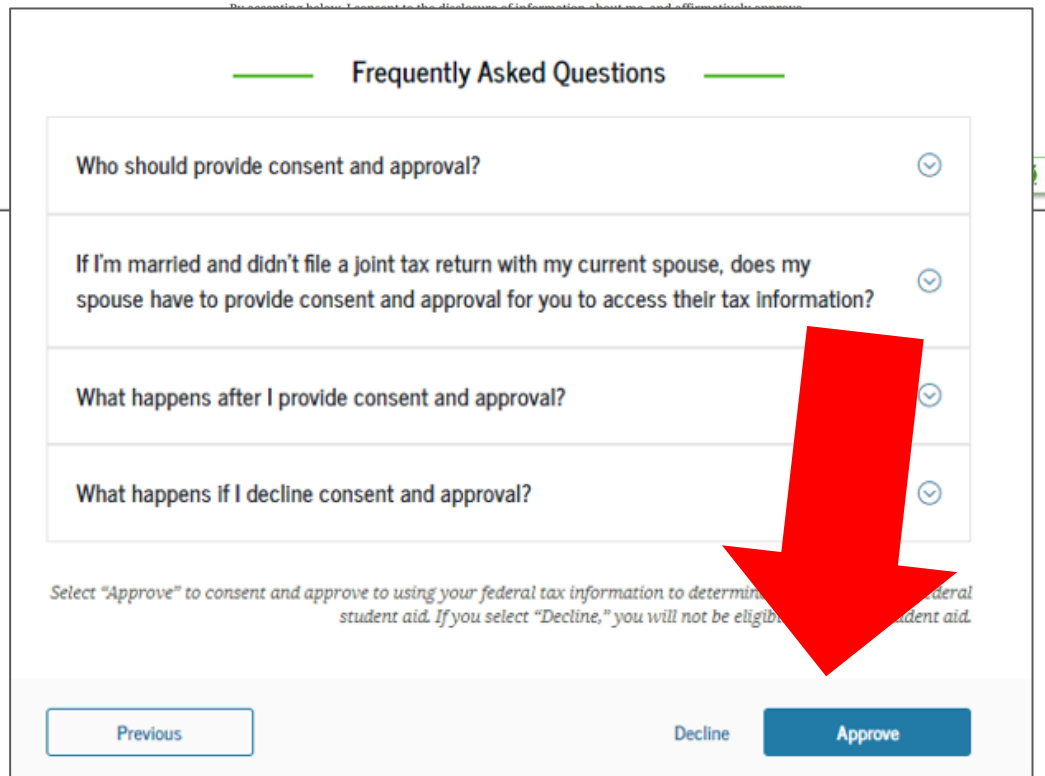
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# Things to Keep in Mind

## Consent and Approval

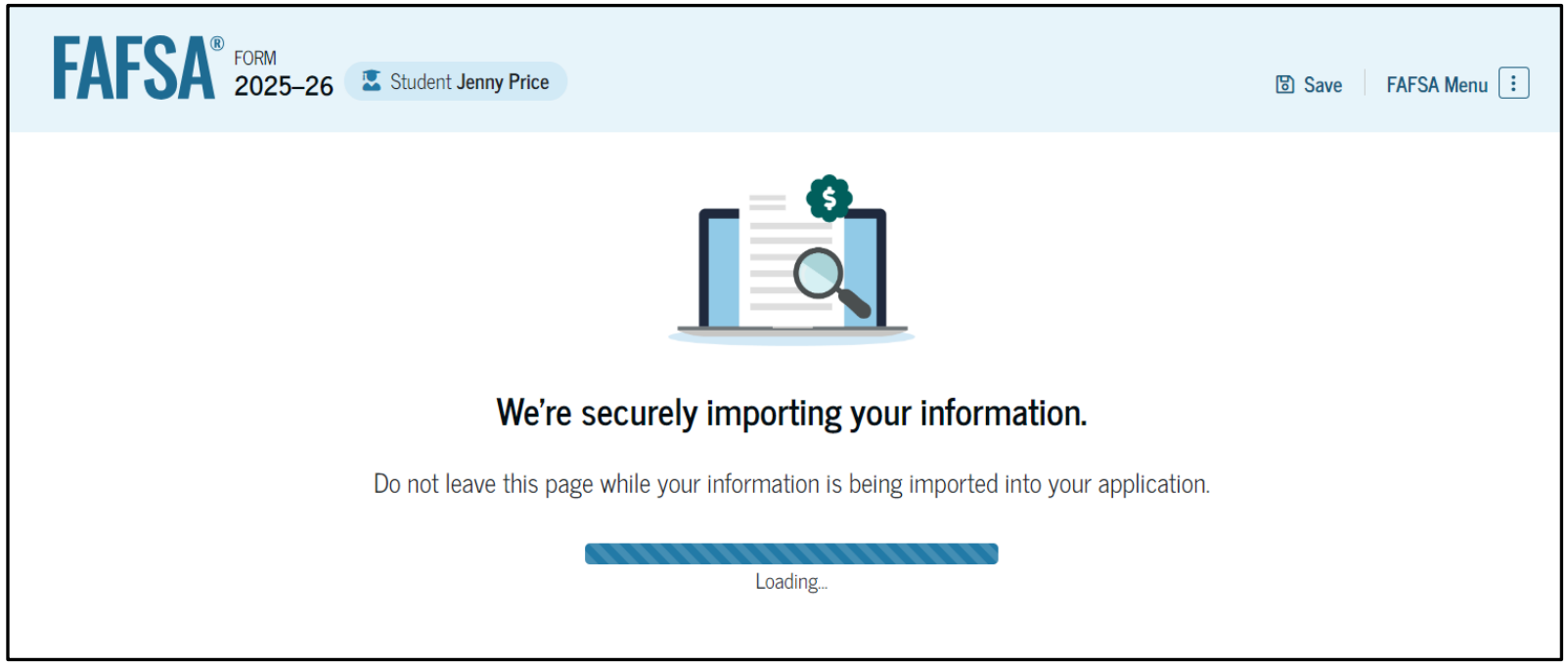
- All contributors must provide consent and click on approval, even if they didn't file taxes for 2025.
- If an individual doesn't "Approve," the student will be ineligible for federal student aid.

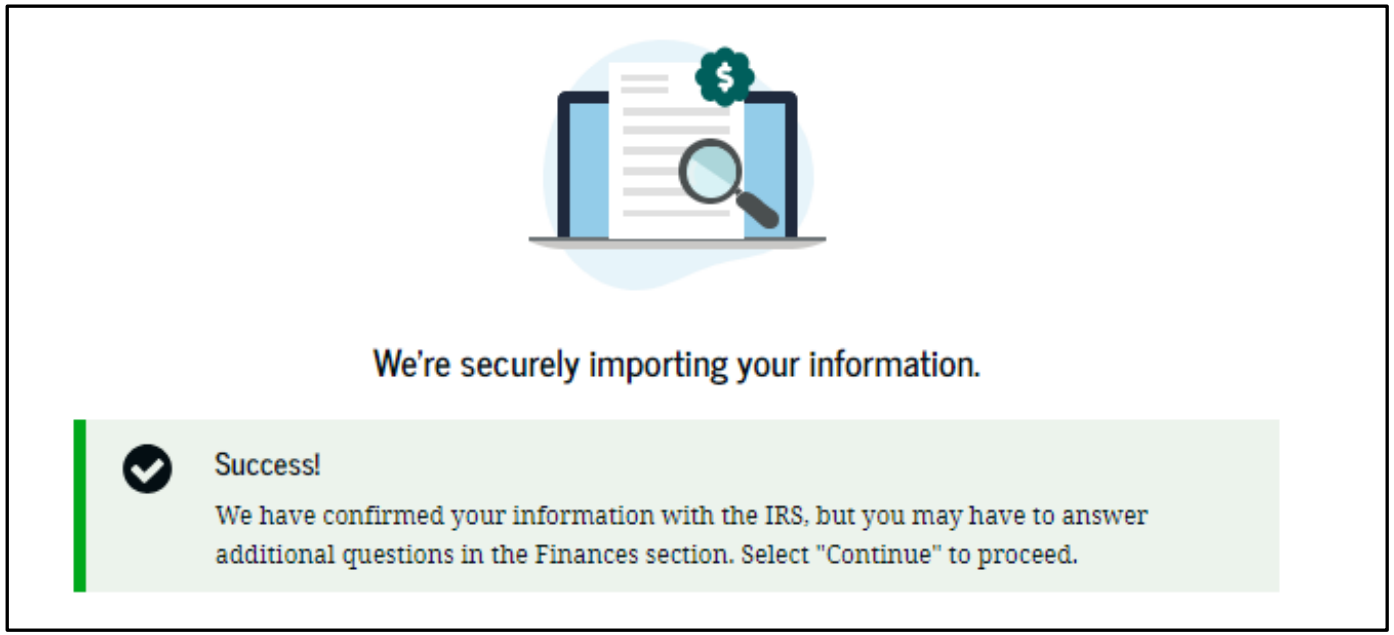


- Federal tax information is transferred directly into the FAFSA from the IRS.

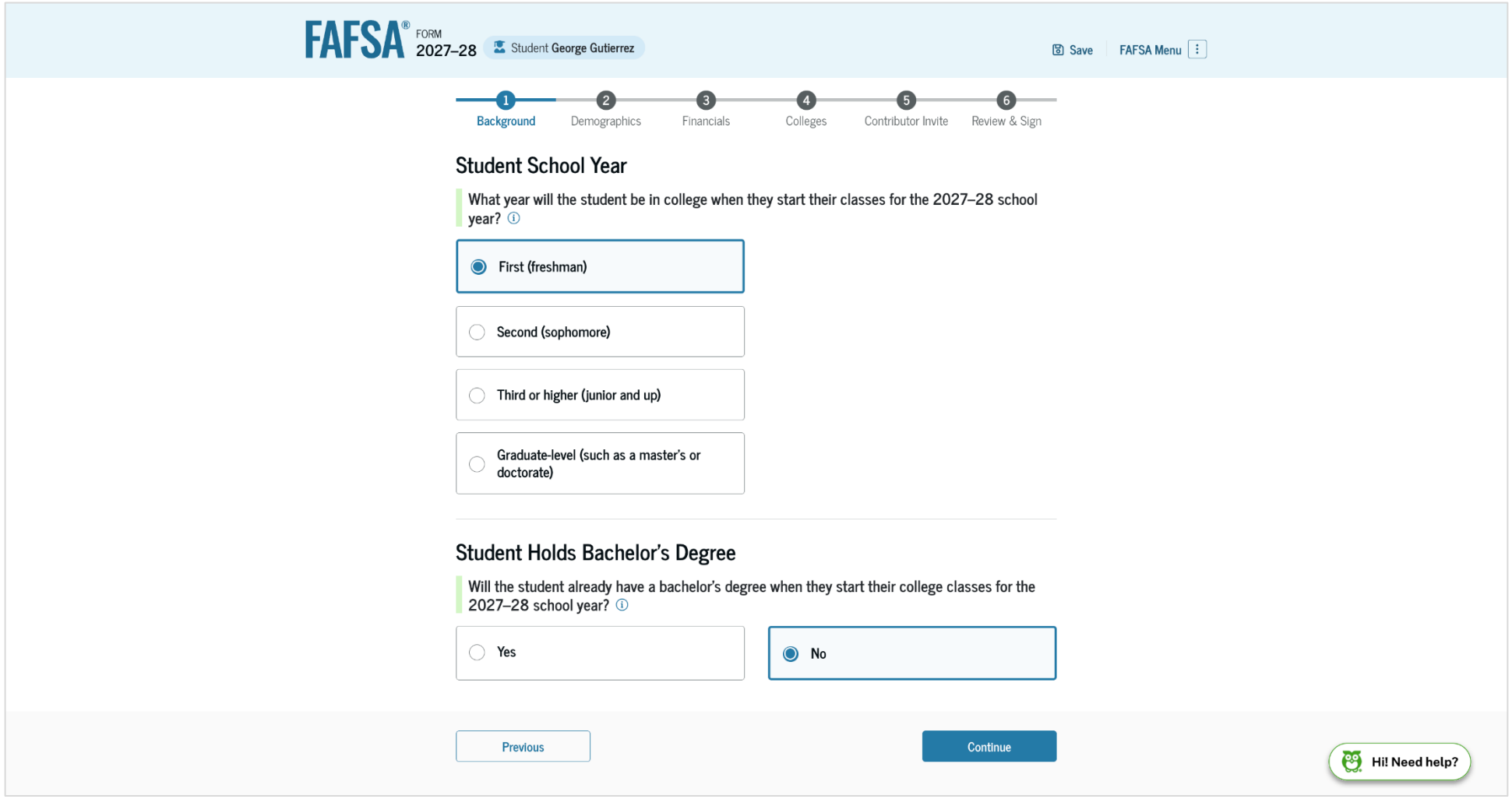
- **No tax information will show** in the FAFSA or on the FAFSA Submission Summary – schools do receive the tax information.



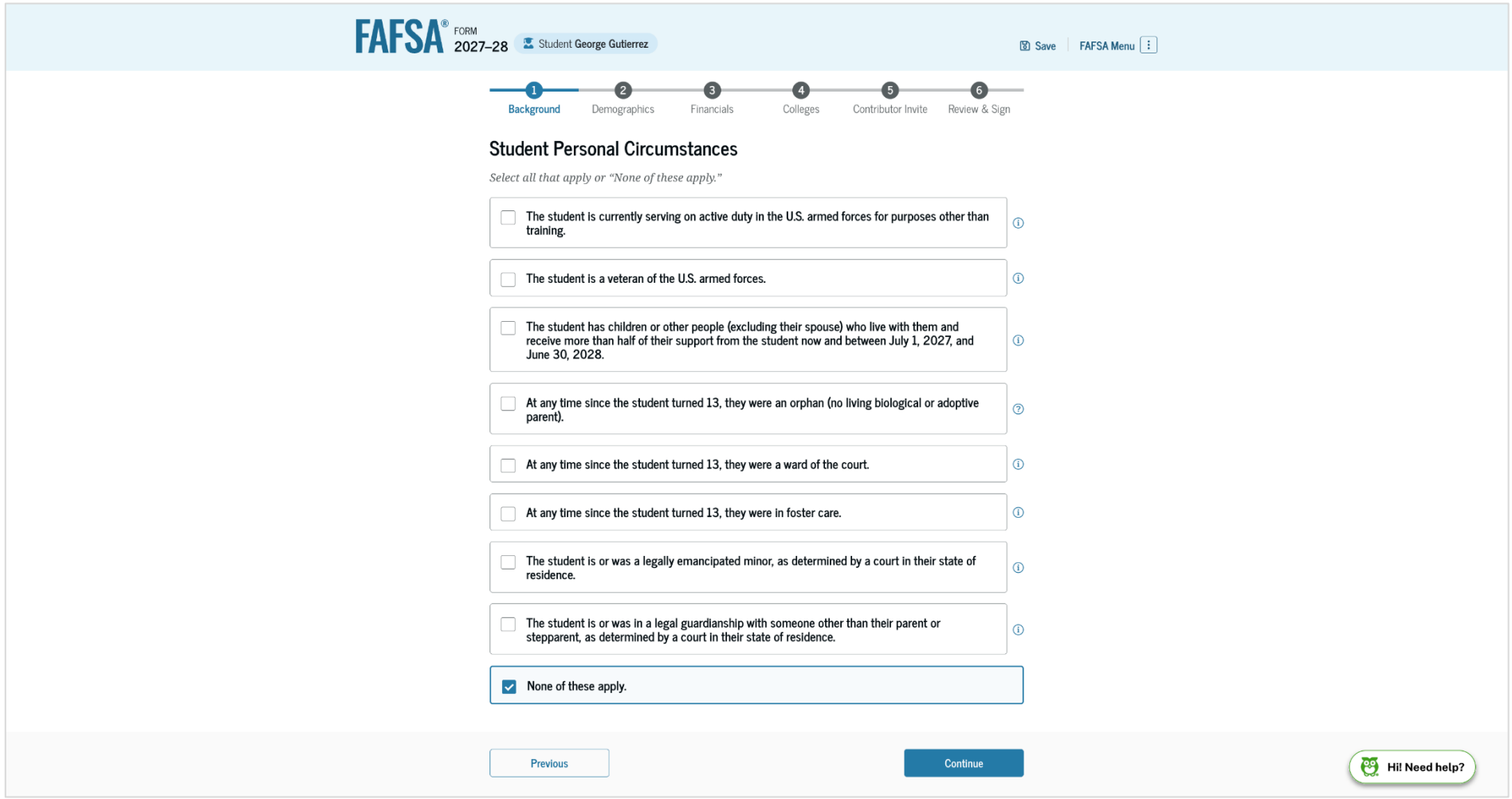



# Dependent Student: College or Career School Plans

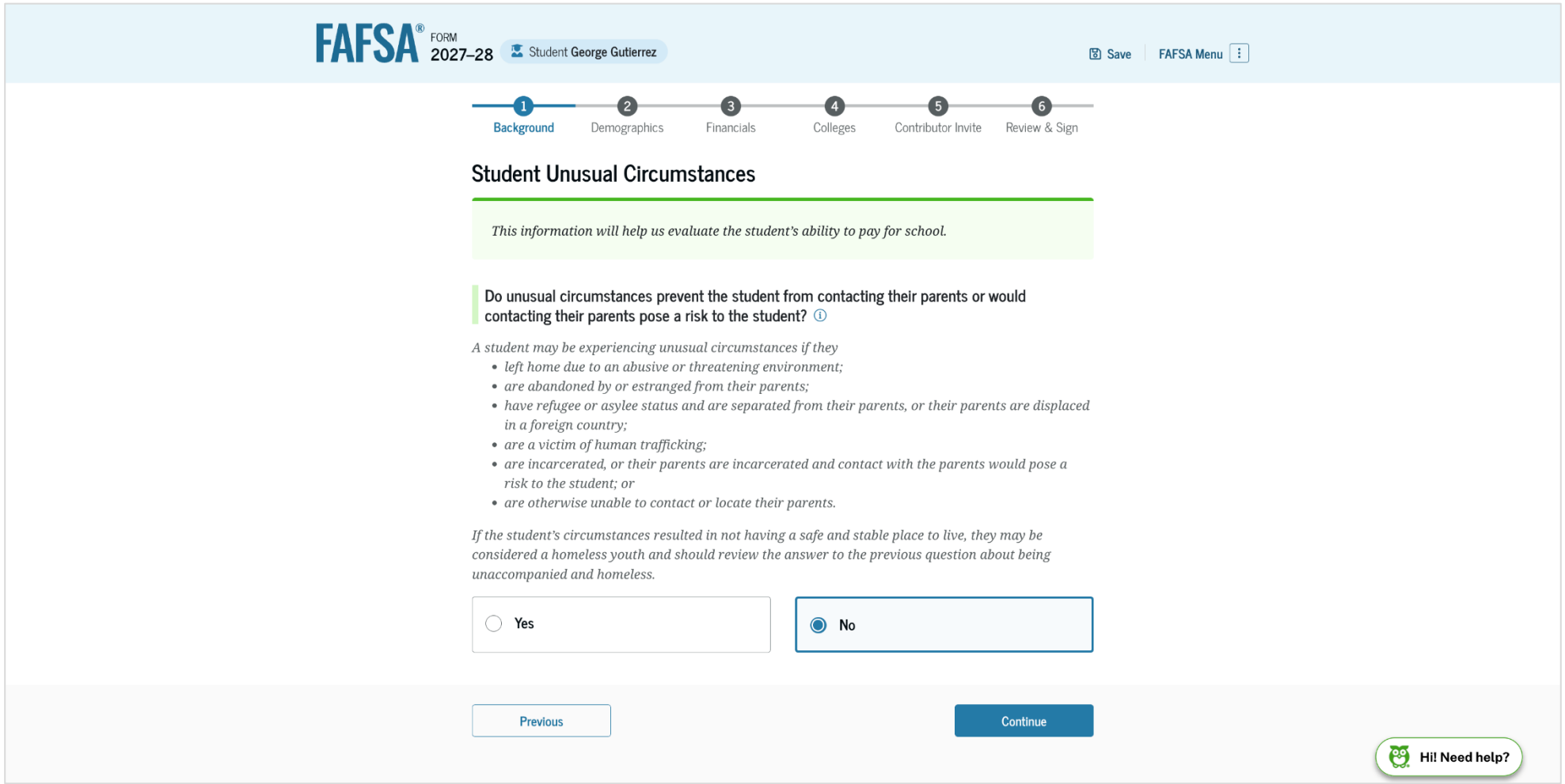




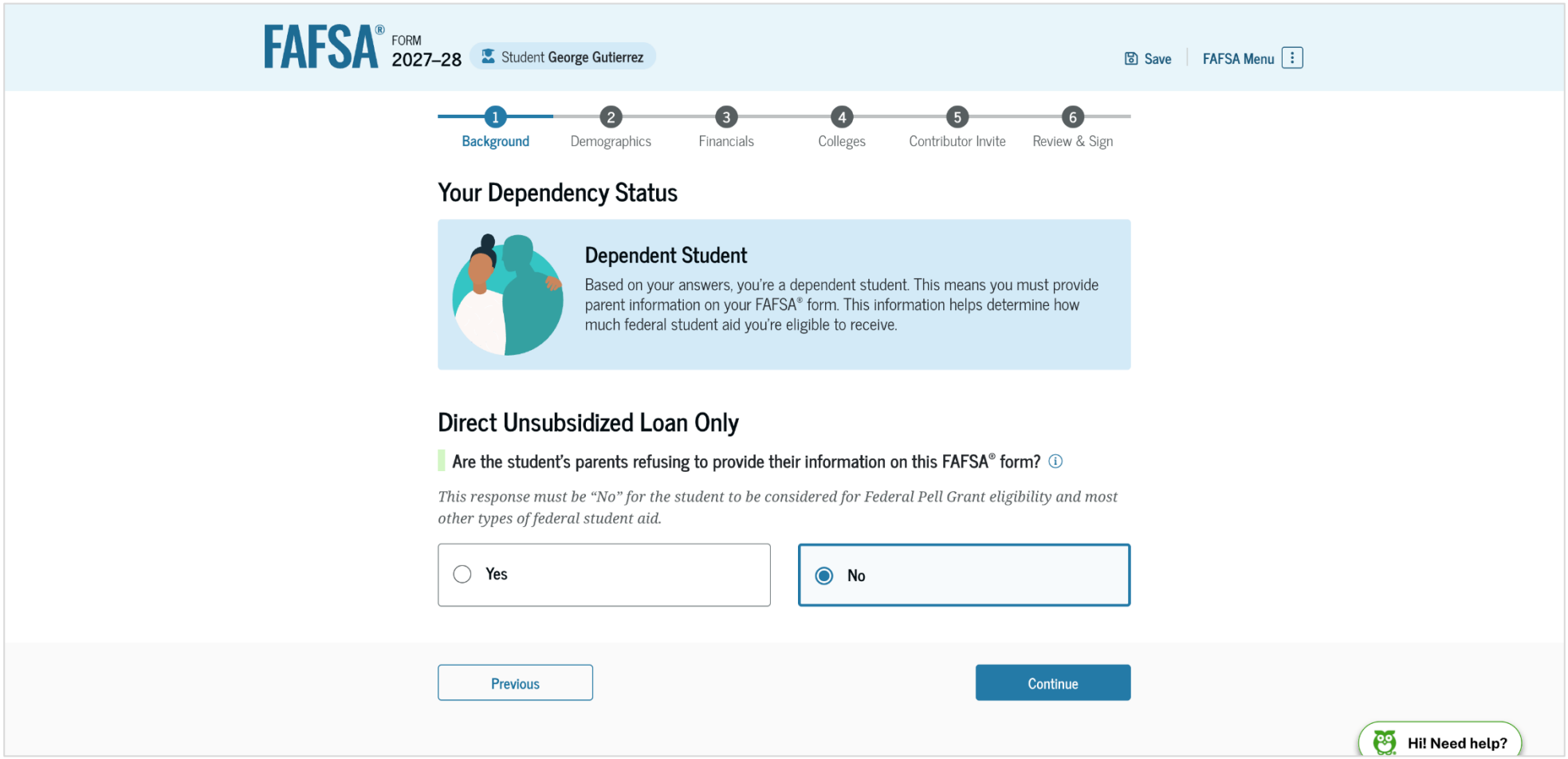
# Dependent Student: Personal Circumstances



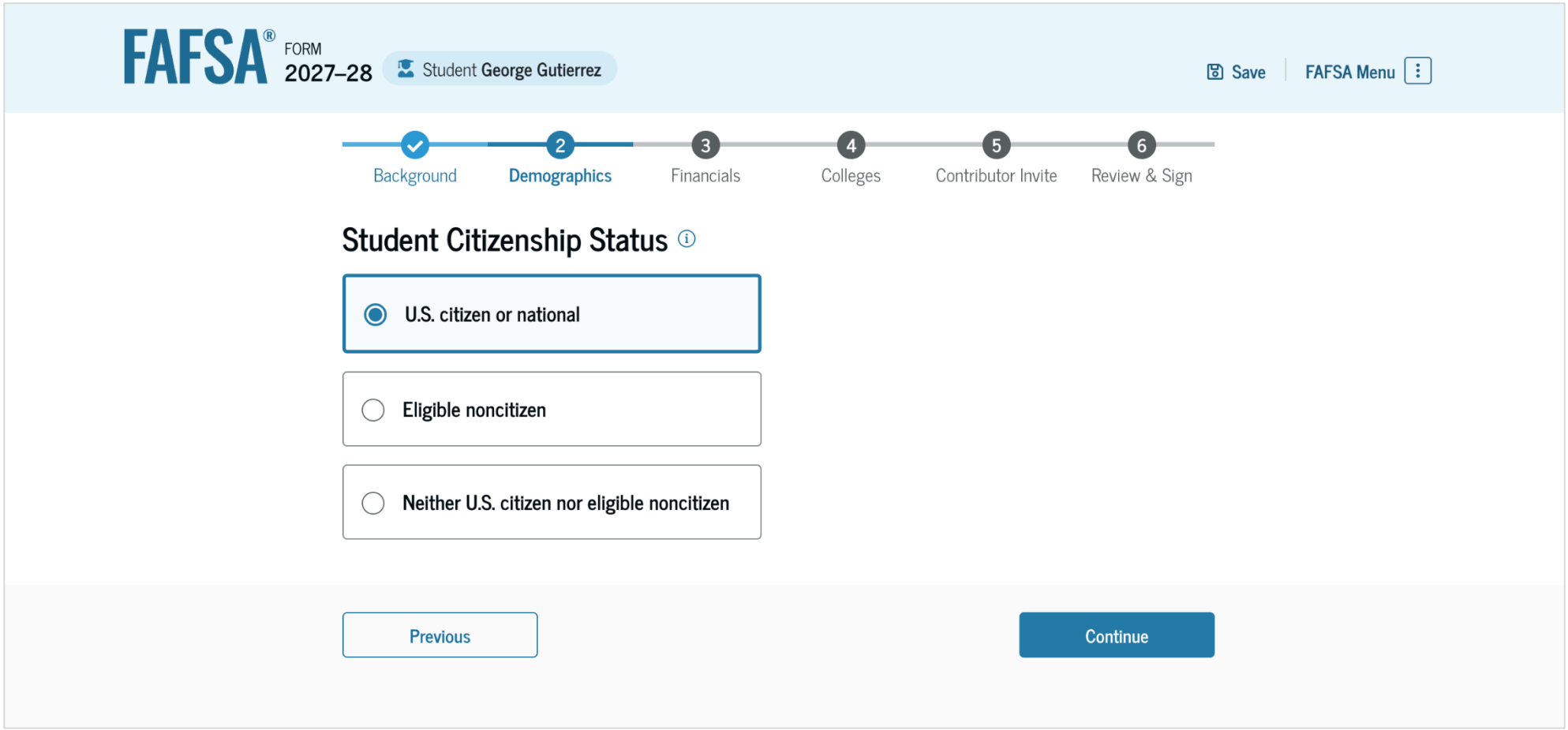
# Dependent Student: Unusual Circumstances



# Student Dependency Status: Dependent Student



# Dependent Student: Citizenship Status



# Introduction: Dependent Student Financials



FAFSA® FORM 2027–28

Student George Gutierrez

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

## Your Finances

The FAFSA® form helps determine your ability to pay for school. We ask about your financial information in this section.

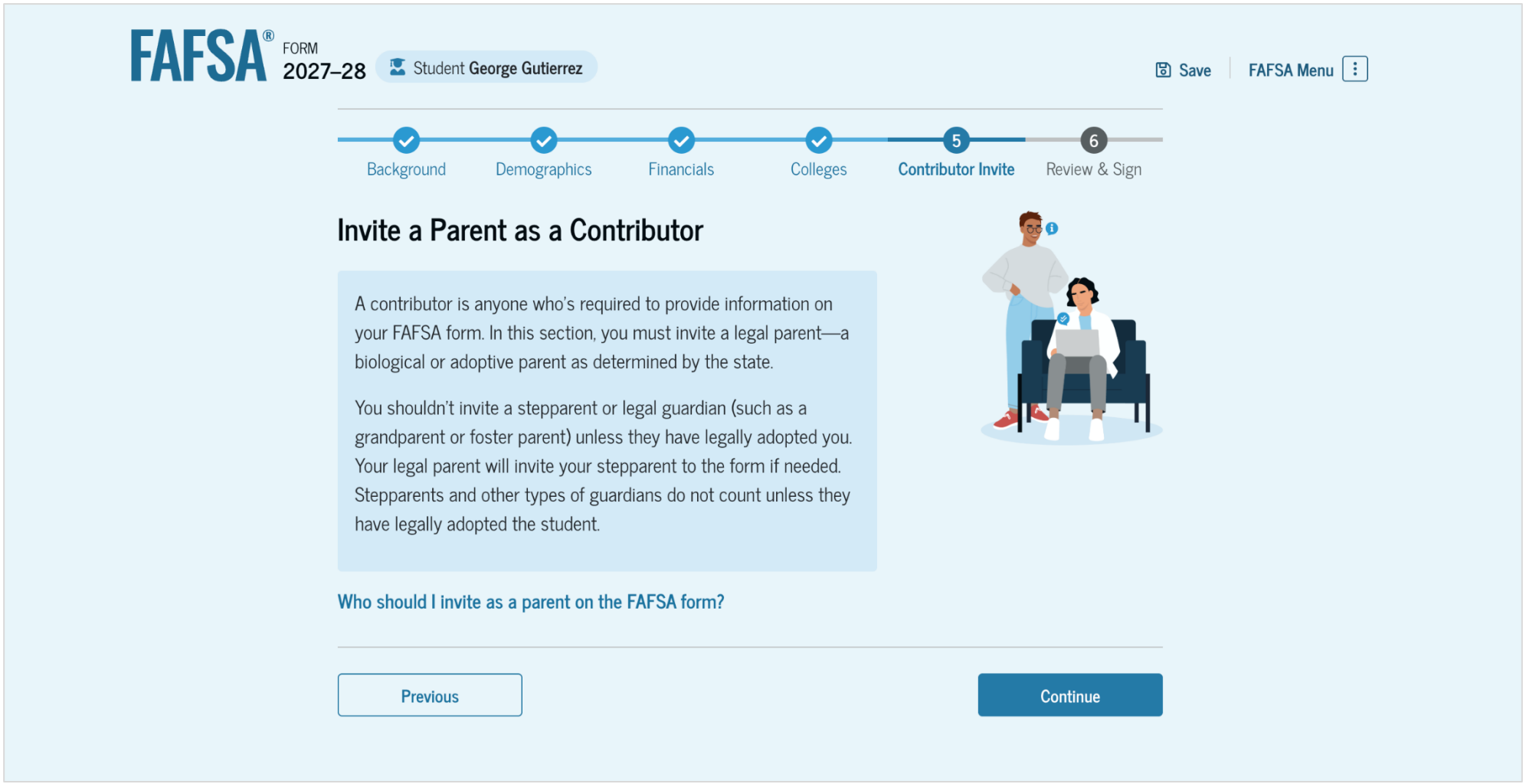


What if you have special financial circumstances?

Previous

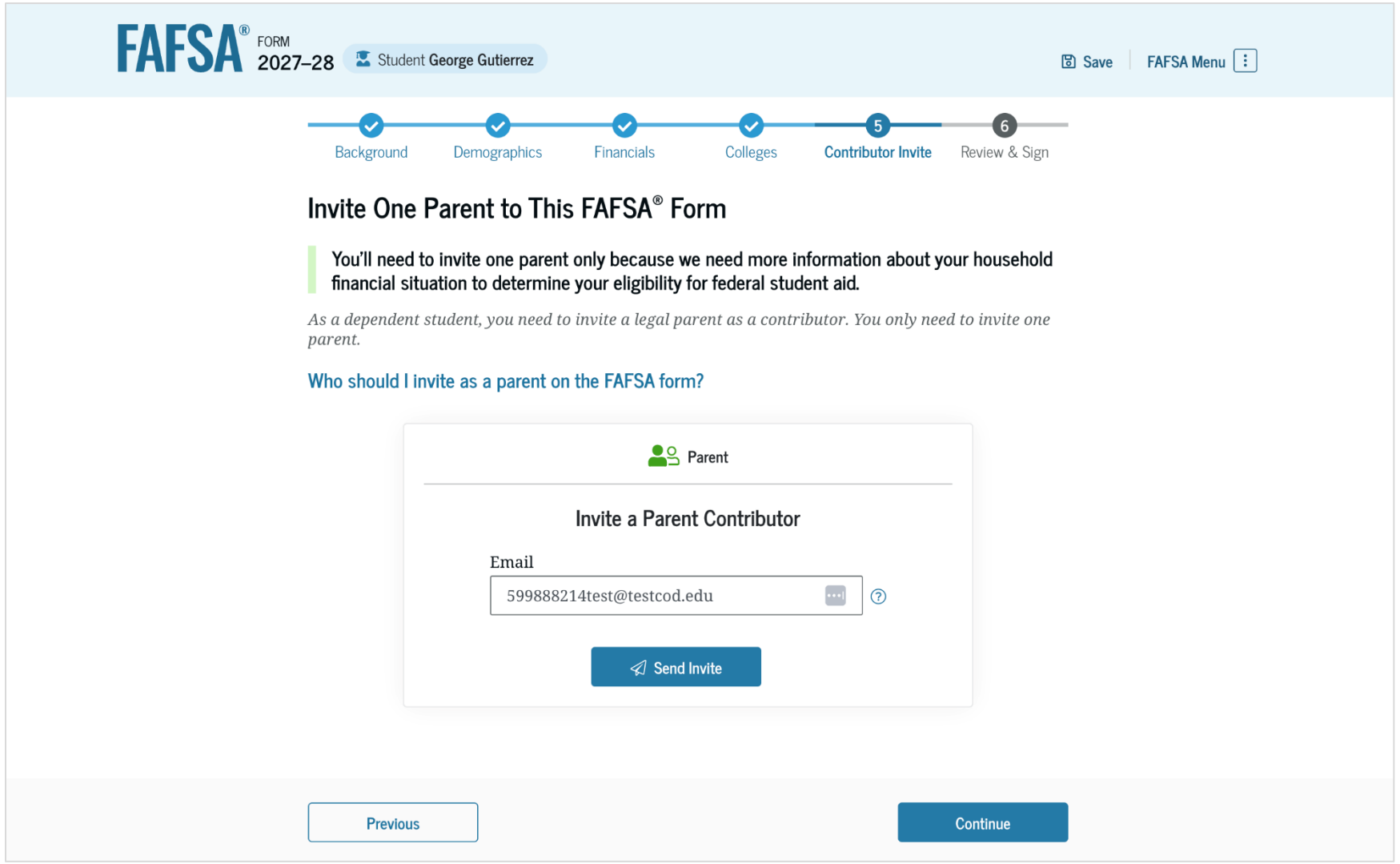
Continue

# Introduction: Dependent Student Invites Contributor

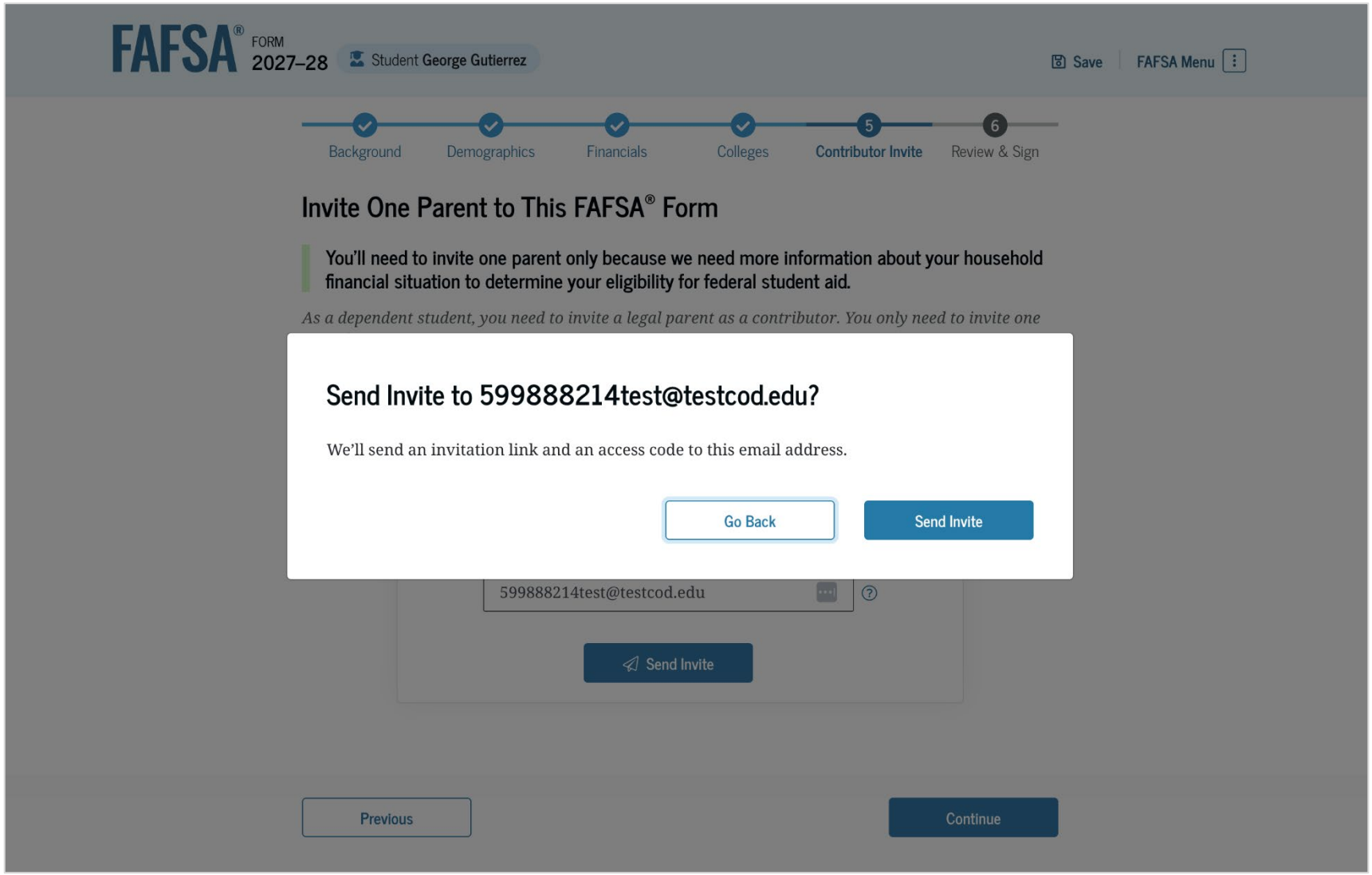


# Dependent Student: Invite Contributor



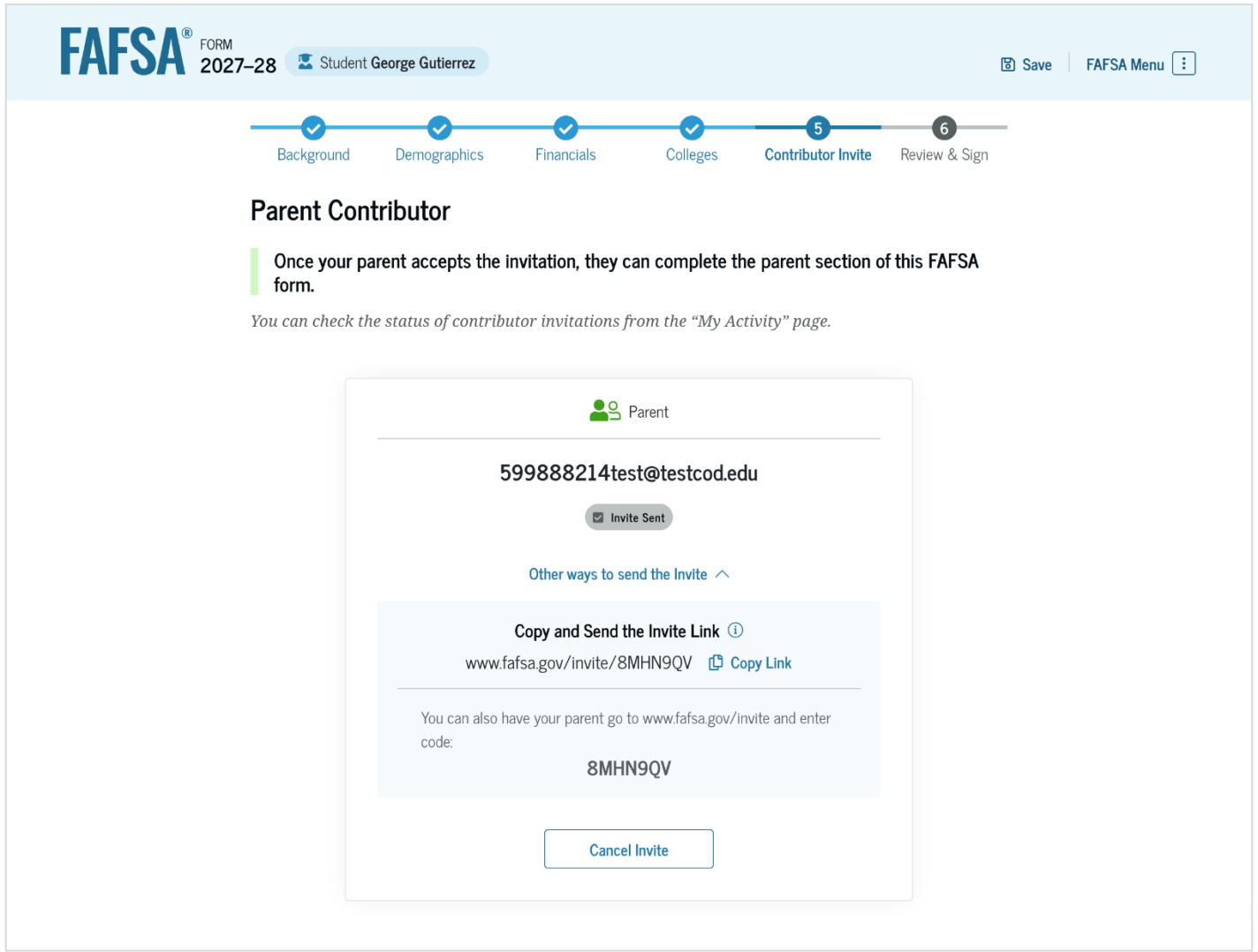


# Dependent Student: Invite Contributor



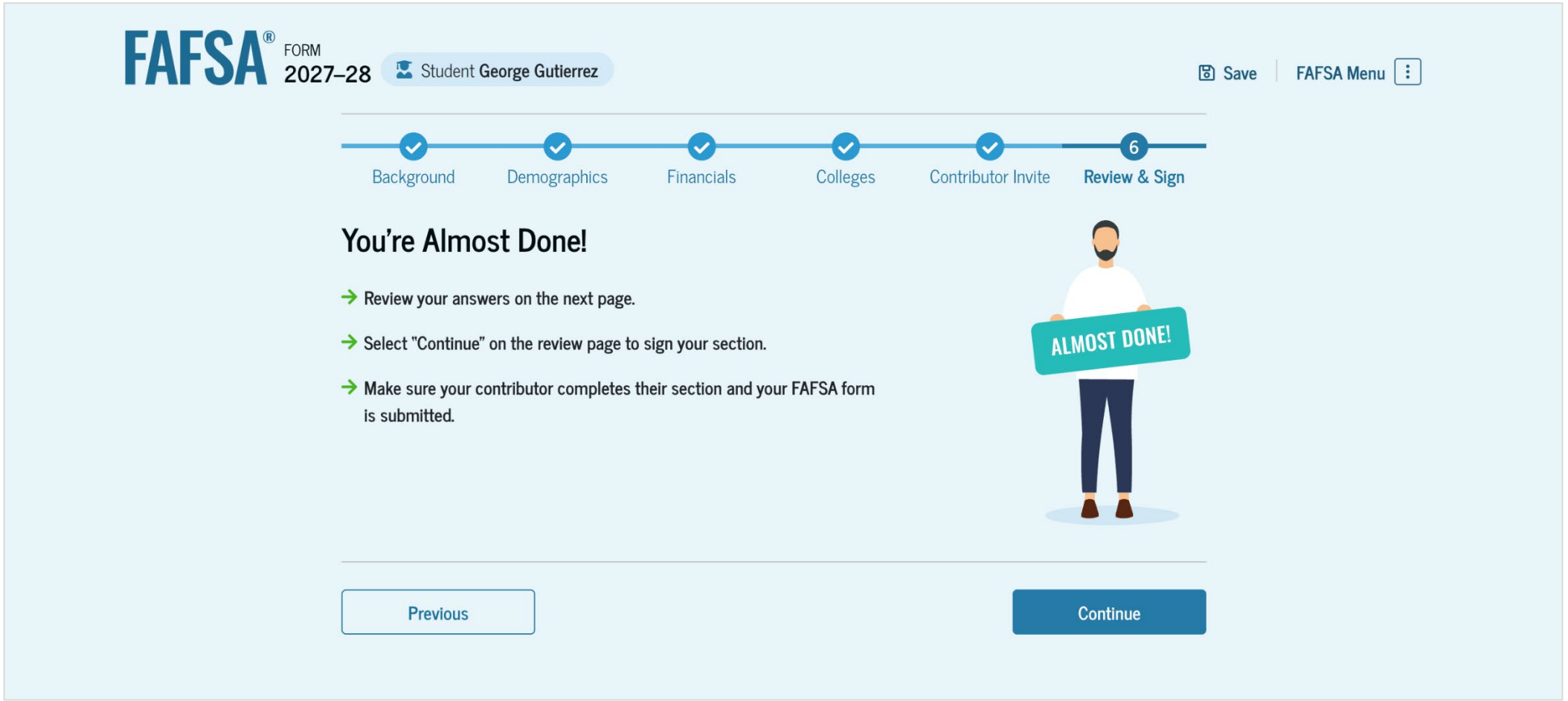
# Dependent Student: Invite Contributor



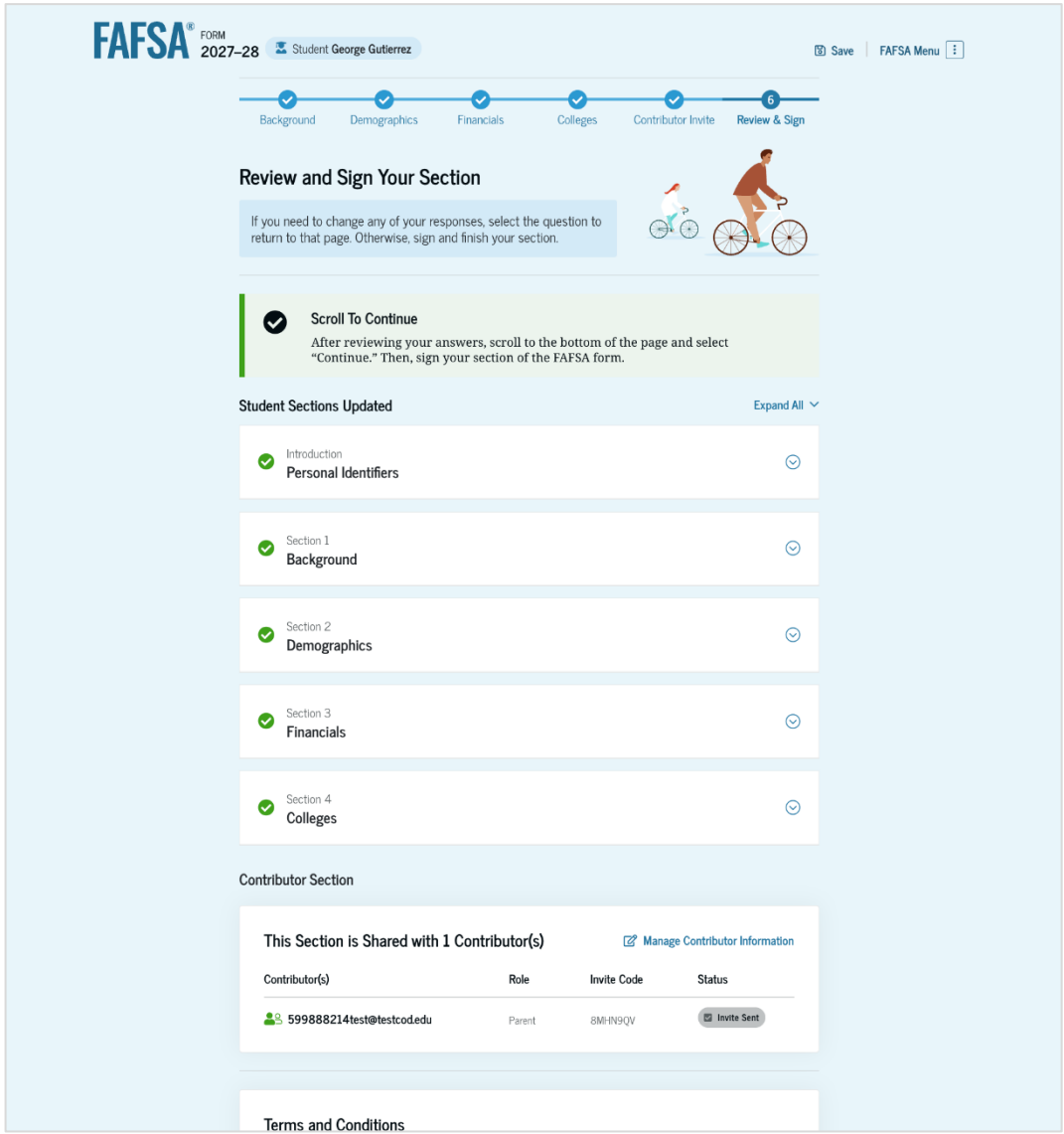


# Introduction: Dependent Student Reviews and Signs Their Form

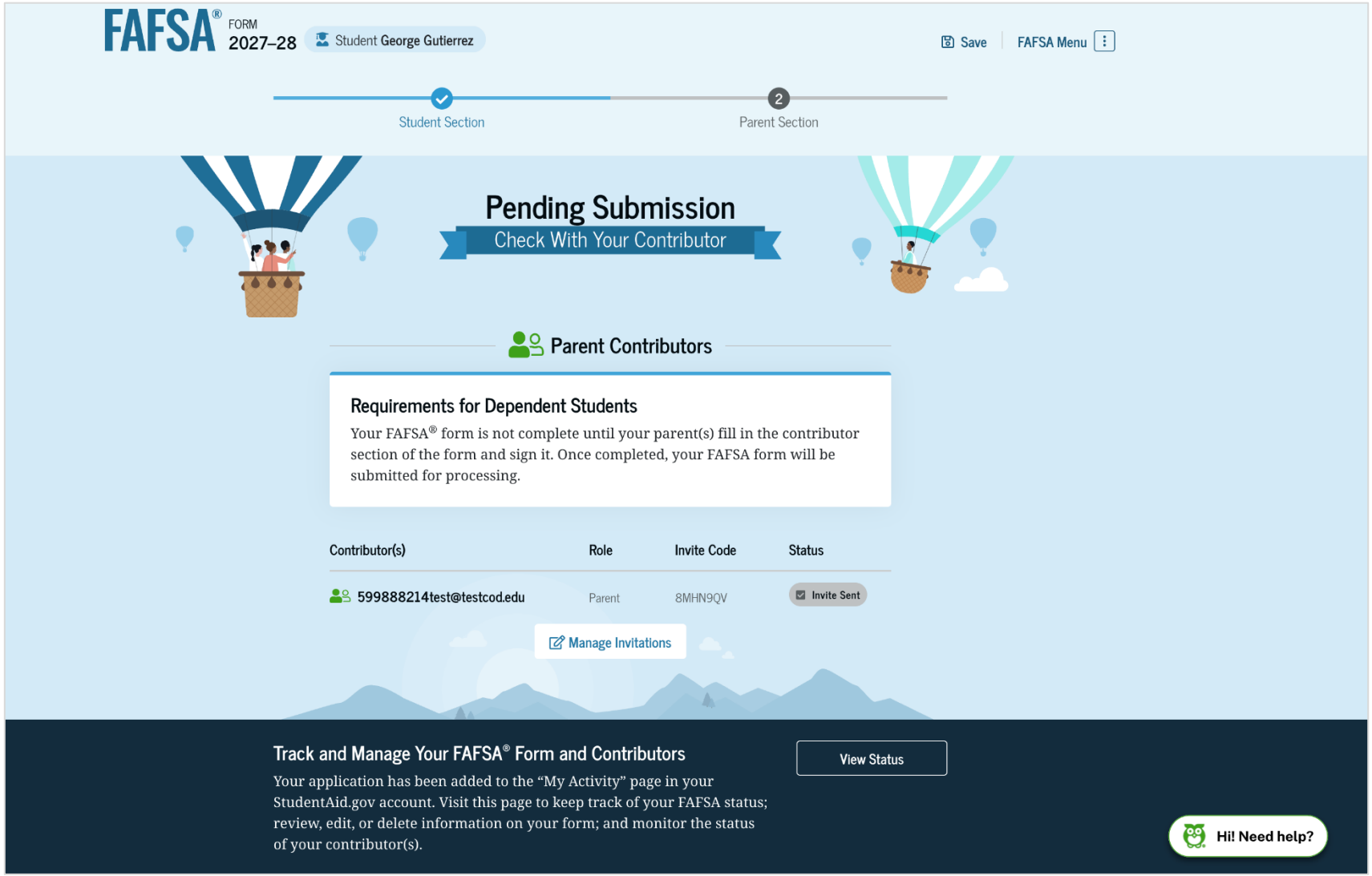




# Dependent Student: Review Page

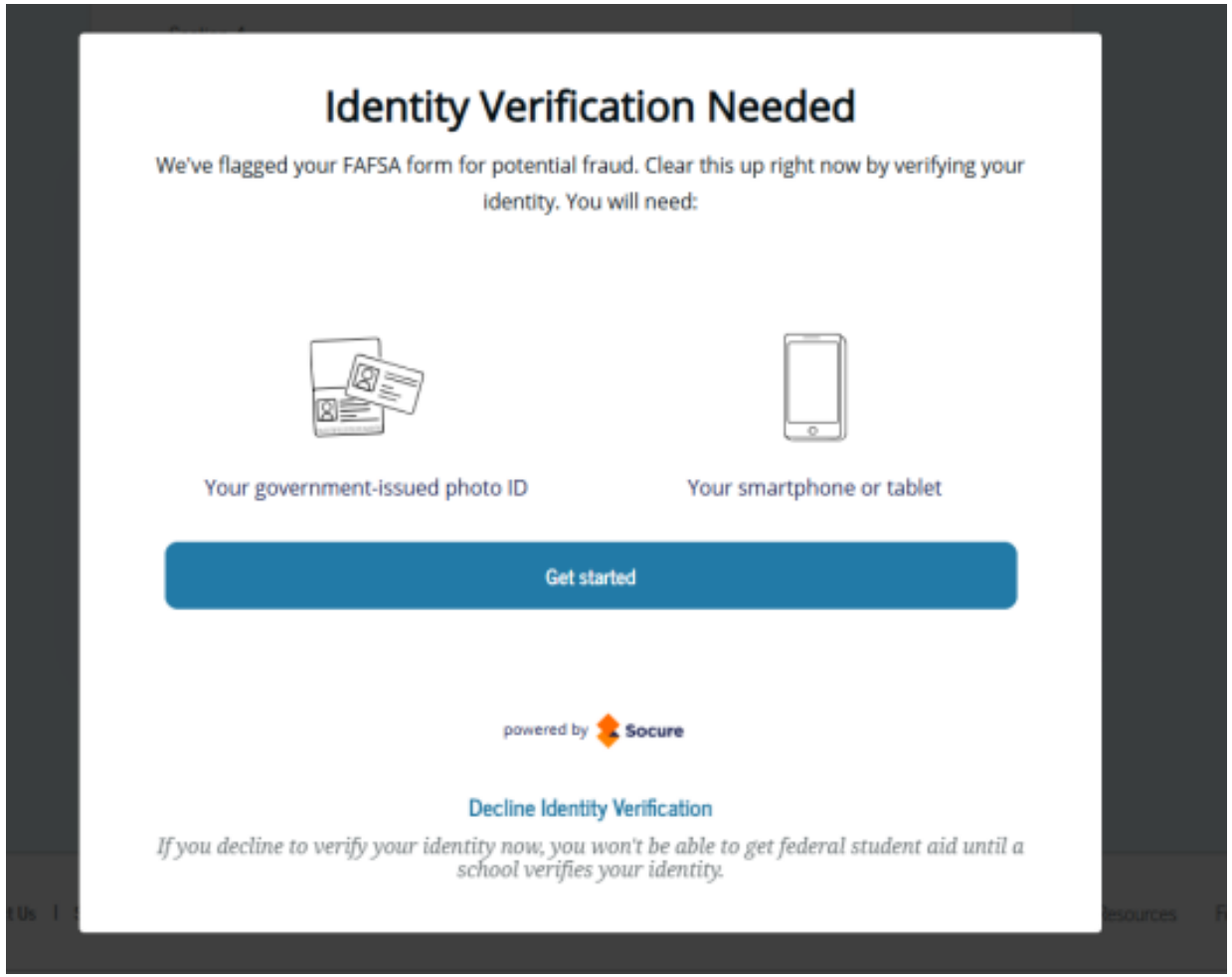


# Dependent Student: Section Complete



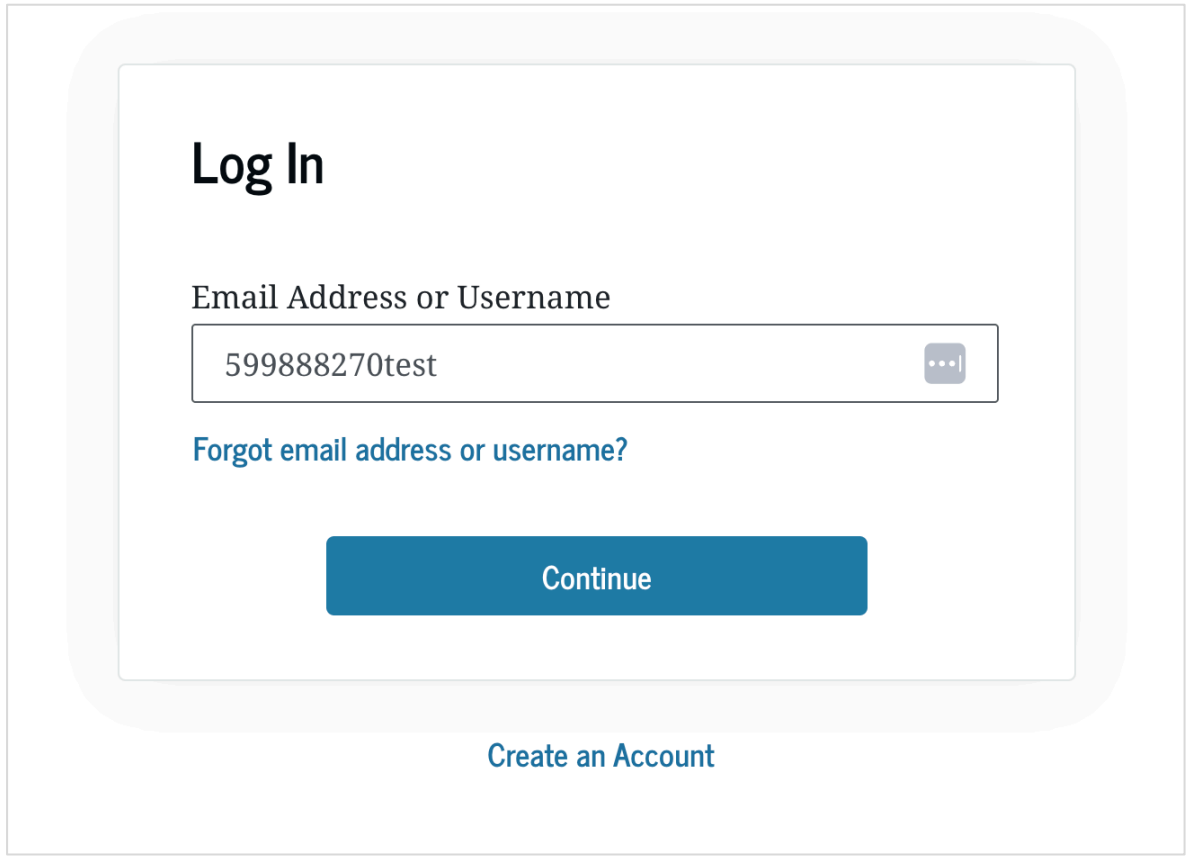
# Identity Verification

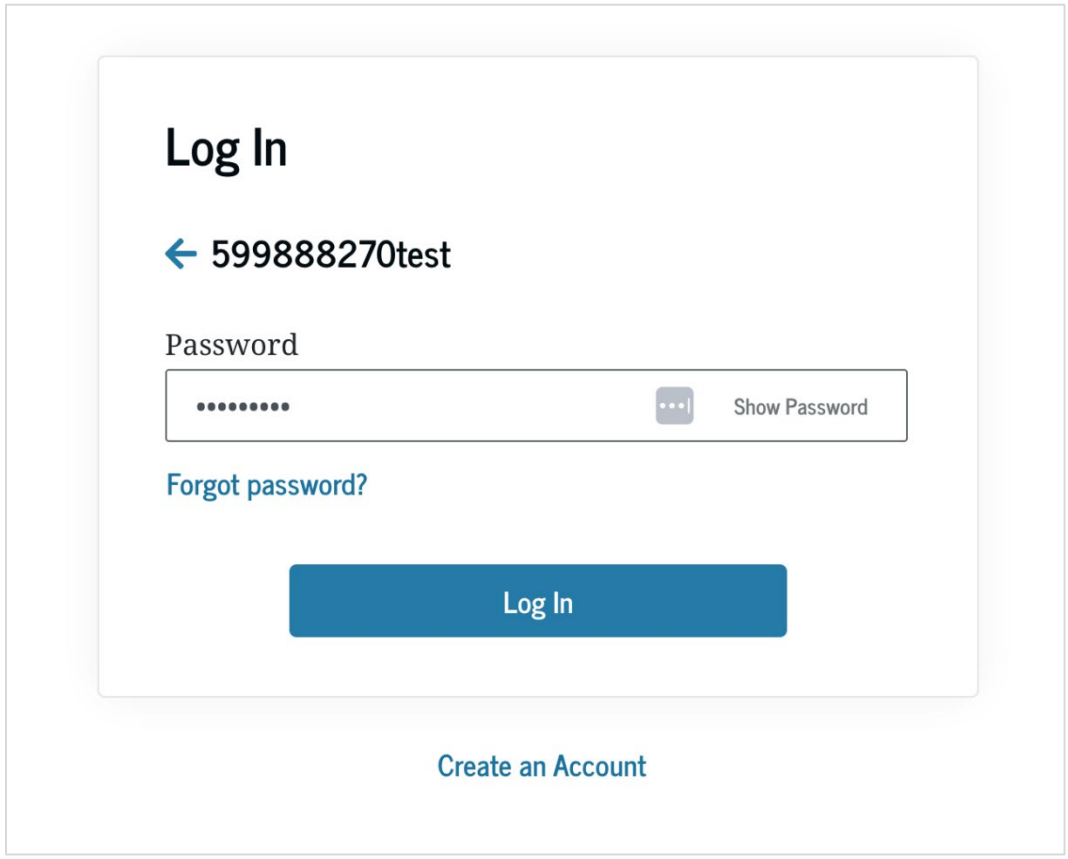
Most student will NOT be required to verify their identity (and no parents will be required).
If you are, please let us know so we can assist!





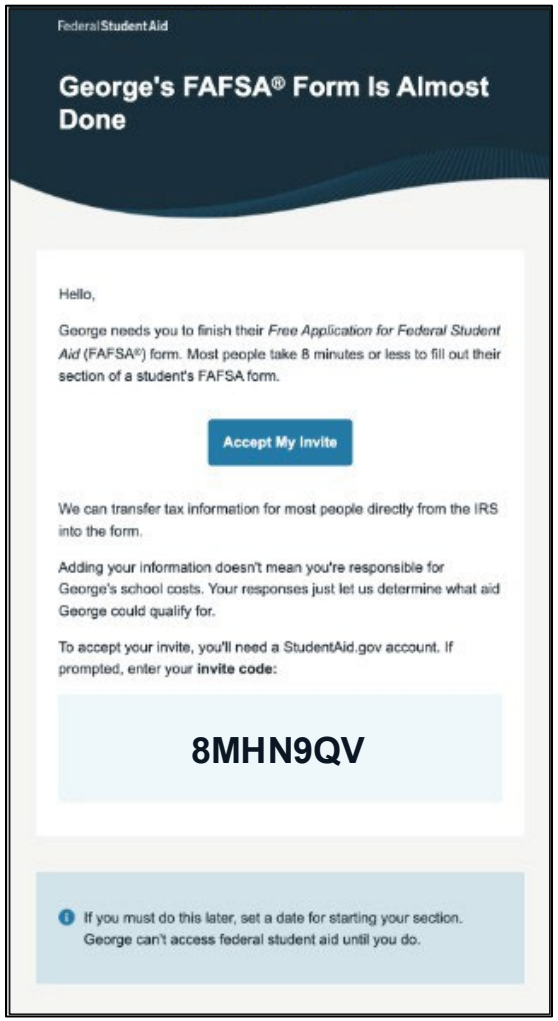

# Dependent Student: Parent Log In

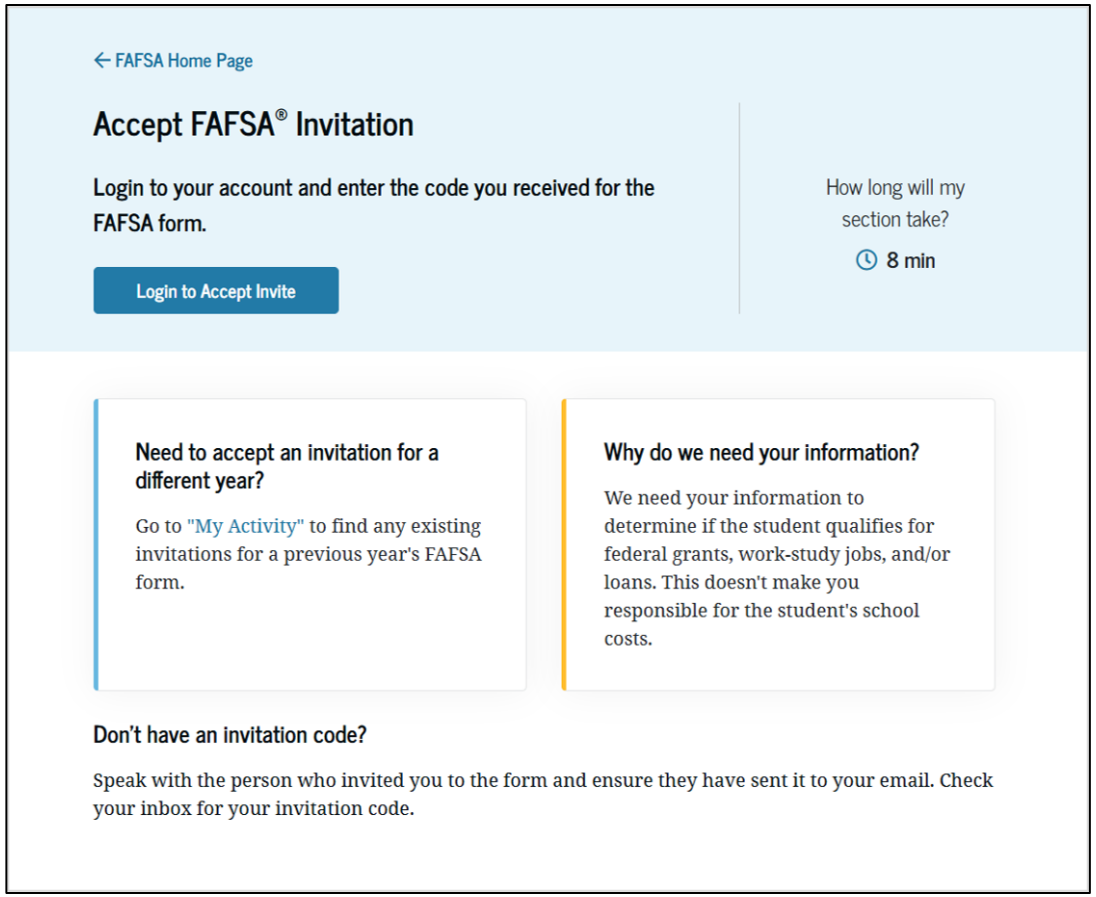


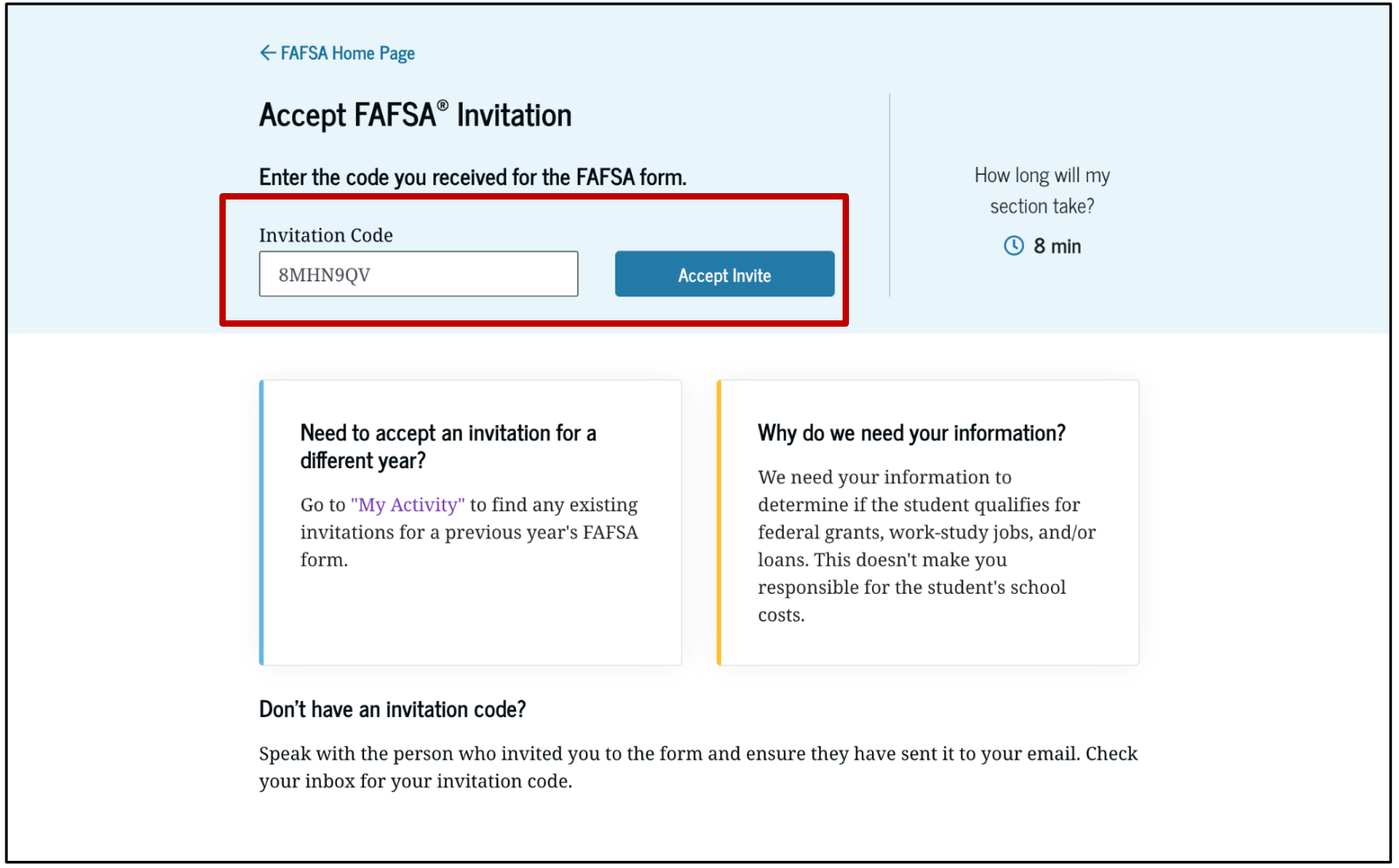
# Accept FAFSA Invitation

Parent will receive email with link, or they can go directly to StudentAid.gov and manually enter their invite code.



The invitation code is what links the student and parent sections of the FAFSA together!



# Dependent Student: Parent Provides Consent and Approval



3. ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
   - Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended
   - State higher education agencies
   - Scholarship organizations designated prior to Dec. 19, 2019, by the secretary of education
   - Contractors of institutions of higher education and state higher education agencies to administer aspects of the institution's or state agency's activities for the application, award, and administration of such financial aid
4. ED may redisclose my federal tax information to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my federal tax information will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my federal tax information to that FAFSA form.

By consenting and providing my affirmative approval, I further understand the following:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form, for federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, even if I did not file a U.S. federal tax return.
2. I am providing my written consent for the redisclosure of my federal tax information by ED to include, but not limited to, institutions of higher education, state higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
5. If I do not consent to the rediscloure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

5. If I do not consent to the rediscloure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than $5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

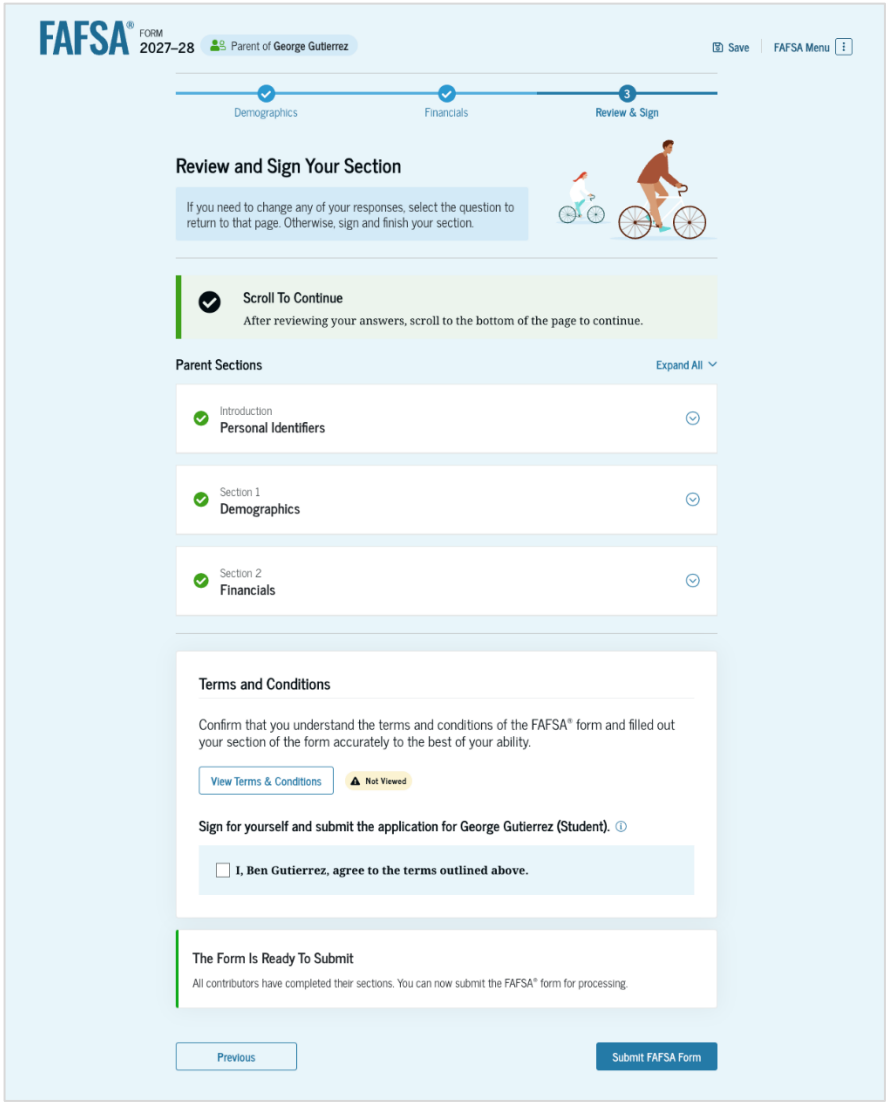
## Frequently Asked Questions

- Who should provide consent and approval?
- If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?
- What happens after I provide consent and approval?
- What happens if I decline consent and approval?

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

Previous | Decline | Approve

# Dependent Student: Parent Review Page




## Terms and Conditions

**Note:**

The FAFSA form is a legal document you will electronically sign with your StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your StudentAid.gov account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

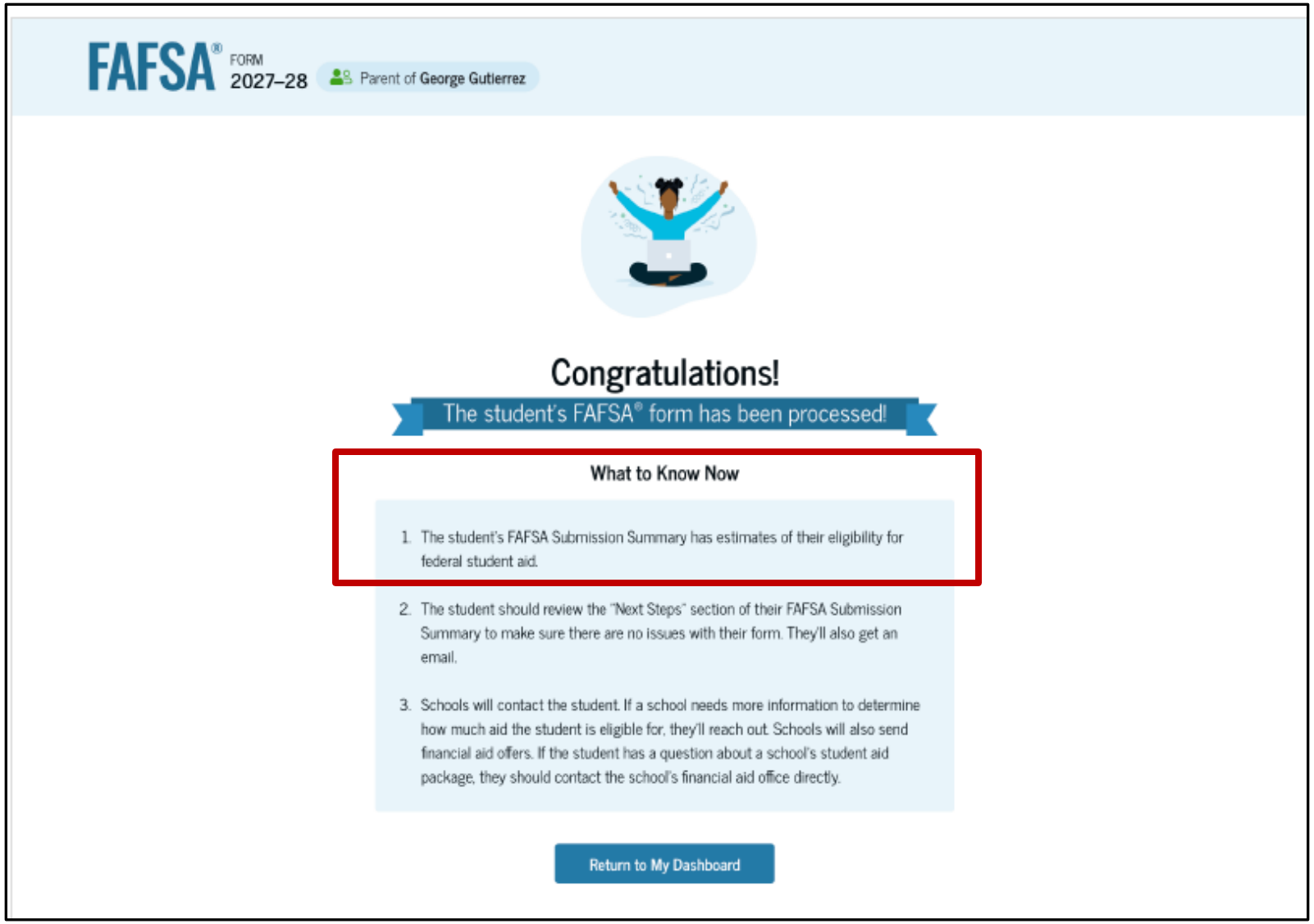
You also certify that you understand that the secretary of education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to $20,000, imprisonment, or both.

Done

This is what the parent sees if they are the last to complete their FAFSA section and hit submit.

If the student is the last to complete and submits, they will see a link to their FAFSA Submission Summary and Student Aid Index (SAI).



# What Happens Next

- Once the student and parent (if student is dependent) have completed their sections, the FAFSA can be submitted.
- The FAFSA is now processed immediately!
- **Students** (not parents) be able to go to their dashboard to view their **FAFSA Submission Summary (FSS).**
  - In their FSS, they will be able to view their **Student Aid Index or SAI** and Pell Grant eligibility.
- Students can **make corrections or add additional schools** once the FAFSA processed, which is immediately for most students!
- FAFSA records will be available to schools the next time the school logs in to download files.
- Schools typically start sending financial aid offers in December/January and not until the student has been offered admission.

# 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