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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.



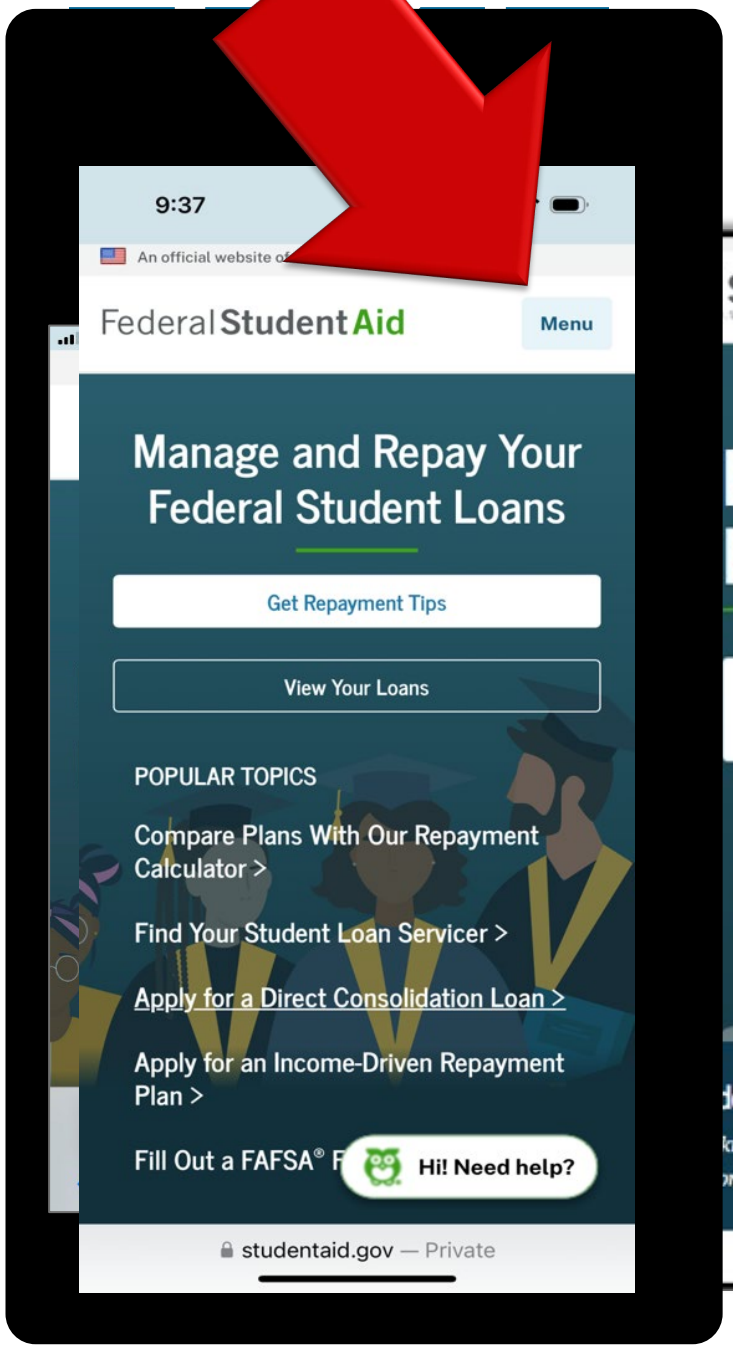
Studentaid.gov Account Creation

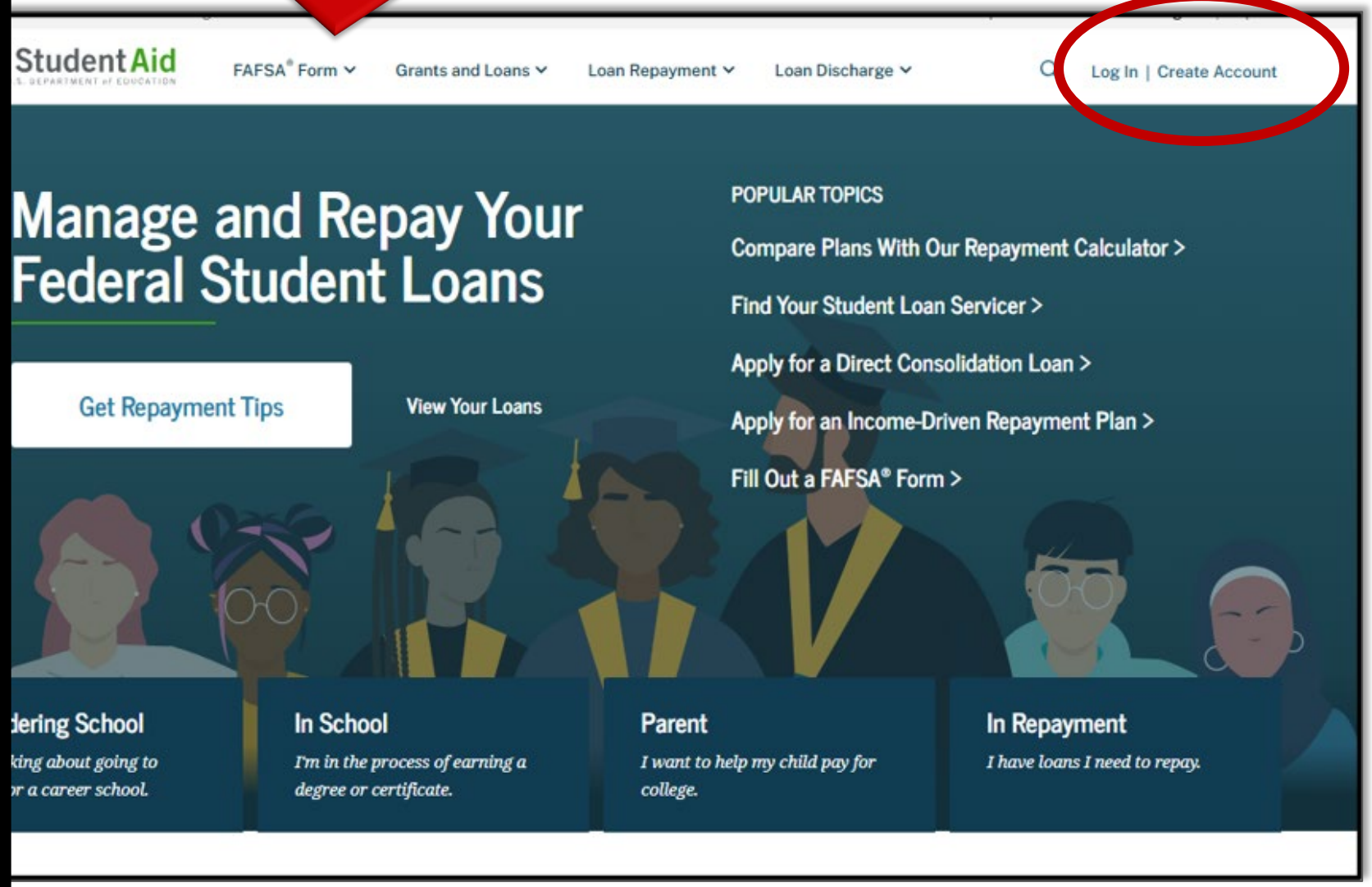
Creating a StudentAid.gov Account

- 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

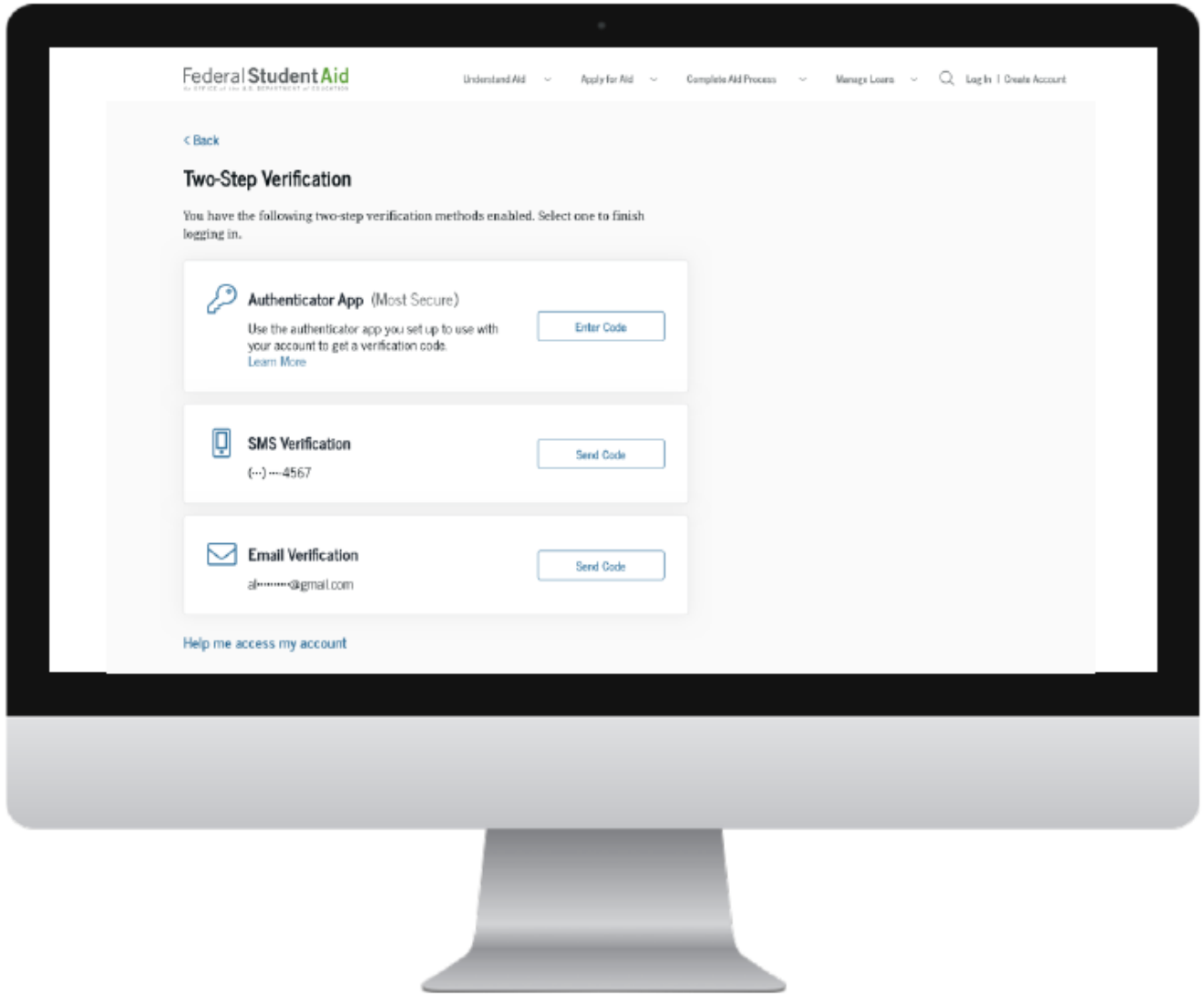




Two-Step Verification

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?

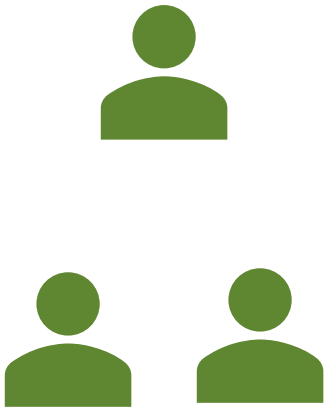
- **Every contributor** must have **their own StudentAid.gov account.**
- A contributor is anyone providing information on the FAFSA who is required to provide **consent by clicking "approve"** (which allows IRS to disclose their ***federal tax information (FTI),*** and the FSA to use their FTI and redisclose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

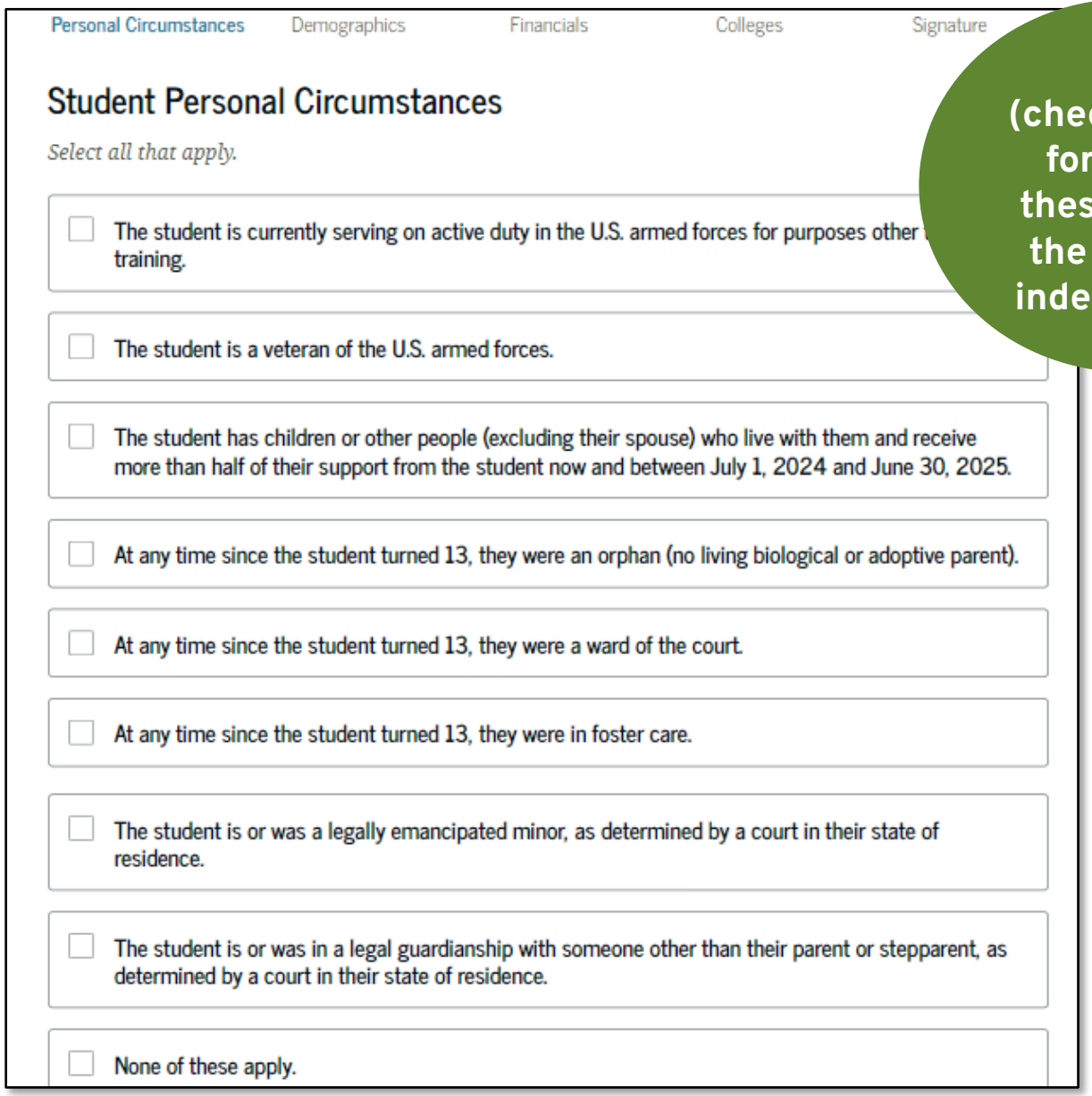
- Parents refusing to contribute to student's education
- Parents unwilling to provide info on FAFSA/verification
- Parents not claiming the student as a dependent for tax purposes
- Student demonstrating self-sufficiency

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

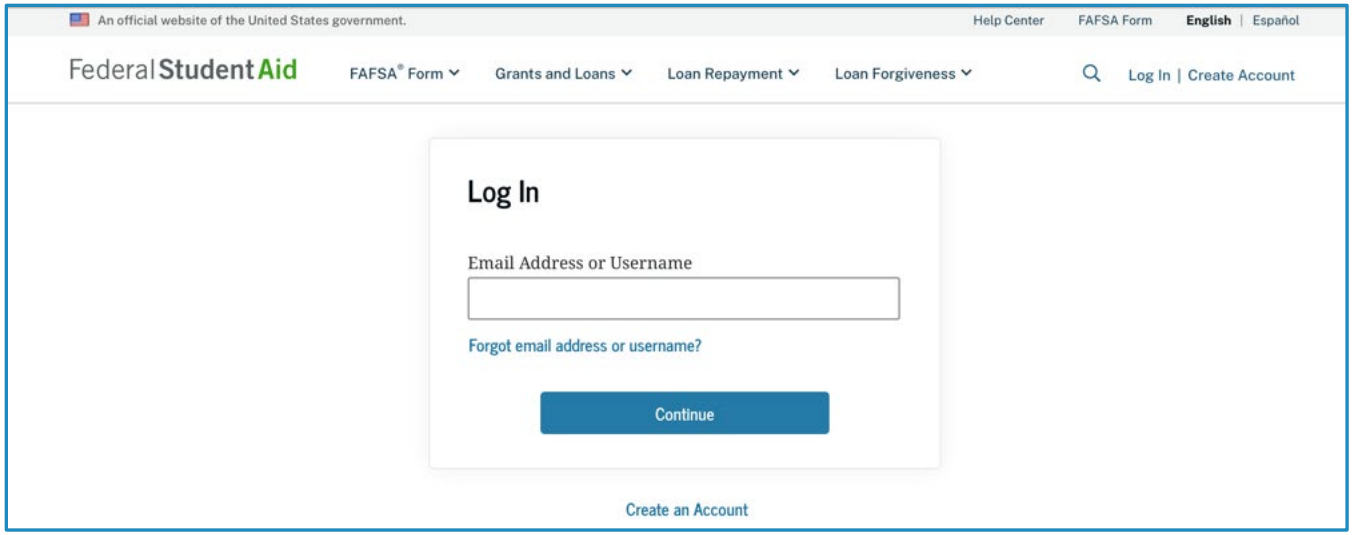
- if they can check yes to any of these questions

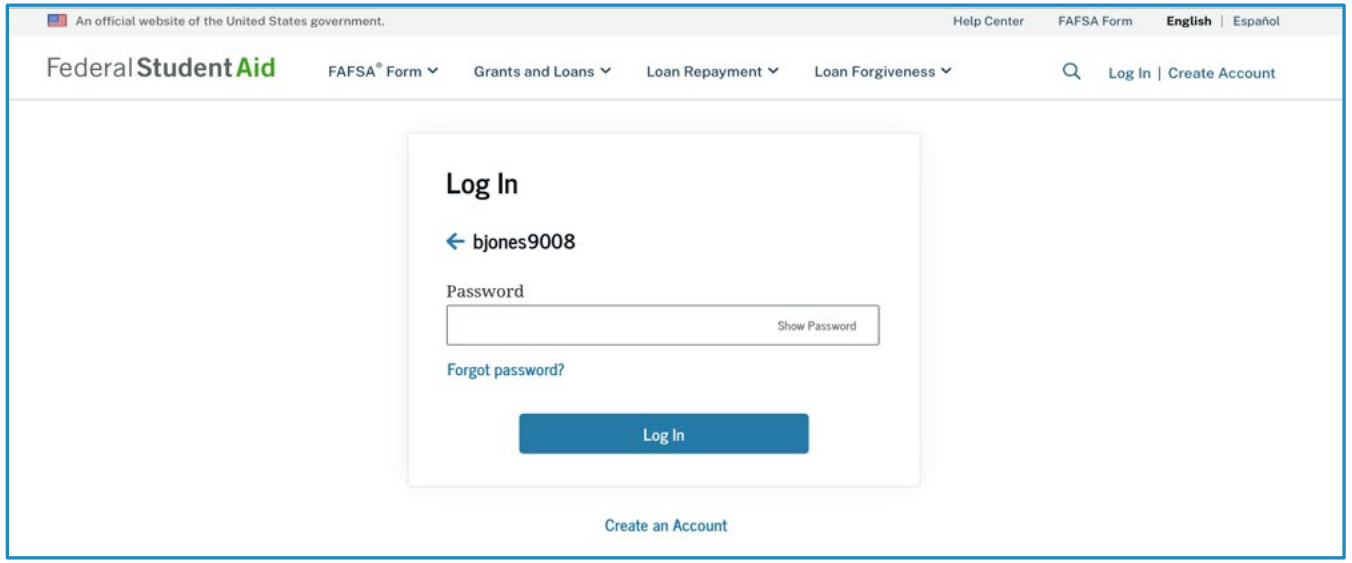


YES (checkmarks) for any of these makes the student independent.

2027-2028 FAFSA Walk-through

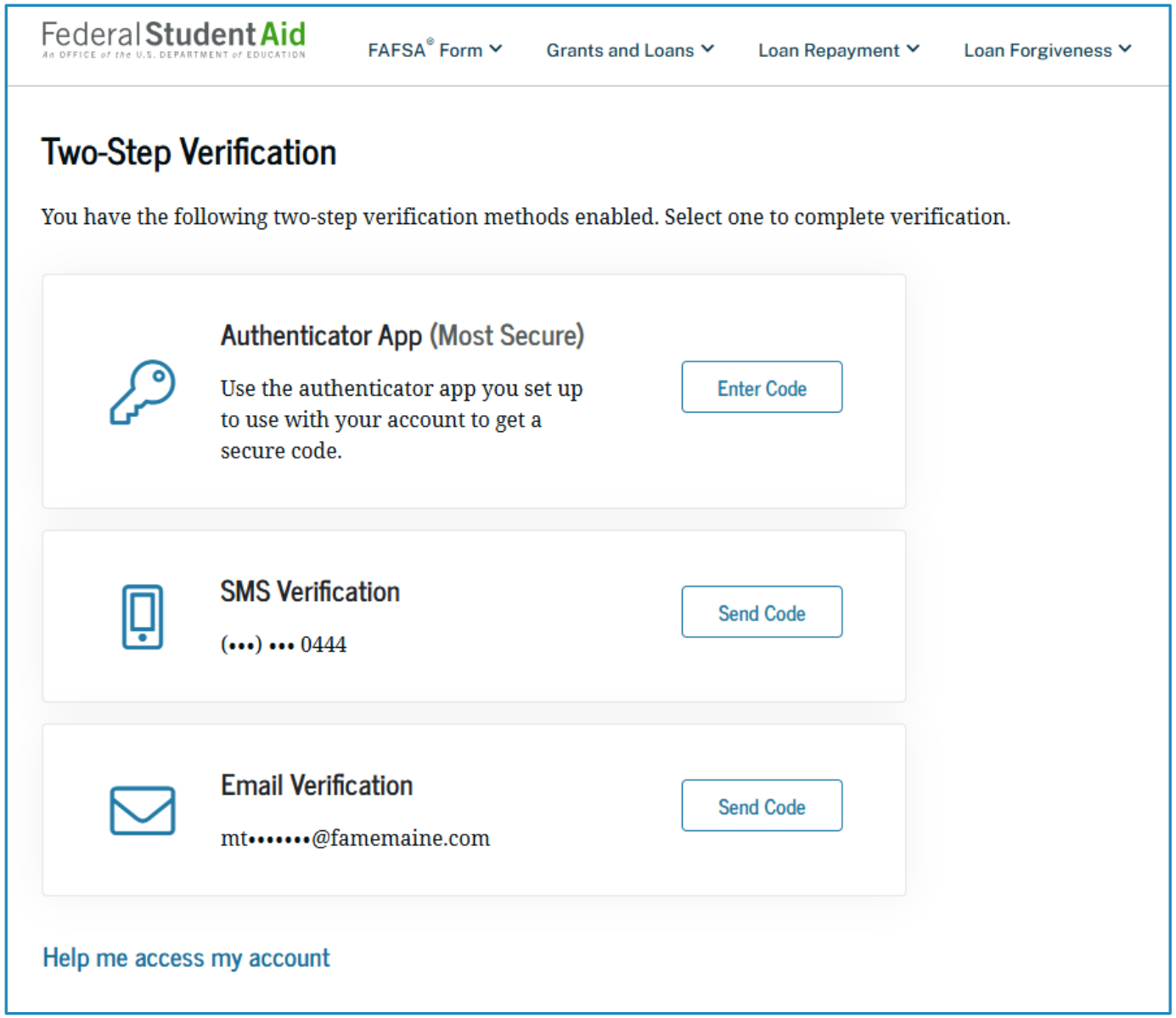
- If student is not logged into StudentAid.gov, they'll be taken to the Log In screen.
- A username or verified email can be used.
- Link to **retrieve username** and to **reset password**.
- If no account can click on "Create Account."

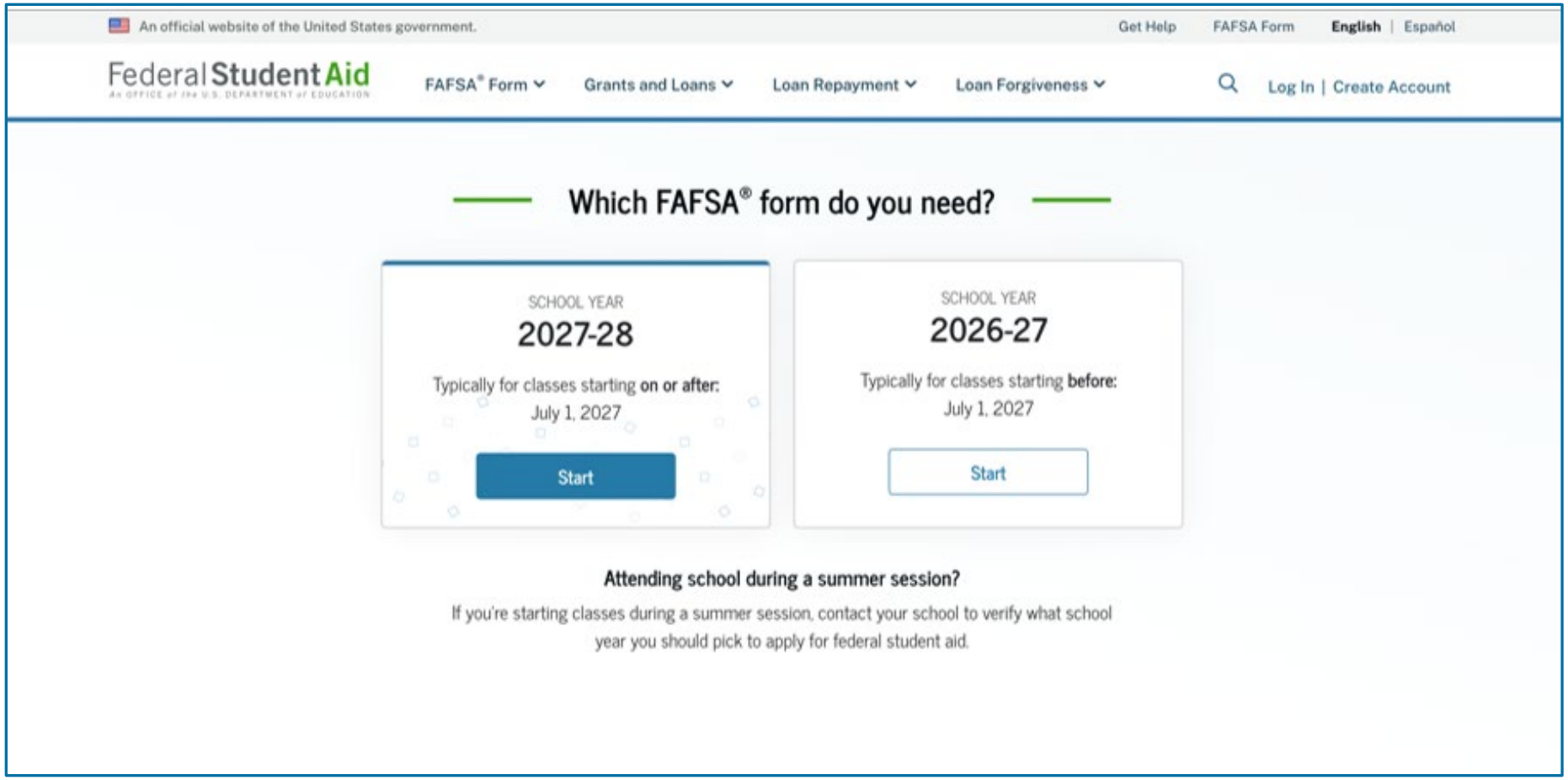




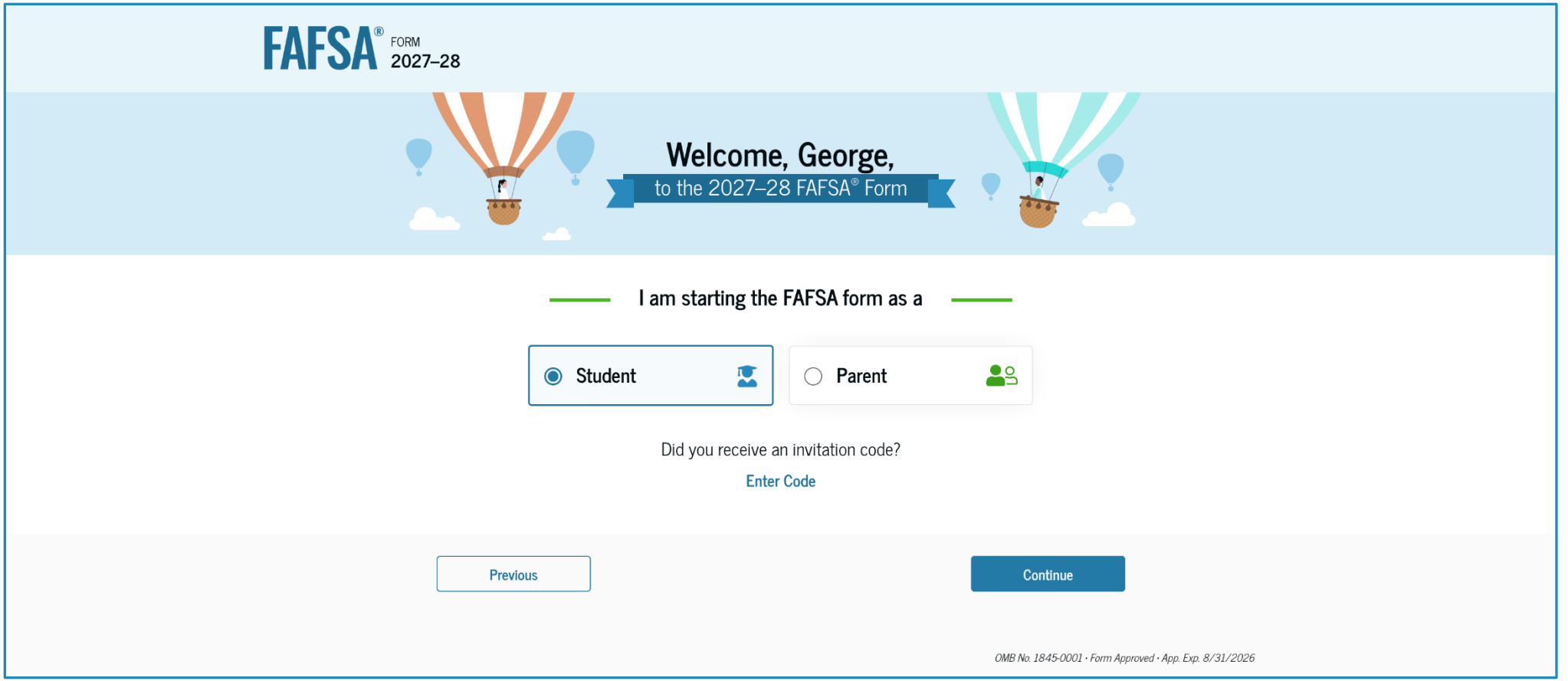
- Two-step verification is required every time individual logs in to StudentAid.gov.

- This makes it more difficult for a parent to complete the student section of the FAFSA.

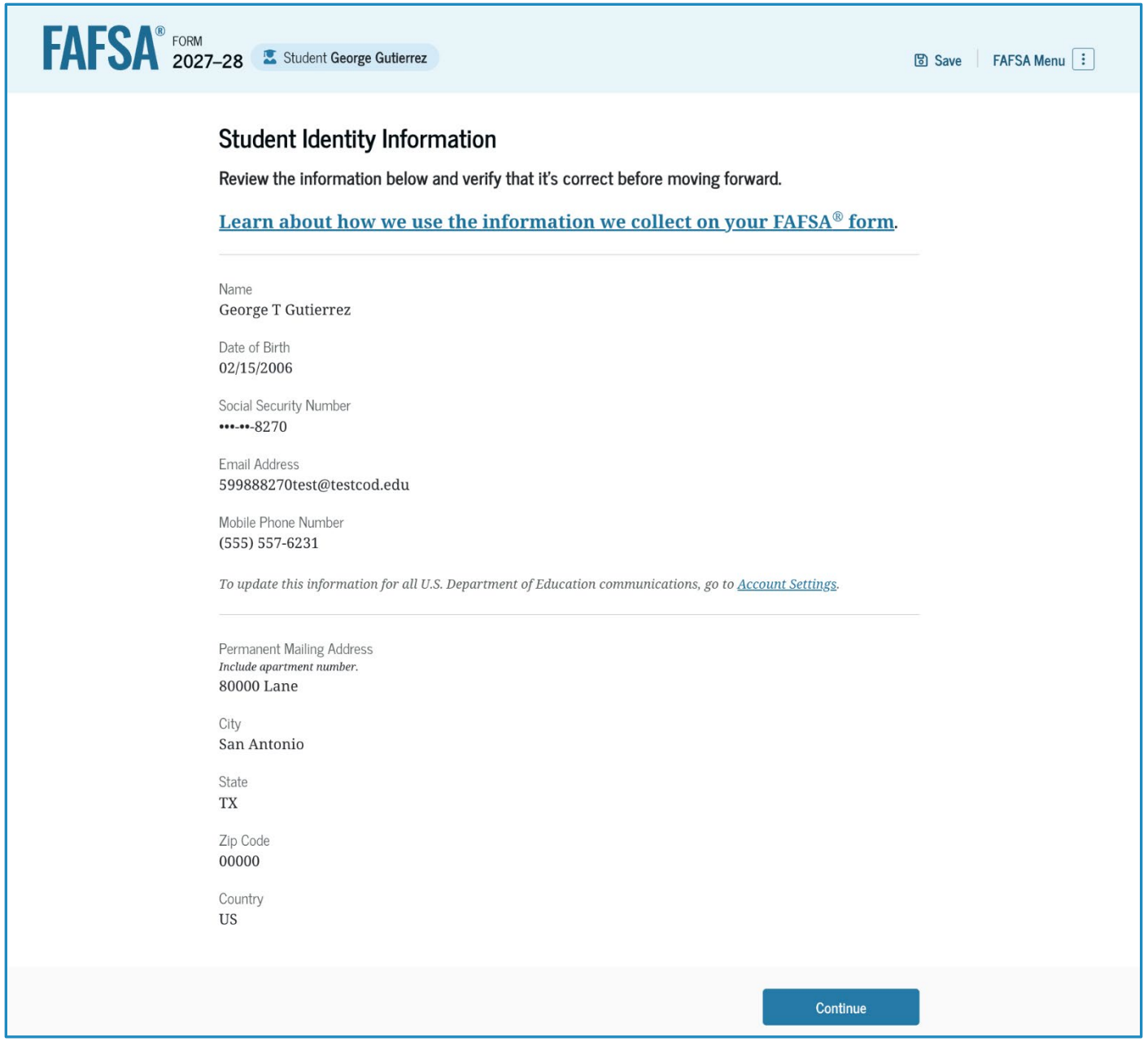


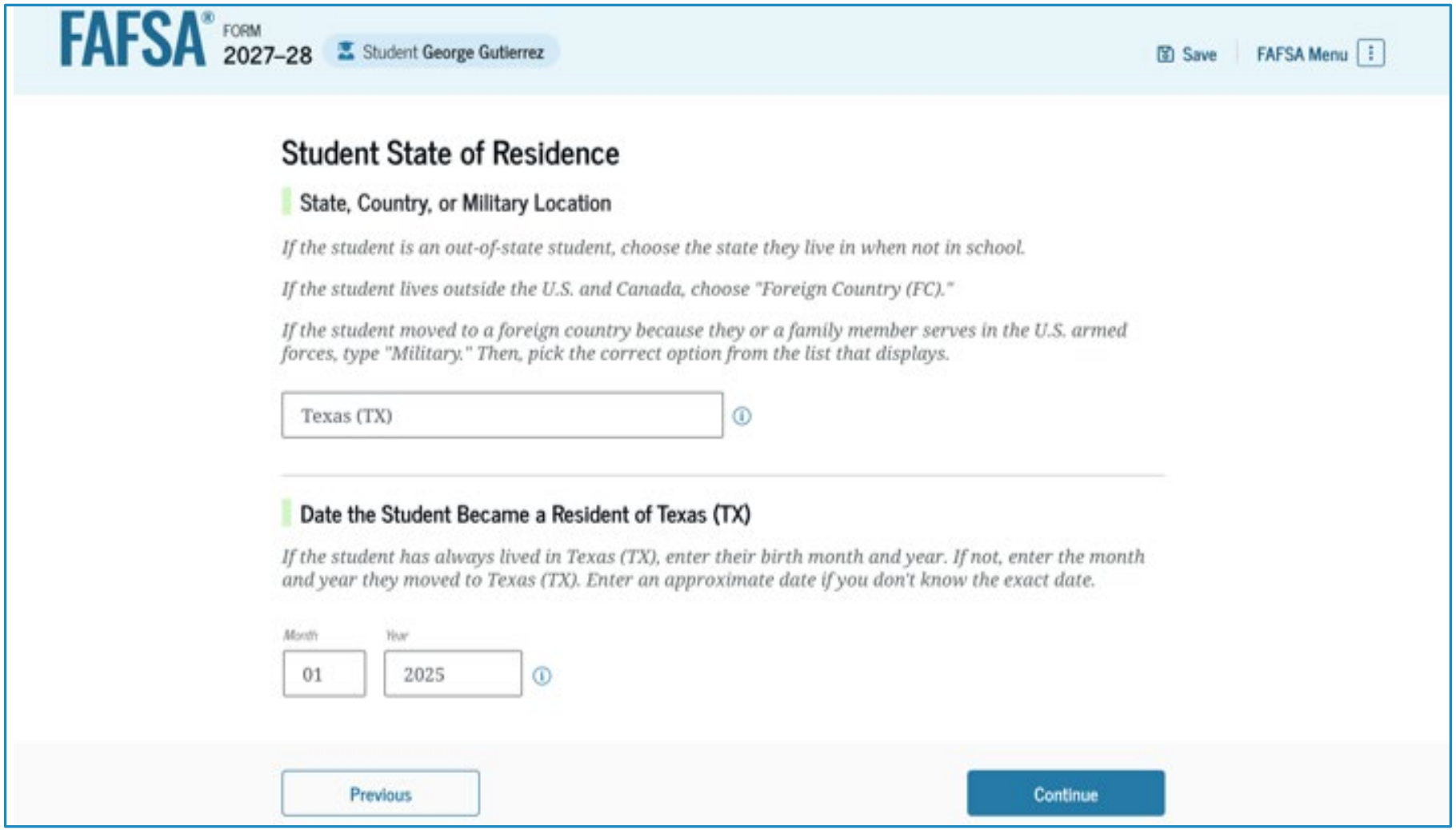

An official website of the United States government.
Get Help
FAFSA Form
English | Español
Federal Student Aid
FAFSA® Form
Grants and Loans
Loan Repayment
Loan Forgiveness
Log In | Create Account
Which FAFSA® form do you need?
SCHOOL YEAR
2027-28
Typically for classes starting on or after:
July 1, 2027
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.

Click on the role of the person who logged in to StudentAid.gov (**student in this scenario**).



To make updates individuals will need to go to **StudentAid.gov** and click on **“Settings.”**




FAFSA® FORM 2027–28
Student George Gutierrez
Save
FAFSA Menu
Student State of Residence
State, Country, or Military Location
If the student is an out-of-state student, choose the state they live in when not in school.
If the student lives outside the U.S. and Canada, choose "Foreign Country (FC)."
If the student moved to a foreign country because they or a family member serves in the U.S. armed forces, type "Military." Then, pick the correct option from the list that displays.
Texas (TX)
Date the Student Became a Resident of Texas (TX)
If the student has always lived in Texas (TX), enter their birth month and year. If not, enter the month and year they moved to Texas (TX). Enter an approximate date if you don't know the exact date.
Month
Year
01
2025
Previous
Continue

- This page informs the student about consent and their federal tax information.
- By providing consent, the student's federal tax information is **transferred directly into the FAFSA** from the IRS to help complete the Financials section (though info is not visible but "lives" behind the scenes).
- This page is very long!



FAFSA® FORM 2027–28 Student George Gutierrez

Save | FAFSA Menu

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- → Get your 2025 tax return information for the 2027–28 FAFSA form.
- → Federal tax information is used to determine your eligibility for federal student aid.
- → Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of:

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information

Hi! Need help?

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).

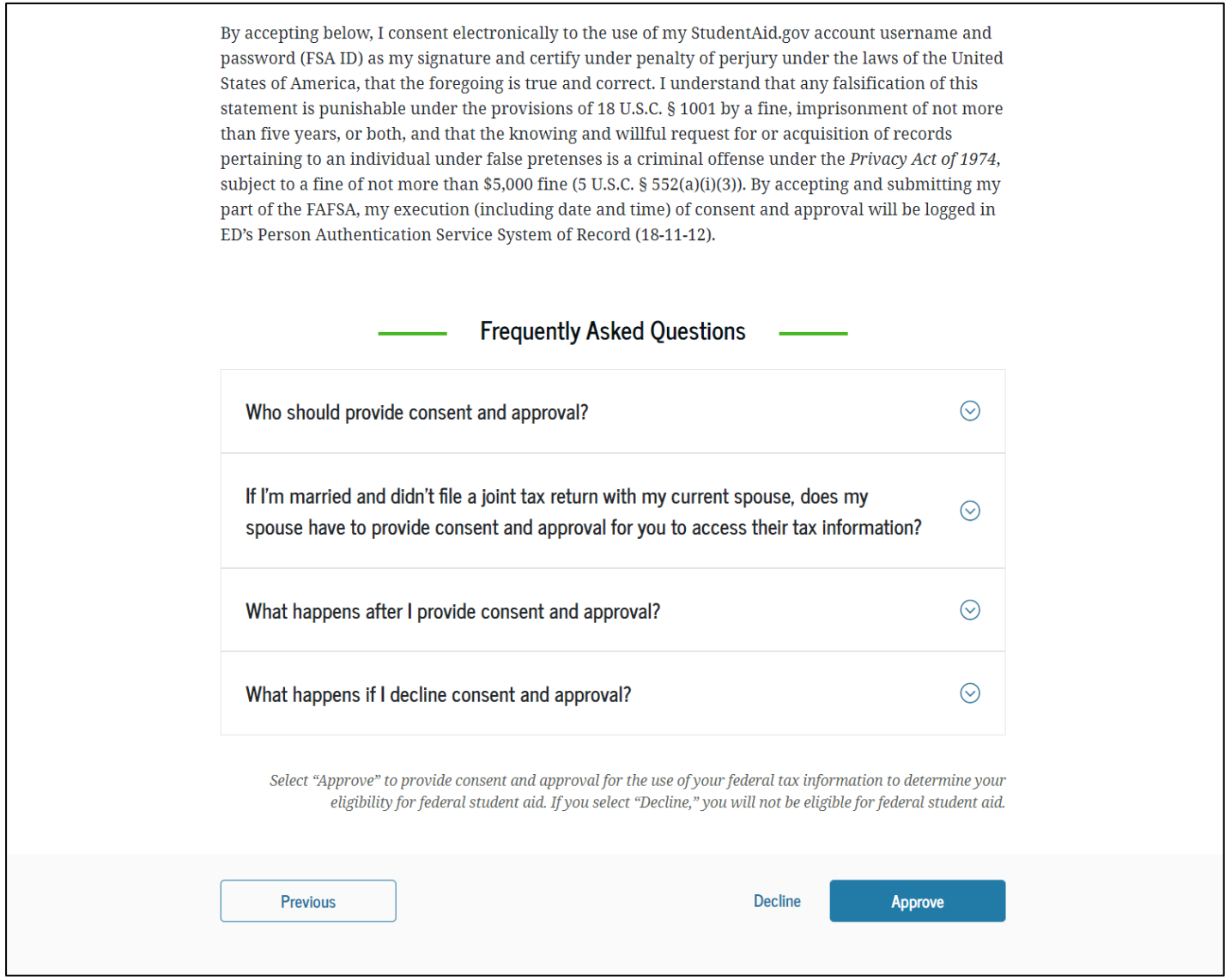
3. Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.

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.

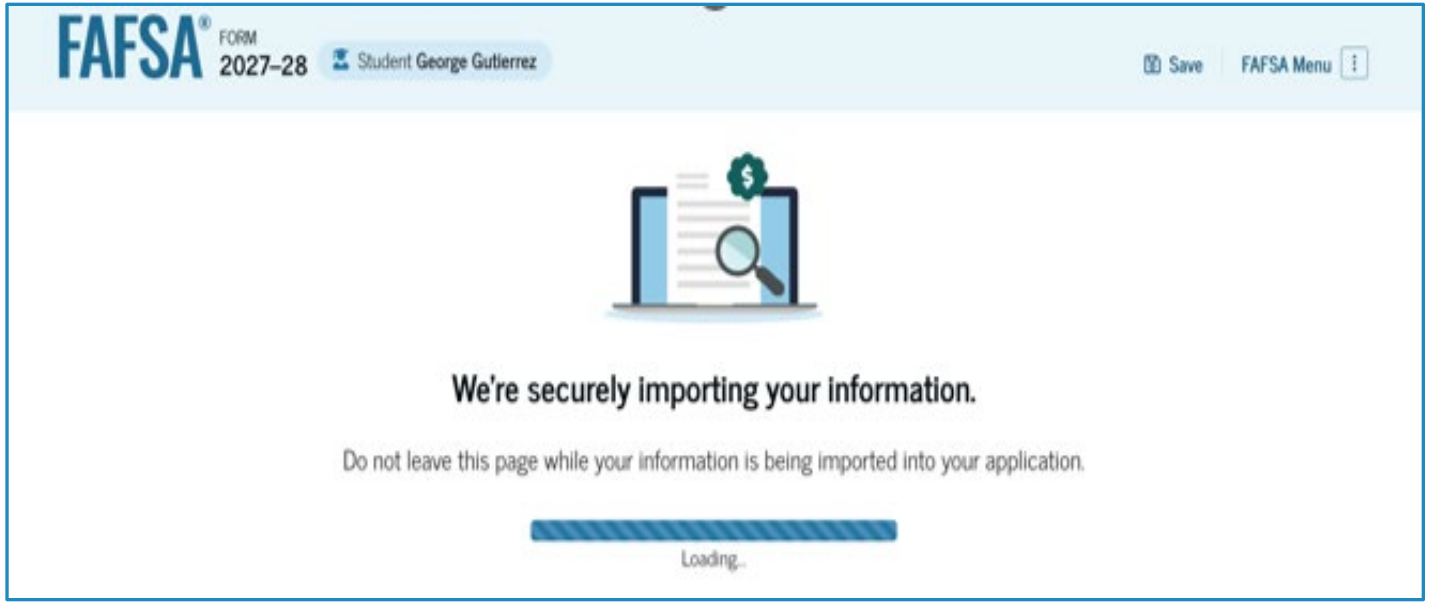
5. If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility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

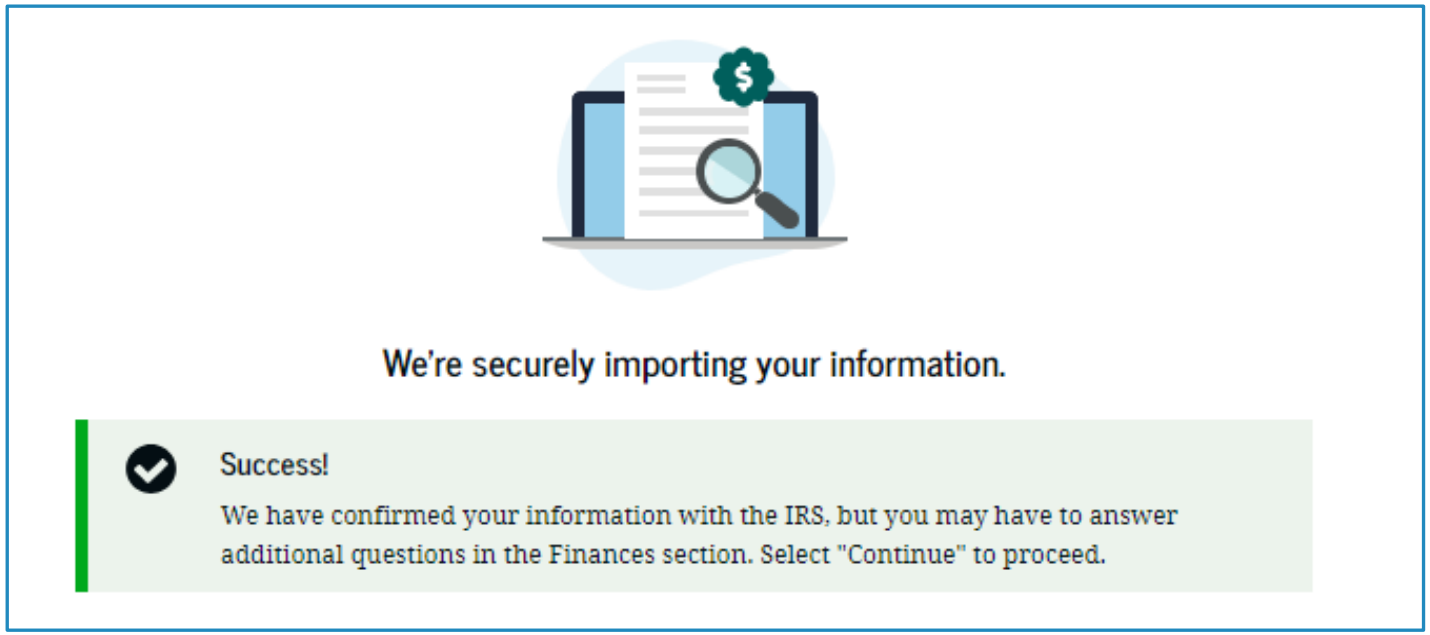
By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this 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

- This is the bottom of the same page.
- FAQs with more information.
- Every individual must provide consent/ approve to be eligible for federal aid (even if they don't file taxes).
- The student selects "Approve" to provide consent and is taken to the next page.

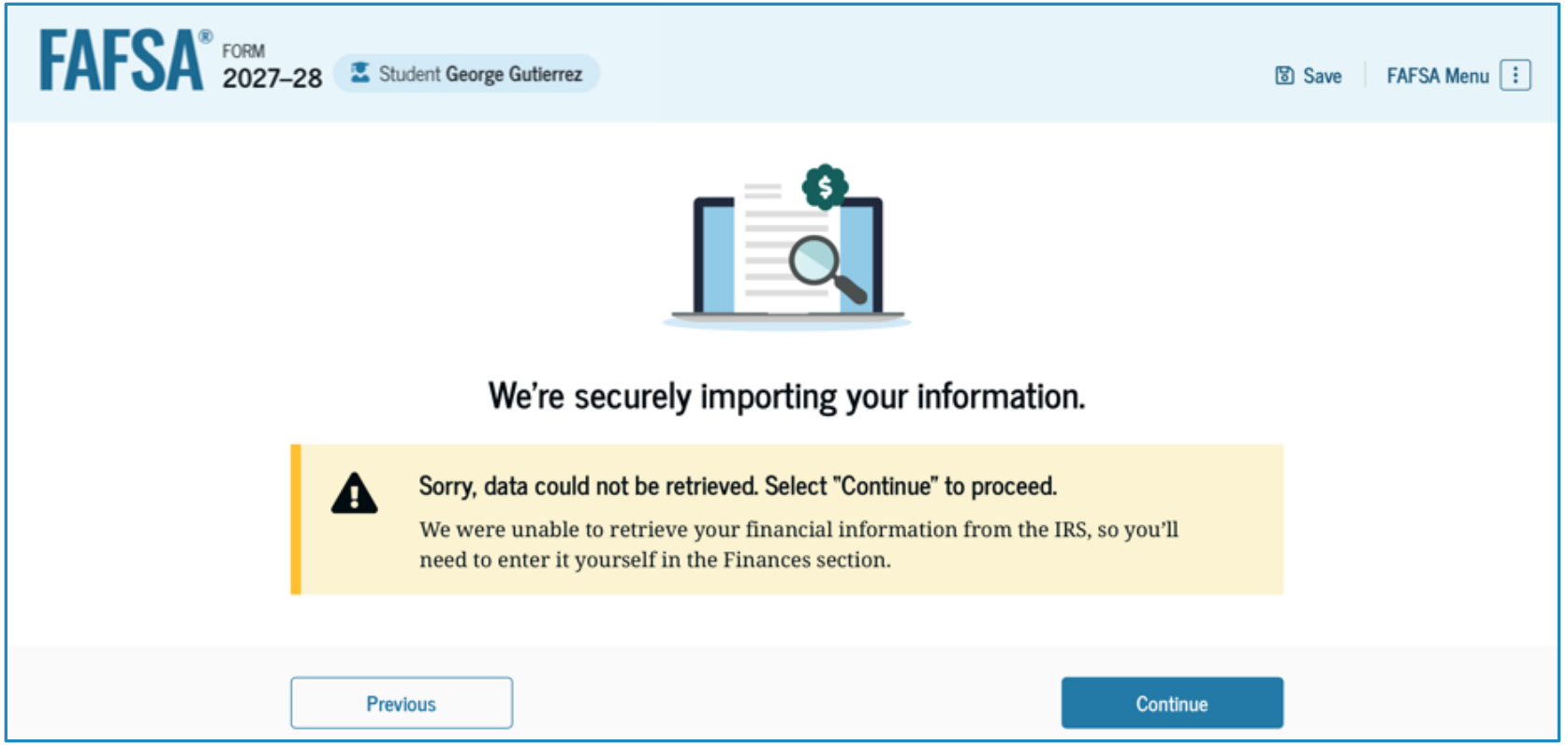


- The student's federal tax information is transferred directly into the FAFSA from the IRS.
- **No tax information will show** in the FAFSA or on the FAFSA Submission Summary – schools do receive the tax information.
- Successful transfer!





- In this scenario, data could not be retrieved – likely due to a mismatch in the information between the FAFSA and IRS.
- Federal income tax information will need to be entered manually.



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FAFSA® FORM 2027–28

Student **George Gutierrez**

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

Background

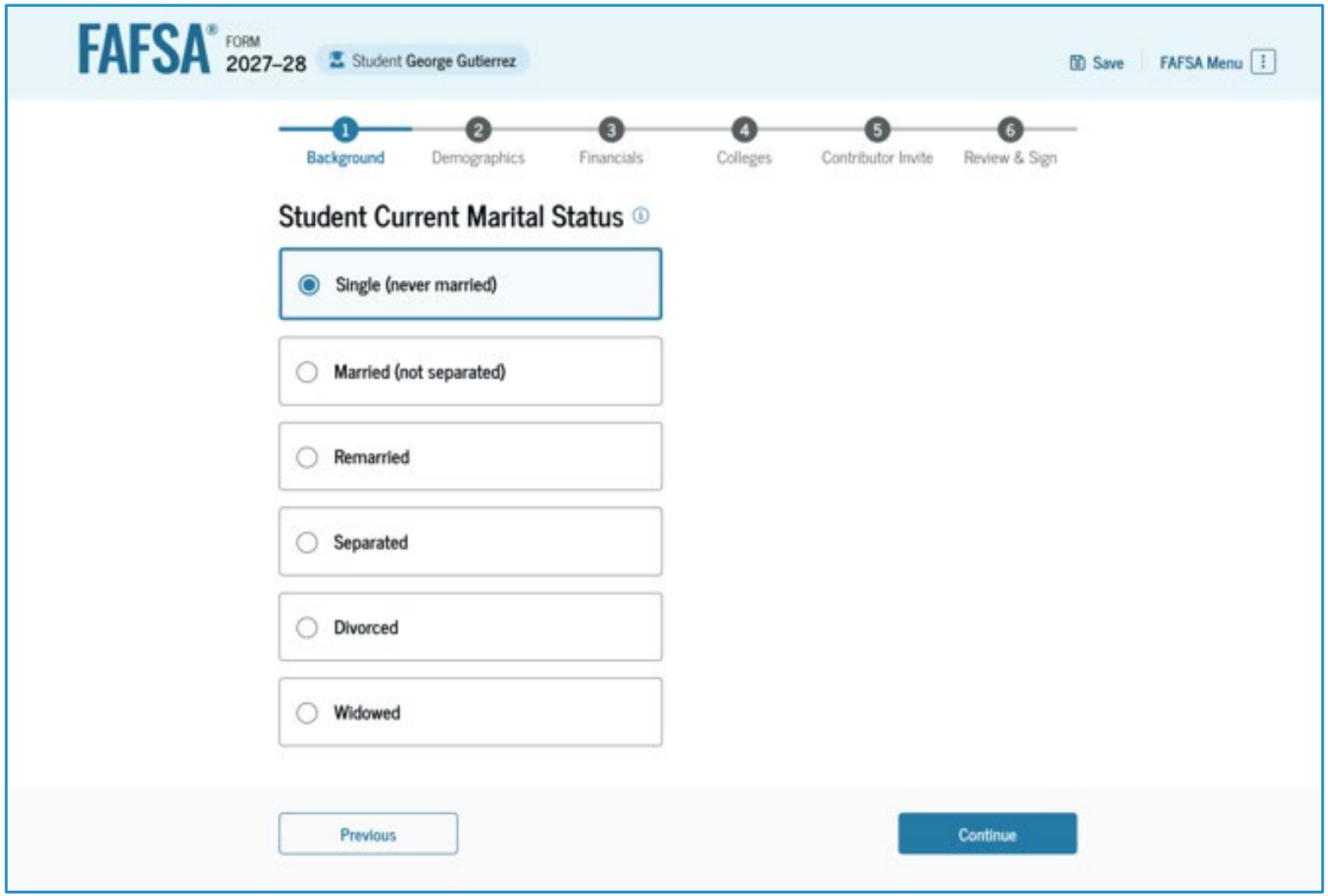
We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

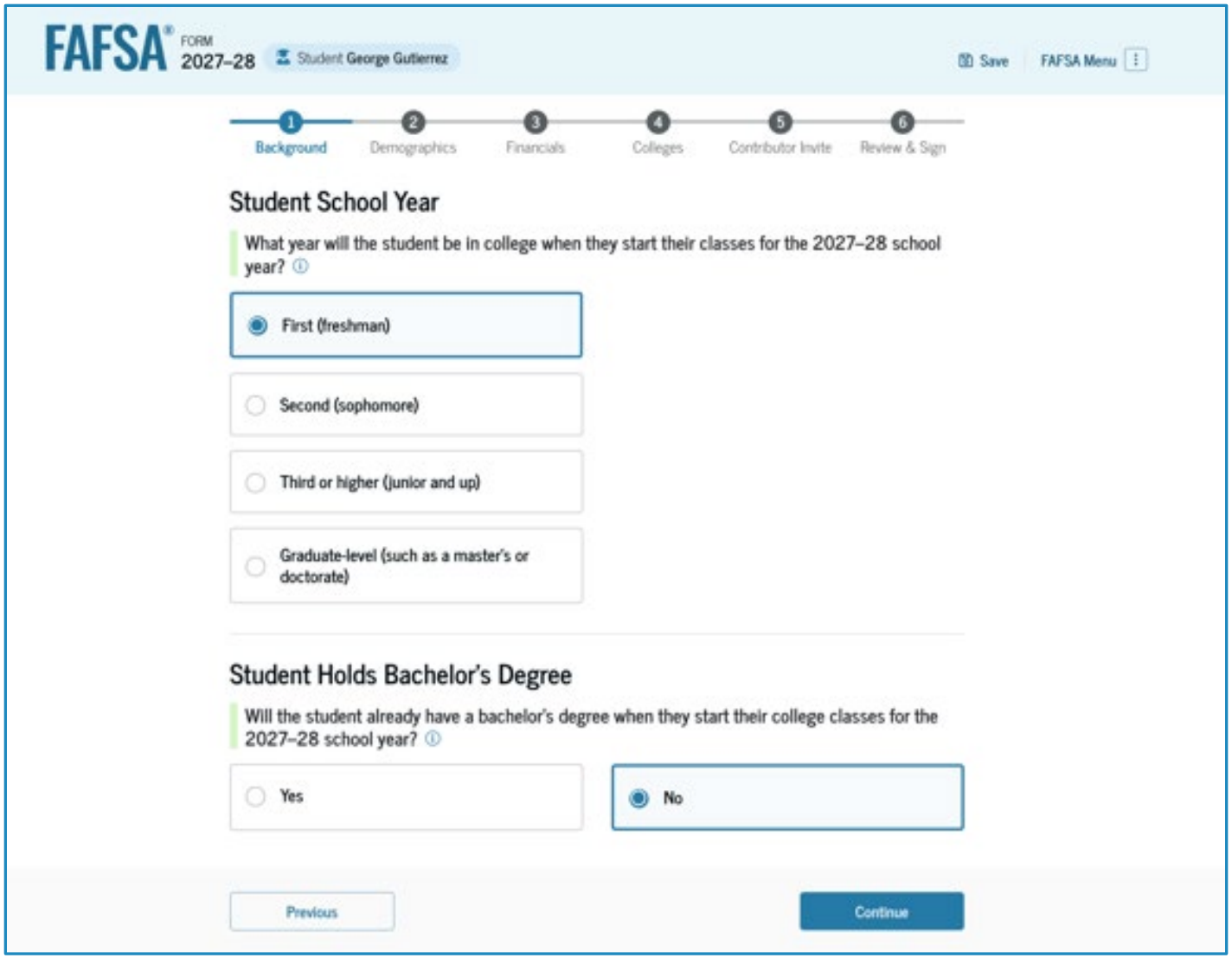


→ **Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.**

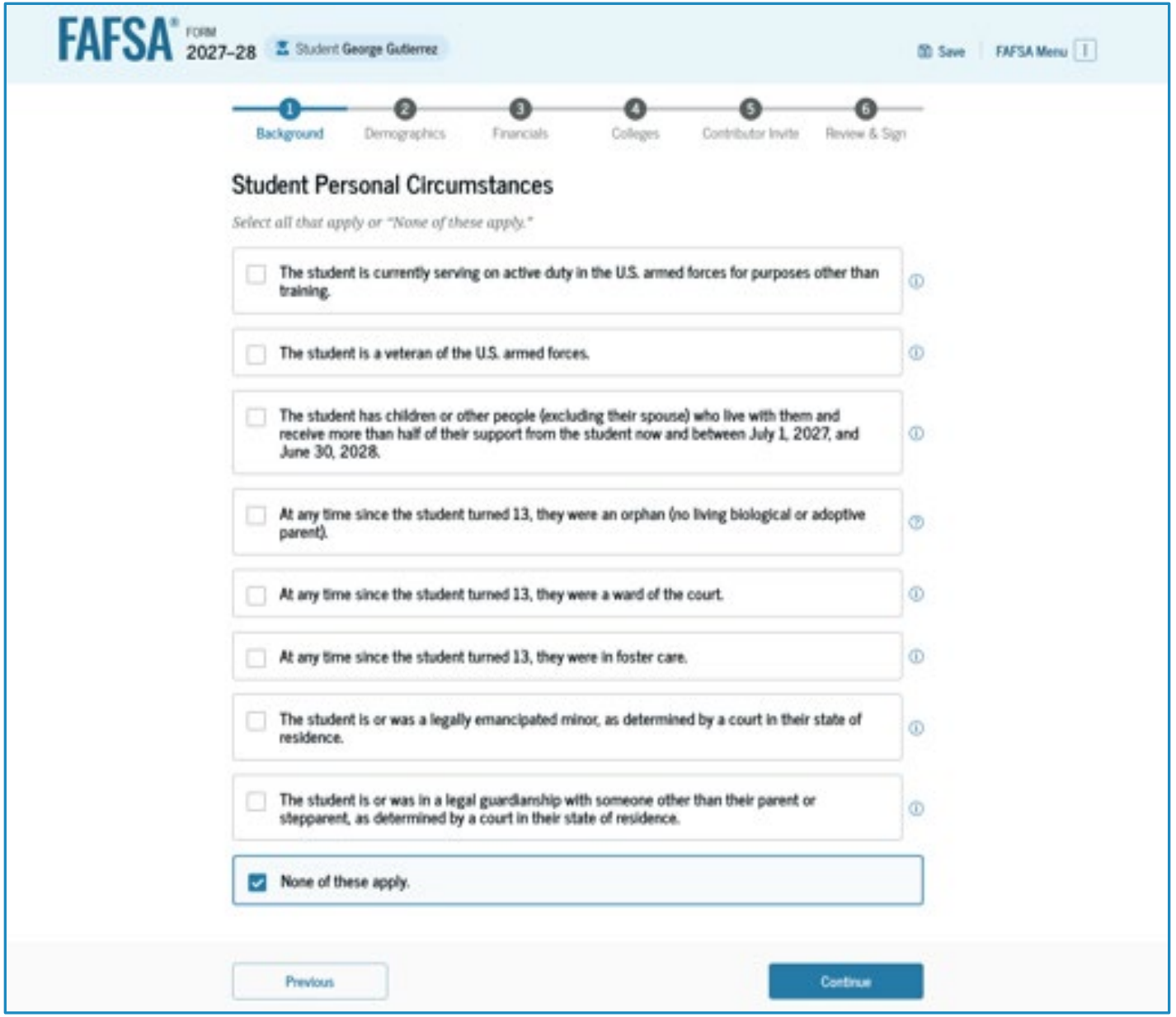
Previous

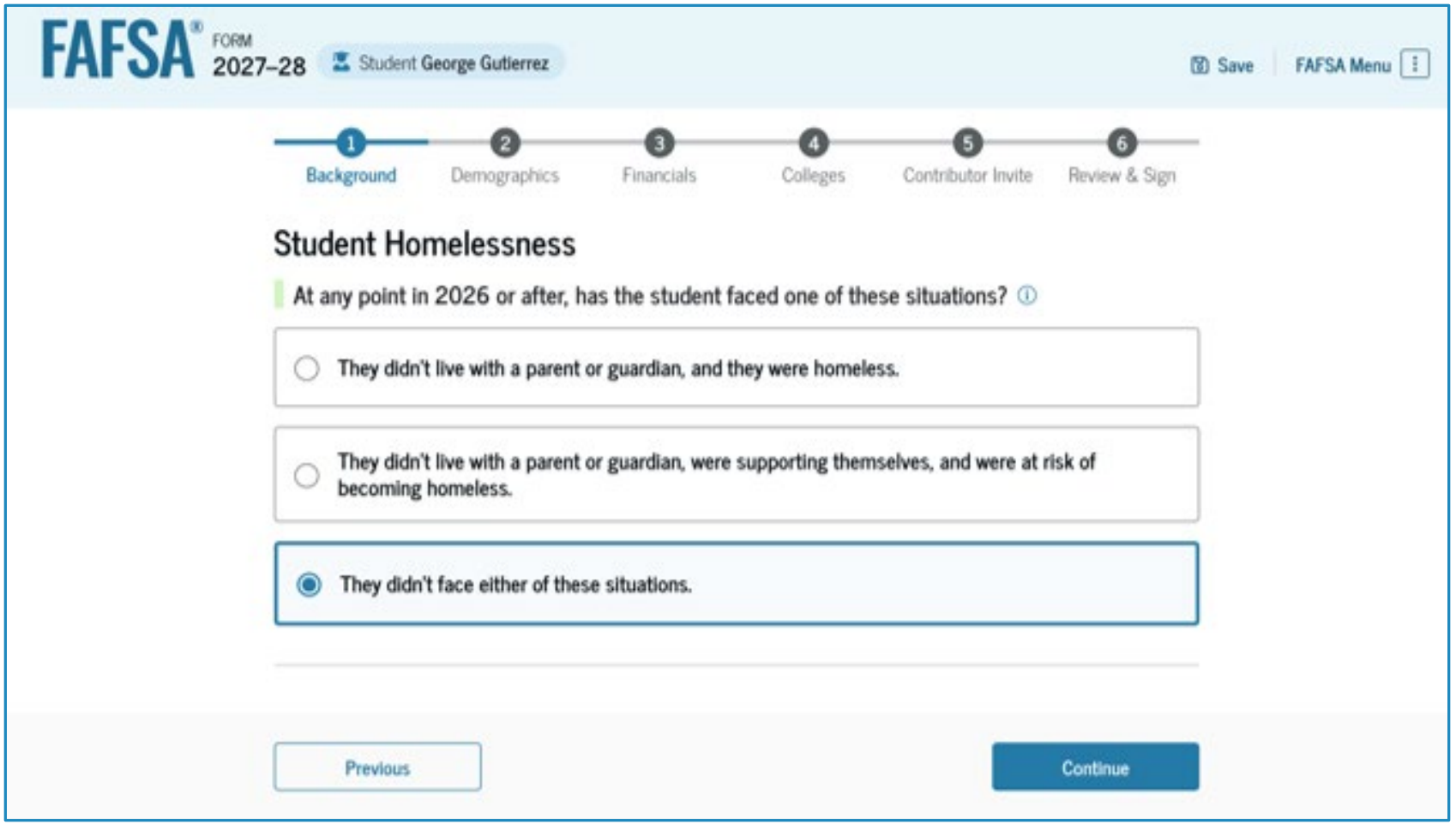
Continue


FAFSA® FORM 2027–28
Student George Gutierrez
Save
FAFSA Menu
1 Background
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3 Financials
4 Colleges
5 Contributor Invite
6 Review & Sign
Student Current Marital Status
Single (never married)
Married (not separated)
Remarried
Separated
Divorced
Widowed
Previous
Continue

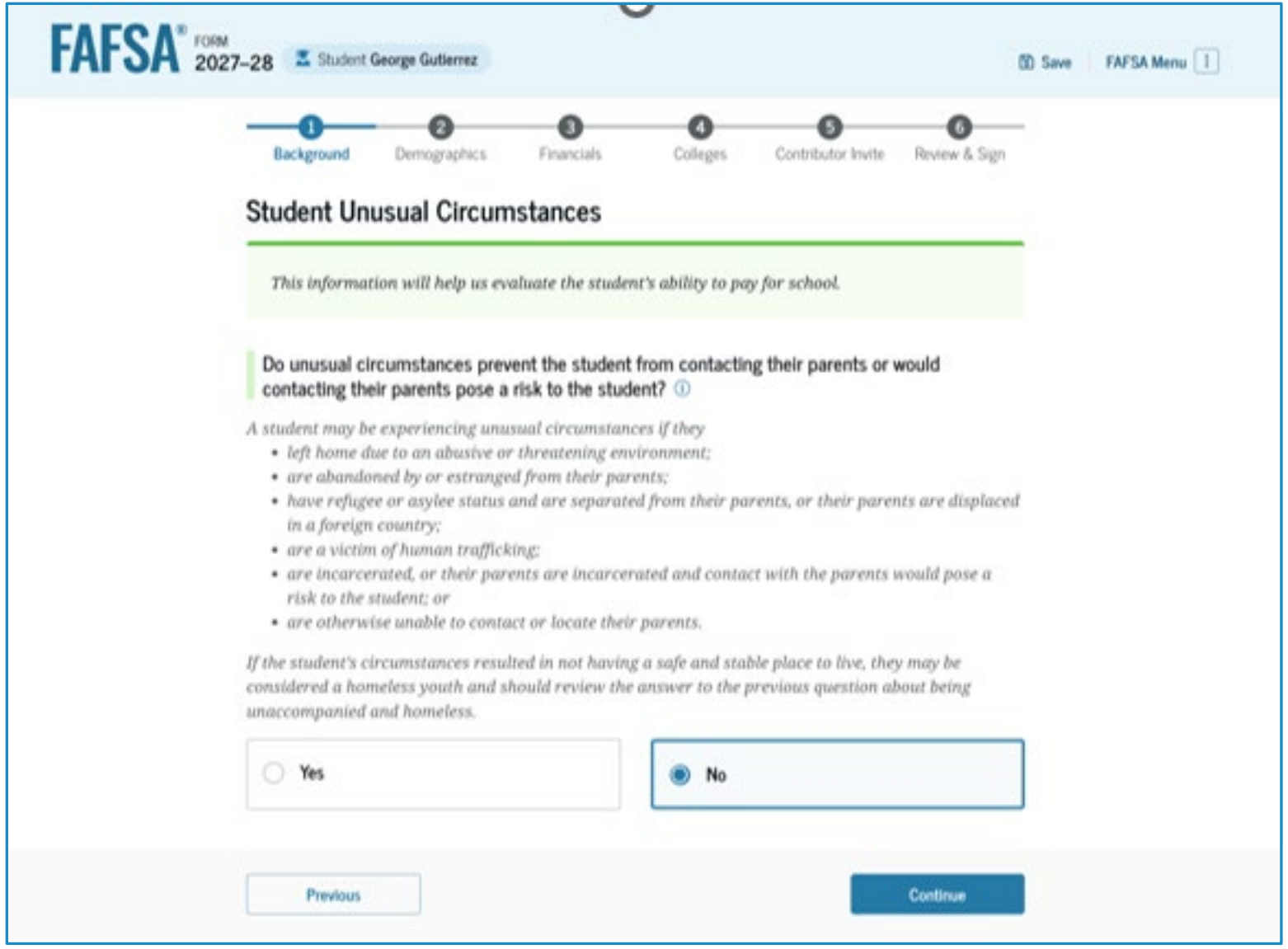

FAFSA FORM 2027–28
Student George Gutierrez
Save
FAFSA Menu
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6 Review & Sign
Student School Year
What year will the student be in college when they start their classes for the 2027–28 school year?
First (freshman)
Second (sophomore)
Third or higher (junior and up)
Graduate-level (such as a master's or doctorate)
Student Holds Bachelor's Degree
Will the student already have a bachelor's degree when they start their college classes for the 2027–28 school year?
Yes
No
Previous
Continue

If a student can check yes to any of these questions, they will automatically be considered **independent.**

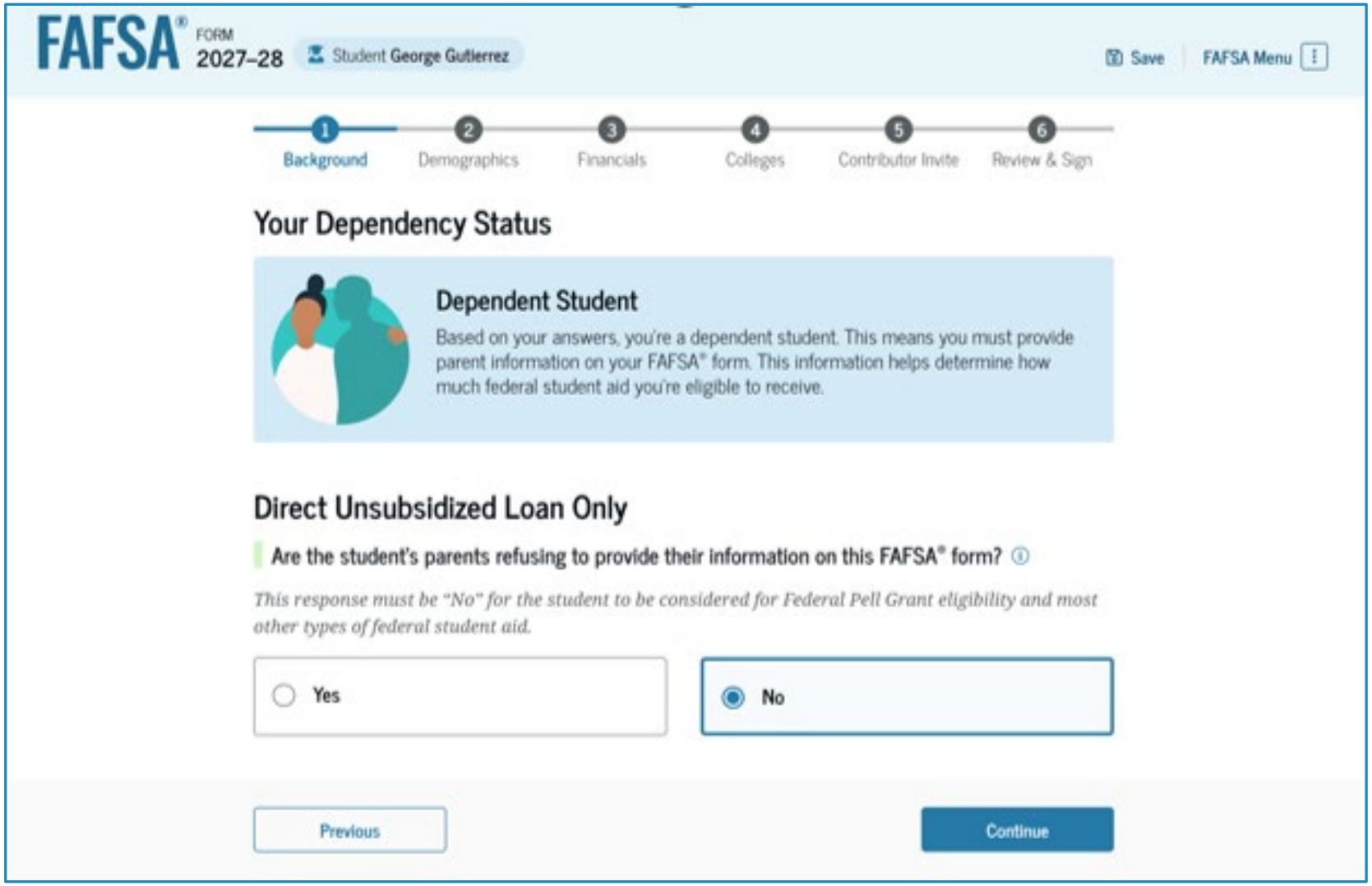



FAFSA® FORM 2027–28
Student George Gutierrez
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Student Homelessness
At any point in 2026 or after, has the student faced one of these situations?
They didn't live with a parent or guardian, and they were homeless.
They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.
They didn't face either of these situations.
Previous
Continue

- Are there circumstances that prevent the student from contacting their parent?
- Parent unwillingness to provide information or complete the FAFSA **does not** qualify as an unusual circumstance.



- Student will receive a “pop up” box to confirm if they change the answer to “Yes.”
- If “Yes” **eligible for unsubsidized loan only** and will need to follow up w/ the school to sign additional form.



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FAFSA® FORM 2027–28

Student George Gutierrez

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

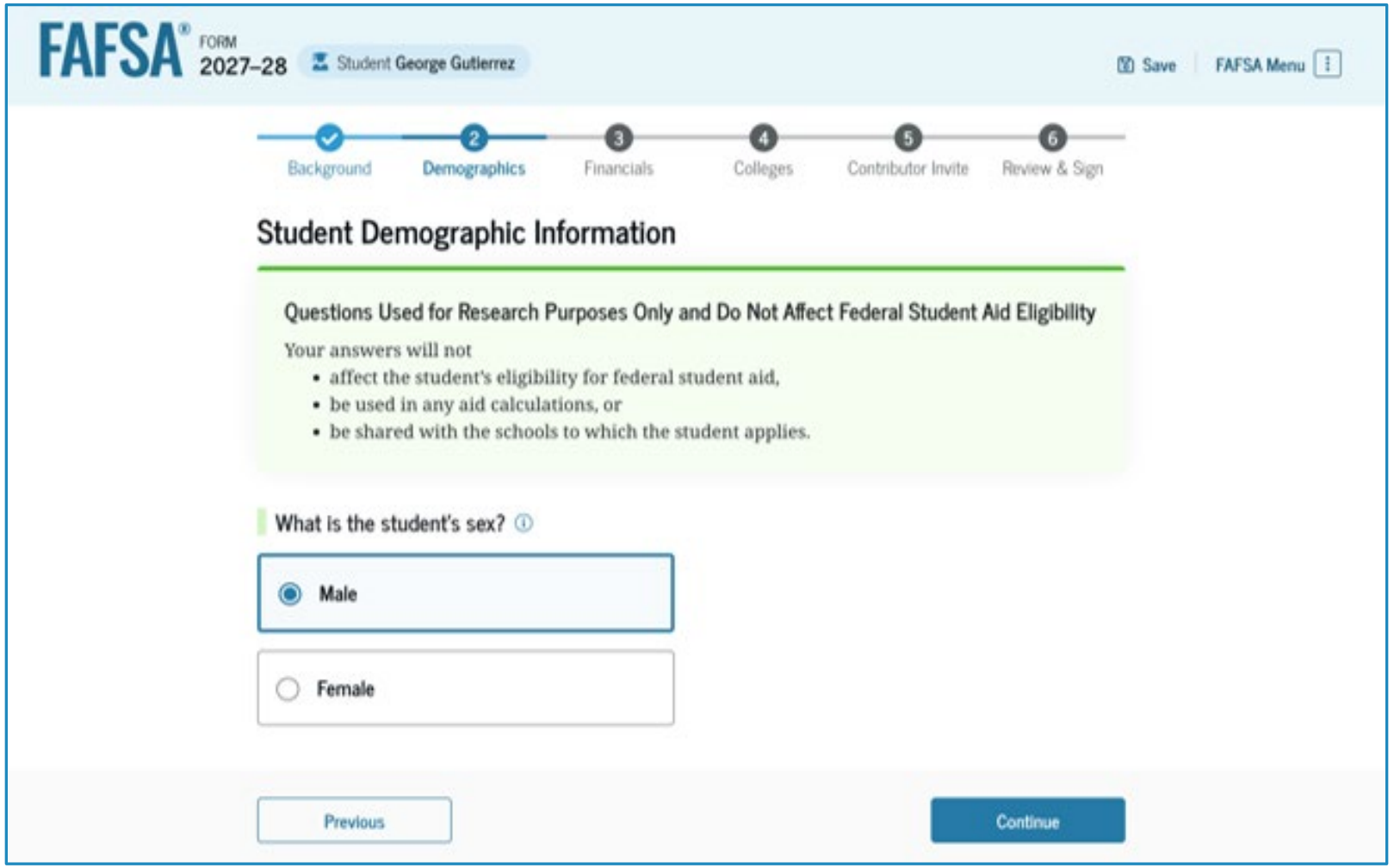
Student Demographics

We'll ask questions about your background and family.

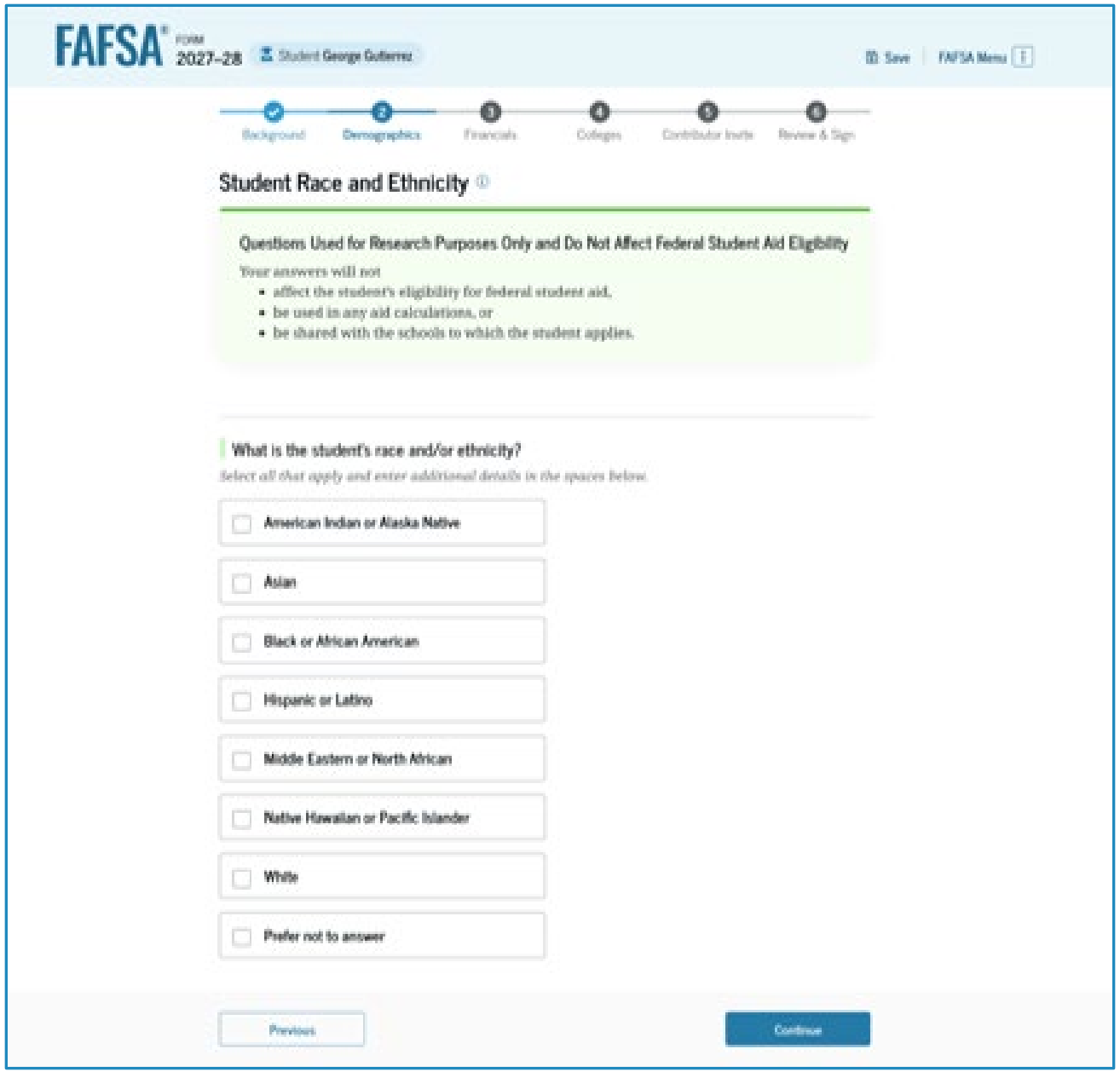


Previous

Continue

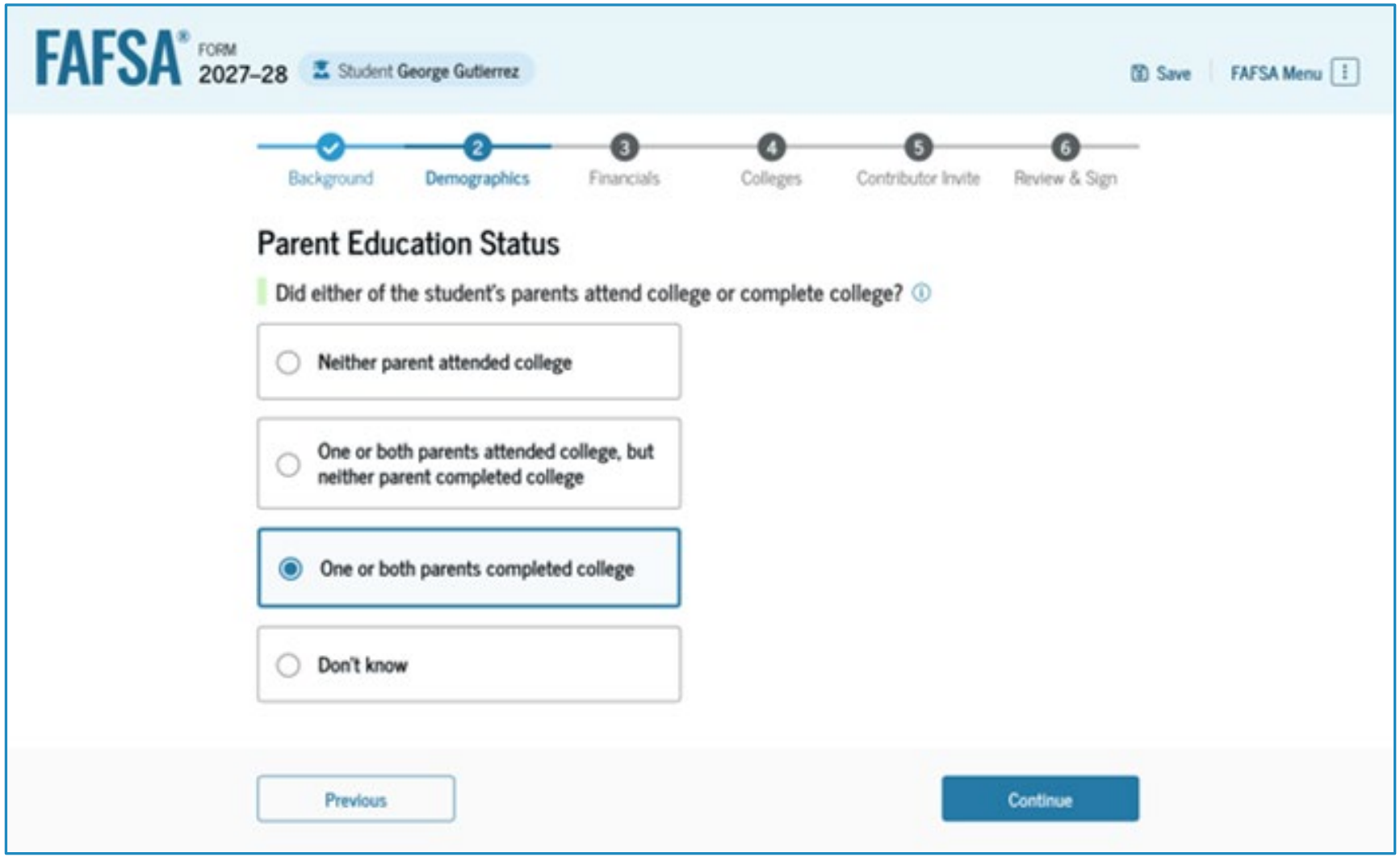

FAFSA®
FORM
2027–28
Student George Gutierrez
Save
FAFSA Menu
Background
Demographics
Financials
Colleges
Contributor Invite
Review & Sign
Student Demographic Information
Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility
Your answers will not
affect the student's eligibility for federal student aid,
be used in any aid calculations, or
be shared with the schools to which the student applies.
What is the student's sex?
Male
Female
Previous
Continue

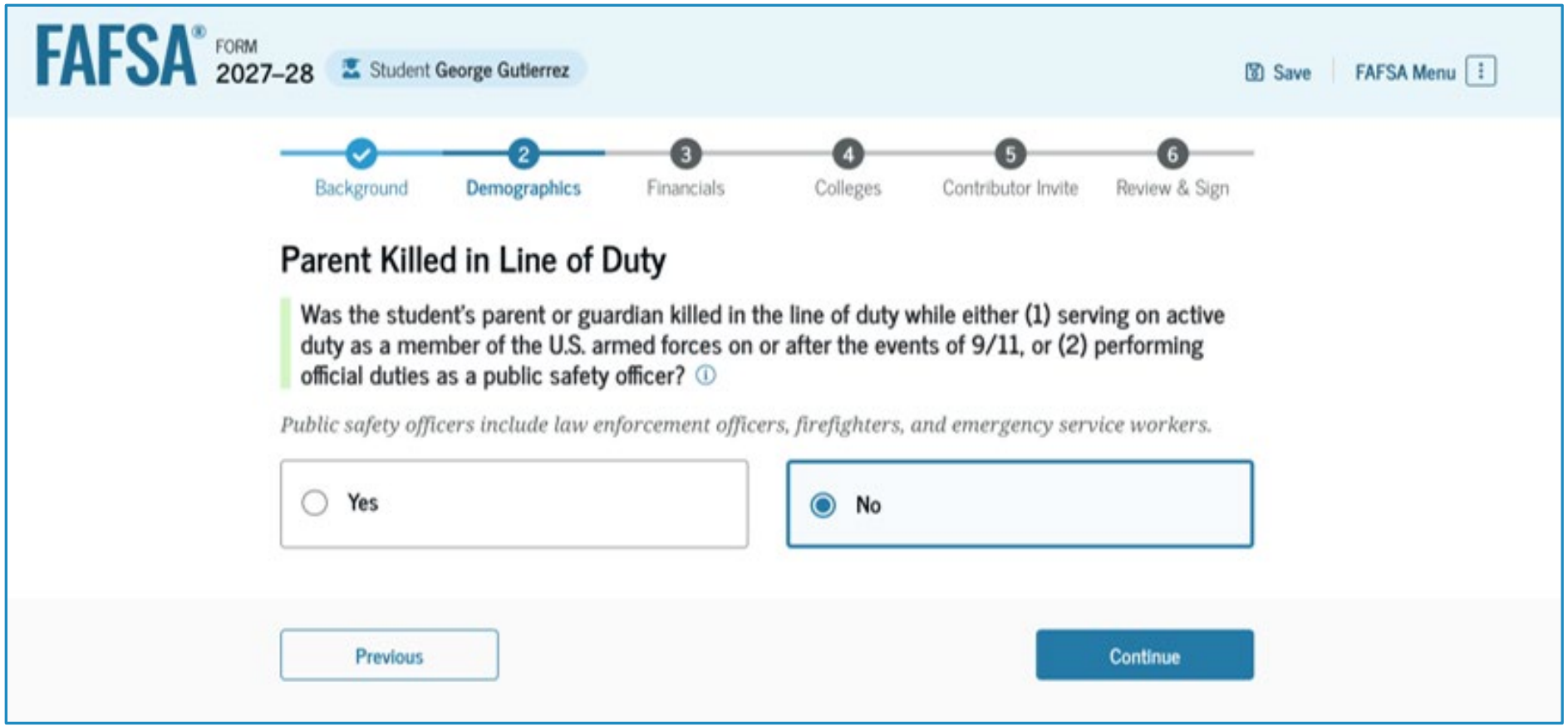
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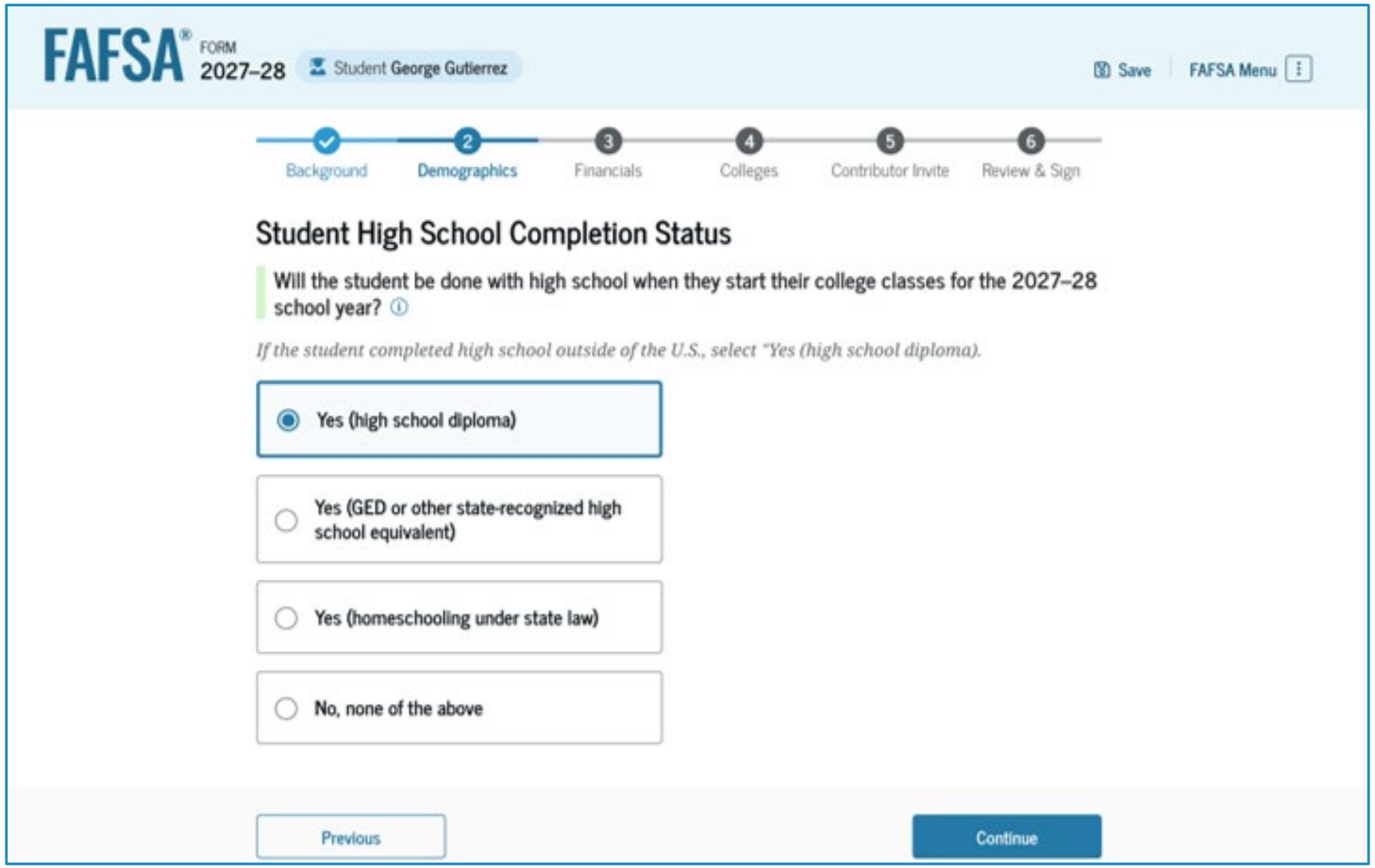

FAFSA FORM 2027–28
Student George Gutierrez
Save
FAFSA Menu
Background
Demographics
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Colleges
Contributor Invite
Review & Sign
Student Race and Ethnicity
Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility
Your answers will not
affect the student's eligibility for federal student aid,
be used in any aid calculations, or
be shared with the schools to which the student applies.
What is the student's race and/or ethnicity?
Select all that apply and enter additional details in the spaces below.
American Indian or Alaska Native
Asian
Black or African American
Hispanic or Latino
Middle Eastern or North African
Native Hawaiian or Pacific Islander
White
Prefer not to answer
Previous
Continue

If “Eligible noncitizen” is selected, the student will be required to enter their “A” number.

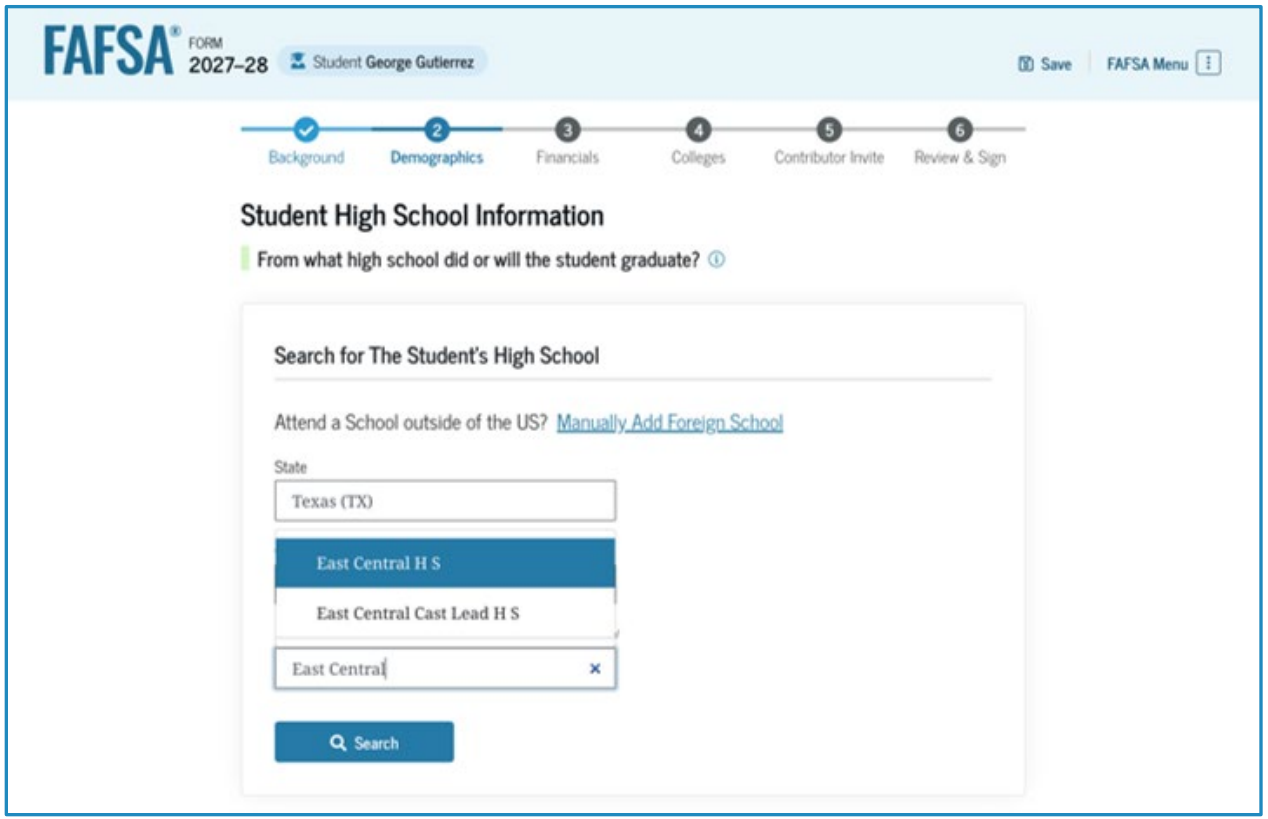


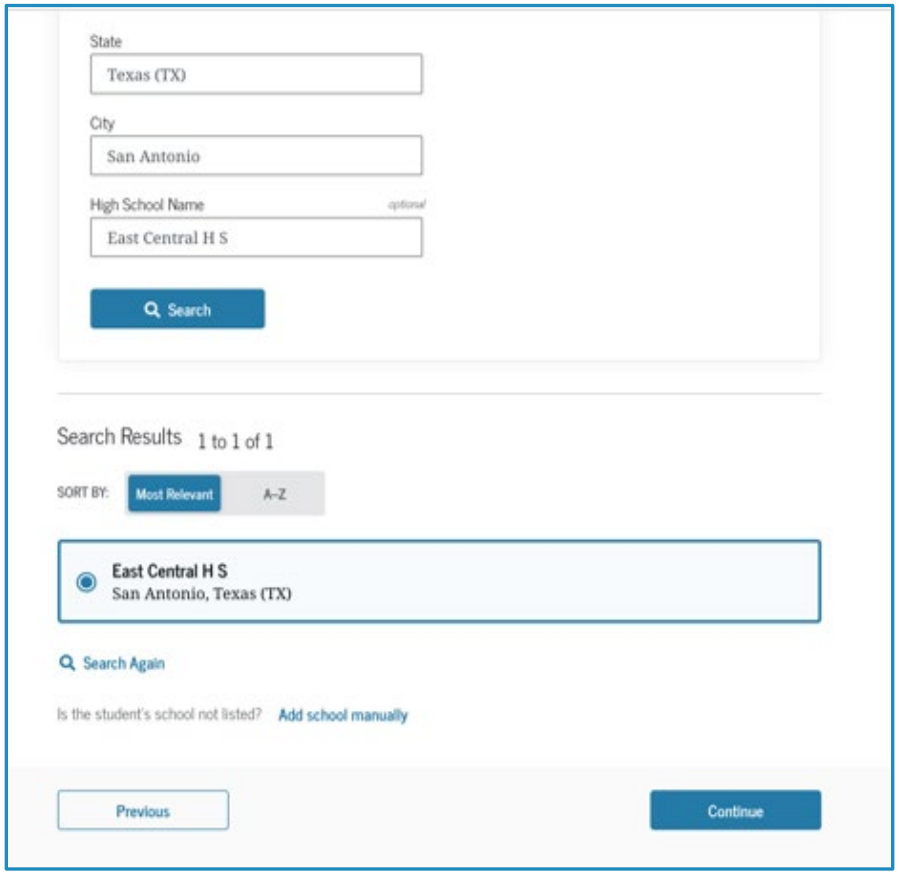

FAFSA
FORM
2027–28
Student George Gutierrez
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FAFSA Menu
Background
Demographics
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Colleges
Contributor Invite
Review & Sign
Parent Education Status
Did either of the student's parents attend college 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

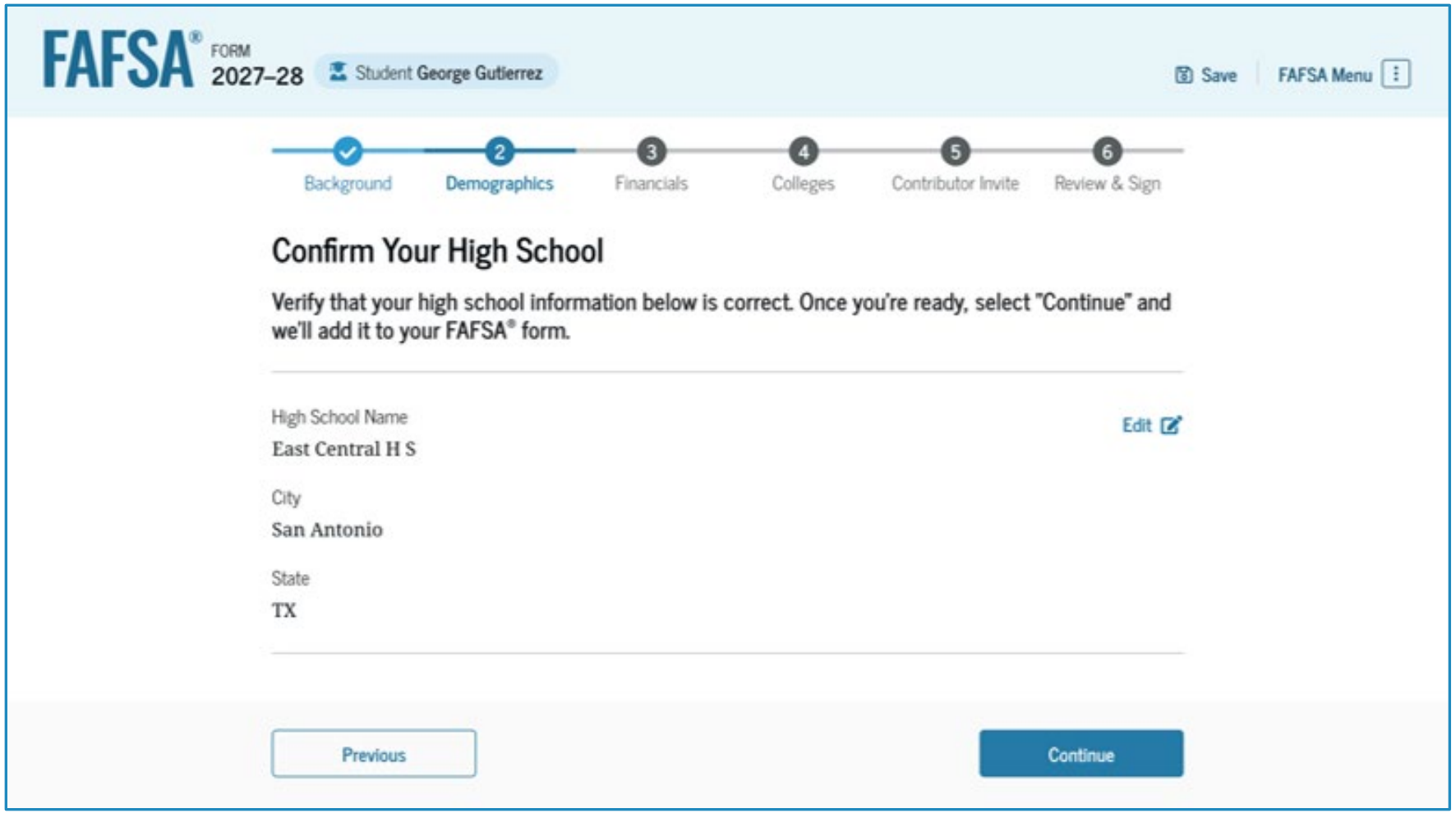

FAFSA FORM 2027–28
Student George Gutierrez
Save
FAFSA Menu
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Financials
Colleges
Contributor Invite
Review & Sign
Parent Killed in Line of Duty
Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer?
Public safety officers include law enforcement officers, firefighters, and emergency service workers.
Yes
No
Previous
Continue


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Review & Sign
Student High School Completion Status
Will the student be done with high school when they start their college classes for the 2027–28 school year?
If the student completed high school outside of the U.S., select "Yes (high school diploma).
Yes (high school diploma)
Yes (GED or other state-recognized high school equivalent)
Yes (homeschooling under state law)
No, none of the above
Previous
Continue

FAME


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Review & Sign
Student High School Information
From what high school did or will the student graduate?
Search for The Student's High School
Attend a School outside of the US? Manually Add Foreign School
State
Texas (TX)
East Central H S
East Central Cast Lead H S
East Central
Search


State
Texas (TX)
City
San Antonio
High School Name
optional
East Central H S
Search
Search Results 1 to 1 of 1
SORT BY:
Most Relevant
A–Z
East Central H S
San Antonio, Texas (TX)
Search Again
Is the student's school not listed? Add school manually
Previous
Continue


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Confirm Your High School
Verify that your high school information below is correct. Once you're ready, select "Continue" and we'll add it to your FAFSA® form.
High School Name
East Central H S
Edit
City
San Antonio
State
TX
Previous
Continue

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Your Finances

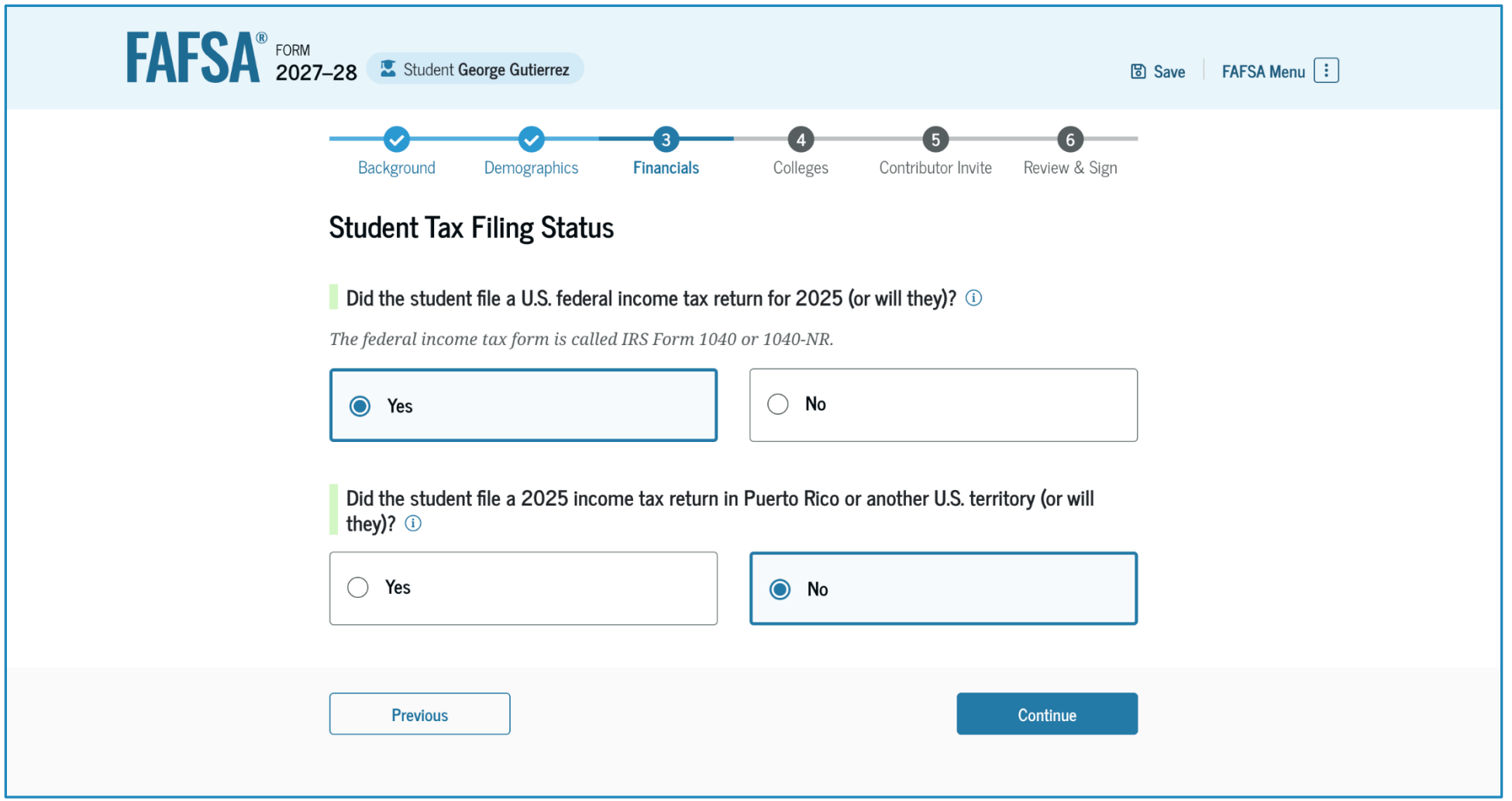
The FAFSA® form helps determine your ability to pay for school. We ask about your financial information in this section.



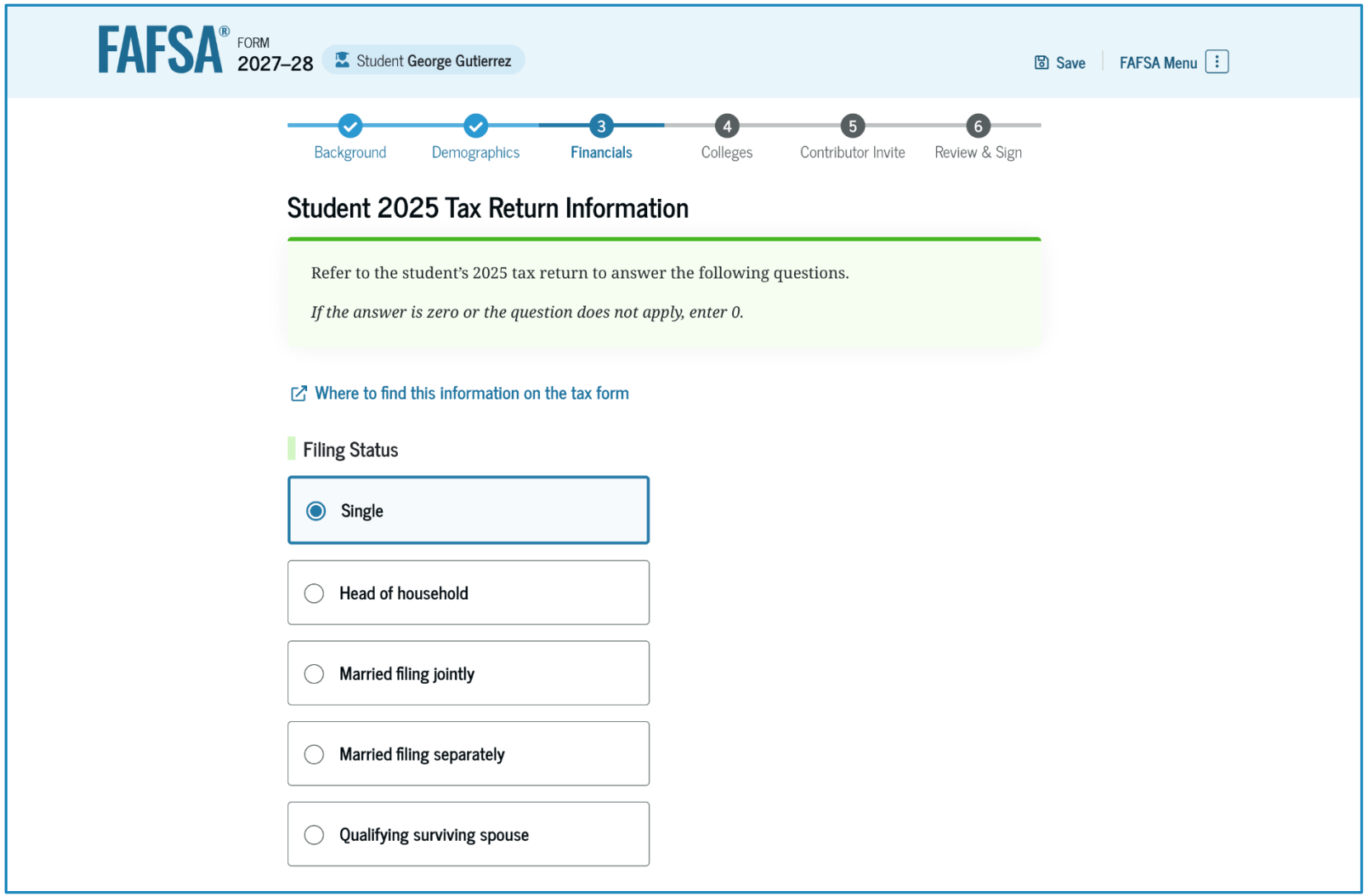
What if you have special financial circumstances?

Previous

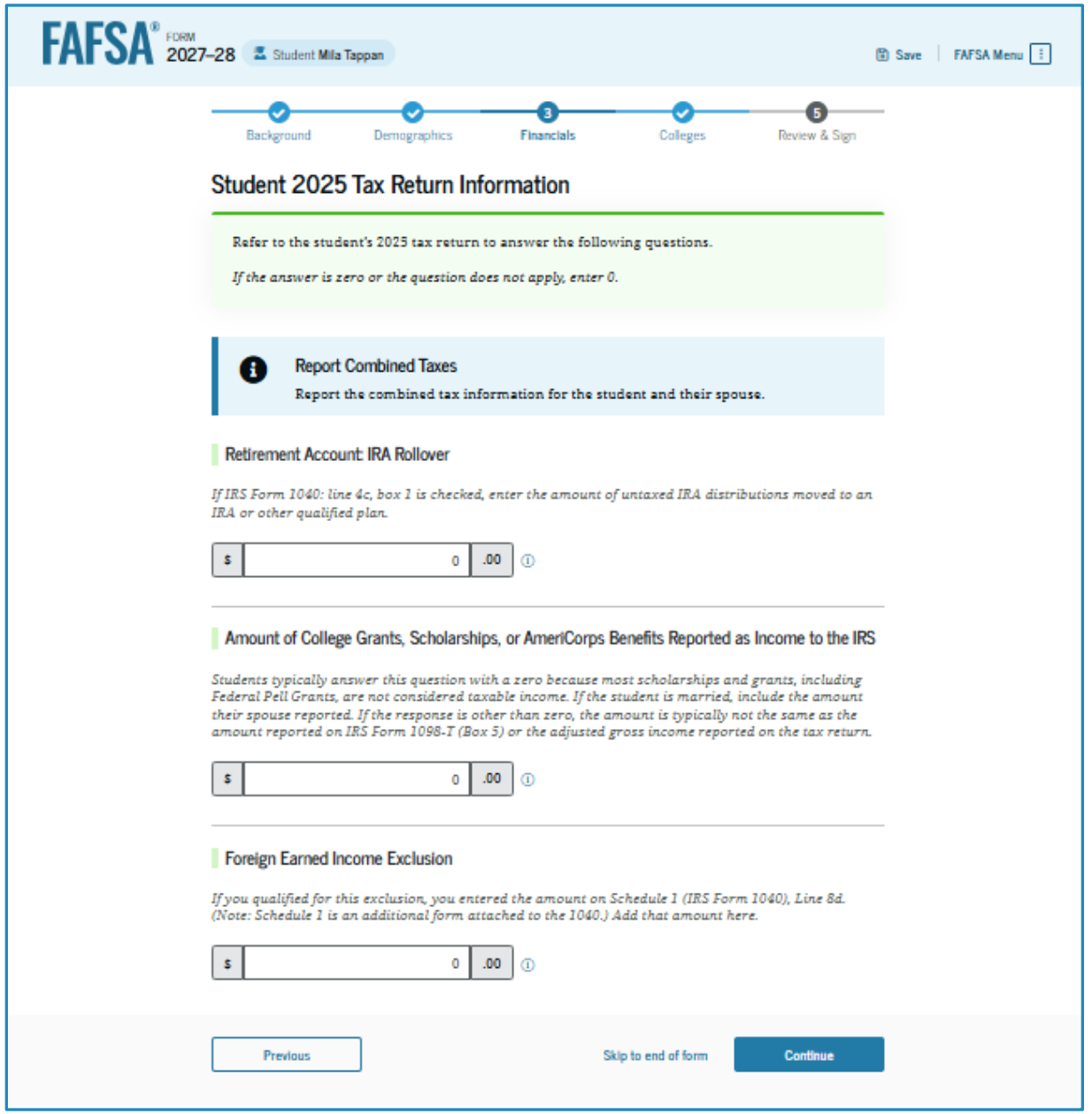
Continue


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Student Tax Filing Status
Did the student file a U.S. federal income tax return for 2025 (or will they)?
The federal income tax form is called IRS Form 1040 or 1040-NR.
Yes
No
Did the student file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)?
Yes
No
Previous
Continue

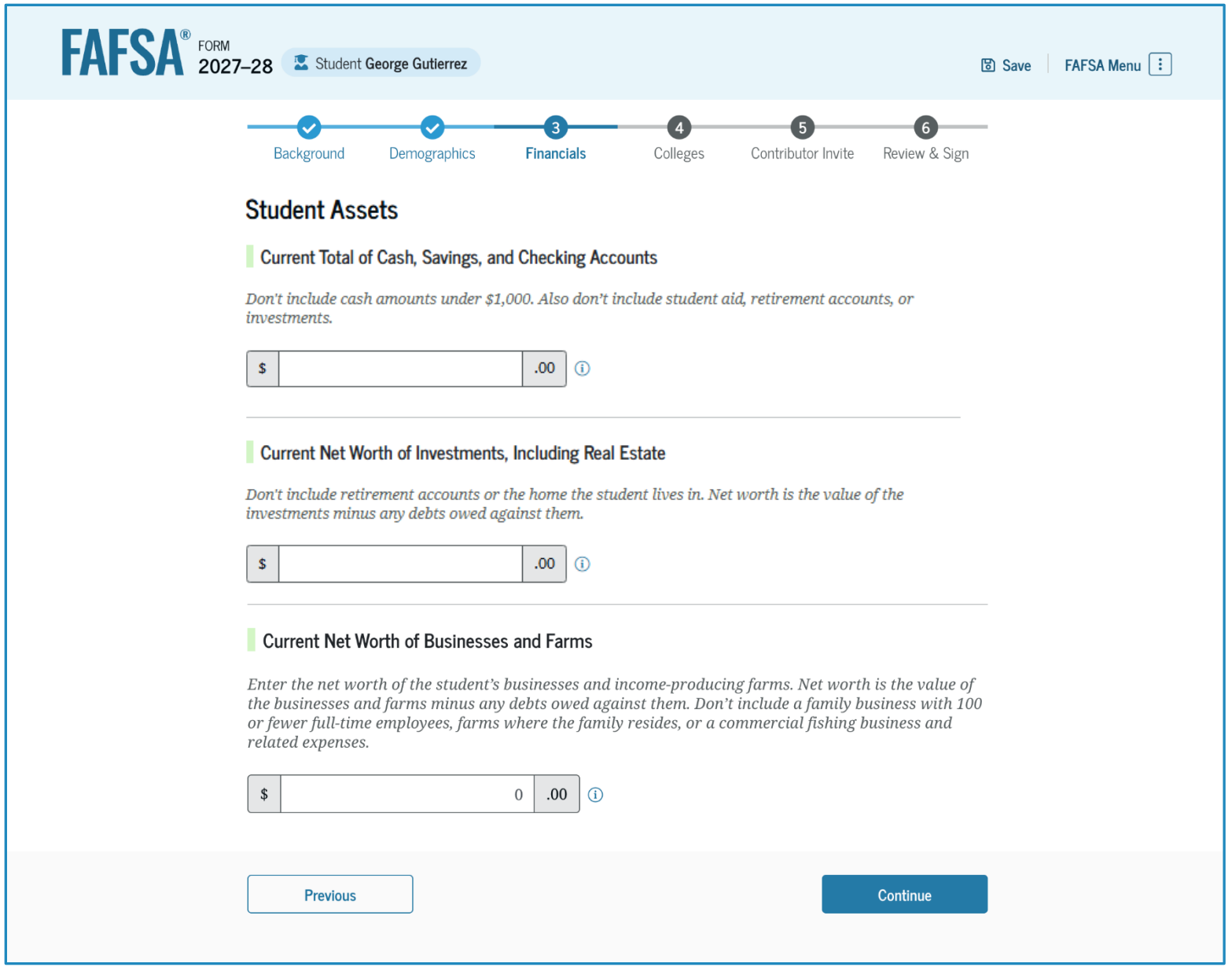
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Review & Sign
Student 2025 Tax Return Information
Refer to the student's 2025 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.
Where to find this information on the tax form
Filing Status
Single
Head of household
Married filing jointly
Married filing separately
Qualifying surviving spouse

There are still a couple of questions **even if tax information transfers.**



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Review & Sign
Student Assets
Current Total of Cash, Savings, and Checking Accounts
Don't include cash amounts under $1,000. Also don't include student aid, retirement accounts, or investments.
$
.00
Current Net Worth of Investments, Including Real Estate
Don't include retirement accounts or 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.
$
0
.00
Previous
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FAFSA® FORM 2027–28

Student **George Gutierrez**

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Select Colleges and Career Schools

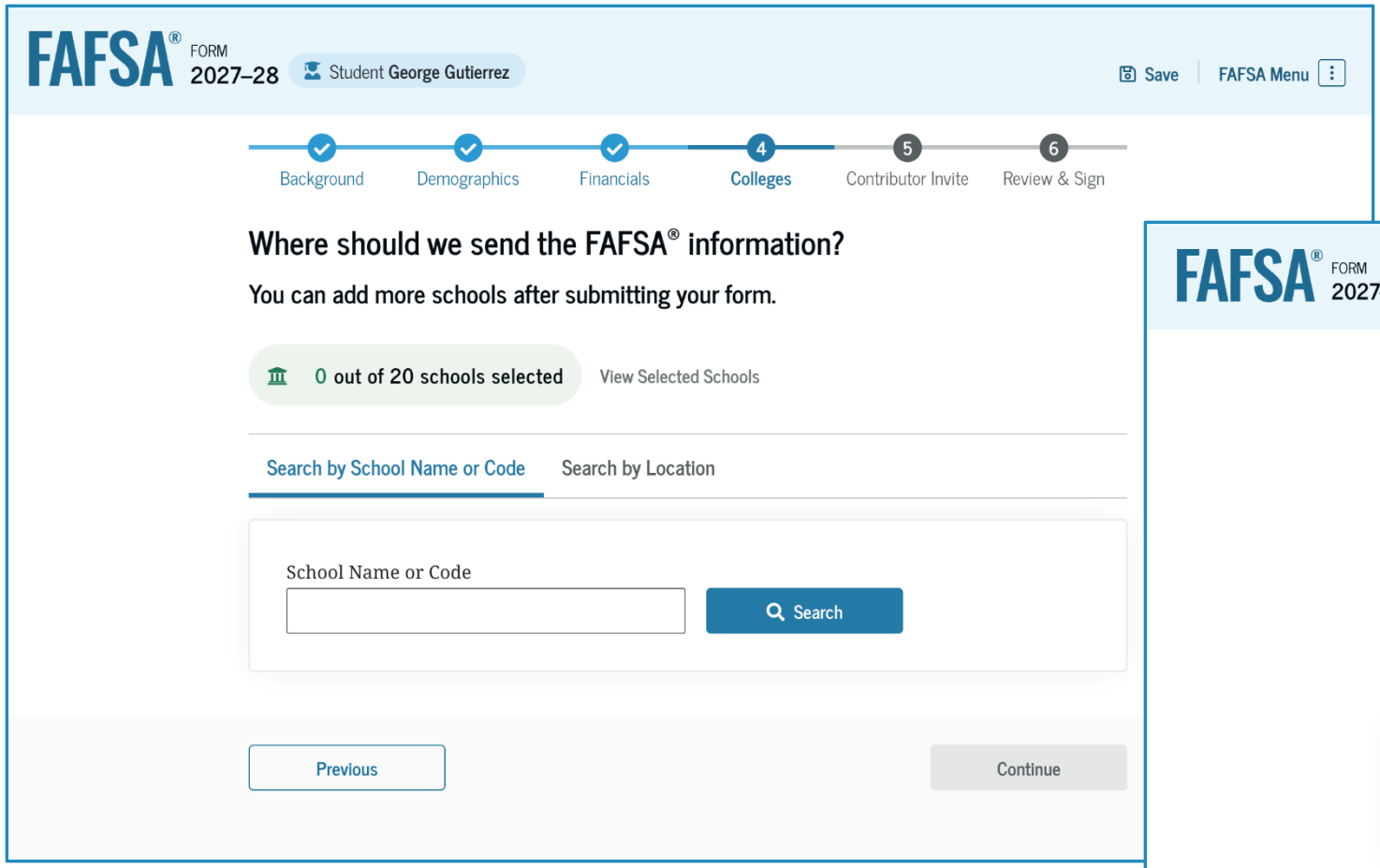
Search for and select colleges and career schools you're considering so they automatically receive an electronic copy of the FAFSA® form.

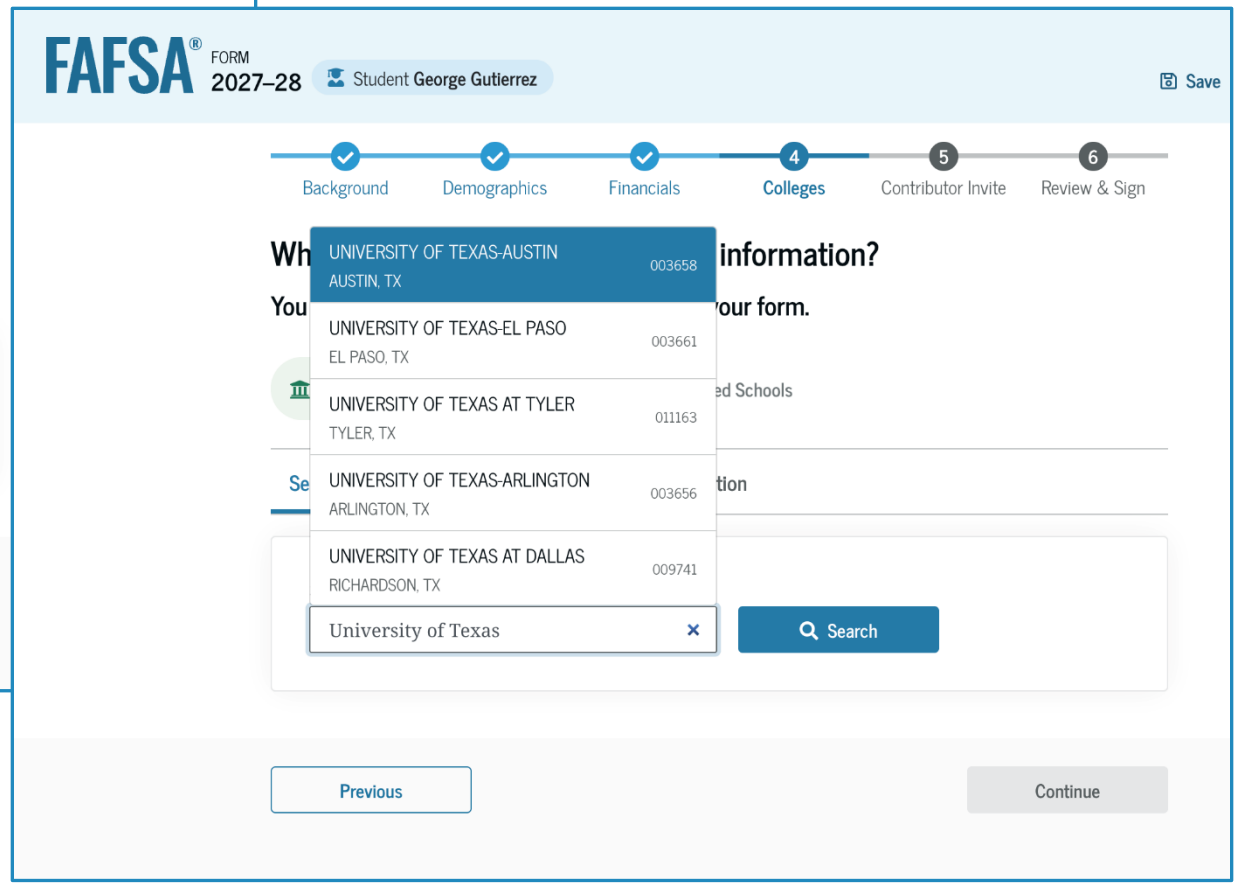


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Where should we send the FAFSA® information?
You can add more schools after submitting your form.
0 out of 20 schools selected
View Selected Schools
Search by School Name or Code
Search by Location
School Name or Code
Search
Previous
Continue


FAFSA® FORM 2027–28
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Review & Sign
UNIVERSITY OF TEXAS-AUSTIN
AUSTIN, TX
003658
UNIVERSITY OF TEXAS-EL PASO
EL PASO, TX
003661
UNIVERSITY OF TEXAS AT TYLER
TYLER, TX
011163
UNIVERSITY OF TEXAS-ARLINGTON
ARLINGTON, TX
003656
UNIVERSITY OF TEXAS AT DALLAS
RICHARDSON, TX
009741
University of Texas
Search
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FAFSA® FORM 2027–28 | Student George Gutierrez | Save | FAFSA Menu

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Where should we send the FAFSA® information?

You can add more schools after submitting your form.

1 out of 20 schools selected | View Selected Schools

Search by School Name or Code | Search by Location

School Name or Code

UNIVERSITY OF TEXAS-AUSTIN | Search

Search Results 1 of 1

UNIVERSITY OF TEXAS-AUSTIN
Austin, Texas (TX)

Federal School Code
003658

✓ Selected

Search and Select More Schools

Previous | Continue

FAFSA® FORM 2027–28 | Student George Gutierrez | Save

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Selected Colleges and Career Schools

These are the colleges and career schools that you've selected to receive the FAFSA® form.

Review this list of schools and confirm your selection(s).

School List Guidelines for Texas Residents

To be eligible for state grant aid in Texas, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

1 out of 20 schools selected

Showing 1 of 1

University of Texas-austin
Austin, Texas (TX)

Federal School Code
003658

Remove | View Information

Search and Select More Schools

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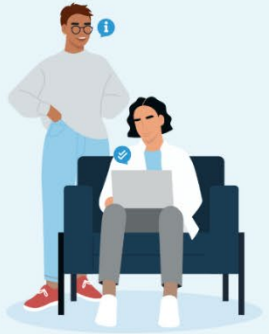
FAFSA® FORM 2027–28

Student George Gutierrez

Save | FAFSA Menu

Background ✓ | Demographics ✓ | Financials ✓ | Colleges ✓ | 5 Contributor Invite | 6 Review & Sign

Invite a Parent as a Contributor



A contributor is anyone who's required to provide information on your FAFSA form. In this section, you must invite a legal parent—a biological or adoptive parent as determined by the state.

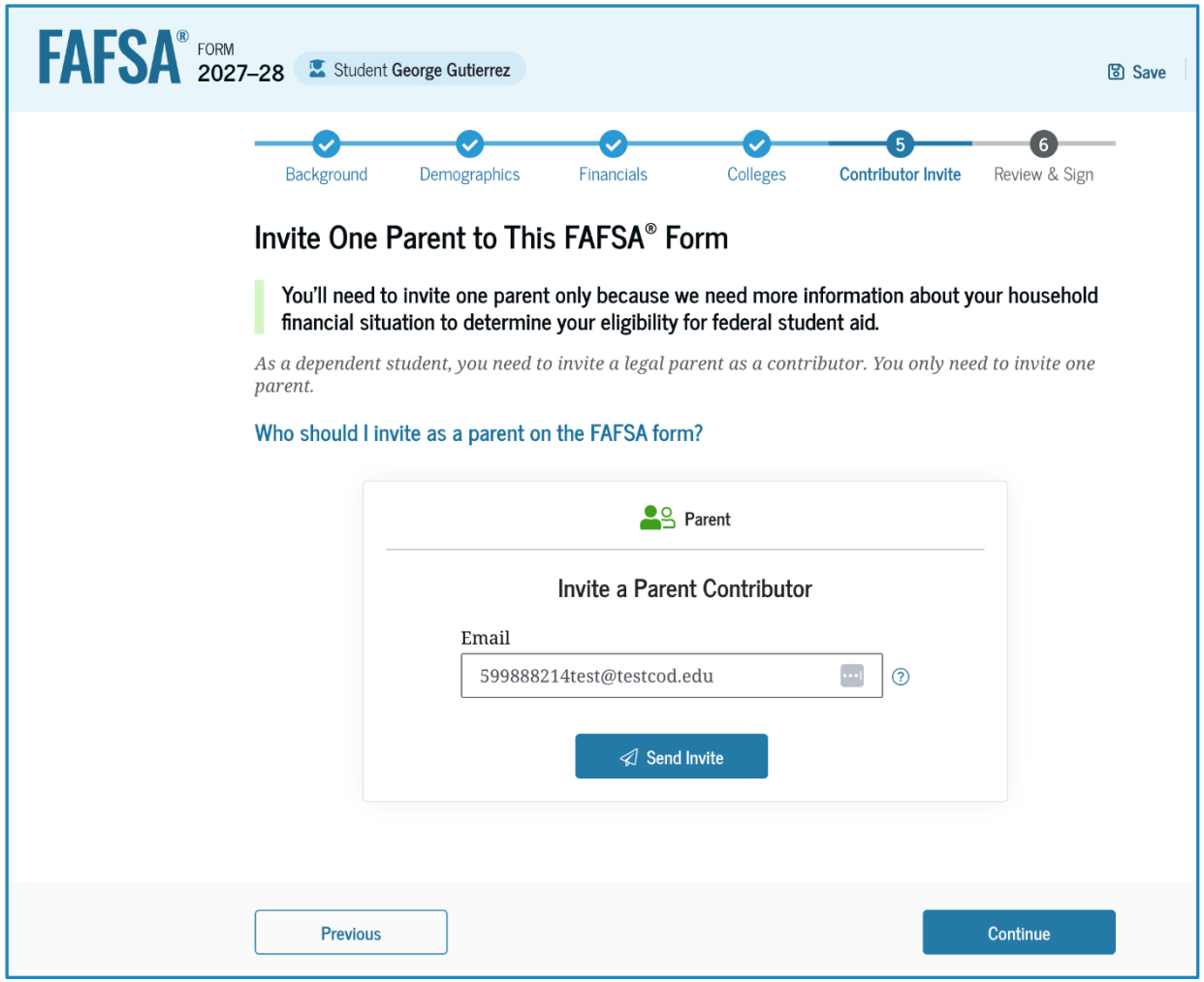
You shouldn't invite a stepparent or legal guardian (such as a grandparent or foster parent) unless they have legally adopted you. Your legal parent will invite your stepparent to the form if needed. Stepparents and other types of guardians do not count unless they have legally adopted the student.

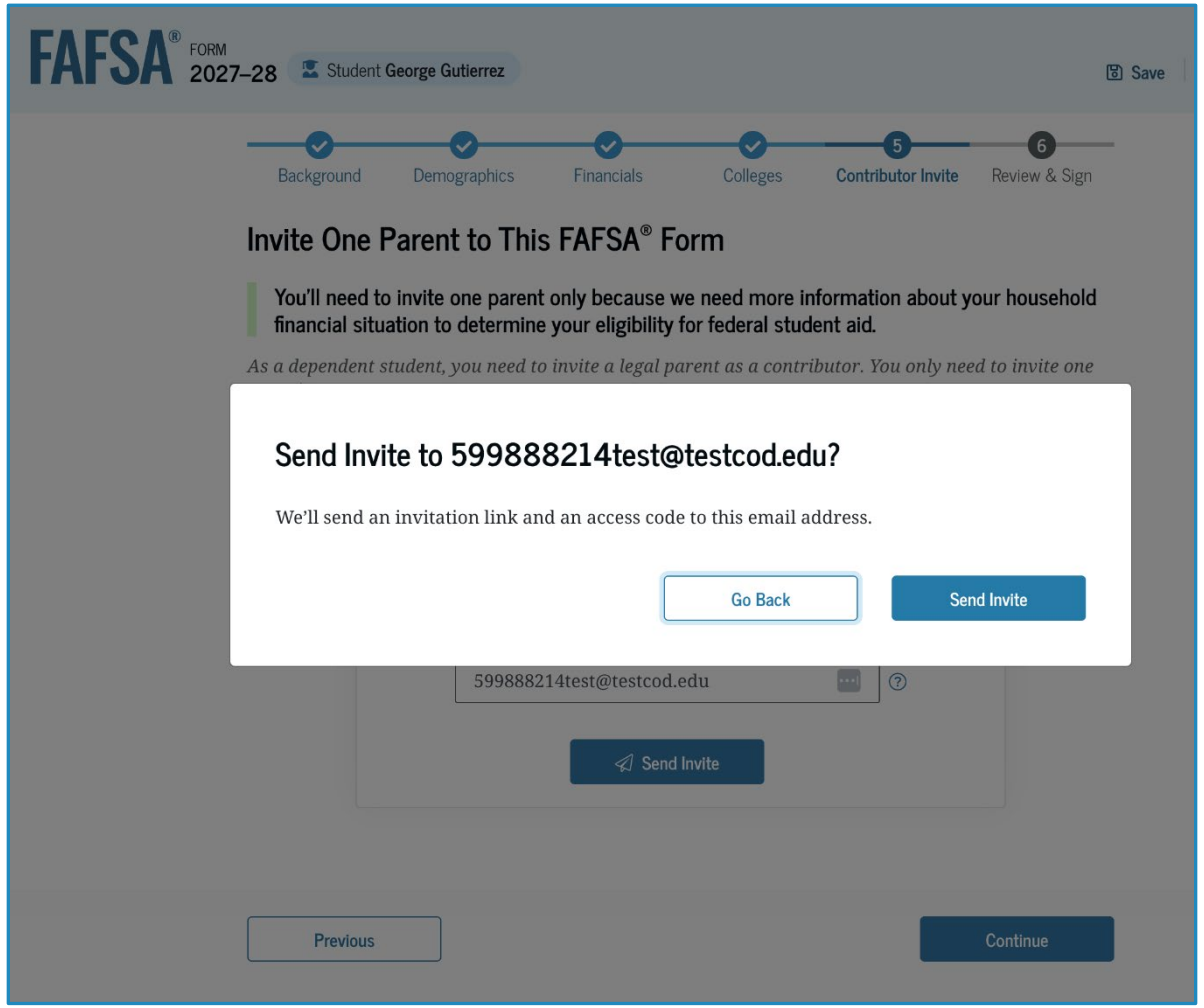
Who should I invite as a parent on the FAFSA form?

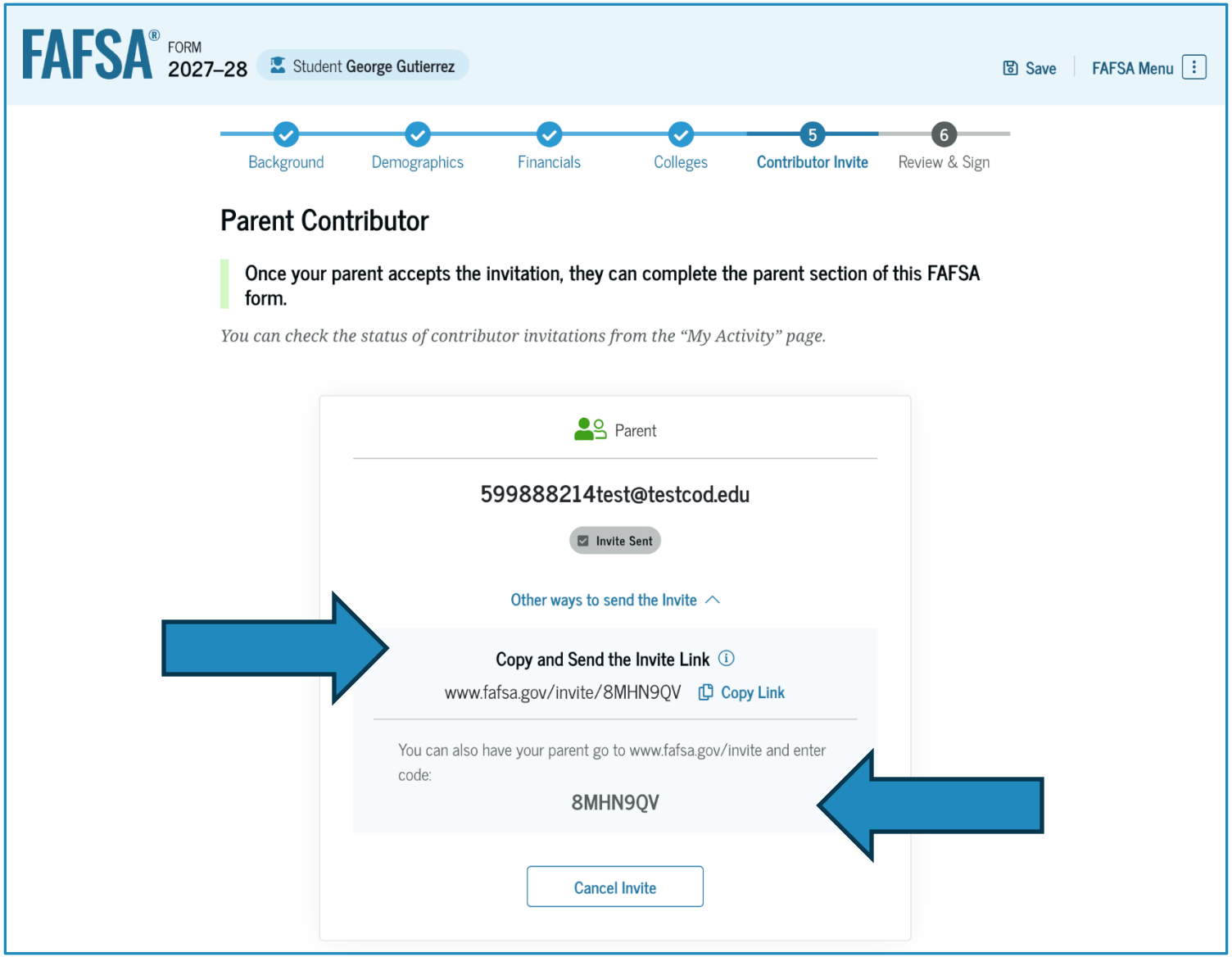
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Review & Sign
Invite One Parent to This FAFSA® Form
You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.
As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.
Who should I invite as a parent on the FAFSA form?
Parent
Invite a Parent Contributor
Email
599888214test@testcod.edu
Send Invite
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Continue


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Review & Sign
Invite One Parent to This FAFSA® Form
You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.
As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one
Send Invite to 599888214test@testcod.edu?
We'll send an invitation link and an access code to this email address.
Go Back
Send Invite
599888214test@testcod.edu
Send Invite
Previous
Continue


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Review & Sign
Parent Contributor
Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.
You can check the status of contributor invitations from the "My Activity" page.
Parent
599888214test@testcod.edu
Invite Sent
Other ways to send the Invite
Copy and Send the Invite Link
www.fafsa.gov/invite/8MHN9QV
Copy Link
You can also have your parent go to www.fafsa.gov/invite and enter code:
8MHN9QV
Cancel Invite

FAME

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Background ✓ | Demographics ✓ | Financials ✓ | Colleges ✓ | Contributor Invite ✓ | 6 Review & Sign

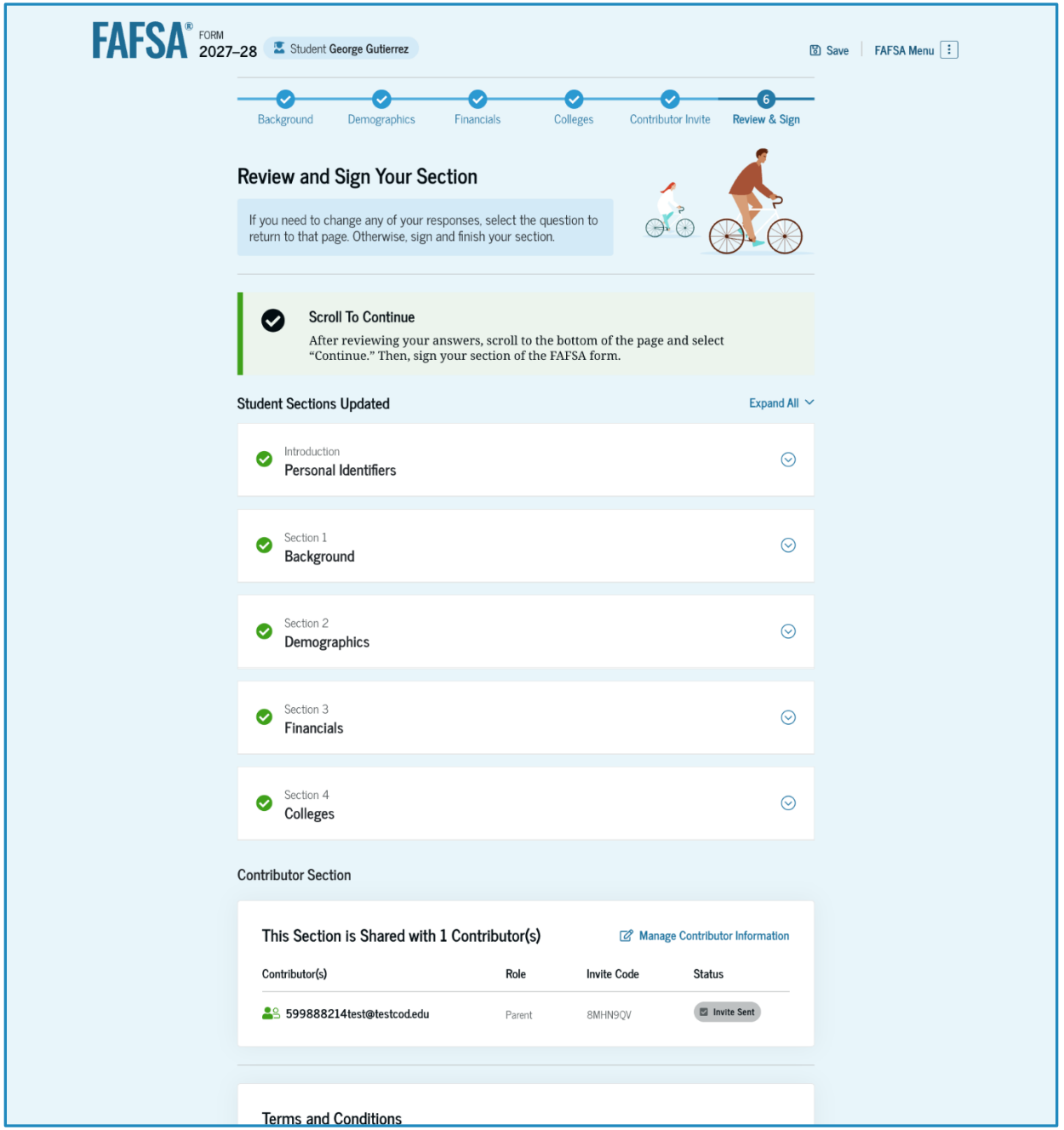
You're Almost Done!

- Review your answers on the next page.
- Select "Continue" on the review page to sign your section.
- Make sure your contributor completes their section and your FAFSA form is submitted.



Previous | Continue

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Review & Sign
Review and Sign Your Section
If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.
Scroll To Continue
After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.
Student Sections Updated
Expand All
Introduction
Personal Identifiers
Section 1
Background
Section 2
Demographics
Section 3
Financials
Section 4
Colleges
Contributor Section
This Section is Shared with 1 Contributor(s)
Manage Contributor Information
Contributor(s)
Role
Invite Code
Status
599888214test@testcod.edu
Parent
8MHN9QV
Invite Sent
Terms and Conditions

FAME

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA® form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions ⚠ Not Viewed

Sign and Submit Your FAFSA® Form

☐ **I, George Gutierrez, agree to the terms outlined above.**

The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

- Finish your section now.
- Reach out to the other contributor(s) and ask them to complete their section and submit the form.

Previous Finish Student Section

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 this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your StudentAid.gov account username and password, you 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.

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.

Done



Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA® form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions Viewed

Sign and Submit Your FAFSA® Form

I, George Gutierrez, agree to the terms outlined above.

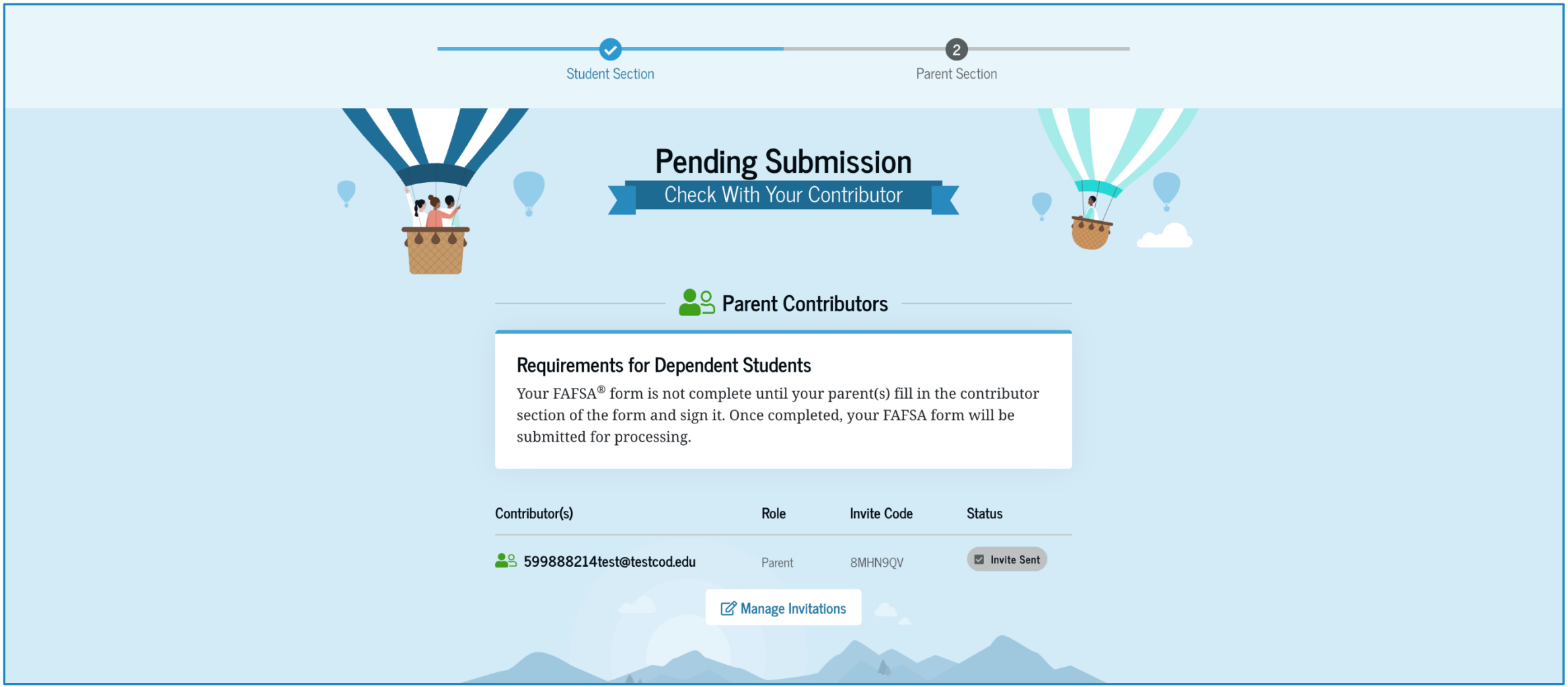
The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

- Finish your section now.
- Reach out to the other contributor(s) and ask them to complete their section and submit the form.

Previous

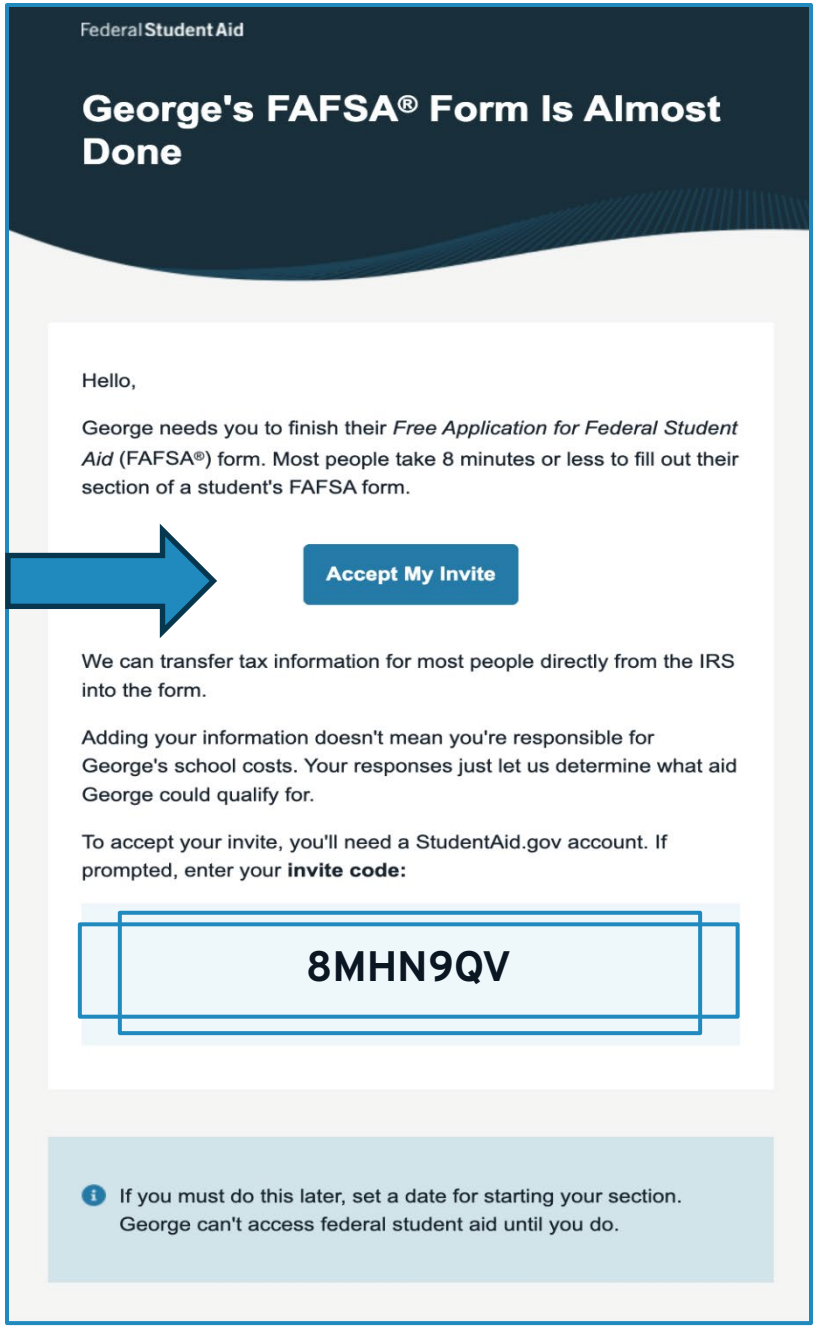
Finish Student Section


Student Section
2
Parent Section
Pending Submission
Check With Your Contributor
Parent Contributors
Requirements for Dependent Students
Your FAFSA® form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.
Contributor(s)
Role
Invite Code
Status
599888214test@testcod.edu
Parent
8MHN9QV
Invite Sent
Manage Invitations

Dependent Student

Student Starts the FAFSA and Parent Completes the Parent Section

This is not a view from within StudentAid.gov or the FAFSA. This is the parent email and if the parent accepts the invite, they are taken to StudentAid.gov.



Federal Student Aid

George's FAFSA® Form Is Almost Done

Hello,

George needs you to finish their *Free Application for Federal Student Aid* (FAFSA®) form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form.

Accept My Invite

We can transfer tax information for most people directly from the IRS into the form.

Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for.

To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your **invite code:**

8MHN9QV

If you must do this later, set a date for starting your section. George can't access federal student aid until you do.

FAME

← FAFSA Home Page

Accept FAFSA® Invitation

Login to your account and enter the code you received for the FAFSA form.

Login to Accept Invite

How long will my section take?

8 min

Need to accept an invitation for a different year?

Go to "My Activity" to find any existing invitations for a previous year's FAFSA form.

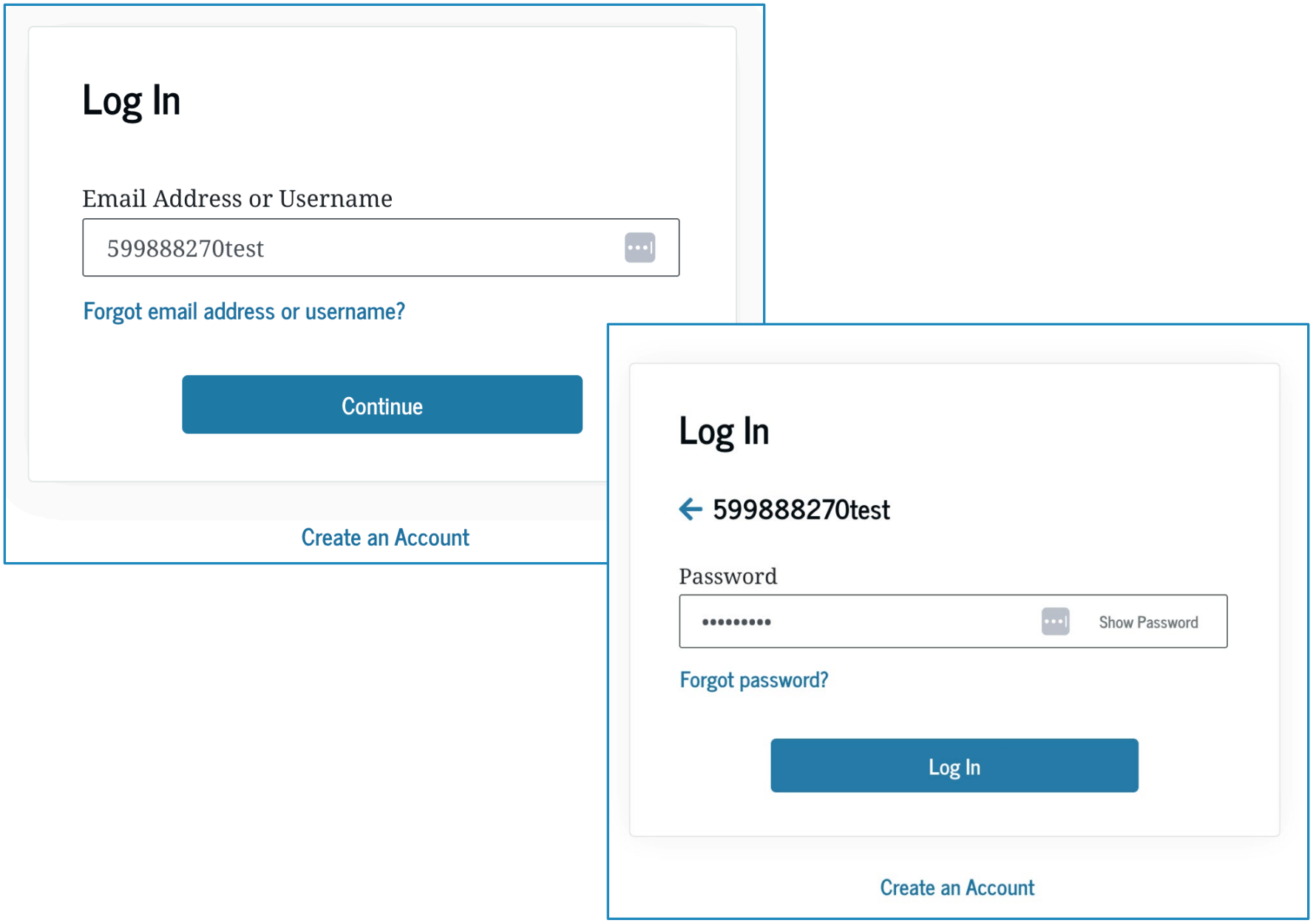
Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

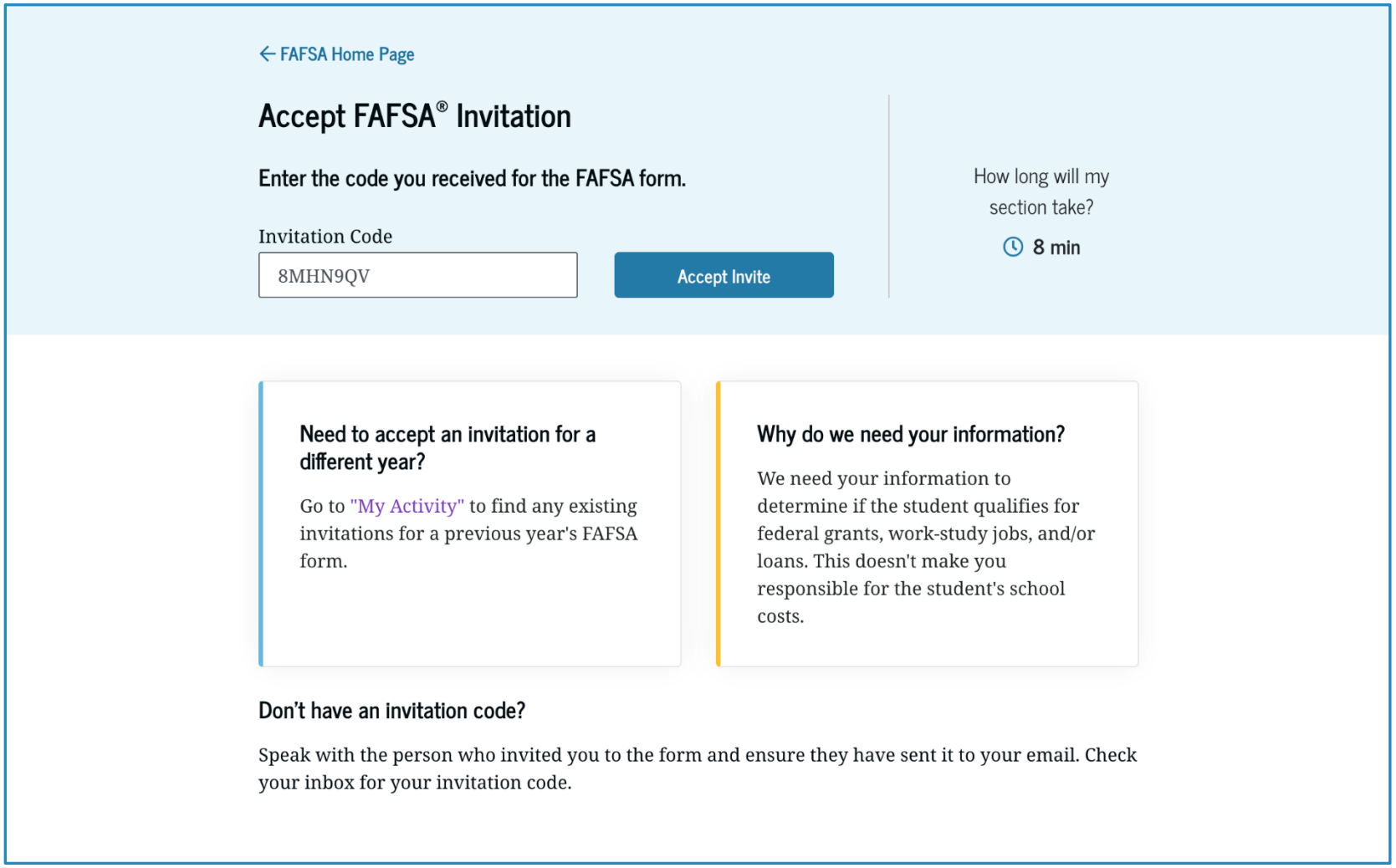
Don't have an invitation code?

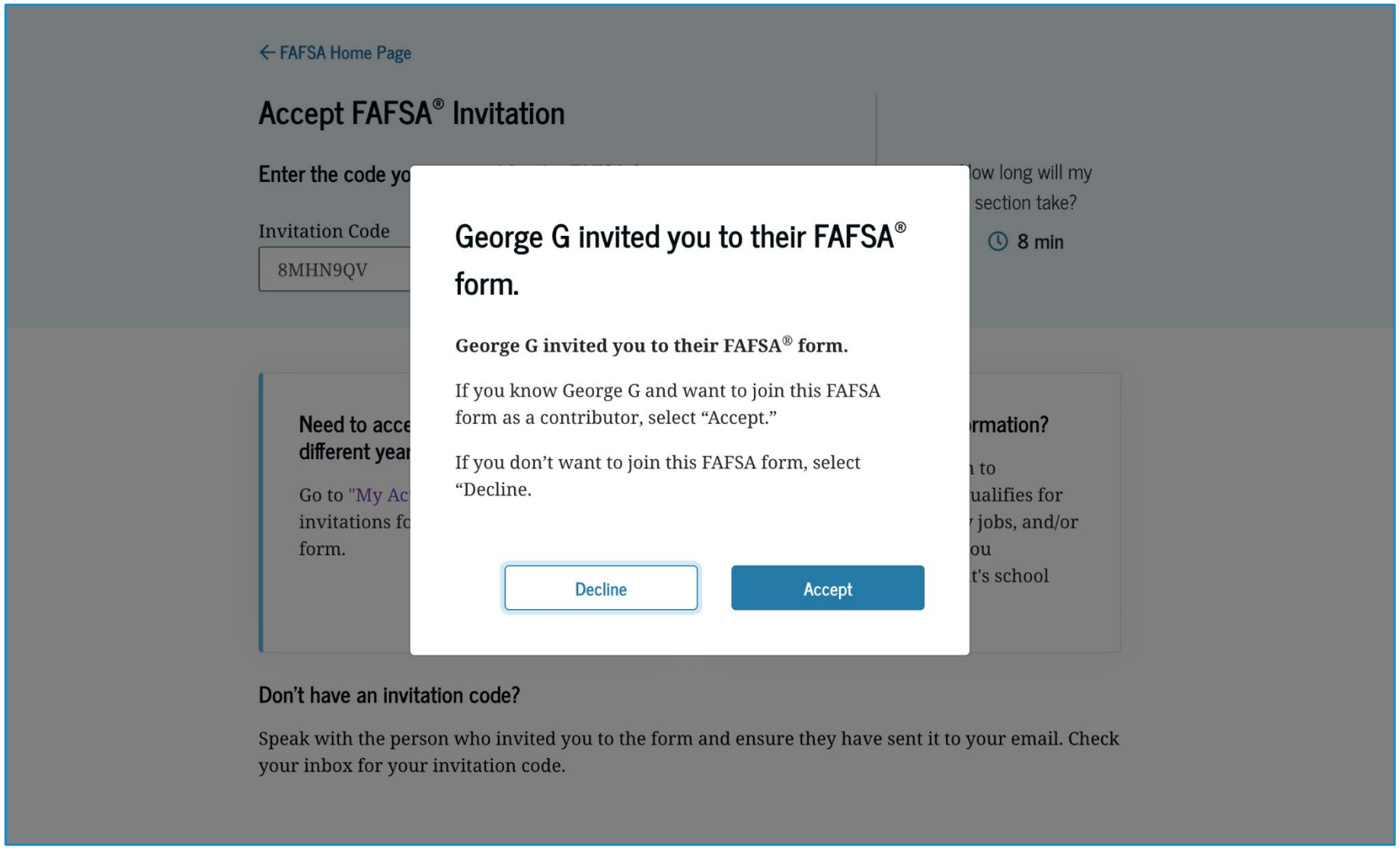
Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

- When a parent clicks on **“Accept Invitation”** in the email, they’ll be taken to the log in page.
- If they haven’t yet created an account, they’ll select “Create an Account.”

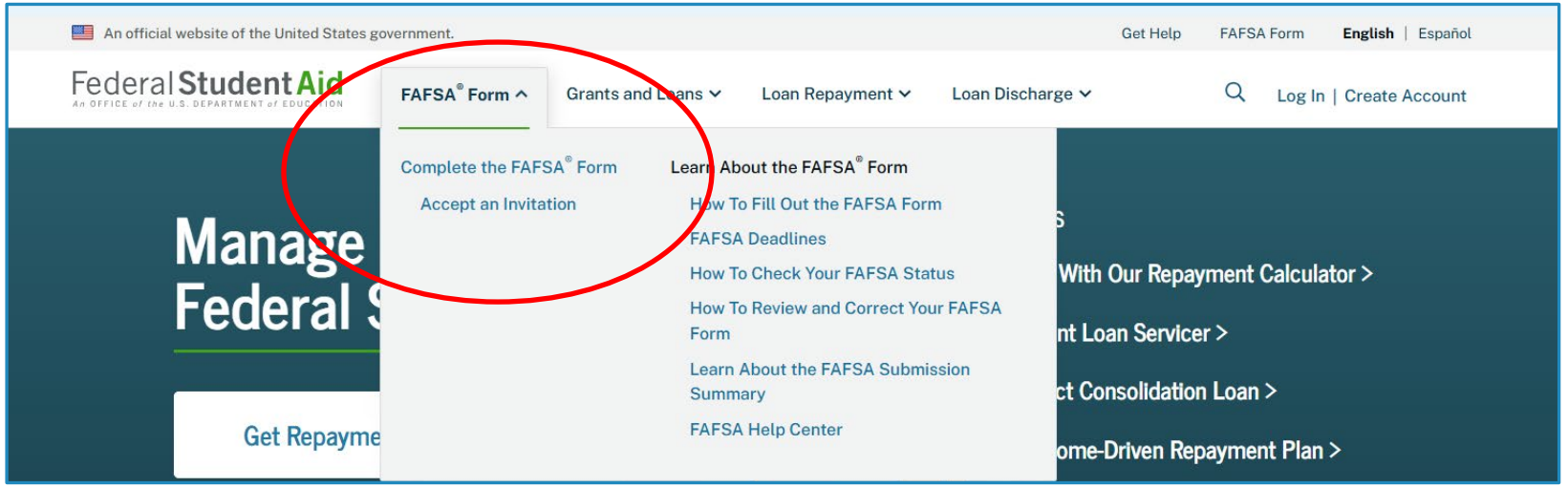


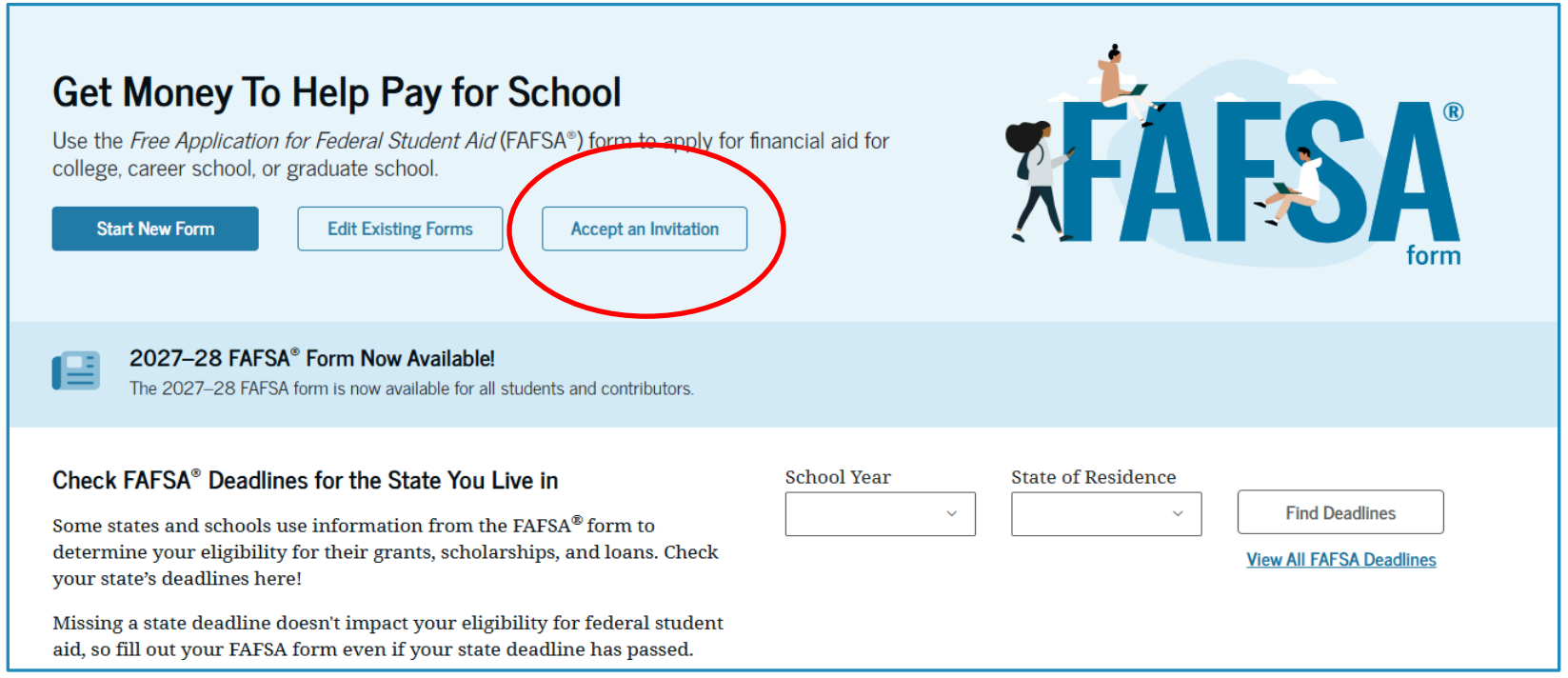
- After logging in, the parent is taken to the **“Accept FAFSA Invitation.”**
- The invitation code will automatically fill in if the parent used the link in the email.




← FAFSA Home Page
Accept FAFSA® Invitation
Enter the code yo
Invitation Code
8MHN9QV
ow long will my
section take?
8 min
George G invited you to their FAFSA® form.
George G invited you to their FAFSA® form.
If you know George G and want to join this FAFSA form as a contributor, select “Accept.”
If you don’t want to join this FAFSA form, select “Decline.
Decline
Accept
Need to acce
different yea
Go to "My Ac
invitations fo
form.
rmation?
to
ualifies for
jobs, and/or
ou
t's school
Don’t have an invitation code?
Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

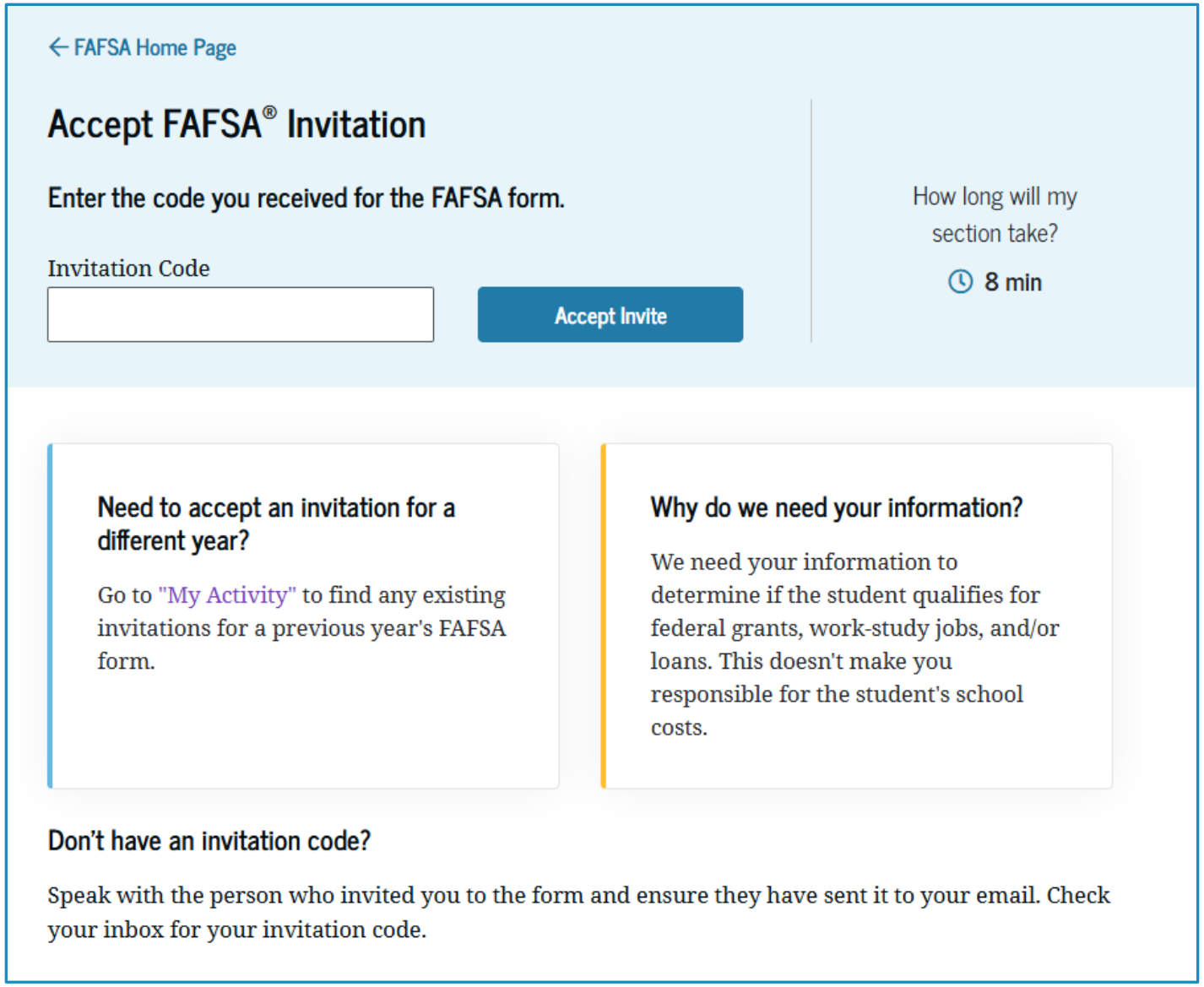
If the parent doesn't have the email but has the invite code, they can access the FAFSA in other ways!



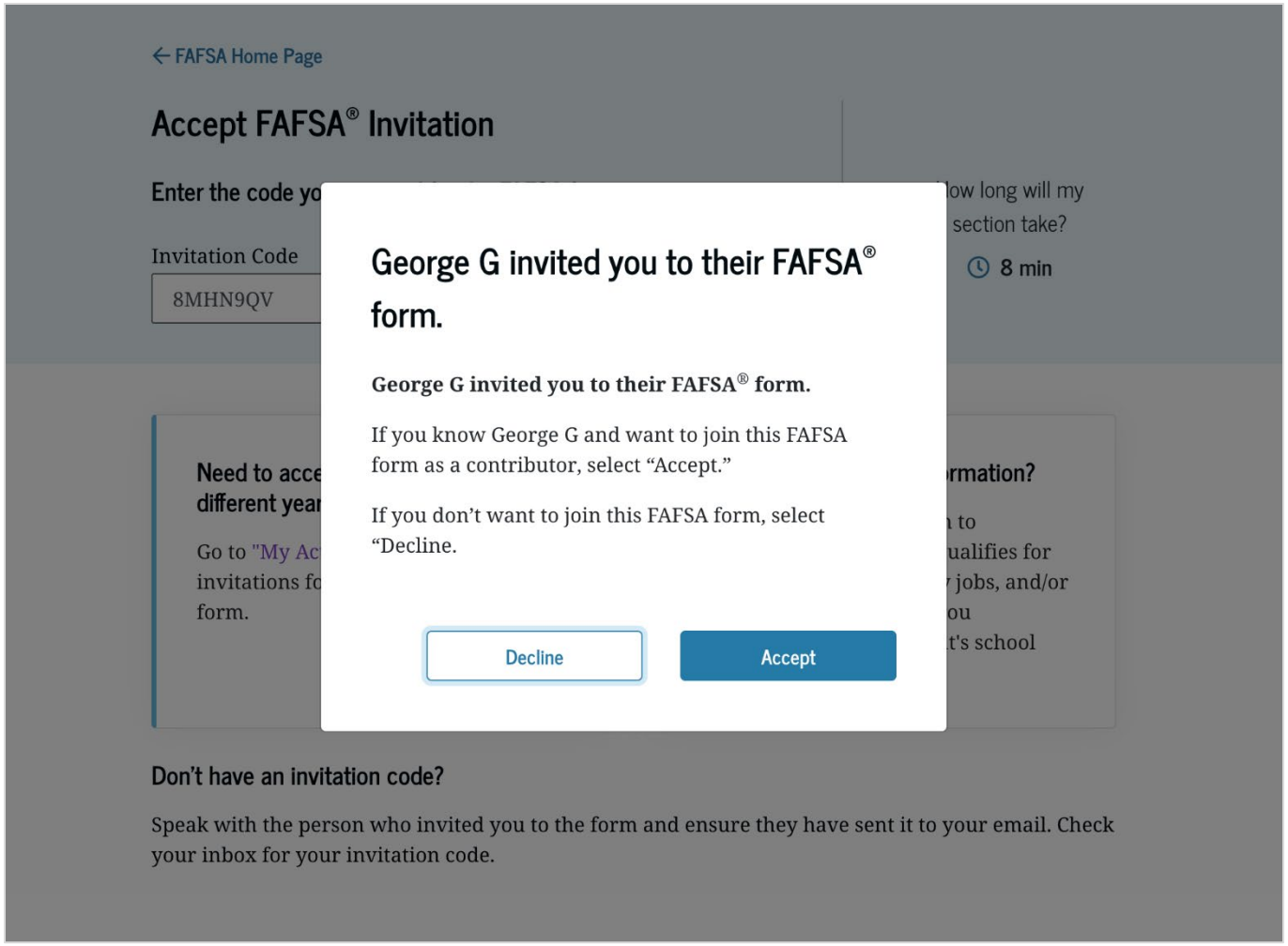


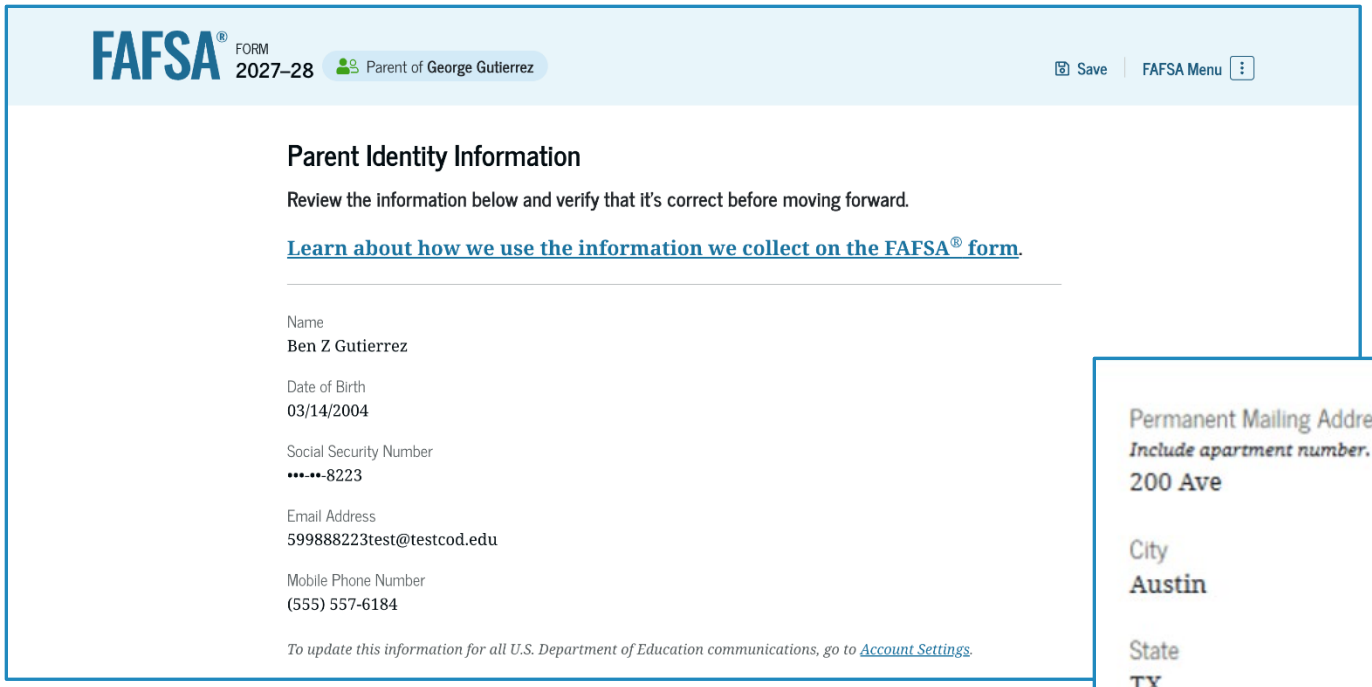
- All options will take the parent to this same page.

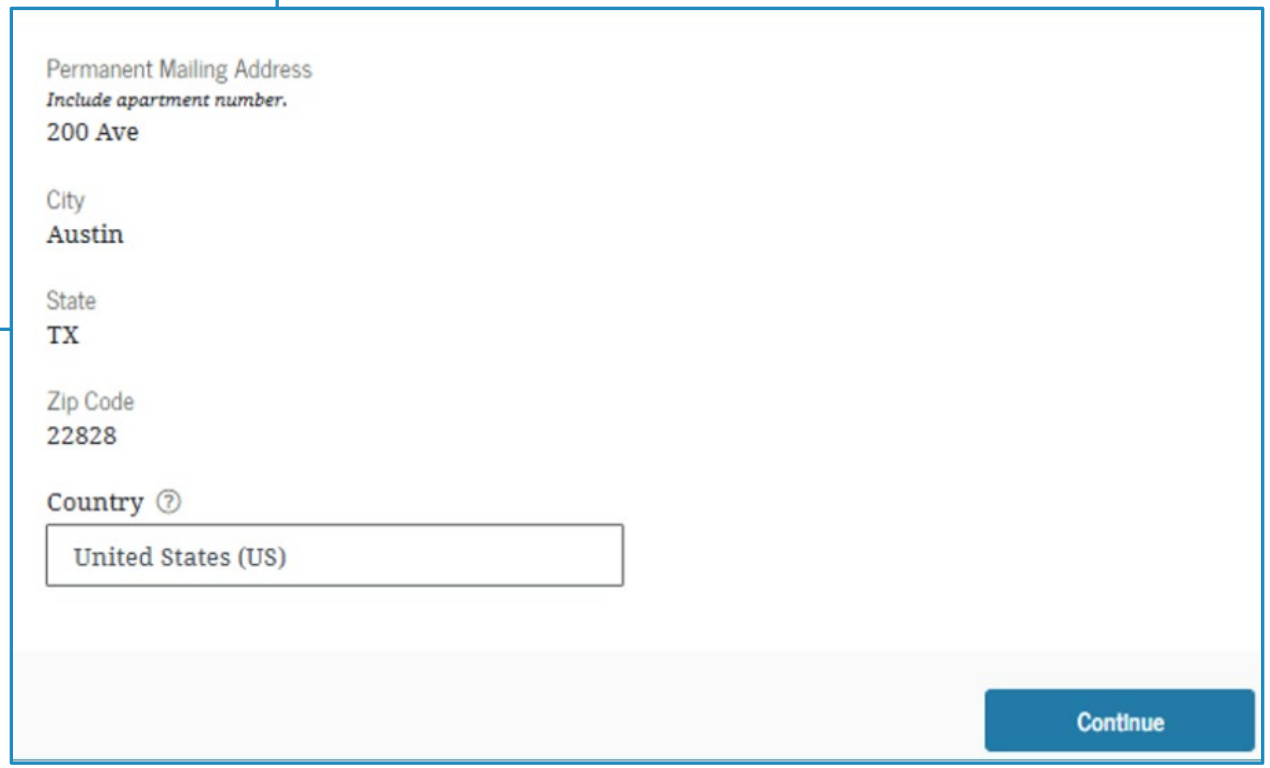
- Accessing the parent section by entering the **Invitation Code** is what ties the student and the parent sections of the FAFSA together.



- When the parent clicks on **“Submit,”** a pop-up window appears, confirming the student’s name and reminding the parent that their information is needed to file out the FAFSA.
- The parent selects **“Accept”** to agree to share their info and then enters the FAFSA.





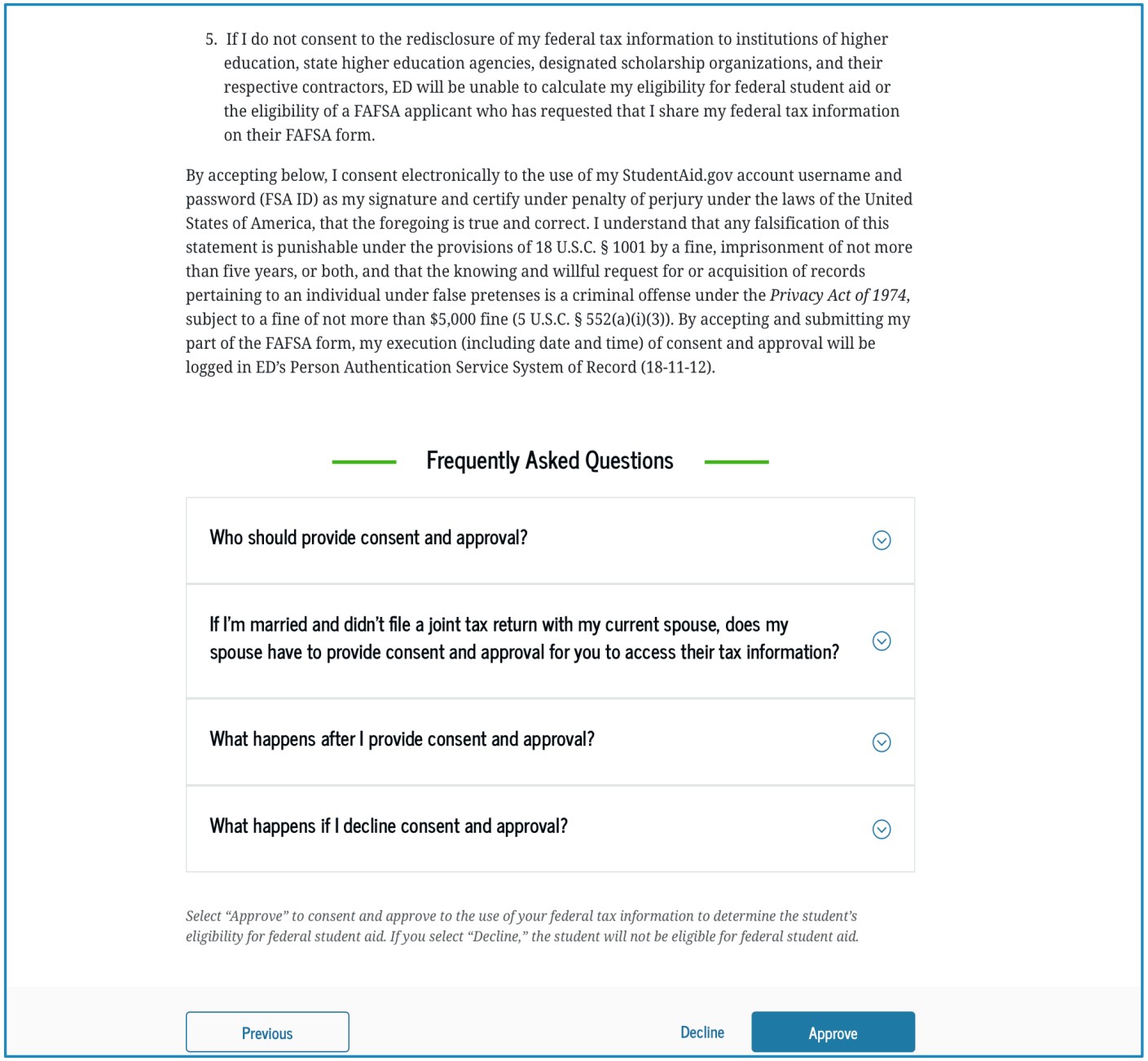


To make updates individuals will need to go to **StudentAid.gov** and click on **"Settings."**

- This page informs the parent about consent and their federal tax information.
- By providing consent, the parents' federal tax information is transferred directly into the FAFSA from the IRS to help complete the Parent Financials section.



- This is the bottom of the same page.
- FAQs with more information.
- The parent selects "Approve" to provide consent and is taken to the next page.



5. If I do not consent to the redisclosure 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

FAME

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We're securely importing your information.

Do not leave this page while your information is being imported into your application.

Loading...

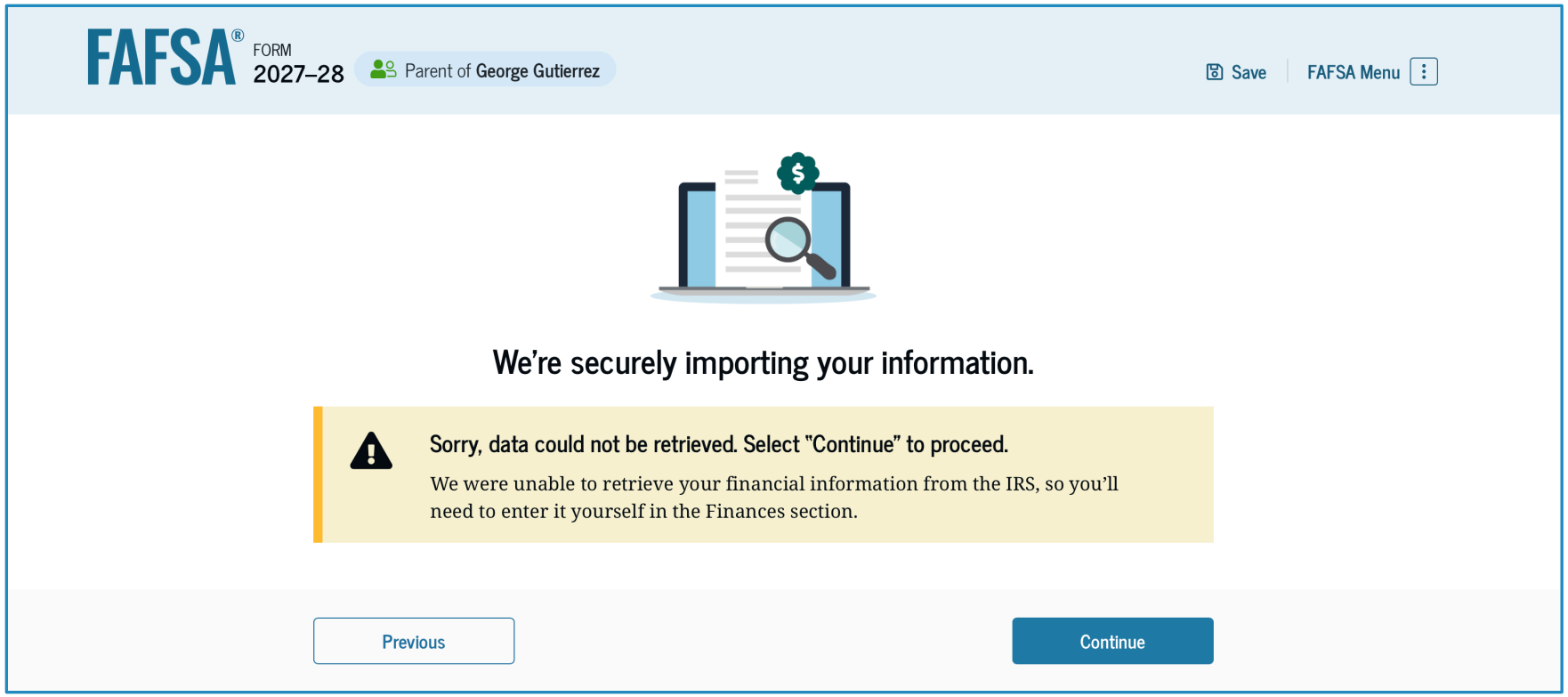


We're securely importing your information.

Success!

We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.

In this scenario, data could not be retrieved – likely due to “inconsistent” tax filing/marital status.



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FAFSA® FORM 2027–28

Parent of **George Gutierrez**

1 Demographics — 2 Financials — 3 Review & Sign

Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.



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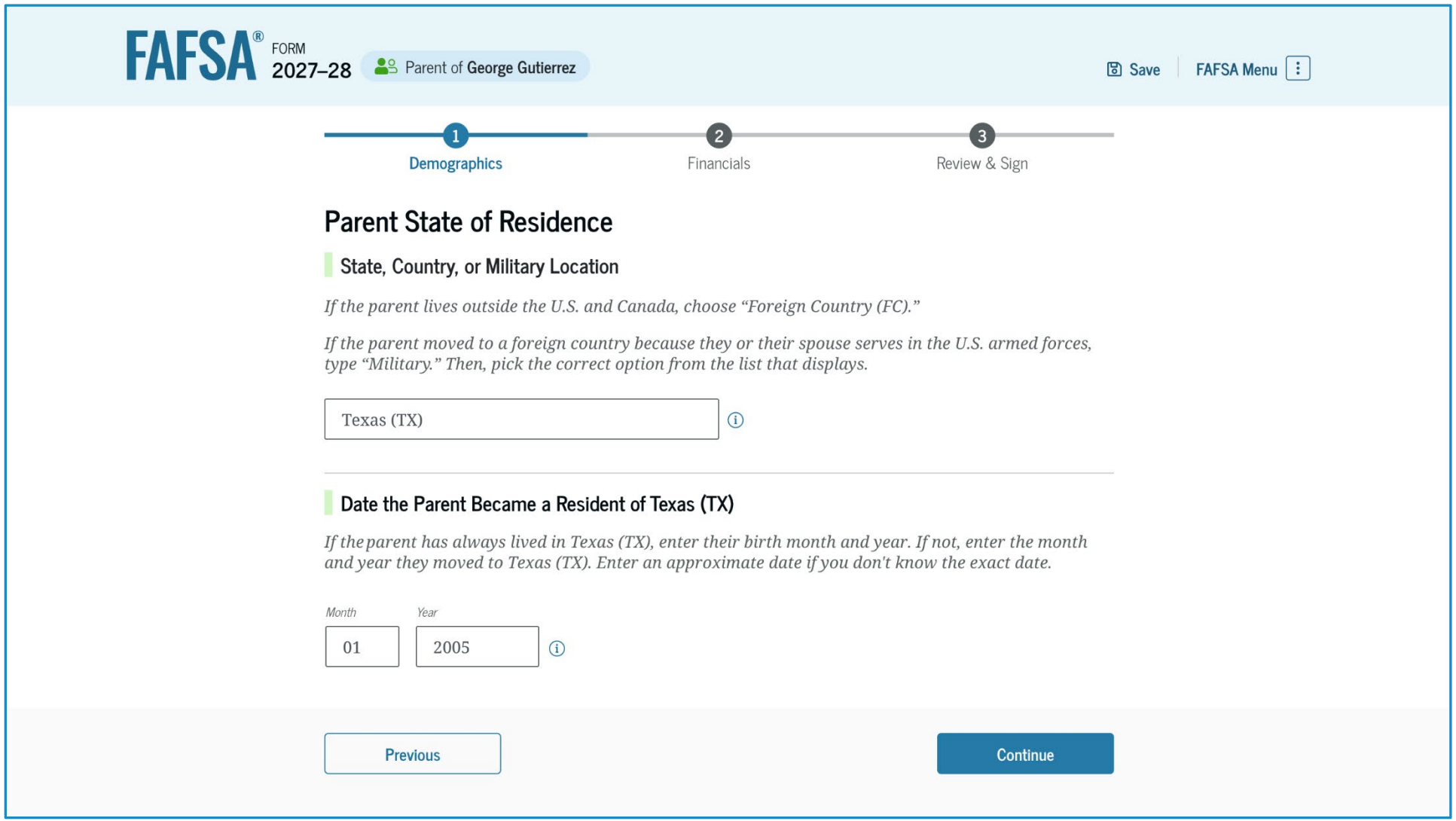
1 Demographics — 2 Financials — 3 Review & Sign

Parent Current Marital Status

- ○ Single (never married)
- ○ Unmarried and both legal parents living together
- ◉ Married (not separated)
- ○ Remarried
- ○ Separated
- ○ Divorced
- ○ Widowed

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Parent State of Residence
State, Country, or Military Location
If the parent lives outside the U.S. and Canada, choose "Foreign Country (FC)."
If the parent moved to a foreign country because they or their spouse serves in the U.S. armed forces, type "Military." Then, pick the correct option from the list that displays.
Texas (TX)
Date the Parent Became a Resident of Texas (TX)
If the parent has always lived in Texas (TX), enter their birth month and year. If not, enter the month and year they moved to Texas (TX). Enter an approximate date if you don't know the exact date.
Month
01
Year
2005
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Parent of **George Gutierrez**

Demographics ✓ — 2 Financials — 3 Review & Sign

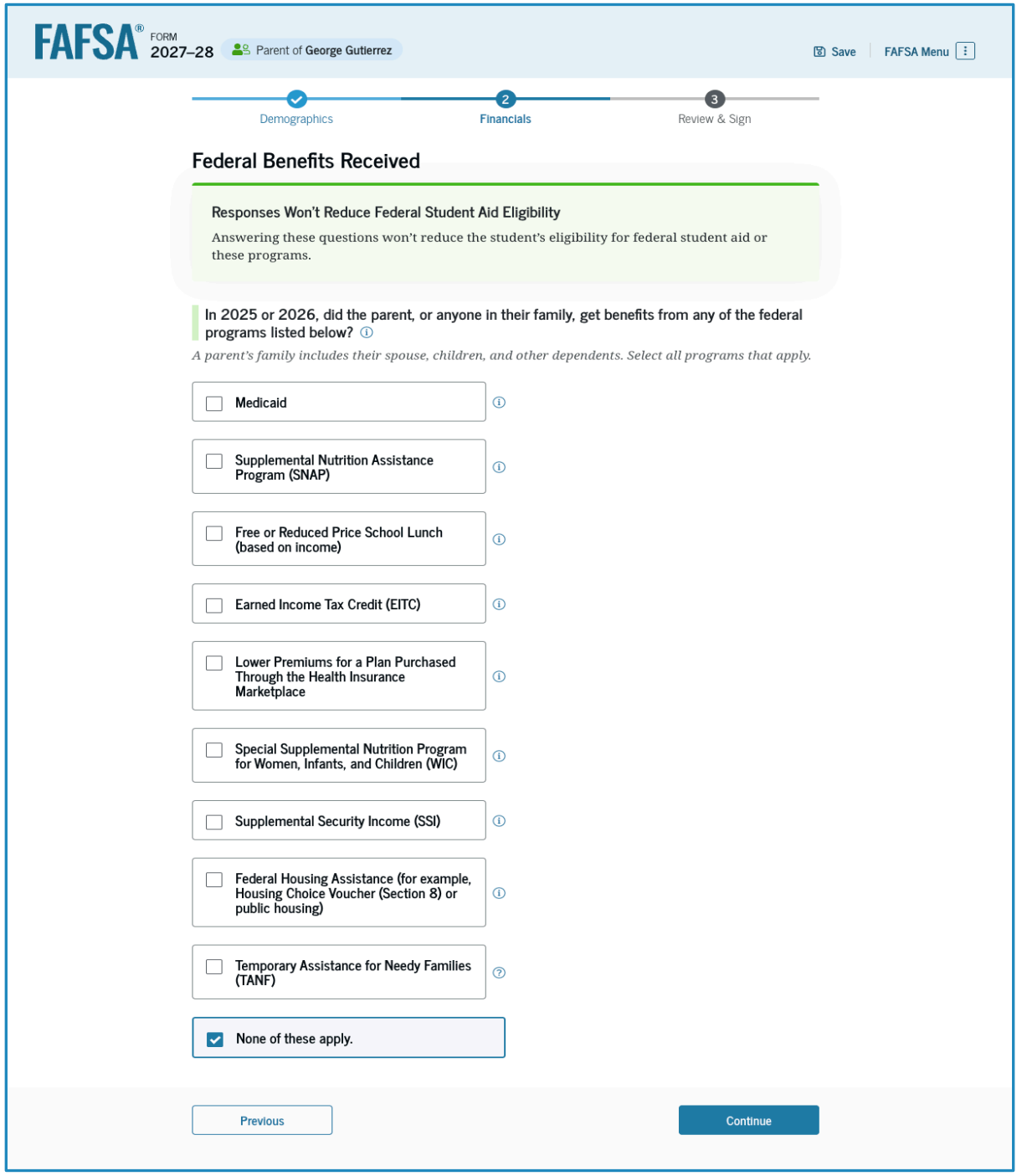
Parent Finances

The FAFSA® form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.

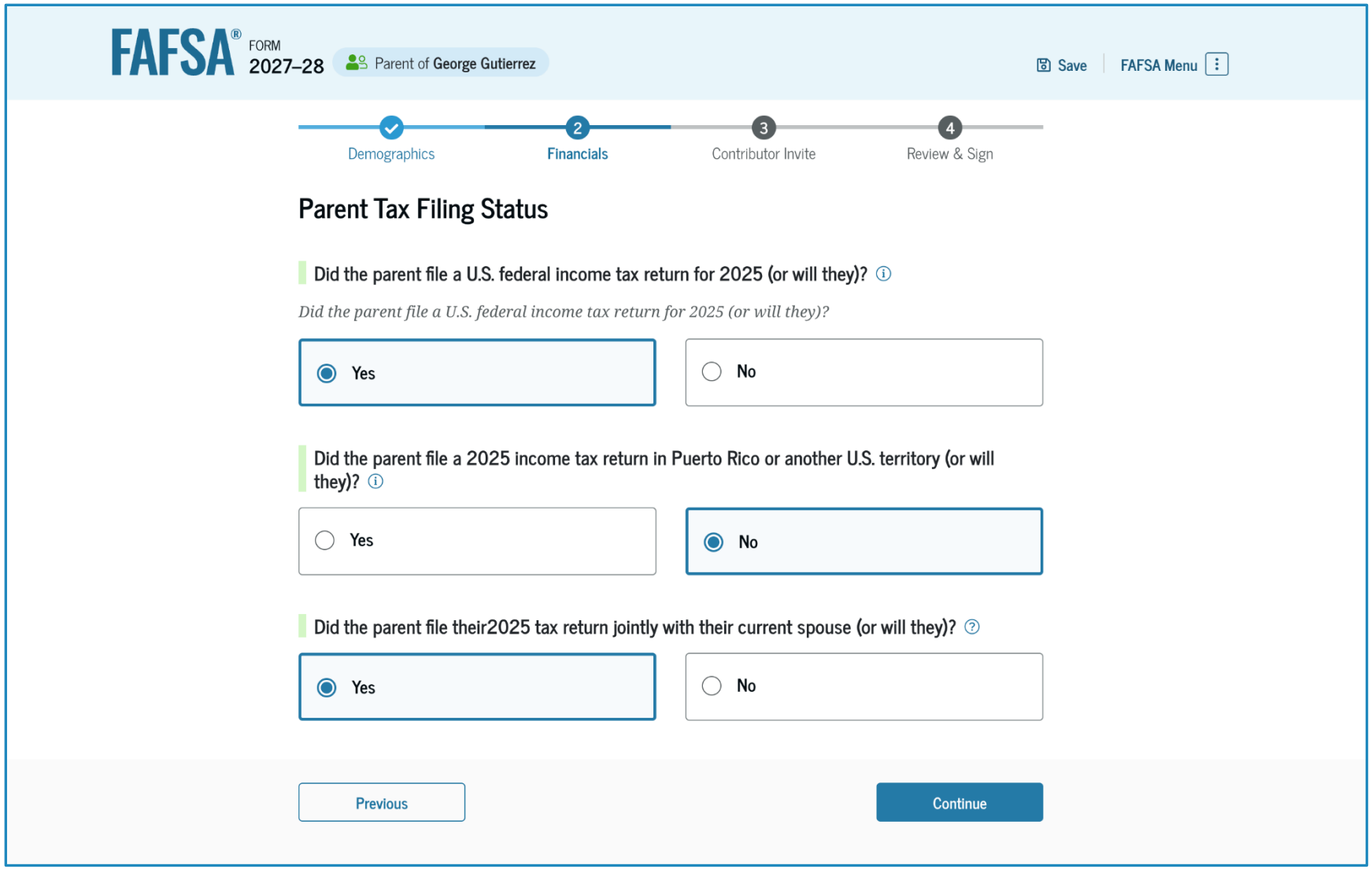


What if you have special financial circumstances?

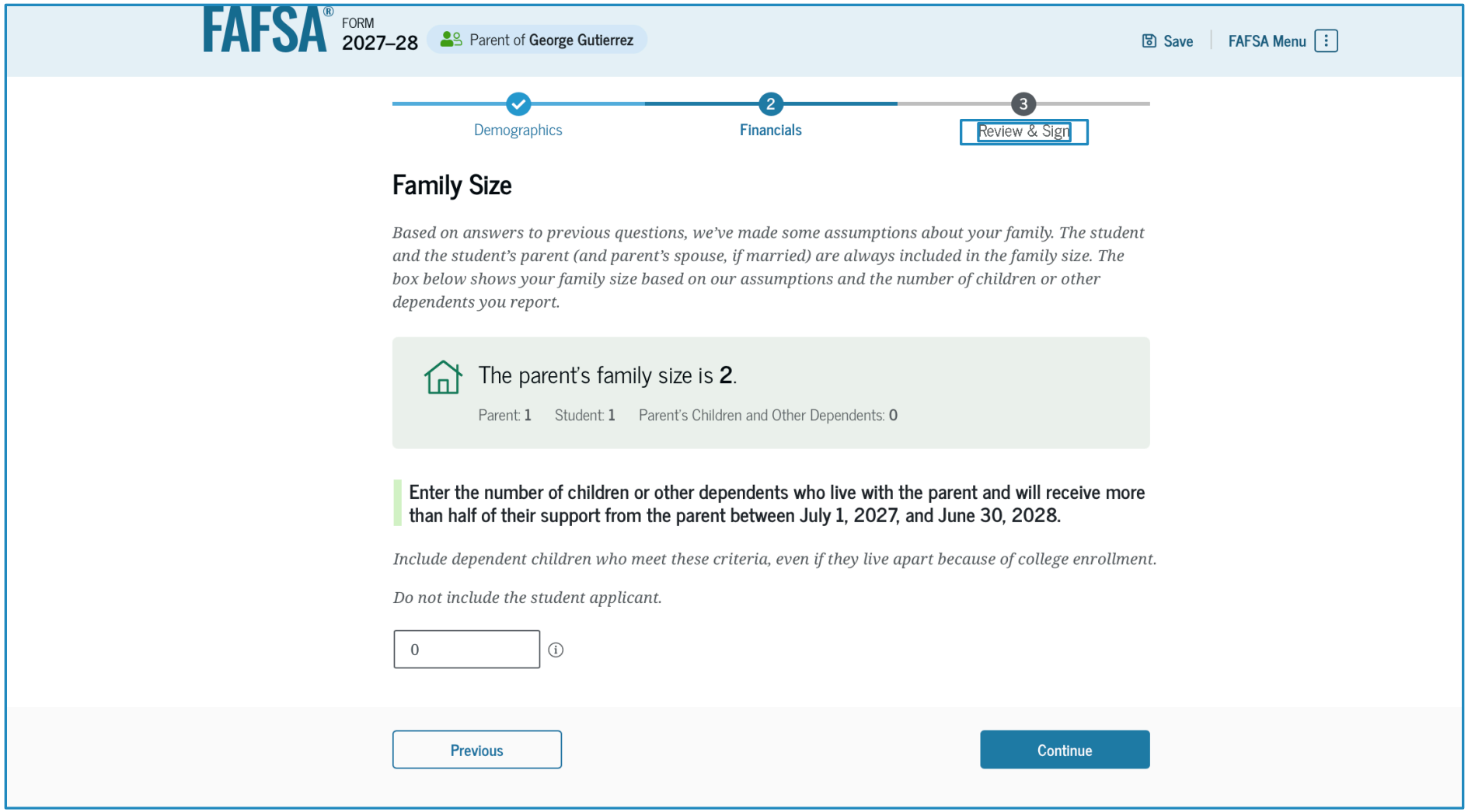
- Checking yes to any of these questions will results in all assets being excluded.
- In that case, parents won't see any asset questions and, if student already provided assets in their section, the assets will be ignored in the calculation.



FAME


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Parent Tax Filing Status
Did the parent file a U.S. federal income tax return for 2025 (or will they)?
Did the parent file a U.S. federal income tax return for 2025 (or will they)?
Yes
No
Did the parent file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)?
Yes
No
Did the parent file their2025 tax return jointly with their current spouse (or will they)?
Yes
No
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Family Size
Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.
The parent's family size is 2.
Parent: 1 Student: 1 Parent's Children and Other Dependents: 0
Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2027, and June 30, 2028.
Include dependent children who meet these criteria, even if they live apart because of college enrollment.
Do not include the student applicant.
0
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Demographics — 2 Financials — 3 Review & Sign

Number in College

How many people in the parent's family will be in college between July 1, 2027, and June 30, 2028?

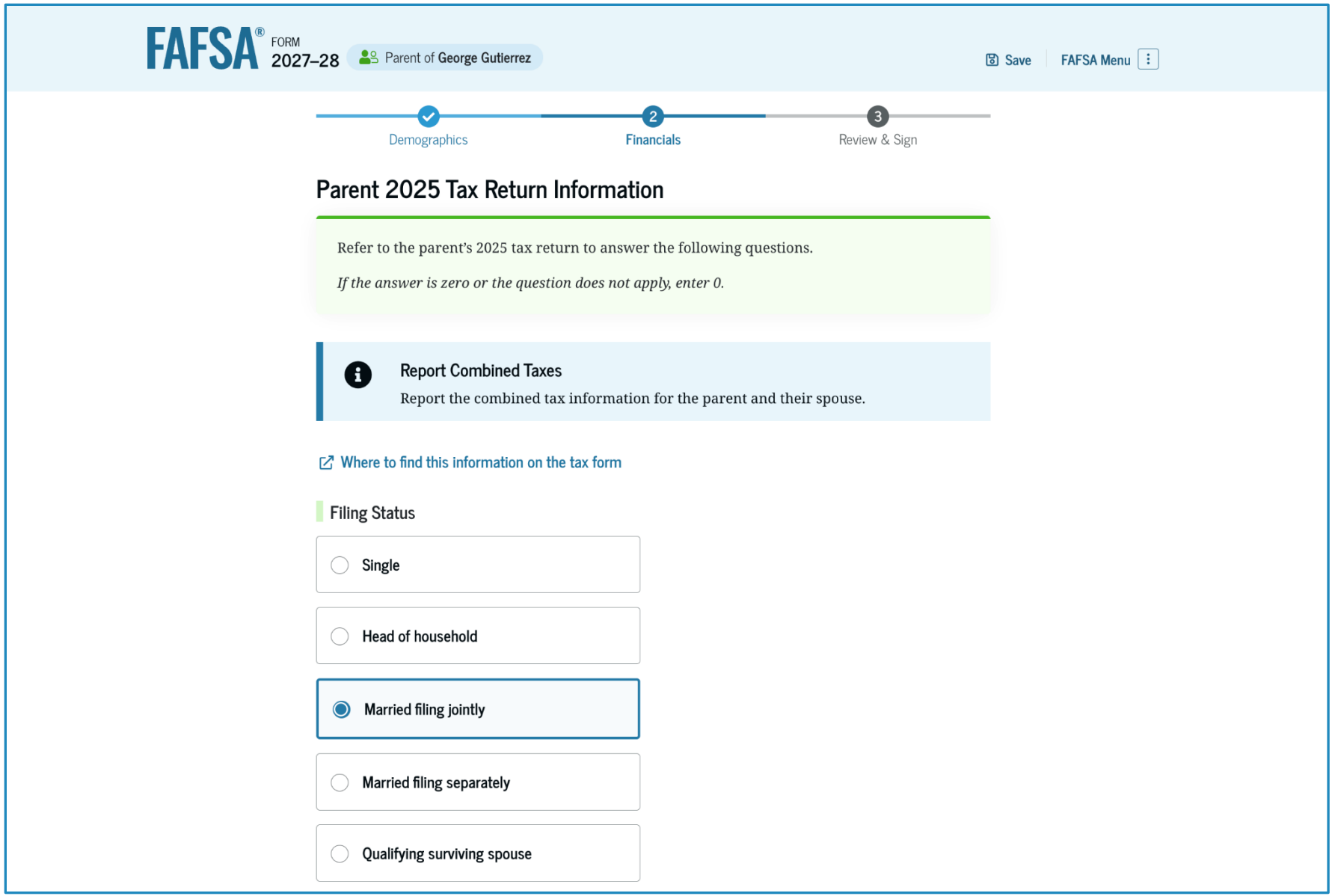
Do not include parent(s).

1

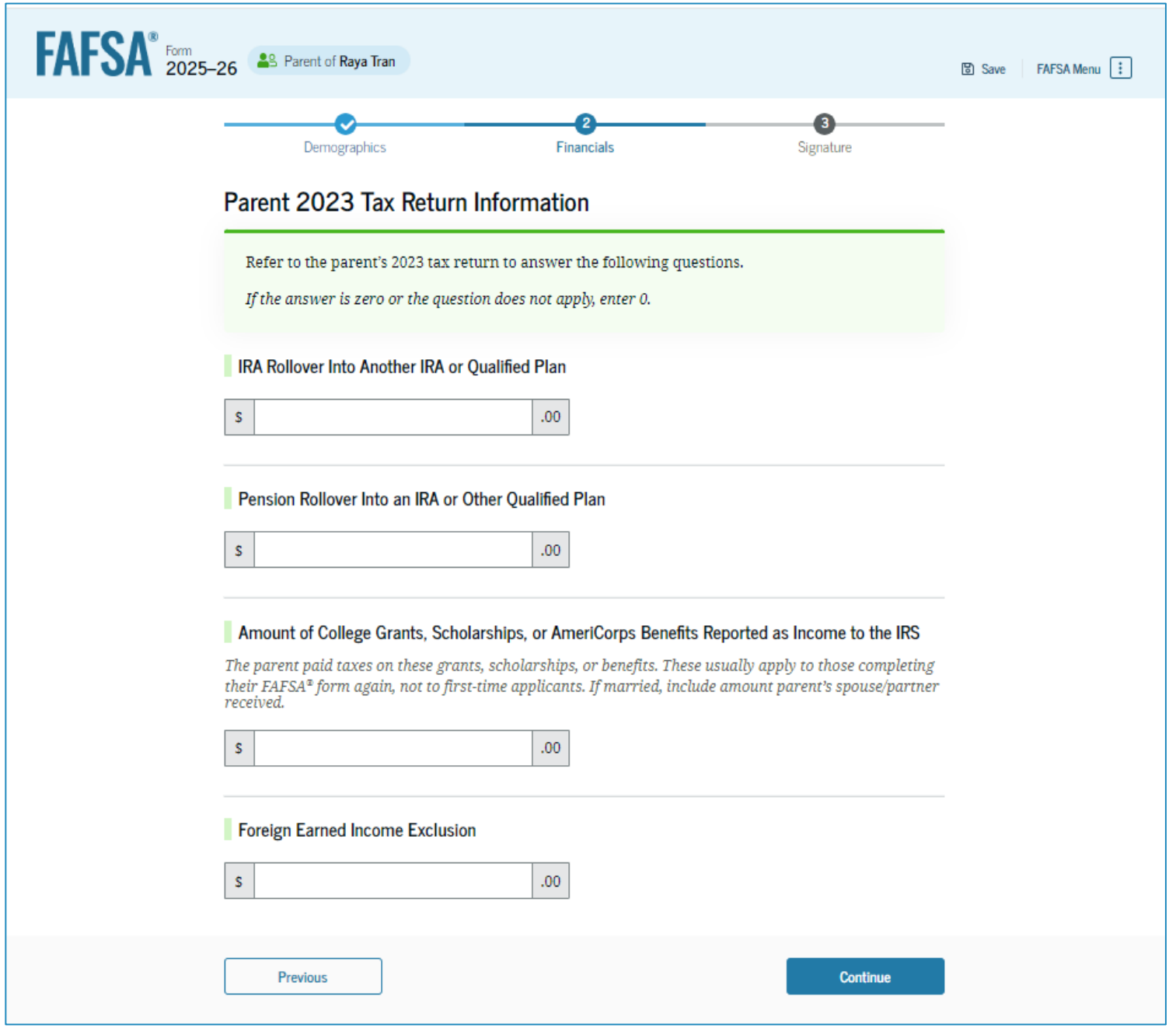
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Review & Sign
Parent 2025 Tax Return Information
Refer to the parent's 2025 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.
Report Combined Taxes
Report the combined tax information for the parent and their spouse.
Where to find this information on the tax form
Filing Status
Single
Head of household
Married filing jointly
Married filing separately
Qualifying surviving spouse

- There are still a couple of questions **even if tax information transfers.**
- This is a screenshot from a prior year – for the 2027-28 FAFSA, 2025 income is required.
- Manual pathway will appear when tax filing status doesn't reflect current marital status.



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.

$ 0 .00

Tax Exempt Interest Income

IRS Form 1040: Line 2a

$ 0 .00

Retirement Income: Untaxed Amount of IRA Distributions

IRS Form 1040: Line 4a minus Line 4b

$ 0 .00

Retirement Income: Untaxed Amount of Pensions

IRS Form 1040: Line 5a minus Line 5b

$ 0 .00

Adjusted Gross Income

IRS Form 1040 (or 1040-NR): Line 11

$ 0 .00

Income Tax Paid

IRS Form 1040: Line 24. If negative, enter a zero.

$ 0 .00

IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans

IRS Form 1040 Schedule 1: Total of Lines 16 + 20

$ 0 .00

Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

IRS Form 1040 Schedule 3: Line 3 + IRS Form 1040: Line 29

$ 0 .00

Did the parent file a Schedule A, B, D, E, F, or H with their 2025 IRS Form 1040?

- ○ Yes
- ◉ No
- ○ Don't know

Net Profit or Loss From IRS Form 1040 Schedule C

IRS Form 1040 Schedule C: Line 31

$ 0 .00

Amount of College Grants, Scholarships, or AmeriCorp Benefits Reported as Income to the IRS

The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include amount parent's spouse/partner received.

$ .00

Foreign Earned Income Exclusion

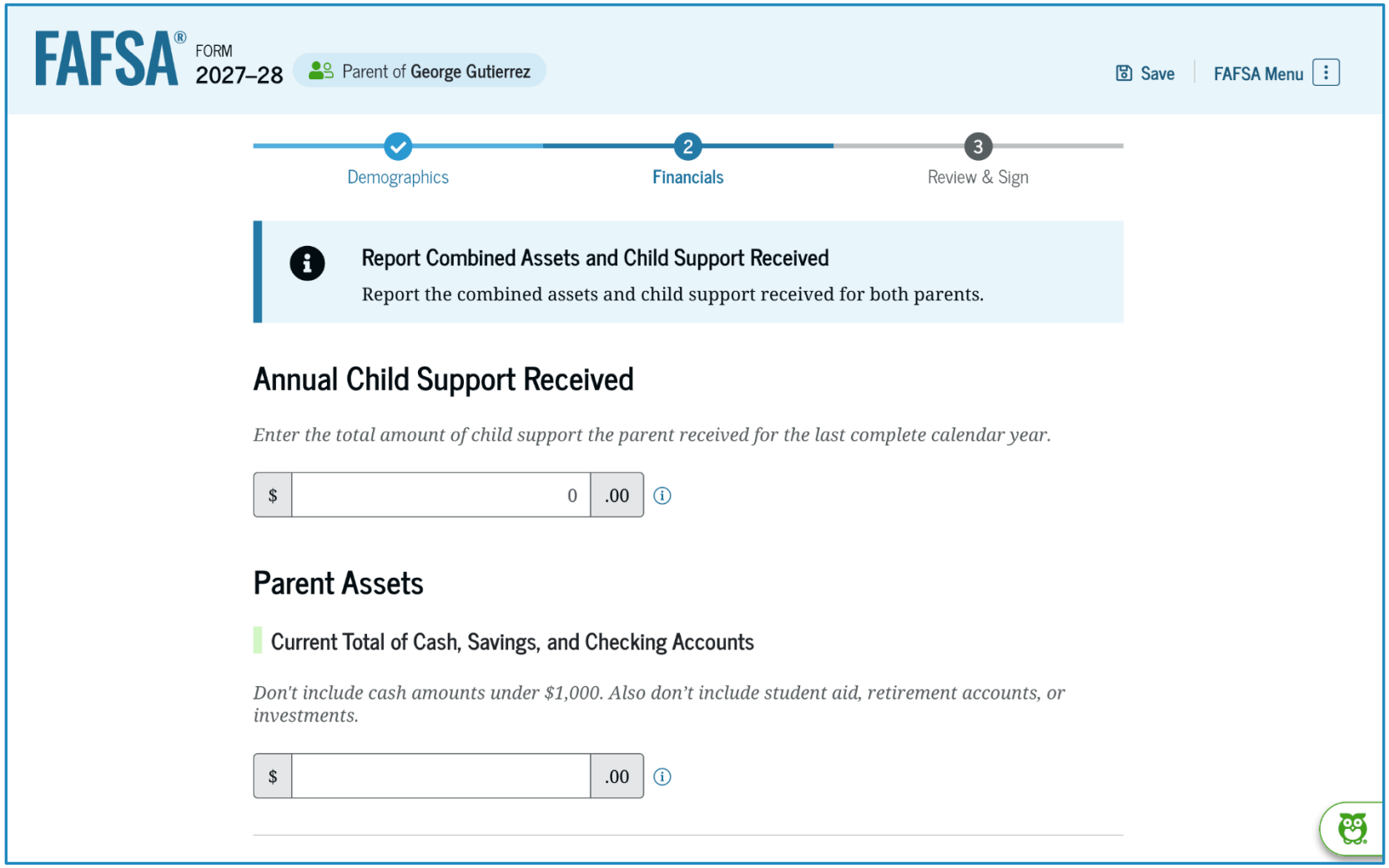
If you qualified for this exclusion, you entered the amount on Schedule 1 (IRS Form 1040), Line 8d. (Note: Schedule 1 is an additional form attached to the 1040.) Add that amount here.

$ 0 .00

Previous Continue

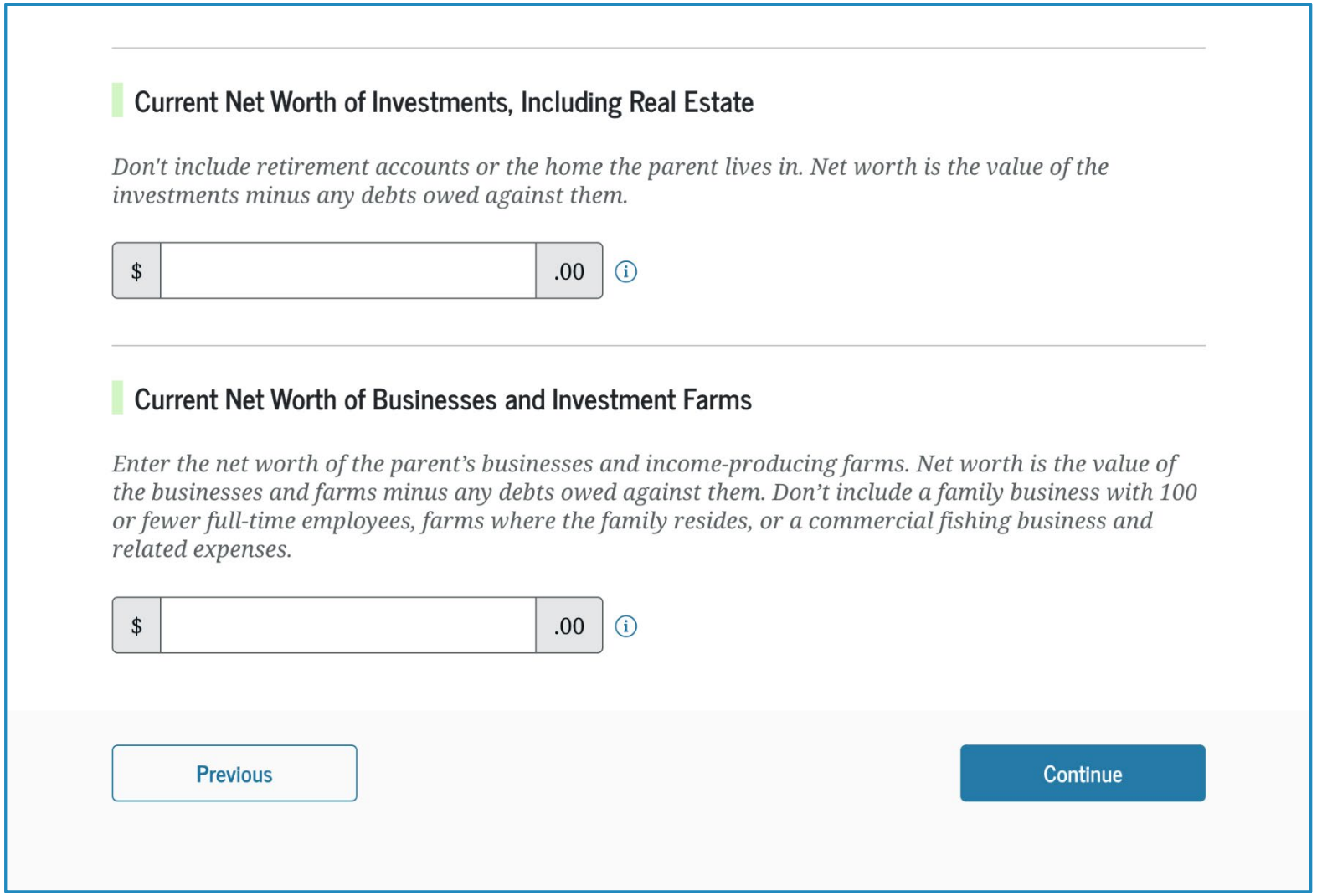
Child support is for the **most recently completed tax year** (i.e. potentially different amounts if filed in December vs. January).

Then there are three asset questions.

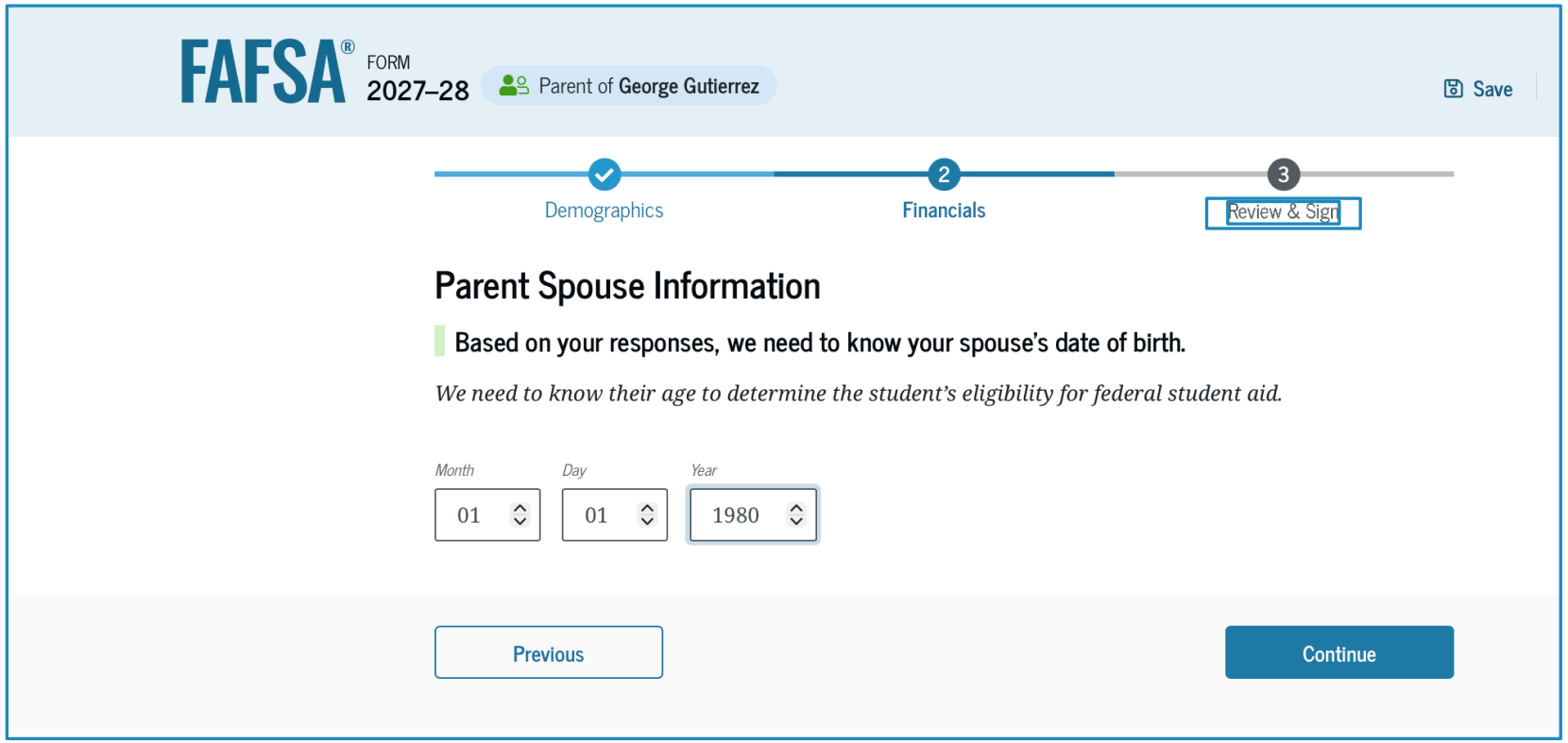


- Exclude primary residence, retirement, small family-owned businesses with less than 100 full-time employees, as well as personal possessions.

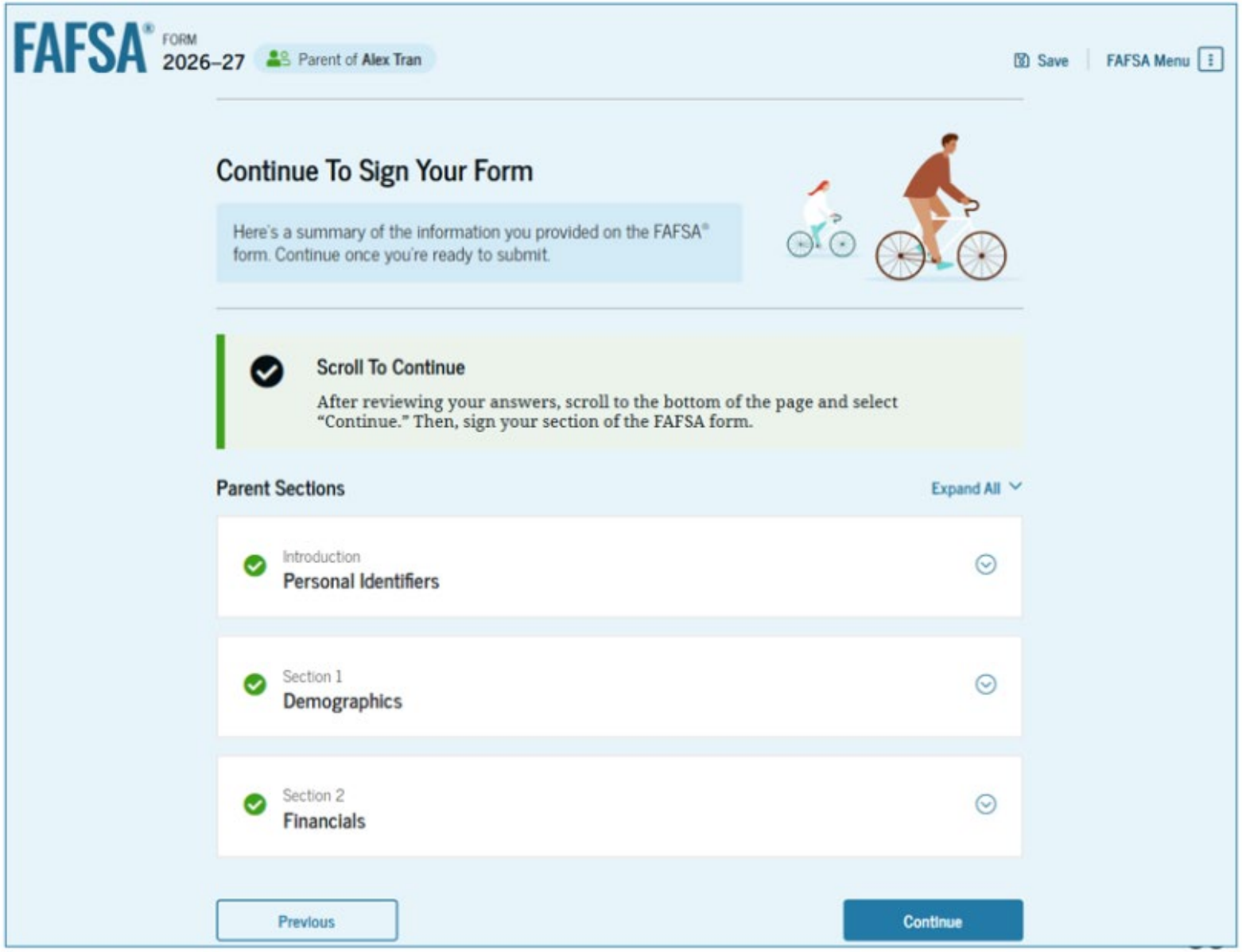
- Include 529 plan contributions and earnings but only for this student.



- The parent is asked to provide their spouse's information.
- In this scenario the other parent doesn't need to sign in and contribute because the parents are married and filed 2025 taxes jointly.



Parents will only see their questions to review.



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FAFSA® FORM 2027–28 Parent of George Gutierrez

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Demographics — Financials — 3 Review & Sign

You're Almost Done!

- Review your answers on the next page.
- Select "Continue" on the review page to sign and submit the form.



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Continue

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Demographics — Financials — 3 Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.



Scroll To Continue

After reviewing your answers, scroll to the bottom of the page to continue.

Parent Sections — Expand All

- Introduction — Personal Identifiers
- Section 1 — Demographics
- Section 2 — Financials

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA® form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions — Not Viewed

Sign for yourself and submit the application for George Gutierrez (Student).

☐ I, Ben Gutierrez, agree to the terms outlined above.

The Form Is Ready To Submit

All contributors have completed their sections. You can now submit the FAFSA® form for processing.

Previous — Submit FAFSA Form

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

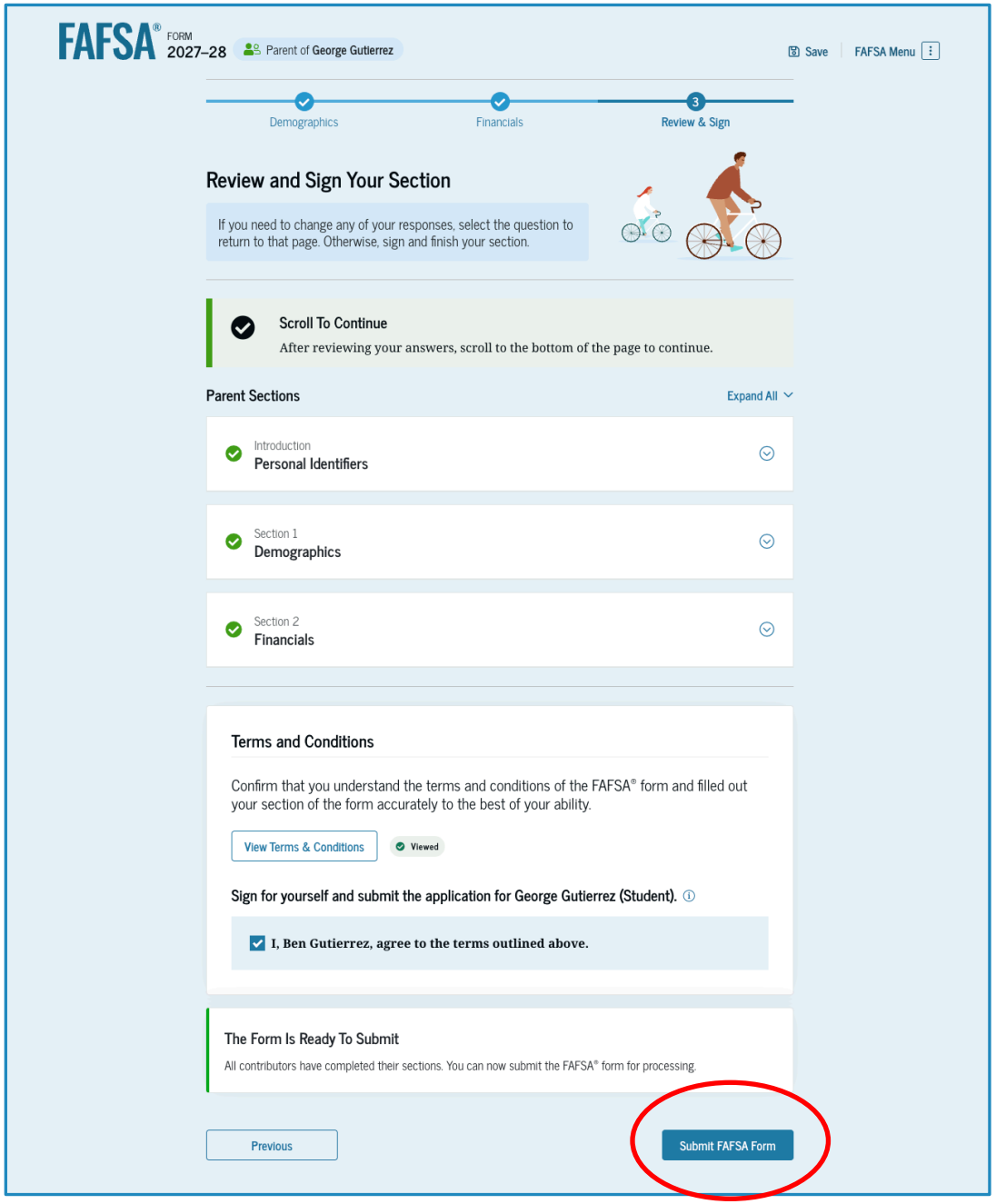
- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

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

The last contributor to complete their section will have the opportunity to **submit** the FAFSA.



FAFSA® FORM 2027–28

Parent of **George Gutierrez**

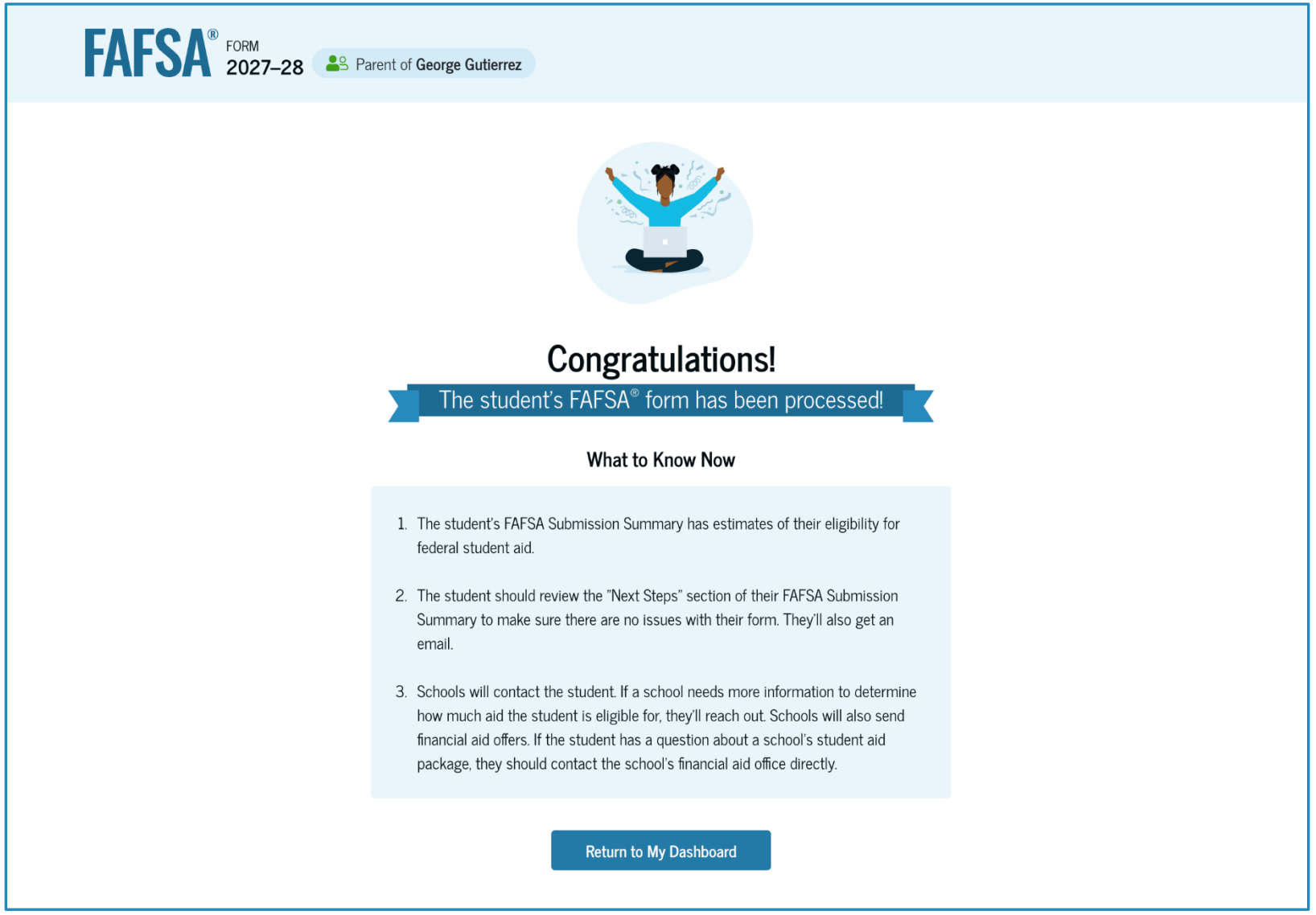


Hold tight—we're processing your FAFSA® form.

Stay on this page to see your next steps.

Sending for Processing

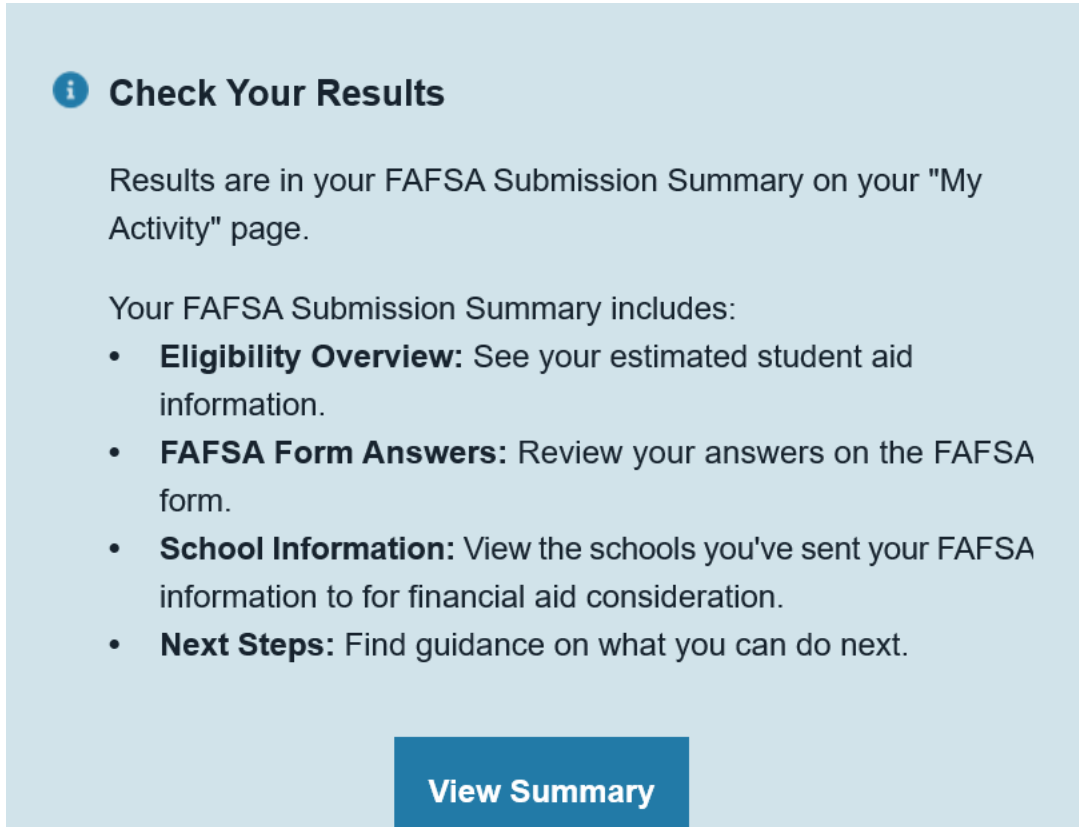
- When parent submits the FAFSA, they will see this congratulations page with limited information.
- **Student** will receive email confirmation.



Confirmation Email (Student Only!)



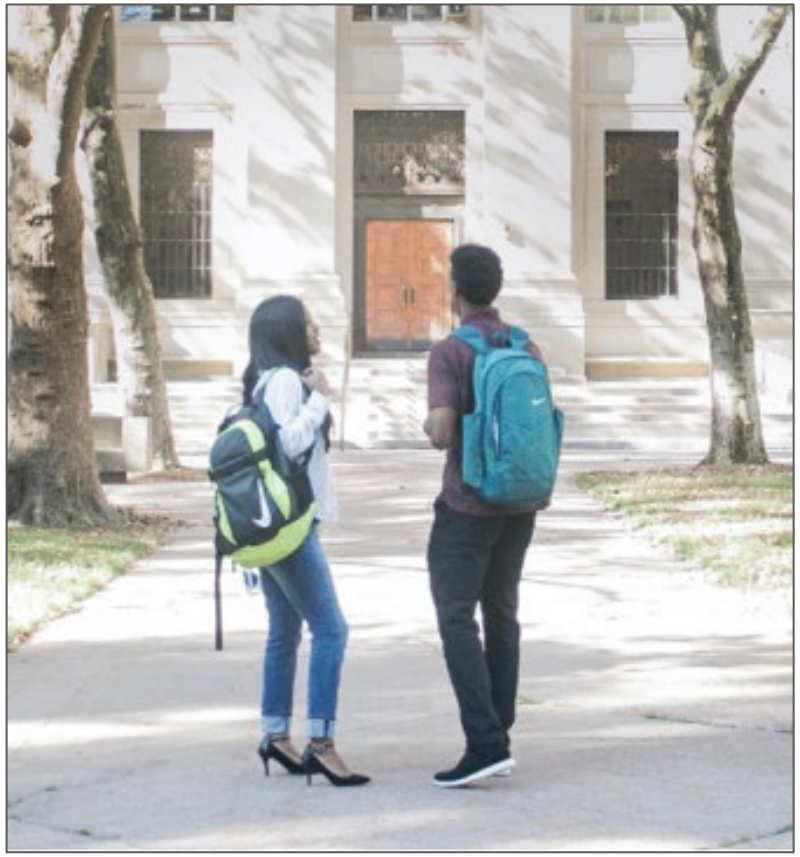
Email is from the **U.S. Department of Education** with a subject line of "*We Received Your FAFSA Form*"



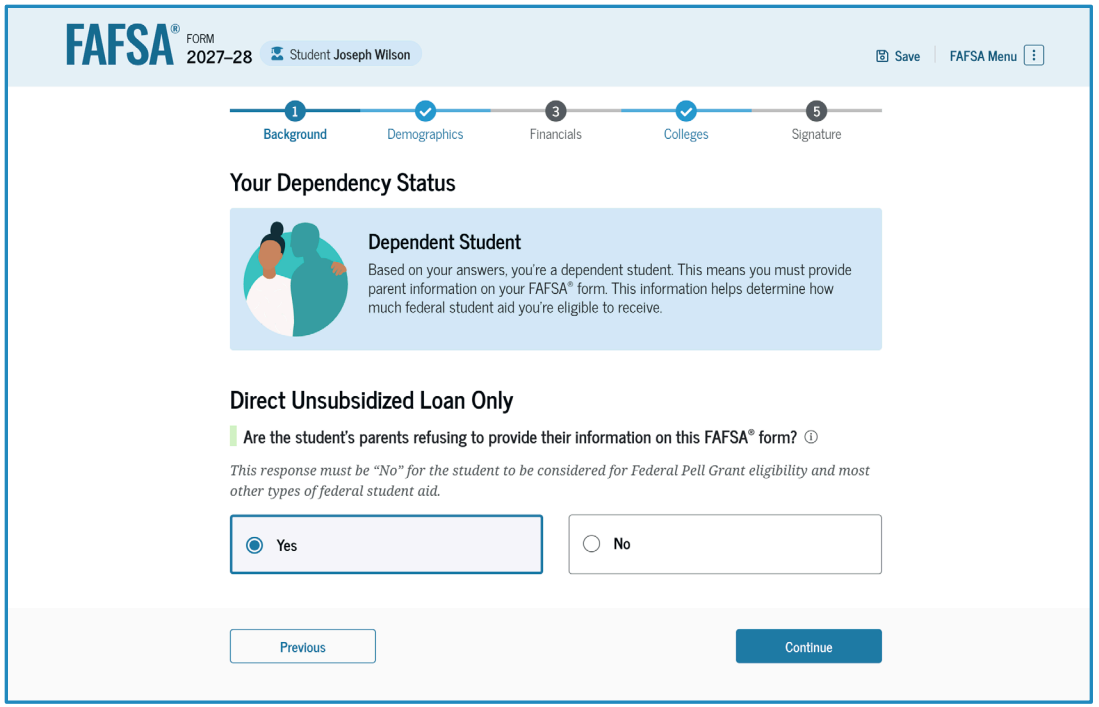
Other Scenarios

Independent Students

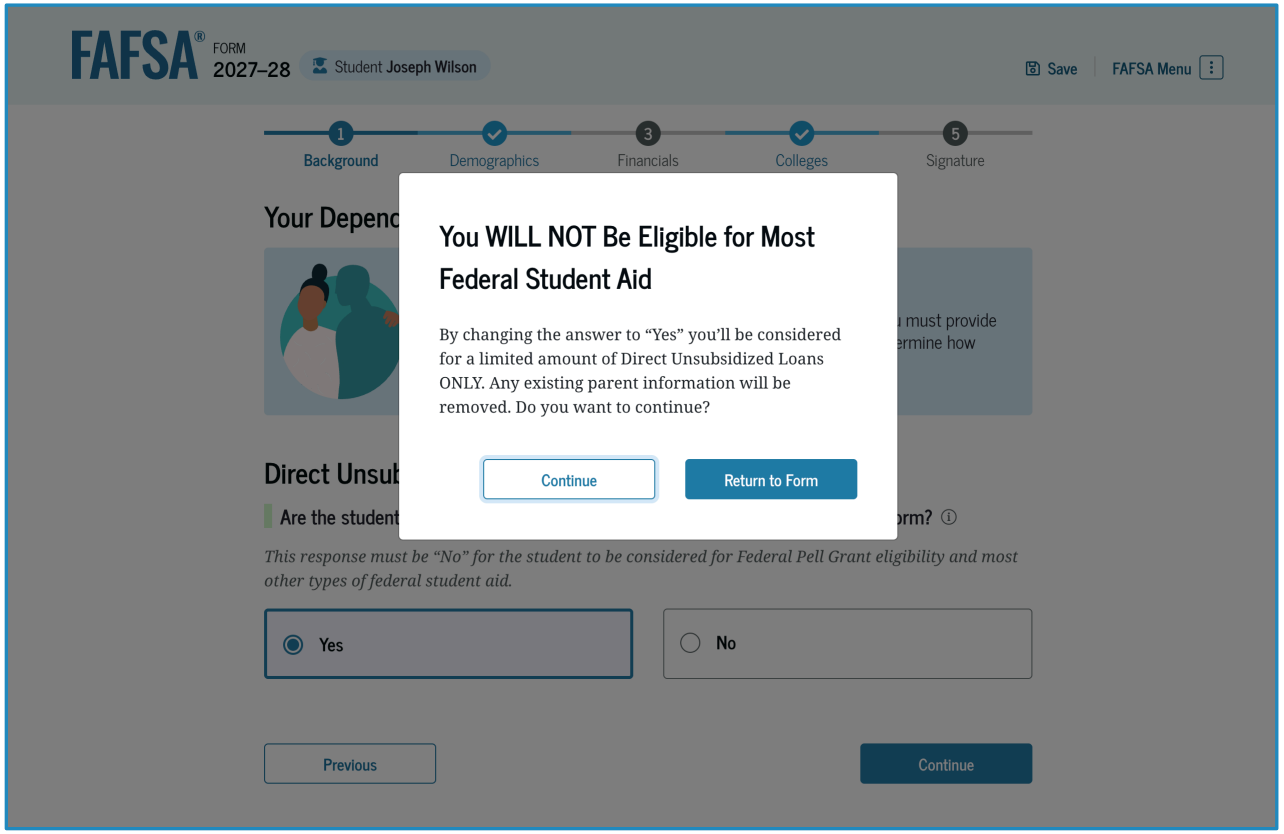
- Will see all questions that a dependent student sees.
- Will need to answer the following questions in the Independent Student Financials section:
  - Family size
  - Number in college
- If married:
  - Student will need to invite spouse if they didn't file a joint tax return in 2025.
  - If joint tax return was filed in 2025, student will need to provide spouse's info, but spouse will not need to log into the FAFSA.



Unsubsidized Loan Only



Student will need to follow up with the school and have the parent sign a statement.



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