cash for college

SITE COORDINATOR TOOLKIT

A Guide for Enhancing Free Application for Federal Student Aid (FAFSA) Completion Among Alabama High School Students

1016 19TH STREET SOUTH | BIRMINGHAM, AL 35205 | 205.939.1408

TABLE OF CONTENTS

1016 19TH STREET SOUTH | BIRMINGHAM, AL 35205 | 205.939.1408

CASH FOR COLLEGE INTRODUCTION

WELCOME
Thank you for your commitment to the student and families of Alabama. Your efforts have a life-changing effect on the lives of our students.

By 2020 62 percent of Alabama jobs will require a postsecondary degree or certificate, according to the Georgetown Center for Education and the Workforce. However, many students and families think college is out of reach. While more than 70 percent of undergraduate students in the United States receive financial aid, many families are not aware of its availability or don't know how to navigate the financial aid application process.

The most important step to access financial aid is to complete the FAFSA (Free Application for Federal Student Aid). FAFSA completion is required to access grants, loans, and many scholarships to help pay for college. Low-income students may be eligible for Pell Grants of up to $5,815 annually. Pell Grants do not have to be repaid. According to the US Department of Education, 9 out of 10 students who complete a FAFSA attend college the following fall.

Cash for College is a new statewide financial aid awareness campaign supporting PLAN 2020's goal that every Alabama student possesses the knowledge and skills needed to enroll and succeed in credit-bearing, first-year courses at a two- or four-year college, trade school, or technical school, without the need for remediation. Cash for College encourages Alabama high schools to rally around Free Application for Federal Student Aid (FAFSA) completion.

2016 Cash for College goals includes expanding partnerships with more schools throughout Alabama, increasing the number of high school seniors completing the FAFSA, and ensuring parents are better informed and involved in the financial aid process.

Important Dates to Remember
Tuesday, March 1 - Priority deadline for FAFSA completion
Tuesday, March 1 - $1,000 grant award to the high school with the highest percentage FAFSA completion
Friday, May 13 - $500 grant award to the high school with the greatest percentage improvement in FAFSA completion over 2015
Thursday, June 16 - Cash for College Celebration in Montgomery

Contact Information
Please contact us at cashforcollege@alabamapossible.org or 205-939-1408.

Thank you so much for joining this movement to help increase FAFSA completion in Alabama.

STATE OF ALABAMA
DEPARTMENT OF EDUCATION

Thomas R. Bice
State Superintendent of Education

January 20, 2016

MEMORANDUM

TO: City and County Superintendents of Education

FROM: Thomas R. Bice TRB
State Superintendent of Education

RE: Cash for College Alabama Campaign

One of the key tenets of PLAN 2020 is that every student possesses the knowledge and skills needed to enroll and succeed in credit-bearing, first-year courses at a two- or four-year college, trade school, or technical school without the need for remediation. Free Application for Federal Student Aid (FAFSA) completion is a key indicator of a college-ready culture. The FAFSA is required for any student seeking federal and state financial aid, including grants and loans, at all colleges. According to the U. S. Department of Education, nine out of ten students who complete a FAFSA attend college the following school year.

The Cash for College Alabama Campaign is an initiative of the nonprofit organization Alabama Possible, and it is partnering with high schools across the state to boost FAFSA completion. Cash for College is a compliment to November's College Application Week. By participating in the Cash for College Alabama Campaign, you can get access to professional development workshops; research, best practices, and community expertise; school counselor toolkits; connections to college and university partners; media resources; FAFSA completion data to measure weekly progress towards your school's goal; and technical assistance upon request.

There is also a $1,000 grant award to the high school with the highest percentage of FAFSA completion by March 1, 2016, and a $500 grant award to the high school with the greatest percentage improvement in FAFSA by May 13, 2016. Please encourage your schools to participate in the Cash for College Alabama Campaign by submitting a brief application by January 29. The application requires that each school name a site coordinator and champion and set a specific FAFSA completion goal for the school. The application is available at cashforcollegealabama.org.

Thank you in advance for your support of the Cash for College Alabama Campaign. Please share this memo with principals, school counselors, and educators who are involved with college readiness in your school system. If you need more information or have questions about Cash for College Alabama, please contact Mrs. Willietta Conner, Education Specialist, at 334-353-1607 or by e-mail at wconner@alsde.edu or Alabama Possible at 205-939-1408 or by e-mail at cashforcollegeal@gmail.com.

TRB:SJS:SGH

cc: City and County Chief School Financial Officers
High School Principals
High School Counselors

FY16-4001

What is Alabama Possible?
Alabama Possible is a statewide nonprofit organization that works to remove barriers to prosperity through advocacy, education, and collaboration. Our research-driven work is designed to broaden relationships and enhance capacity building, with a focus on addressing systemic poverty. We believe that it is possible for all Alabamians to lead prosperous lives, and our programs work to make that possibility a reality. We have been changing the way people think and talk about poverty in Alabama since 1993.

What does Alabama Possible do?
Alabama Possible removes barriers to prosperity through research, engaged learning, poverty simulations, and promoting college access and success. We build capacity and nurture reciprocal community partnerships to ensure that our research-driven work is effective and sustainable. We support and create educational equity through these program areas:

Research: We annually publish the Poverty Data Sheet, a comprehensive graphic resource that highlights statewide poverty rates and data related to educational attainment, employment, and food security.

Engaged Learning: We promote engaged learning that combines classroom instruction with thoughtful community and civic engagement. We support relationship-building among our higher education members through statewide events including our annual Hungry for Justice and Lifetime of Learning conferences.

Poverty Simulations: We facilitate Poverty Simulations, which increase participants' understanding of the hardships and emotional toll experienced by low-income families. Through role-playing, participants must try to provide food, clothing, shelter and other basic needs for themselves and their "families".

College Access and Success: Our college access and success programs include the Blueprints College Access Initiative and Cash for College. Both programs promote and build educational equity for low income, minority, and first generation college-going students across the state of Alabama.

Through the Blueprints College Access Initiative, we team students with near-peer mentors who equip them to make structured decisions about their postsecondary options and support them as they navigate the college admissions process. Through Cash for College, we work to increase the number of students completing the Free Application for Federal Student Aid (FAFSA).

1016 19TH ST. SOUTH PO BOX 55058 BIRMINGHAM, AL 35255 205.939.1408 FAX 933.7774

SUCCESS THROUGH PARTNERSHIP

The Cash for College program relies on strong partnerships with participating schools to increase Alabama's FAFSA completion rate. Our partner's roles include:

PARTICIPATING SCHOOLS
- Set a specific FAFSA completion goal
- Collaborate to drive continuous improvement
- Celebrate the school's progress towards the goal
- Share best practices

SITE COORDINATOR
- Responsible for implementing the project within the school.
- Contact person to receive notifications from Alabama Possible

CHAMPION
- School leader who will drive results (i.e. principal, assistant principal, etc.).
- Promotes a college-going culture for all students

FAFSA CONTENT ADVISORS FOR STUDENTS
- Could be guidance counselors and/or career coaches
- Mentor students towards FAFSA and college application completion
- Build relationships with parents to promote FAFSA completion

ALABAMA POSSIBLE/CASH for COLLEGE STAFF
- Provide technical assistance to participating schools
- Award grant incentives for reaching particular FAFSA completion/improvement goals
- Offer access to specific school data on FAFSA completion
- Host statewide celebration

TECHNICAL ASSISTANCE MATERIALS

SPRING 2016 TECHNICAL ASSISTANCE

TUESDAY QUICK CHATS – 9 - 9:30 a.m.
Begin February 9, 2016

Sample Call Agenda:
- Update on Cash for College program
- Latest data from dashboard regarding completion rates
- Answers to frequently asked questions about FAFSA
- Opportunity for participants to discuss their FAFSA completion activities.

Free Conference Call Access Information:
(218) 339-7800 - Access Code: 5458681

OFFICE HOURS
Tuesdays 10 a.m. – 3 p.m.
205-939-1408

EMAIL
Jennifer Arsenian
cashforcollege@alabamapossible.org

RESOURCES
cashforcollegealabama.org
fafsa.gov
studentaid.ed.gov

Guidance Counselor Toolkit posted at alabamapossible.org/cashforcollegetoolkit

U.S. DEPARTMENT OF EDUCATION
FAFSA RESOURCES

HELPLINE – 1-800-4FED-AID (1-800-433-3243)
Monday – Friday 7 a.m. – 10 p.m. Central
Saturday – Sunday 10 a.m. – 4 p.m. Central
Closed on federal holidays, the day after Thanksgiving, and on December 24th.
Open on New Year's Day, Martin Luther King Jr.'s Birthday, and Washington's Birthday from 10 a.m. – 4 p.m. Central

Hearing Impaired? TTY calls only
1-800-730-8913

FAFSA EMAIL
https://studentaidhelp.ed.gov/app/ask/session/L3RpbWUvMTQ1MzYwNTU5Mi9zaWQvVzIyV_DNpSG0=

FAFSA WEBSITE
fafsa.gov
studentaid.ed.gov

FAFSA TOOLKIT FAQ
http://financialaidtoolkit.ed.gov/tk/

When do I need to start to fill out the FAFSA?

If you are graduating from high school in 2016, you can start filling out your FAFSA on January 1, 2016. Colleges and scholarships might have specific deadlines so file the FAFSA as early as possible. March 1 is most colleges' priority deadline. Financial aid dollars are limited and usually are awarded on a first-come, first-serve basis.

To speed up the process, apply for your FSA ID before January 1, 2016:
Students should apply for a FSA ID at www.fafsa.gov If you are a "dependent" student, a parent/legal guardian will ALSO need to apply for an FSA ID at www.fafsa.gov

Keep your FSA ID and password in a safe place. You will need it to log in each time to work on your the FAFSA. Once you receive an FSA ID, you are ready to begin your FAFSA at fafsa.gov on January 1, 2016.

You will need information from these documents to fill out your 2016-17 FAFSA:

- Your Social Security card
- Your driver's license (if any)
- Your 2015 W-2 forms and other records of money earned
- Your (and if married, your spouse's) 2015 Federal Income Tax Return
- Your Parents' or Legal Guardians' 2015 Federal Income Tax Return
- Your 2015 untaxed income records
- Your current bank statements

You do not have to complete your FAFSA in one sitting - you can save your application and return to it later. Make sure to keep these records. You may need to refer to them later.

Get your taxes done for free:
United Way of Central Alabama (Income up to $53,000)
To schedule an appointment contact, 1-888-421-1266 or financialstability@uwca.org

Impact America SaveFirst (Income up to $57,000)
To schedule an appointment, call 1-888-99-TAX-AL or file your taxes for free at http://www.myfreetaxes.com/SaveFirst

Other locations
http://irs.treasury.gov/freetaxprep/

Alabama Colleges and Universities
Financial Aid Priority Deadlines

March 1, 2016	Financial Aid Office
Auburn University at Montgomery	334-244-3571
Auburn University	334-844-4634
A & M University	256-372-5400
Bevill State Community College	800-648-3271
Birmingham Southern College	205-226-4635
Gadsden State Community College	256-549-8284
Jefferson Davis Community College	251-867-4832
Judson College	334-683-5157
Oakwood University	256-726-7210
Reid State Technical College	251-578-1313
Samford University	205-726-2905
Spring Hill College	251-380-3461
Troy University	800-414-5756
Talladega College	256-362-0274
Trenholm Technical Community College	334-420-4321
University of Alabama	205-348-6756
University of Alabama at Birmingham	205-934-8223
University of Alabama in Huntsville	256-824-6650
University of Montevallo	205-665-6050
University of West Alabama	205-652-3576

March 14, 2016	Financial Aid Office
Snead State Community College	256-840-4107

March 15, 2016	Financial Aid Office
Faulkner University	334-386-7195
J.F. Drake State Technical College	256-539-8161

March 17, 2016	Financial Aid Office
Northwest Shoals Community College	256-331-5364

March 31, 2016	Financial Aid Office
Tuskegee University	334-727-8538

April 1, 2016	Financial Aid Office
Alabama State University	334-229-4382
Calhoun Community College	256-306-2628
Huntingdon College	334-833-4497
Miles College	205-929-1569
University of North Alabama	256-765-4278

April 15, 2016	**Financial Aid Office**
Jacksonville State University	1-800-231-5291
Lawson State Community College	205-925-2515
June 1, 2016	**Financial Aid Office**
Bishop State Community College	251-405-7015
Southern Union College	256-395-2211
June 2, 2016	**Financial Aid Office**
Wallace State Community College (Hanceville)	256-352-8159
July 1, 2016	**Financial Aid Office**
Enterprise State Community College	334-347-2633
Lurleen B. Wallace Community College	
Andalusia Campus	334-881-2272
Greenville Campus	334-382-2133 (ext. 3102)
MacArthur Campus	334-493-5338
July 15, 2016	**Financial Aid Office**
Alabama Southern Community College	251- 575-8256
Northeast Alabama Community College	256-638-4418
July 24, 2016	**Financial Aid Office**
Shelton State Community College	205-391-2214
NONE	**Financial Aid Office**
Concordia College	334-874-5700
Ingram State Technical College	334-285-5177
Marion Military Institute	334-302-1419
Contact Educational Institution	**Financial Aid Office**
Amridge University	334-387-7523
Faulkner State Community College	251-580-2151
Selma University	334-872-2533
Stillman College	205-366-8950
Central Alabama Community College	256-215-4251
Chattahoochee Valley Community College	334-291-4914
Wallace State Community College (Selma)	334-876-9289
Wallace State Community College (Dothan)	334-687-2635

FINANCIAL AID TOOLKIT

A New Resource for Organizations That Prepare Students and Families Financially for College

Federal Student Aid (FSA) recently launched the Financial Aid Toolkit (FinancialAidToolkit.ed.gov). The toolkit consolidates FSA resources into a searchable online database intended for use by organizations and individuals who interact with, support, or counsel students and families on making financial preparations for postsecondary education. While the toolkit's target audience is high school counselors and college access professionals, financial aid administrators may also find toolkit resources useful for their student outreach efforts.

Key Feature: The "Search Tools and Resources" Function

Use the toolkit's search function to find and sort resources by

- audience,
- topic,
- time of year for best use, and
- type of resource.

Explore the Financial Aid Toolkit at FinancialAidToolkit.ed.gov

Simply visit the Search Tools and Resources page at FinancialAidToolkit.ed.gov/resources.

Examples of the kinds of resources in the toolkit include

- outreach resources such as financial-aid-night materials, fact sheets, videos, infographics, and PowerPoint presentations;
- suggested messages for social media in the form of tweets, Facebook posts, and blog posts;
- information on embedding videos and infographics in your website;
- sample articles for organization newsletters and sample e-mails; and
- FSA publications.

You can also subscribe to an RSS feed to receive notification when resources are updated or are added to the website.

Other Site Features

In addition to the search-resources function, the toolkit includes the following sections:

- **Learn About Financial Aid** provides tips and resources to help counselors, college access professionals, and other mentors obtain a basic understanding of financial aid and the federal aid application process. This section includes updates on the *Free Application for Federal Student Aid* (FAFSA[SM]) and basic information about loan repayment.
- **Conduct Outreach** features key outreach topics and resources that are of interest to school counselors and mentors. Topics include hosting a financial-aid night, reaching certain target audiences (e.g., parents, military), using social media, and more.
- **Get Training** shares information about such professional development opportunities as classroom training, webinars, and resources for self-instruction. This section includes information about the National Training for Counselors and Mentors (NT4CM) initiative.

FINANCIAL LITERACY GUIDANCE FROM FEDERAL STUDENT AID

This document is designed to help counselors and mentors assist postsecondary students in developing the skills necessary to make informed financial decisions, in particular with regard to the student loan process. Choosing how to pay for college is often one of the first major financial decisions that young adults make. Financial literacy education can provide an understanding of how to manage personal finances, establish financial goals, and form a plan to reach them.

The following pages provide information on key concepts that student loan borrowers should understand, good financial habits for students to practice, and tools and resources available to help communicate these concepts to students. Counselors, mentors, and school representatives can use this information to tailor their financial education programs to students' needs.

Federal **Student** **Aid**

An OFFICE *of the*
U.S. DEPARTMENT *of* EDUCATION

PROUD SPONSOR *of*
the AMERICAN MIND®

CONTENTS:

BUDGETING

The Basics of Budgeting

The basics of budgeting are to form good financial habits and develop an awareness of spending. Many resources exist to help students create and manage their budgets. Counselors should work with students to find the budgeting tools and techniques that work for them. **StudentAid.gov** hosts a budgeting video that can be useful when helping students in the early stages of this process.

The methods for conveying the basics of budgeting will vary by school and by student. Within the framework of the financial literacy information and resources provided here, we strongly recommend promoting the use of a budget and addressing the benefits and concepts discussed below.

The Benefits of Budgeting

Budgeting is important because

- it helps students meet their expenses and create plans to reach their financial goals;
- short-term and/or long-term financial goals help create a framework conducive to financial success;
- it helps students develop a sense of control over their money;
- it reduces students' anxiety levels regarding financial and academic matters;
- it can contribute to students' creditworthiness;
- it improves students' understanding of their school's Cost of Attendance (COA); and
- it identifies where funds should be going versus where they were actually spent, and demonstrates the importance of maintaining a balance between earning and spending.

Cost of Attendance

Cost of attendance (COA) plays a large role in forming students' budgets. The COA is what it will cost students to attend school based on their enrollment status. Here are some examples of items that can be included in COA:

- Tuition
- Non-tuition-related fees (registration fee, graduation fee, lab fee, etc.)
- Textbooks (buy, rent, access online)
- Supplies (computer, printer, ink cartridges, etc.)
- Housing fee or rent
- Transportation expenses (fuel, general vehicle upkeep, etc. Not to be used for purchase of a vehicle.)
- Food and/or meal plans
- Living expenses and costs related to a disability

Expected Family Contribution

The information students report on their *Free Application for Federal Student Aid* (FAFSA®) (income, savings, number of people in household, number of household members in college, etc.) is used to calculate their Expected Family Contribution (EFC). The EFC isn't the amount of money students and families will have to pay for college, nor is it the amount of federal student aid awarded. It is a number used to determine the types of and calculate the amounts of financial aid students are eligible to receive. EFC is not used to determine eligibility for non-need based aid such as unsubsidized loans or PLUS loans. To learn more about EFC and how aid is calculated go to: **StudentAid.gov/how-calculated**.

The amount of aid a student receives is a key component of a student's budget.

- Students can understand more by viewing this concise, two-minute video explaining the benefits of budgeting at **StudentAid.gov/resources#budgeting-video**.
- Additional "how-to" information on budgeting is available at **StudentAid.gov/budget**.

Setting Goals

Establishing academic, financial, and personal goals is a good way to start the budgeting process. Goals can provide students a context that allows them to better understand the benefits of saving and the long-term impacts of poor money management.

Academic Goals

- Graduating on time (the length of time spent in school has significant financial impacts)
- Getting good grades while in school (these can lead to financial merit awards)
- Obtaining a certificate, degree, or degrees
- Publishing one's work
- Becoming a leader in one's field

Financial Goals

- Short-term savings goals (placing a percentage of every paycheck in a savings account or accumulating minimal debt prior to graduation)
- Long-term savings goals (e.g., paying off a car within five years or saving for a down payment to purchase a house)

Personal Goals

- Establishing a Career
- Choosing place of residence

Federal Student Aid offers additional budgeting tips at **StudentAid.gov/budgetingtips**.

Tracking Earnings and Spending

Tracking daily spending provides students with an understanding of where their money is going. To fully appreciate the impact of routine expenditures, students can calculate the total amounts of such purchases over the course of a year. For instance, a $2 coffee each morning would cost a student $730 annually. The ability to visualize the long-term costs of daily expenditure choices can provide a powerful motivation to curb discretionary spending.

Understanding Income

Students need to understand their income in order to create a functional budget. Some aspects of income, such as personal income and family contributions, are easy to grasp. Other forms, such as scholarships, loans, and grants, require students to understand their responsibilities as aid recipients or borrowers. Many scholarships and grants require students to maintain a defined grade point average in order to remain eligible to receive them. Students should also understand the money management concepts that correspond to the ways in which they receive their grants or loan funds, such as via a monthly stipend versus a lump sum.

Sources of funding and income include:

- Grants
- Scholarships/fellowships
- Loans
- Federal Work-Study
- Teaching assistantships
- Universities and colleges
- Savings
- Family contributions
- Personal income

Needs vs. Wants

It is a good idea for students to create a needs versus wants checklist. Doing so, in combination with creating a budget, is a good starting point for students to reach their short- and long-term goals. Needs are required for survival (food, clothing, shelter), and wants are things that might not be as necessary as students think. The goals that students identify should be used as a basic framework for deciding which expenses are necessary and which are optional.

Creating a budget requires making compromises, such as

- eating in instead of eating out;
- keeping a current phone instead of buying a new one; and
- making coffee at home instead of buying it already made.

This simple exercise is an effective tool for helping students create a budget and manage their limited funds.

Banking

Many students may be opening bank accounts for the first time, or, if relocating for college, they may need to open accounts with new, local institutions. Local credit unions can be a good first stop as a banking option as many offer low-cost features that are well suited for students.

Financial aid and other income will likely be deposited into a student's bank account. Students should be encouraged to use the "pay yourself first" method when creating their budgets. To pay yourself first means simply this: Before paying bills, buying groceries, or spending money on anything else, set aside a portion of your income to save. Doing so (easily accomplished via an automatic transfer from a bank account) is an important step toward creating financial security and personal wealth.

Students should aspire to have at least the amount needed for three months' worth of expenses in their savings account at any given time. These funds will help students weather unexpected financial circumstances, such as auto repairs, health-related expenses, or periods of unemployment.

Questions to Ask When Choosing a Financial Institution

- Is the institution insured?
    - Banks should be insured by the Federal Deposit Insurance Corporation
    - Credit unions should be insured the National Credit Union Association
- Does the institution charge monthly fees?
- Is a minimum balance or regular direct deposit required to avoid monthly fees?
- Are users charged for using out-of-network ATMs?
- Does the institution charge overdraft fees? Does it offer overdraft protection?
- Are users charged fees for debit card use or online bill pay?
- Is the institution easily accessible and open during hours convenient to the student?

Building and Maintaining Credit

Building and maintaining credit should be important financial goals for college students. On-time bill payment, as well as avoiding bounced checks or overdrafts, will help build a student's credit. A good credit history will open up financial options to students after they graduate, such as obtaining auto or home loans with favorable interest rates. Student loan payments will impact a borrower's credit history. Credit reports and credit scores provide students with the capability of monitoring their credit.

Free credit reports (not credit scores) are available at **www.annualcreditreport.com**.

Importance of Record Keeping

Students can set themselves up for success by maintaining comprehensive records of their financial transactions. Good record keeping can help prevent financial discrepancies by providing a reference for past interactions and agreements. This helps protect students in the event of a mistake by their financial institution or loan servicer that could adversely affect them.

BORROWING

Borrowing Fundamentals

Most students use federal loans to help finance their studies and some may turn to private loans. Taking out a loan is an important financial decision that can affect a student for years to come. It is critical for students to understand their loan options and associated responsibilities in order to make good borrowing decisions.

Before taking out a loan, students should be encouraged to use all available grants and scholarships since they do not need to be paid back. After accepting all grants and scholarships, students should consider if they are eligible to participate in the Federal Work-Study Program. Many work-study job opportunities are on or near campus and earnings from this program do not reduce eligibility for grants in the future. Students should consider the time commitment when working and weigh this with the need to focus on academic studies.

If all of these options are not sufficient to pay tuition and other education-related expenses, students should consider the William D. Ford Federal Direct Loan Program and the Federal Perkins Loan Program. These federal programs offer more repayment options and critical protections for students than private loans.

Private Loans

Private loans should be the last financing option to be considered and used. Private student loans are nonfederal loans made by a lender, such as a bank, credit union, state agency, or a school. They do not typically offer many of the benefits of federal student loans, such as fixed interest rates and income-based repayment plans.

Borrowers of private loans also have fewer options for forbearance or deferment, and may have more difficulty getting back into good standing after default. Students should be encouraged to seek financial counseling before taking out private loans.

Federal Loans

William D. Ford Federal Direct Loan Program

Direct Subsidized Loans

- Direct Subsidized Loans are available to undergraduate students who demonstrate financial need.
- Generally, no interest is charged when the student is enrolled at least half-time, during the grace period, or during deferment periods.

Direct Unsubsidized Loans

- Direct Unsubsidized Loans are available to undergraduate, graduate, and professional students.
- Students do not need to demonstrate financial need.
- Interest is charged during all periods.

Direct PLUS Loans

- Direct PLUS Loans are available to graduate and professional students, and to parents of dependent undergraduate students to pay for their children's education.
- Borrower must not have an adverse credit history.
- Interest is charged during all periods.
- Parent borrowers may request deferment while the student is enrolled at least half-time, and for an additional six months after the student ceases to be enrolled half-time.

Direct Consolidation Loans

- Direct Consolidation Loans combine eligible federal student loans into a single loan with a single servicer.
- Borrowers should check to see if they qualify for this option at **StudentAid.gov/consolidation**.

Federal Perkins Loan Program

- Perkins Loans are available to undergraduate, graduate, and professional degree students who demonstrate financial need.
- Low interest rates are offered.
- Schools are the lenders.

Borrower Responsibilities and Options

Whether using federal or private student loans, students should be aware of the details of their loan(s), as well as their responsibilities and options as borrowers. Some questions to ask are:

- Is it necessary to accept the full loan amount that is offered?
- When does the repayment period begin?
- Does interest accrue while the student is enrolled in school?
- How long is the repayment period?
- When will a loan be considered delinquent?
- If a loan becomes delinquent, when will it enter default?
- Can a defaulted loan be rehabilitated?
- What are the repayment options and when is it necessary to select one (e.g., at time of origination versus upon graduation)?
- What can be done to reduce debt burden (e.g., pay interest or a small amount of loan principal) while in school?

REPAYMENT

Understanding Repayment

Educating borrowers about their responsibilities and options will help decrease default and delinquency rates. Schools can help students significantly by counseling them and/or reviewing with them the repayment process prior to originating the loan, and by revisiting the loan information prior to graduation. Students are required to complete entrance counseling before receiving their first loan. FSA's online entrance counseling **StudentLoans.gov/myDirectLoan/counselingInstructions.action** includes a financial literacy component.

Students can use the Financial Awareness Counseling Tool (FACT) to access their loan balances, understand their repayment options, and use helpful interactive budgeting tools. FACT and other counseling tools can be accessed, with or without a student login, at **StudentLoans.gov/myDirectLoan/financialAwarenessCounseling.action?execution=e1s1**.

Students should be encouraged to explore their repayment plan options, including income-based repayment plans. Federal Student Aid's *Repayment Estimator* is a useful tool which can help borrowers get an early look at which plans they might be eligible for and see estimates for how much they would pay monthly and overall. It is available at **StudentAid.gov/repayment-estimator**. Exercising basic money management skills will reduce students' chances of making repayment mistakes that may adversely impact their credit scores.

Establishing contact with their loan servicer(s) prior to beginning repayment will help avoid misunderstandings about the payment amount and schedule. Students should be mindful of keeping the school and loan servicer updated on any changes in their contact information, such as their mailing address, that could lead to missing important notices or correspondence.

As a reminder, private loans have different repayment options and requirements than federal loans. Borrowers of private loans should be encouraged to contact their loan holders for relevant repayment information.

Borrowers experiencing difficulty meeting their repayment obligations may have options, including loan consolidation, changing repayment plans, deferment, or forbearance. Educated borrowers are more likely to appropriately use these options to avoid delinquency or default. Schools should strive to educate students about these options, as borrowers lacking the ability to repay their loans often let them lapse into default or delinquency when they could benefit from those options available to them.

Students can contact their loan servicers with any questions regarding repayment at **StudentAid.gov/servicer**.

Federal Direct Loan Repayment Options

Standard Repayment Plan

- Time borrower has to repay: Up to 10 years. (10- to 30-year repayment period for Direct Consolidation Loans)
- Payments remain constant throughout the repayment period.
- Borrower will pay less interest for the loan over time under this plan than he or she would under the other plans.
- The loan will be paid in full by the end of the repayment period.

Graduated Repayment Plan

- Time borrower has to repay: Up to 10 years. (10- to 30-year repayment period for Direct Consolidation Loans)
- Payments start low and gradually increase every two years over life of loan.
- The loan will be paid in full by the end of the repayment period.

Extended Repayment Plan

- Time borrower has to repay: Up to 25 years.
- Payments will be an amount that ensures the loan will be paid in full in 25 years. Borrower can choose to make either fixed or graduated payments.
- Borrower must have more than $30,000 in Federal Direct Loans to qualify.
- The loan will be paid in full by the end of the repayment period.

Income-Driven Repayment Plans (Income-Based Repayment Plan, Pay as You Earn Repayment Plan, and Income-Contingent Repayment Plan)

- Time borrower has to repay: Up to 20 or 25 years depending on the repayment plan.
- Monthly payment amount tied to borrower's income and adjusted annually.
- Any outstanding balance remaining at end of loan repayment period will be forgiven.
- Learn more about income-driven repayment plans at **StudentAid.gov/idr**.

Perkins Loan Repayment Options

- Time borrower has to repay: Up to 10 years.
- The loan servicer will most likely be the school the student attended when the loan was received, and payments are made to the school. Some schools may have a loan servicer handle the billing services on their behalf.

For more information about federal student loan repayment plans, visit **StudentAid.gov/plans**.

Public Service Loan Forgiveness

The Public Service Loan Forgiveness (PSLF) Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. PSLF allows certain borrowers who work in public service to qualify for forgiveness of the remaining balance of their Direct Loans after they have made 120 qualifying payments on those loans while employed full-time by certain public service employers.

Details on qualifying loans and employment sectors can be found at **StudentAid.gov/publicservice**.

RESOURCES

Tips for Working with Students

Financial Coaching: Students identify their goals and financial coaches provide accountability and assistance in reaching them.

Train the Trainer: Resources throughout campus can be identified and used to train, counsel, and coach students.

Peer-to-Peer Financial Counseling:

- People relate to peers with shared experiences; and positive role models exhibiting positive behaviors encourage the same in others.
- Those with positive peer-to-peer counseling experiences often are willing to share their knowledge with their fellow students.

Resources for Counselors and Mentors

FinancialAidToolkit.ed.gov

- Provides information and resources to help counselors and mentors reach and work with students, families, and borrowers, including outreach resources such as financial-aid-night materials, facts sheets, videos, infographics, and presentations; social media content; and FSA publications.
- **FinancialAidToolkit.ed.gov/resources**—Search FSA's consolidated online database of resources. Try searching Financial Literacy.

www.FSAPubs.gov—Counselors and mentors can order FSA publications for free.

- *2015–16 Counselors and Mentors Handbook on Federal Student Aid: A Guide for Those Advising Students About Financial Aid for Higher Education.* Find the Handbook at **FinancialAidToolkit.ed.gov/resources/counselors-handbook-2015-16.pdf**.

Federal Student Aid: Find the Information You Need—Provides a list of common financial aid topics and the website addresses where you can find information: **StudentAid.gov/sites/default/files/federal-student-aid-info-online.pdf**

Federal Student Loan Servicers

FSA assigns federal student loans to loan servicers to handle the billing and other repayment services. Many servicers offer free financial literacy resources: **StudentAid.gov/servicer**

Resources for Students

StudentAid.gov

- Comprehensive, detailed information on federal student aid from preparing financially for college through loan repayment
- **StudentAid.gov/resources**—See fact sheets, publications, videos, and infographics on various financial aid topics

College Navigator—Interactive website that helps students explore and compare features of different schools including programs and majors, admissions considerations, campus crime statistics, and more: **nces.ed.gov/collegenavigator**

College Scorecard—Provides essential information about a particular school's costs, graduation rates, and the average amount students borrow, all in a standardized easy to read format: **www.collegecost.ed.gov/scorecard**

Net Price Calculator at **www.collegecost.ed.gov/netpricecenter.aspx**

- Tool that helps students find the net price calculator for a particular school
- Students can input personalized information into a school's net price calculator in order to determine how much a school's program may cost after subtracting any financial aid the student is likely to receive

Financial Awareness Counseling Tool (FACT)—Interactive resource that helps students understand their student loan obligations and provides money management tips and tools: **StudentLoans.gov/myDirectLoan/financialAwarenessCounseling.action?execution=e1s1**

Federal Student Aid Information Center (FSAIC)—Resource for questions about federal student aid and completing the FAFSA:

- E-mail: **studentaid@ed.gov**
- Toll-free number: 1-800-4-FED-AID (1-800-433-3243)
- TTY (for the hearing impaired): 1-800-730-8913
- Toll number: 319-337-5665

Social Media

/FederalStudentAid

/FAFSA

/FederalStudentAid

Counselors and mentors can learn how to leverage Federal Student Aid's social media content at **FinancialAidToolkit.ed.gov/social**

Other Federal Resources

FDIC Money Smart—Comprehensive financial education curriculum designed to help low- and moderate-income individuals enhance their financial skills and create positive banking relationships: **www.fdic.gov/moneysmart**

MyMoney.gov—U.S Treasury Department provides financial capability information for youth, lesson plans for teachers, and research reports about money, saving, and planning for the future.

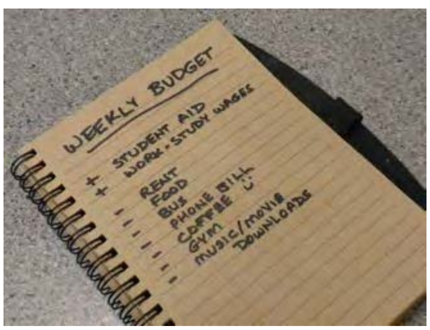
Consumer Financial Protection Bureau (CFPB)—Provides help for making informed financial decisions about paying for college, such as how to compare financial aid offers, choosing a loan, managing money, and repaying debt: **www.consumerfinance.gov/students**

U.S. Department of Agriculture's Cooperative Extension System—Education network that takes research and knowledge to people where they live and work with user-friendly resources and learning lessons: **www.extension.org/personal_finance**

April 2015
Photos: U.S. Department of Education

Federal Student Aid Financial Literacy Resources

If you're putting together a financial literacy curriculum for your students, you may wish to use some of the resources offered by the U.S. Department of Education for responsible money management as it relates to federal student aid. We've highlighted a selection of our resources for you.



Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®

Website for Students

You'll find most of our resources on StudentAid.gov (many at **StudentAid.gov/resources**), both in English and in Spanish. Keep in mind that StudentAid.gov is our student site—it's where you should send students to learn about federal student aid. In effect, the entire site is a financial literacy tool since it raises awareness and understanding of aid, what types are available, how to get it, and how to repay loans.

Website for Counselors and Other College Access Mentors

Meanwhile, we offer a site for school counselors and college access mentors at **FinancialAidToolkit.ed.gov**. The Financial Aid Toolkit serves as a place for you, the counselor or mentor, to find tips for conducting outreach, free training for your professional development, talking points for answering your students' tricky questions, and updates on the FAFSA and the federal student aid programs in general.

At **FinancialAidToolkit.ed.gov/resources**, the Financial Aid Toolkit offers a search page where you can access the same videos, infographics, publications, calculators, and other items as are on StudentAid.gov, arranged for your use as you advise your students. (In the search tool, you may wish to select "Financial Literacy" and "Consumer Protection" in the "Topic" dropdown under "LEARN ABOUT.")

We encourage you to download, print out, embed, retweet, e-mail, and otherwise share our materials, which are available to you free of charge. However, do keep in mind that you must use our materials in a manner that furthers the goals of the U.S. Department of Education. (In other words, don't sell our publications or other materials, don't claim to be us, etc.)

Financial Literacy Resources by Topic

You'll find most of the resources below at **StudentAid.gov/resources** (for students) and at **FinancialAidToolkit.ed.gov/resources** (for counselors and mentors) unless another URL is specified.

General Awareness and Understanding of Federal Student Aid

Resource	Content
"Understanding Federal Student Aid and the FAFSA" webinar	Debunks myths about aid; shares FAFSA basics
StudentAid.gov/types	Sources of financial aid, and which types of aid may suit a student's financial situation

Thinking About College and Career in Middle School

Resource	Content
My Future, My Way: First Steps Toward College	Workbook with information on careers, college, and college prep

Helping Pre-college Students Assess College Affordability

Resource	Content
collegecost.ed.gov	Offers tools such as the College Scorecard (relative value of colleges); Net Price Calculator Center (how much colleges cost after scholarships and grants); and College Affordability and Transparency List (which schools have particularly high or low tuition or net price)
Comparing Colleges	Brochure highlighting tools and resources to help students compare colleges
Financial Aid Shopping Sheet	Used by hundreds of colleges to summarize aid offers
"Why Go to College?" graphic	Shows average earnings and unemployment rates by education level
FAFSA4caster	Early federal student aid eligibility estimator; available in the "Thinking About College?" section at **fafsa.gov**
"Myths About Financial Aid"	Both video and fact sheet available, debunking common myths about federal financial aid: e.g., need good grades, parents make too much money, or FAFSA is too hard
StudentAid.gov/collegecost	Understanding what's involved in the cost of college to get a true picture beyond just tuition and fees

Applying for and Receiving Federal Student Aid

Resource	Content
StudentAid.gov/fafsa	Information on filling out the FAFSA, including how the FAFSA is crucial to some scholarship eligibility and what to do if taxes haven't been filed yet
"After the FAFSA: What Happens Next" video	What a student should expect after submitting a FAFSA, including information about the Student Aid Report, EFC, the role of schools, award letters, and receiving aid
StudentAid.gov/fafsa/next-steps	How aid is calculated, what to consider when deciding which financial aid to accept, and when and how aid is distributed

Managing Money During College

Resource	Content
StudentAid.gov/budget	How to manage finances, particularly while in college
Budgeting video	Creating and maintaining a budget to help make smart financial decisions
Financial Awareness Counseling Tool	Interactive counseling tool that helps students understand the basics of financial management and financial aid for college (including loan management)

Responsible Borrowing and Loan Management

Resource	Content
StudentAid.gov/repay	Understanding repayment, how to make a payment, repayment options, what to do if having trouble paying, how to avoid (or get out of) default
StudentAid.gov/federal-vs-private	Benefits of federal loans over private loans
Federal Student Loans: Be a Responsible Borrower	Booklet advising how to borrow responsibly for college, covering budgeting, determining borrowing needs, and understanding loan terms
"Responsible Borrowing" video	Responsible borrowing and carefully weighing the costs of college and potential income after graduation
Repayment Estimator	Tool borrowers can use to compare loan repayment plan options using either their actual or estimated loan data
"Repayment: What to Expect" video	Repayment options, choosing a repayment plan, role of servicers
"How to Manage Your Student Loans" video	Changing repayment plans, options for borrowers having trouble making payments, and more
"Successfully Managing Your Student Loans"	PowerPoint presentation you can use to teach borrowers how to deal with debt and repay their loans
"Trouble Making Your Federal Student Loan Payments?" graphic	What a borrower should do if he or she is having trouble making student loan payments

Issues of Particular Interest to Parents

Resource	Content
StudentAid.gov/parent	Information about tax benefits, parent loans, financial preparation for college, etc
Saving Early = Saving Smart! Watch Your Money Grow With Your Child	Fact sheet with tips on saving money for college or career school
FinancialAidToolkit.ed.gov/tk/outreach/target/parents.jsp	Tips and talking points for counselors who want to help parents understand financial aid

Remember, our resources are free to you and your students. Learn more about our products and services for counselors and mentors, and get updates on the FAFSA and the federal student aid programs, at **FinancialAidToolkit.ed.gov**.

Photo on page 1: U.S. Department of Education March 2015

Federal Student Aid: Find the Information You Need

Financial aid is a complicated topic, so finding your way through the process can be challenging. But we've got resources to help.

Topic	Resource
FAFSA	FAFSA
Fill out the FAFSA	**www.fafsa.gov**
Basic FAFSA info: what is it and how do you fill it out	**StudentAid.gov/fafsa** and **StudentAid.gov/complete**
Dependency status for FAFSA purposes	**StudentAid.gov/dependency**
Determining which parent's info to report on the FAFSA	**StudentAid.gov/fafsa-parent**
How aid is calculated (including link to detailed EFC info)	**StudentAid.gov/how-calculated**
Types of Aid/Getting Aid	Types of Aid/Getting Aid
Types of financial aid	**StudentAid.gov/types**
Who can get federal student aid	**StudentAid.gov/eligibility**
Pell Lifetime Eligibility Used	**StudentAid.gov/pell-limit**
Finding and applying for scholarships	**StudentAid.gov/scholarships**
Loan interest rates and fees	**StudentAid.gov/interest**
Aid for military families	**StudentAid.gov/military**
Avoiding financial aid scams	**StudentAid.gov/scams**
Student Account Access	Student Account Access
My Federal Student Aid (log in to see grant and loan records)	**StudentAid.gov/login**
Repaying Loans	Repaying Loans
Loan repayment	**StudentAid.gov/repay**
Repayment Estimator (helps you compare repayment plans)	**StudentAid.gov/repayment-estimator**
Income-driven repayment plans (e.g., Pay As You Earn plan, Income-Based plan)	**StudentAid.gov/idr**
Public Service Loan Forgiveness	**StudentAid.gov/publicservice**
Loan forgiveness in general	**StudentAid.gov/forgiveness**
Loan forgiveness for teachers	**StudentAid.gov/teach-forgive**
Preparing for College	Preparing for College
College Preparation Checklist: academic and financial preparation, for elementary school through adult students	**StudentAid.gov/checklist**
Why go to college (education and pay/unemployment rates)	**StudentAid.gov/whycollege**
Middle school preparation	**StudentAid.gov/early**
Special Audiences	Special Audiences
Info for parents (tax benefits, support your child, college costs)	**StudentAid.gov/parent**
Graduate school funding	**StudentAid.gov/grad**
Financial aid for adult students	**StudentAid.gov/resources#adult-students**
Going to college in another country	**StudentAid.gov/international**
Publications, Videos, Infographics	Publications, Videos, Infographics
Fact sheets, infographics, brochures, videos on all topics	**StudentAid.gov/resources**
Social Media	Social Media
@FAFSA Twitter feed	**www.twitter.com/FAFSA**
Federal Student Aid YouTube channel	**www.YouTube.com/FederalStudentAid**
Federal Student Aid Facebook page	**www.Facebook.com/FederalStudentAid**

Download this fact sheet at **StudentAid.gov/resources#find-aid-info**.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®

November 2014

Ayuda federal para estudiantes: Encuentre la información que necesita

El tema de ayuda federal para estudiantes es un tema complicado, y el encontrar su camino a través del proceso puede ser un reto. Acá tenemos recursos para ayudarlo.

Tema	Recurso
FAFSA®	FAFSA
Llenar la FAFSA	**www.fafsa.gov**
Información básica de la FAFSA: qué es y cómo se llenarla	**StudentAid.gov/es/fafsa** y **StudentAid.gov/completar**
Situación de dependencia para propósitos de la FAFSA	**StudentAid.gov/dependencia**
Determinar cuál de los padres debe aportar información en la FAFSA	**StudentAid.gov/padres-fafsa**
Como se calcula el monto de ayuda económica (incluir el enlace hacia la información detallada del EFC)	**StudentAid.gov/como-calculado**
Tipos de ayuda económica/recibir ayuda económica	Tipos de ayuda económica/recibir ayuda económica
Tipos de ayuda económica	**StudentAid.gov/es/types**
Quién puede recibir ayuda federal para estudiantes	**StudentAid.gov/requisitos**
Lifetime Eligibility Used de la Beca Pell	**StudentAid.gov/limite-pell**
Encontrar y solicitar becas	**StudentAid.gov/becas**
Tasas de interés y cargos de préstamos	**StudentAid.gov/interes**
Ayuda económica para familias de militares	**StudentAid.gov/militares**
Evitar estafas de ayuda económica	**StudentAid.gov/estafas**
Acceder la cuenta estudiantil	Acceder la cuenta estudiantil
My Federal Student Aid (iniciar la sesión para ver los registros de subvenciones y préstamos)	**StudentAid.gov/iniciar**
Reembolsar sus préstamos	Reembolsar sus préstmos
Reembolso de préstamos	**StudentAid.gov/pagar**
Estimador de pagos (le ayuda a comparar los planes de pago)	**StudentAid.gov/calculadora-pagos**
Planes de pago definido por los ingresos (e.g., Plan de Pago Según Sus Ingresos, Plan de Pago Basado en los Ingresos)	**StudentAid.gov/idr-es**
Condonación de préstamos por servicio público	**StudentAid.gov/serviciopublico**
Condonación de préstamos en general	**StudentAid.gov/condonacion**
Condonación de préstamos a los docentes	**StudentAid.gov/condonacion-teach**
Prepararse para la universidad	Prepararse para la universidad
Lista de preparación para la universidad: lo académico y económico para estudiantes de la escuela primaria hasta estudiantes adultos	**StudentAid.gov/lista**
¿Por qué ir a la universidad? (educación y pago/tasas de desempleo)	**StudentAid.gov/por-que-la-universidad**
Preparación de escuela intermedia	**StudentAid.gov/preparacion-temprana**
Audiencias específicas	Audiencias específicas
Información para padres (beneficios tributarios, apoyar a su hijo, los costos de la universidad)	**StudentAid.gov/padres**
Ayuda financiera para estudiantes adultos	**StudentAid.gov/resources#estudiantes-adultos**
Ir a la universidad en otro país	**StudentAid.gov/internacional**
Publicaciones, videos, infografías	Publicaciones, videos, infografías
Hojas informativas, infografías, publicaciones, videos sobre todos los temas	**StudentAid.gov/recursos**
Medios sociales	Medios sociales
@FAFSA cuenta de Twitter	**www.twitter.com/FAFSA**
Canal de YouTube de la Oficina de Ayuda Federal para	**www.YouTube.com/FederalStudentAid**

Tema	Recurso
Estudiantes	
Página de Facebook de la Oficina de Ayuda Federal para Estudiantes	**www.Facebook.com/FederalStudentAid**

Descargue esta hoja informativa en: **StudentAid.gov/recursos#encontrar-informacion**.

Noviembre de 2014

FEDERAL STUDENT AID AT A GLANCE

2016–17

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. Some of the most basic eligibility requirements are that you must

- demonstrate financial need (for most programs—to learn more, visit **StudentAid.gov/how-calculated**);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- register (if you haven't already) with Selective Service if you're a male between the ages of 18 and 25;
- maintain satisfactory academic progress in college or career school; and
- show you're qualified to obtain a college or career school education by
  - having a high school diploma or a General Educational Development (GED) certificate or a state-recognized equivalent; or
  - completing a high school education in a home-school setting approved under state law; or
  - enrolling in an eligible career pathways program.

Find more details about eligibility requirements at **StudentAid.gov/eligibility.**

HOW do you apply for federal student aid?

1. Create an FSA ID.

Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. To create an FSA ID, visit **StudentAid.gov/fsaid**.

2. Complete the *Free Application for Federal Student Aid* (FAFSA®) at fafsa.gov.

For the 2016–17 award year, the FAFSA is available from Jan. 1, 2016, to June 30, 2017. But you need to apply as soon as you can! Schools and states often use FAFSA information to award nonfederal aid and their deadlines are usually earlier in the year. You can find state deadlines at **fafsa.gov**. Also check with the schools you're interested in for their deadlines.

3. Review your *Student Aid Report*.

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA will get your SAR data electronically.

4. Contact the school(s) you might attend.

Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®

HAVE QUESTIONS?
Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll-free
- 1-800-730-8913 (toll-free TTY for the hearing impaired)

Federal Student Aid Programs 2016–17

Program	Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant	Grant: does not have to be repaid	For undergraduates with exceptional financial need who have not earned bachelor's or professional degrees.	Amounts can change annually. For 2015–16 (July 1, 2015 to June 30, 2016), the award amount is up to $5,775. For details and updates, visit **StudentAid.gov/pell-grant**.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need.	Up to $4,000. For details and updates, visit **StudentAid.gov/fseog**.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant: does not have to be repaid unless student fails to carry out service obligation.	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving this grant, student must sign a TEACH Grant Agreement to Serve in which the student agrees to perform four years of qualifying teaching service and meet other requirements.	Up to $4,000. For details and updates, visit **StudentAid.gov/teach**.
Iraq and Afghanistan Service Grant	Grant: does not have to be repaid	For students who are not Pell-eligible due only to having less financial need than is required to receive Pell funds; whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.	Up to $5,382.30 for grants first disbursed on or after Oct. 1, 2015, and before Oct. 1, 2016. For details and updates, visit **StudentAid.gov/Iraq-Afghanistan.**
Federal Work-Study	Work-Study: money is earned; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus. Money is earned while attending school.	No annual minimum or maximum amounts. For details and updates, visit **StudentAid.gov/workstudy**.
Direct Subsidized Loan	Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while student is in school and during certain other periods; student must be at least half-time. Interest rate is 4.29% for loans first disbursed on or after July 1, 2015 and before July 1, 2016, and fixed for the life of the loan.	Up to $5,500 depending on grade level and dependency status. For details and updates, visit **StudentAid.gov/sub-unsub**. Visit **StudentAid.gov/interest** for the latest information on interest rates.
Direct Unsubsidized Loan	Loan: must be repaid with interest	For undergraduate and graduate or professional students; borrower is responsible for all interest; student must be at least half-time; financial need is not required. Interest rate is 4.29% (undergraduate) and 5.84% (graduate or professional) for loans first disbursed on or after July 1, 2015 and before July 1, 2016, and fixed for the life of the loan.	Up to $20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. For details and updates, visit **StudentAid.gov/sub-unsub**. Visit **StudentAid.gov/interest** for the latest information on interest rates.
Direct PLUS Loan	Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; borrower is responsible for all interest; student must be enrolled at least half-time; financial need is not required. Interest rate is 6.84% for loans first disbursed on or after July 1, 2015 and before July 1, 2016, and fixed for the life of the loan.	Maximum amount is cost of attendance minus any other financial aid received. For details and updates, visit **StudentAid.gov/plus**. Visit **StudentAid.gov/interest** for the latest information on interest rates.
Federal Perkins Loan	Loan: must be repaid with interest	For undergraduate and graduate students with exceptional financial need. Eligibility depends on the student's financial need and availability of funds at the school. For questions on Perkins Loan eligibility, students must contact the school's financial aid office. Interest rate is 5% and fixed for the life of the loan.	Undergraduate students: up to $5,500; graduate and professional students: up to $8,000. For details and updates, visit **StudentAid.gov/perkins**.

Note: The information in this document was compiled in fall 2015. For updates or additional information, visit **StudentAid.gov**.

January 2016

LOOKING FOR MORE SOURCES OF FREE MONEY?

Try **StudentAid.gov/scholarships** for tips on where to look and for a link to a free online scholarship search.

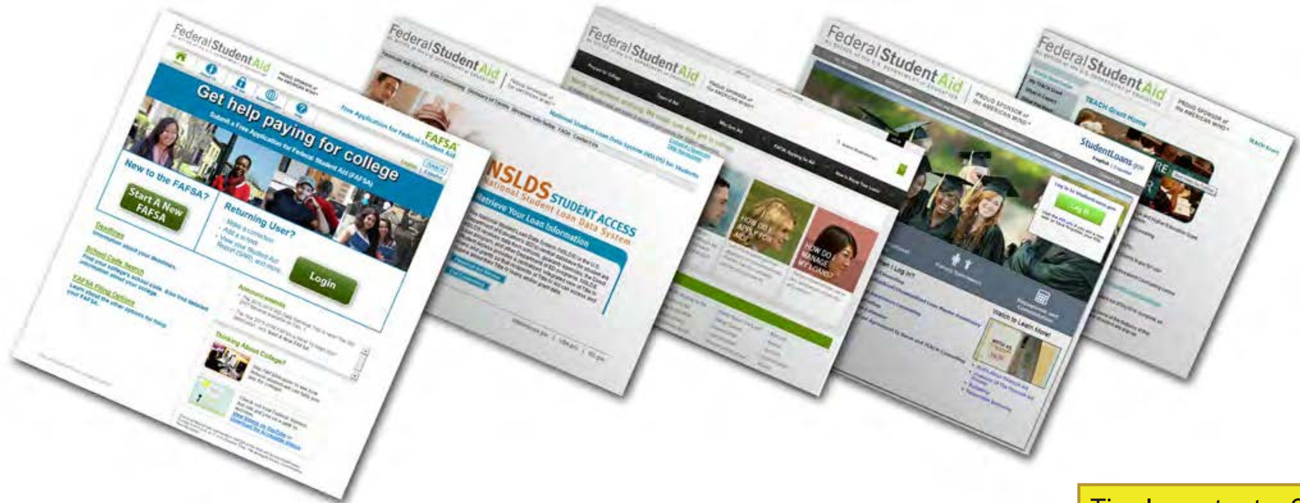
Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of the AMERICAN MIND®

How to create an FSA ID

The FSA ID — a username and password — has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to fafsa.gov, the National Student Loan Data System (NSLDS®) at www.nslds.ed.gov, StudentLoans.gov, StudentAid.gov, and Agreement to Serve (ATS) at www.teach-ats.ed.gov.



Step 1 When logging in to one of the websites listed above, click the link to create an FSA ID.

> Tip: Important: Only the owner of the FSA ID should create and use the account. Never share your FSA ID.

Step 2 Create a username and password, and enter your e-mail address.

Step 3 Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

Step 4 If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.

Step 5 Review your information, and read and accept the terms and conditions.

Step 6 Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the websites.

You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access the websites listed above. For help, visit StudentAid.gov/fsaid.

When I Fill Out the FAFSA

Am I Dependent or Independent?

When I fill out the 2016–17 *Free Application for Federal Student Aid* (FAFSA®), will I have to provide information about my parents?

It depends. Answer these questions:

Were you born before Jan. 1, 1993?	Y	N
As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)	Y	N
At the beginning of the 2016–17 school year, will you be working on a master’s or doctorate degree program (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2016, and June 30, 2017?	Y	N
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2017?	Y	N
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has ~~you are in a~~ legal guardianship of you? (You also should answer “Yes” if you are now an adult but were in legal guardianship immediately before you reached the age of being an adult in your state. Answer “No” if the court papers say “custody” rather than “guardianship.”)	Y	N
At any time on or after July 1, 2015, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?**	Y	N

**Answer No (you are not a veteran) if you (1) have never engaged in active duty(including basic training) in the U.S. armed forces (Army, Navy, Air Force, Marines, or Coast Guard), (2) are currently a Reserve Officers’ Training Corps (ROTC) student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer No if you are currently serving in the U.S. armed forces and will continue to serve through June 30, 2017.*

**Answer Yes (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer Yes if you are not a veteran now but will be one by June 30, 2017.*

***If you do not have a determination that you are homeless, but you believe you are an unaccompanied youth who is homeless or self-supporting and at risk of being homeless, answer “No” to the FAFSA questions concerning being homeless. Then contact your financial aid office to explain your situation.*

Did you answer Yes to any of the questions?

If so, then for federal student aid purposes, you’re considered to be an independent student and do not have to provide information about your parents on the FAFSA.

Did you answer No to every question?

If so, then for federal student aid purposes, you’re considered to be a dependent student, and you must provide information about your parents on the FAFSA. Not sure who counts as your parent? See the instructions on the FAFSA or check out “Who Is My ‘Parent’ When I Fill Out the FAFSA?” at **StudentAid.gov/resources**.

If you have no contact with your parents and don’t know where they live, you should discuss your situation with the financial aid office at the college or career school you plan to attend. The financial aid administrator will help you figure out what to do next.

Fill out the FAFSA for FREE at **fafsa.gov**.
Additional information on federal student aid**:** **StudentAid.gov**.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®

January 2016

FAFSA on the Web Worksheet 2016 – 2017

www.fafsa.gov

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND®

DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA®) online at **www.fafsa.gov**.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2016.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2017.

- **This Worksheet is optional and should only be completed if you plan to use *FAFSA on the Web*.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on *FAFSA on the Web*. When you are online, you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the IRS Data Retrieval Tool!

Beginning in early February 2016, students and parents who have completed their 2015 IRS tax return may be able to use *FAFSA on the Web* to electronically view their tax information. With just a few simple steps, the tax information can also be securely transferred into *FAFSA on the Web*.

Sign your FAFSA with an FSA ID!

For information about the FSA ID, including how to apply, go to **studentaid.gov/fsaid**.

Your FSA ID allows you to electronically sign your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for an FSA ID.

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA **free** online at **www.fafsa.gov**. Federal Student Aid provides **free** help online at **www.fafsa.gov** or you can call 1-800-4-FED-AID (1-800-433-3243). TTY users (hearing impaired) can call 1-800-730-8913.

NOTES:

STATE AID DEADLINES

Check with your financial aid administrator for these states and territories:
AL, AS *, AZ, CO, FM *, GA, GU *, HI *, MH *, MP *, NE, NH *, NM, PR, PW *, SD *, UT, VA *, VI *, WI and WY *.

Pay attention to any symbols listed after your state deadline.

State	Deadline
AK	Alaska Performance Scholarship - June 30, 2016; later applications accepted if funds available. Alaska Education Grant - As soon as possible after January 1, 2016. $
AR	Academic Challenge - June 1, 2016 *(date received)* Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2016 *(date received)*
CA	For many state financial aid programs - March 2, 2016 *(date postmarked)* + * For additional community college Cal Grants - September 2, 2016 *(date postmarked)* + * Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	February 15, 2016 *(date received)* # *
DC	FAFSA completed by April 1, 2016 For DCTAG, complete the DC OneApp and submit supporting documents by April 30, 2016.
DE	April 15, 2016 *(date received)*
FL	May 15, 2016 *(date processed)*
IA	July 1, 2016 *(date received)* Earlier priority deadlines may exist for certain programs. *
ID	Opportunity Grant - March 1, 2016 *(date received)* # *
IL	As soon as possible after January 1, 2016. $
IN	March 10, 2016 *(date received)*
KS	April 1, 2016 *(date received)* # *
KY	As soon as possible after January 1, 2016. $
LA	July 1, 2017 (*date received*) Earlier priority deadlines may exist for certain programs. *
MA	May 1, 2016 *(date received)* #
MD	March 1, 2016 *(date received)*
ME	May 1, 2016 *(date received)*
MI	March 1, 2016 *(date received)*
MN	30 days after term starts *(date received)*
MO	April 1, 2016 *(date received)*
MS	MTAG and MESG Grants - September 15, 2016 *(date received)* HELP Scholarship - March 31, 2016 *(date received)*
MT	March 1, 2016 *(date received)* #
NC	As soon as possible after January 1, 2016. $
ND	April 15, 2016 *(date received)* # Earlier priority deadlines may exist for institutional programs.
NJ	2015-2016 Tuition Aid Grant recipients - June 1, 2016 *(date received)* All other applicants - October 1, 2016, fall & spring terms *(date received)* - March 1, 2017, spring term only *(date received)*
NV	Silver State Opportunity Grant - As soon as possible after January 1, 2016. $ All other aid - Contact your financial aid administrator. *
NY	June 30, 2017 *(date received)* *
OH	October 1, 2016 *(date received)*
OK	March 1, 2016 *(date received)* #
OR	OSAC Private Scholarships - March 1, 2016 Oregon Opportunity Grant - As soon as possible after January 1, 2016. $
PA	All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or non-transferable two-year program - August 1, 2016 *(date received)* * All other applicants - May 1, 2016 *(date received)* *
RI	March 1, 2016 *(date received)* #
SC	Tuition Grants - June 30, 2016 *(date received)* SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2016. $
TN	State Grant - March 1, 2016. Eligible prior-year recipients receive priority, and all other awards made to neediest applicants until funds are depleted. State Lottery - fall term, September 1, 2016 *(date received)*; spring & summer terms, February 1, 2017 *(date received)* Tennessee Promise - February 15, 2016
TX	March 15, 2016 *(date received)*
VT	As soon as possible after January 1, 2016. $ *
WA	As soon as possible after January 1, 2016. $
WV	PROMISE Scholarship - March 1, 2016. New applicants must submit additional application. Contact your financial aid administrator or your state agency. WV Higher Education Grant Program - April 15, 2016
	# For priority consideration, submit application by date specified. + Applicants encouraged to obtain proof of mailing. $ Awards made until funds are depleted. * Additional form may be required.

SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name	First Name	Social Security Number

Student Citizenship Status (check one of the following)

❑ U.S. citizen (U.S. national) ❑ Neither citizen nor eligible noncitizen

❑ Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

A									

Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

Student Marital Status (check one of the following)

❑ Single ❑ Married or remarried ❑ Separated ❑ Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA to register with the Selective Service System.

What is the highest school parent 1 completed?

❑ Middle school/Jr. high ❑ College or beyond
❑ High school ❑ Other/unknown

What is the highest school parent 2 completed?

❑ Middle school/Jr. high ❑ College or beyond
❑ High school ❑ Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.
If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

❑ I was born before January 1, 1993	❑ I am married	❑ I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)	
❑ I am serving on active duty in the U.S. Armed Forces	❑ I am a veteran of the U.S. Armed Forces	❑ I now have or will have children for whom I will provide more than half of their support between July 1, 2016 and June 30, 2017	
❑ Since I turned age 13, both of my parents were deceased	❑ I was in foster care since turning age 13	❑ I have dependents (other than children or my spouse) who live with me and I provide more than half of their support	
❑ I was a dependent or ward of the court since turning age 13	❑ I am currently or I was an emancipated minor	❑ I am currently or I was in legal guardianship	❑ I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. If your legal parents are living and married to each other, answer the questions about both of them. If your legal parents are not married and **live together**, answer the questions about both of them. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing parent 1 information? You will need:

Parent 1 (father/mother/stepparent) Social Security Number

Parent 1 (father/mother/stepparent) name

Parent 1 (father/mother/stepparent) date of birth

❑ Check here if parent 1 is a dislocated worker

Providing parent 2 information? You will need:

Parent 2 (father/mother/stepparent) Social Security Number

Parent 2 (father/mother/stepparent) name

Parent 2 (father/mother/stepparent) date of birth

❑ Check here if parent 2 is a dislocated worker

Did you know?

If your parents file a tax return with the IRS, they may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. With just a few simple steps, they may be able to view their tax return information and securely transfer it into *FAFSA on the Web*.

Did your parents file or will they file a 2015 income tax return?

❑ My parents have already completed a tax return

❑ My parents will file, but have not yet completed a tax return

❑ My parents are not going to file an income tax return

What was your parents' adjusted gross income for 2015?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4. $

The following questions ask about earnings (wages, salaries, tips, etc.) in 2015. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did parent 1 (father/mother/stepparent) earn from working in 2015? $

How much did parent 2 (father/mother/stepparent) earn from working in 2015? $

In 2014 or 2015, did anyone in your parents' household receive: (Check all that apply.)

❑ Supplemental Security Income (SSI)

❑ Supplemental Nutrition Assistance Program (SNAP)

❑ Free or Reduced Price School Lunch

❑ Temporary Assistance for Needy Families (TANF)

❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your parents' state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2015?
Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

❑ American Opportunity Tax Credit or Lifetime Learning Tax Credit
❑ Child support paid
❑ Taxable earnings from work-study, assistantships or fellowships
❑ Taxable college grant and scholarship aid reported to the IRS
❑ Combat pay or special combat pay
❑ Cooperative education program earnings

Untaxed Income

❑ Payments to tax-deferred pension and retirement savings plans
❑ Child support received
❑ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
❑ Tax exempt interest income
❑ Untaxed portions of IRA distributions
❑ Untaxed portions of pension distributions
❑ Housing, food and other living allowances paid to members of the military, clergy and others
❑ Veterans noneducation benefits
❑ Other untaxed income not reported, such as workers' compensation or disability benefits

Your parents may be asked to provide more information about their assets.
Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a tax return with the IRS, you may be eligible to use the IRS Data Retrieval Tool, which is the easiest way to provide accurate tax information. With just a few simple steps, you may be able to view your tax return information and securely transfer it into *FAFSA on the Web*.

Did you file or will you file a 2015 income tax return?

- ❑ I have already completed my tax return
- ❑ I will file, but I have not completed my tax return
- ❑ I'm not going to file an income tax return

What was your (and spouse's) adjusted gross income for 2015?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2015. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 +18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2015?

$

- ❑ Check here if you are a dislocated worker

How much did your spouse earn from working in 2015?

$

- ❑ Check here if your spouse is a dislocated worker

In 2014 or 2015, did anyone in your household receive: (Check all that apply.)

- ❑ Supplemental Security Income (SSI)
- ❑ Supplemental Nutrition Assistance Program (SNAP)
- ❑ Free or Reduced Price School Lunch
- ❑ Temporary Assistance for Needy Families (TANF)
- ❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2015?

Check all that apply. Once online, you may be asked to report amounts paid or received.

Additional Financial Information

- ❑ American Opportunity Tax Credit or Lifetime Learning Tax Credit
- ❑ Child support paid
- ❑ Taxable earnings from work-study, assistantships or fellowships
- ❑ Taxable college grant and scholarship aid reported to the IRS
- ❑ Combat pay or special combat pay
- ❑ Cooperative education program earnings

Untaxed Income

- ❑ Payments to tax-deferred pension and retirement savings plans
- ❑ Child support received
- ❑ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- ❑ Tax exempt interest income
- ❑ Untaxed portions of IRA distributions
- ❑ Untaxed portions of pension distributions
- ❑ Housing, food and other living allowances paid to members of the military, clergy and others
- ❑ Veterans noneducation benefits
- ❑ Other untaxed income not reported, such as workers' compensation or disability benefits
- ❑ Money received or paid on your behalf

You may be asked to provide more information about your (and your spouse's) assets.
You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to www.fafsa.gov to complete and submit your application.

For more information on federal student aid, visit **StudentAid.gov**.
You can also talk with your college's financial aid office about other types of student aid that may be available.

Are your students thinking about college?

Education tax credits could help with the cost of college.

What are the education tax credits?

There are two important tax credits that can help students and their families pay for college or for education courses that advance or improve job skills.

1. The AOTC, American Opportunity Tax Credit, can help students pay for the first four years of college if the student attends at least half-time. The credit provides up to **$2,500** per student per year, or up to **$10,000** over four years of education.

2. The LLC, Lifetime Learning Tax Credit, can help students pay for any level of college or for education courses that advance or improve job skills. The credit provides up to **$2,000** per return per year.

When/how do students and their families claim one of these credits?

After the student has completed and paid for college courses, they or their parent must file a federal tax return and complete Form 8863. Colleges generally issue Form 1098-T to their students. This form contains helpful information needed to complete Form 8863. They can use the Interactive Tax Assistant tool on IRS.gov to see if they can claim the credit. **Be sure to remind your students about other important tax benefits after they enroll, such as the dependent exemption and the Earned Income Tax Credit for full-time students under age 24.**

Where can my students get more information about these valuable tax credits for higher education?

Everything you need is online at Education Credits.

1016 19TH STREET SOUTH | BIRMINGHAM, AL 35205 | 205.939.1408

OUTREACH MATERIALS

WE FILED OUR FAFSA AND **GOT CASH FOR COLLEGE.**

GET FREE HELP FILING YOUR FINANCIAL AID FORMS
GET UP TO $5,815 IN GRANTS TO PAY FOR COLLEGE

Your FAFSA Workshop Date

Your Workshop Time

Your High School

Your location at the high school

@CASHFORCOLLEGEAL

CASHFORCOLLEGEALABAMA.ORG

FREE FINANCIAL AID APPLICATION WORKSHOP

Most Alabama high school seniors who complete their FAFSA receive financial aid for college

Things You'll Need to Complete the FAFSA:

- [ ] Students and Parents: Social Security Numbers, Dates of Birth, driver's license, untaxed income, child support, other benefits, W2s and federal tax returns
- [ ] Parent's marital status, date of marriage/divorce (if applicable)
- [ ] 2015 Student/Parent Income Tax Information: What type of income tax return did your parent/s file: 1040, 1040A or 1040EZ? (you only need info for the parent you live with)

	1040A Line #	**1040EZ Line #**	**1040 Line #**
Parents' adjusted gross income for 2015	21: ______	4: ______	37: ______
Parent income from working (wages, salaries, tips)	7: ______	1: ______	7+12+18: ______
Amount of Income Tax for 2015	28-36: ______	10: ______	56-46: ______
Exemptions	6d: ______		6d: ______

Bring this worksheet to a FAFSA completion workshop

@CASHFORCOLLEGEAL

CASHFORCOLLEGEALABAMA.ORG

WE FILED THE FAFSA AND
GOT CASH FOR COLLEGE.

GET UP TO $5,815 IN GRANTS TO PAY FOR COLLEGE

APPLY TODAY AT FAFSA.GOV

cash for college

@CASHFORCOLLEGEAL

CASHFORCOLLEGEALABAMA.ORG

WE FILED THE FAFSA AND
GOT CASH FOR COLLEGE.

GET UP TO $5,815 IN GRANTS TO PAY FOR COLLEGE

APPLY TODAY AT FAFSA.GOV

cash for college

@CASHFORCOLLEGEAL

CASHFORCOLLEGEALABAMA.ORG

WE FILED THE FAFSA AND
GOT CASH FOR COLLEGE.

GET UP TO $5,815 IN GRANTS TO PAY FOR COLLEGE

APPLY TODAY AT FAFSA.GOV

cash for college

@CASHFORCOLLEGEAL

CASHFORCOLLEGEALABAMA.ORG

WE FILED THE FAFSA AND
GOT CASH FOR COLLEGE.

GET UP TO $5,815 IN GRANTS TO PAY FOR COLLEGE

APPLY TODAY AT FAFSA.GOV

cash for college

@CASHFORCOLLEGEAL

CASHFORCOLLEGEALABAMA.ORG

NEED CASH FOR COLLEGE?

Most Alabama students qualify for financial aid. If you plan to attend a community college or four-year college/university, file your Free Application for Federal Student Aid (FASFA) during your senior year. **You could qualify for a Pell Grant of up to $5,815 and other financial aid, including grants, work-study, and scholarships.**

GET MORE INFORMATION AT
CASHFORCOLLEGEALABAMA.ORG

@CASHFORCOLLEGEAL

NEED CASH FOR COLLEGE?

Most Alabama students qualify for financial aid. If you plan to attend a community college or four-year college/university, file your Free Application for Federal Student Aid (FASFA) during your senior year. **You could qualify for a Pell Grant of up to $5,815 and other financial aid, including grants, work-study, and scholarships.**

GET MORE INFORMATION AT
CASHFORCOLLEGEALABAMA.ORG

@CASHFORCOLLEGEAL

NEED CASH FOR COLLEGE?

Most Alabama students qualify for financial aid. If you plan to attend a community college or four-year college/university, file your Free Application for Federal Student Aid (FASFA) during your senior year. **You could qualify for a Pell Grant of up to $5,815 and other financial aid, including grants, work-study, and scholarships.**

GET MORE INFORMATION AT
CASHFORCOLLEGEALABAMA.ORG

@CASHFORCOLLEGEAL

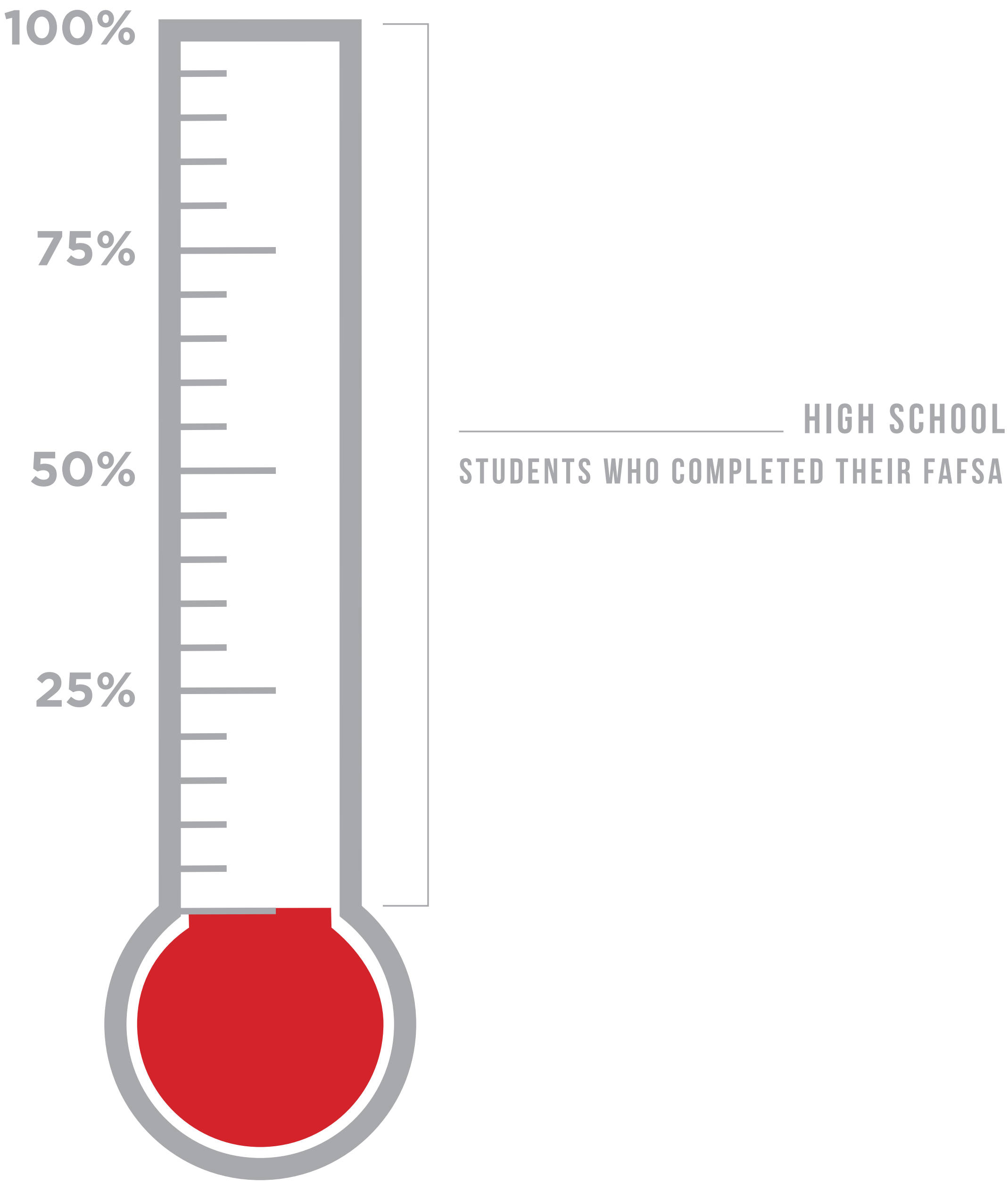
NEED CASH FOR COLLEGE?

Most Alabama students qualify for financial aid. If you plan to attend a community college or four-year college/university, file your Free Application for Federal Student Aid (FASFA) during your senior year. **You could qualify for a Pell Grant of up to $5,815 and other financial aid, including grants, work-study, and scholarships.**

GET MORE INFORMATION AT
CASHFORCOLLEGEALABAMA.ORG

@CASHFORCOLLEGEAL

Did you file your FAFSA and get **CASH FOR COLLEGE?**



cash for college

CASHFORCOLLEGEALABAMA.ORG

@CASHFORCOLLEGEAL

alabamapossible

Bold Goals COALITION

CONTACT:
Name, Title, School
Phone Number
Email

SCHOOL Partners with Cash for College as Financial Aid Resource for Students

CITY (Date) – SCHOOL is partnering with Cash for College to support students and parents seeking financial aid for college and higher education, including academic and technical programs at community colleges, colleges, and universities.

Cash for College is a resource for students and parents, providing support and hosting workshops for completing the Free Application for Federal Student Aid (FAFSA). According to the U.S. Department of Education, 9 out of 10 students who complete a FAFSA attend college the following fall.

The FAFSA is required for any student who plans to attend college and is seeking federal and state financial aid, including grants and loans. The FAFSA is a free online application which requires financial and residency information for both for the student and parents of dependent students.

Completion of the FAFSA qualifies students for applicable federal grants and loans, including the federal Pell Grant of up to $5,815 per year. Pell Grants are a form of gift aid that does not have to be repaid. Information submitted on the FAFSA is often used by colleges and universities when determining merit and need-based scholarship awards.

Cash for College state coordinator Alabama Possible, a statewide non-profit organization focused on removing barriers to prosperity, will equip communities through workshops and toolkits that provide connections to college and university partners.

To assist with FAFSA completion, provide tips and answer questions regarding the application, SCHOOL will host XX FAFSA completion workshops.

- **Date** - time, Location
- **Date** - time, Location
- **Date** - time, Location

If SCHOOL reports an increase in FAFSA completion at the end of FAFSA season, Cash for College will honor successes with a celebration event and grant awards to recognize schools with the greatest improvement in FAFSA completion.

About School
(insert boilerplate, if applicable)

About Alabama Possible
Alabama Possible is a statewide nonprofit organization that works to remove barriers to prosperity through advocacy, education and collaboration. Our research-driven work is predicated on relationships and capacity building, so that the state of Alabama can reach its full potential. Alabama Possible has been working to change the way people think and talk about poverty in Alabama since 1993. For more information, visit AlabamaPossible.org.

Parent E-mail

SCHOOL is partnering with Alabama-based Cash for College to support our students and parents seeking financial aid for college and higher education, including academic and technical programs at community colleges, colleges, and universities. If your student is a senior or plans to attend college in the fall, the FAFSA is the first step to receiving financial aid to pay for college.

Cash for College is a resource for students and parents, providing support and hosting workshops for completing the Free Application for Federal Student Aid (FAFSA). According to the U.S. Department of Education, 9 out of 10 students who complete a FAFSA attend college the following fall.

The FAFSA is required for any student who plans to attend college and is seeking federal and state financial aid, including grants and loans. It is a free online application which requires financial and residency information for both for the student and parents of dependent students.

Completion of the FAFSA qualifies students for applicable federal grants and loans, including the federal Pell Grant of up to $5,815 per year. Pell Grants are a form of gift aid that does not have to be repaid. Information submitted on the FAFSA is often used by colleges and universities when determining merit and need-based scholarship awards.

Cash for College state coordinator Alabama Possible, a statewide non-profit organization focused on removing barriers to prosperity, will equip communities through workshops and toolkits that provide connections to college and university partners.

Workshops will include how to fill out the application, as well as tips including when to fill out the FAFSA. Applicants who complete the FAFSA prior to March 1 are eligible for additional funds. Historically, students who file their FAFSA in January, February or March tend to get ***more than double*** the grants of students who file the FAFSA after the March 1 priority deadline.

To assist with FAFSA completion, provide tips and answer questions regarding the application, SCHOOL will host XX FAFSA completion workshops.

- **Date** - time, location
- **Date** - time, location
- **Date** - time, location

If we report an increase in FAFSA completion at the end of FAFSA season, Cash for College will honor successes with a celebration event and grant awards to recognize schools with the greatest improvement in FAFSA completion.

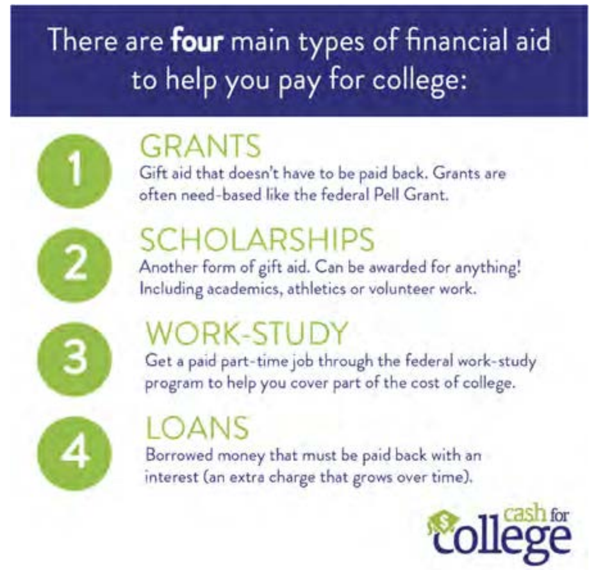
Reminder Texts for FAFSA Workshops

- Need help filling out your students' FAFSA application for college? FAFSA Workshop with Cash for College tonight at XXX in XXXXXXXXXX.
- FAFSA is due in XX weeks. Need help? FAFSA Workshop with Cash for College tonight at 8 p.m. in XXXXXXXXXX.

Social Posts

Twitter

Seniors: #DidYouKnow there are 4 types of financial aid? Learn more at #FAFSA workshop on **DATE** at **TIME**. *Include image.*



Facebook

Did you know that there are 4 types of financial aid to help your family pay for college? Learn more at our Cash for College financial aid and FAFSA completion workshop on **DATE** at **TIME** in **LOCATION**. *Include image.*

Twitter

First step to getting financial aid? Apply for #FAFSA. Cash for College workshop on **DATE** at **TIME**. *Include image.*

Facebook

First step to receiving financial aid to help you pay for college is filling out the FAFSA. Not sure how to get started? Join us for a parent/student Cash for College workshop on FAFSA completion – we'll provide tips and answer questions regarding the free, online FAFSA application. **DATE** at **TIME** in **LOCATION.** *Include image.*

POST-WORKSHOP

Facebook

We enjoyed going over the free, online FAFSA application for financial aid for college with our seniors and parents last night. If you have questions as you fill out your application, reach out to **CONTACT**. *Include photos from event.*

FSA ID
Digital & Social Outreach

Tools to Help You Encourage Students (and Parents) to Get Their FSA IDs

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of the AMERICAN MIND®

Did you know?

The U.S. Department of Education's office of Federal Student Aid provides $150 billion in grants, work-study funds, and loans each year to help people pay for college or career school.

Spread the word!

Help us encourage your students to apply for aid. The first step they'll need to take is to create an FSA ID—a username and password required to electronically sign the *Free Application for Federal Student Aid* (FAFSA®), available online beginning January 1.

A parent of a dependent student will also need to create an FSA ID to sign the FAFSA electronically. (Note: In May 2015, the FSA ID replaced the Federal Student Aid PIN. Previous filers now need to use their FSA IDs and not their old PINs to apply for federal student aid.)

In this guide, you'll find sample tweets, Facebook posts, graphics, and other online resources to share with your networks.

For more information, visit StudentAid.gov/fsaid.

Follow us:

facebook.com/FederalStudentAid

Twitter.com/FAFSA

YouTube.com/FederalStudentAid

Ready to help your students get their FSA IDs and start the FAFSA process? Here are four things you can do right now:

1. Share on Twitter.

If your organization uses Twitter, consider using these sample tweets (or create your own) for outreach to students and parents. Mention @FAFSA and use the hashtag #FSAID. To use any of the graphics below for your tweets, click on the image and in the new tab, right-click and select "Save As" to download.

- What's an #FSAID? It's a username & password—and you'll need one to sign the @FAFSA online: http://StudentAid.gov/fsaid

- PARENTS: You & your kids can't sign the @FAFSA with the same #FSAID. Each of you will need to get your own here: http://StudentAid.gov/fsaid

- STUDENTS: Get your #FSAID username & password now! (Your parent may need one, too.) Start here: http://StudentAid.gov/fsaid
- If you have questions about getting an #FSAID, @FAFSA has some answers for you: http://StudentAid.gov/fsaid
- Getting ready to fill out the @FAFSA? First, you'll need an #FSAID. Find out everything you need to know: http://StudentAid.gov/fsaid

2. Post to Facebook.

If your organization uses Facebook, consider using these sample posts (or create your own) for outreach to students and parents. Be sure to tag Federal Student Aid by typing out "@Federal Student Aid" in the post copy on Facebook.* To use any of the graphics below for your Facebook posts, click on the image and in the new tab, right-click and select "Save As" to download.

- Getting ready to fill out the FAFSA? First things first: You need to get an FSA ID (username and password). Learn more at http://StudentAid.gov/fsaid

*Note: Tagging will not work by using copy and paste.

- STUDENTS & PARENTS: Renewing your FAFSA? You can no longer use your PIN. You need to create an FSA ID—a username and password needed to sign the FAFSA electronically. Get started at http://StudentAid.gov/fsaid

- COLLEGE STUDENTS! Before you can fill out your FAFSA, you should get a username and password (also known as an FSA ID). The FSA ID replaced the PIN and is more secure. Don't wait. Get yours now at http://StudentAid.gov/fsaid

- Getting an FSA ID (username and password) is the first thing you should do to fill out the FAFSA. Knock out step 1 today at http://StudentAid.gov/fsaid
- Students and parents! To make sure your information is secure, ONLY YOU can use your FSA ID (username and password). Don't share it with anyone else. All the info you need is right here on http://StudentAid.gov/fsaid

3. Create a blog post using our content and share it with your networks.

Feel free to copy and paste content from the blogs below. Be sure to credit and link back to Homeroom, the official blog of the U.S. Department of Education. Here are a few posts to get you started:

- The FSA ID: Your First Step to Getting Financial Aid for College
- Federal Student Aid PIN (1998–2015)
- Goodbye, Federal Student Aid PIN. Hello, FSA ID!

4. Browse and share these additional outreach resources:

Feel free to use these additional materials and resources to help inform students, parents, and borrowers about what an FSA ID is, who needs one, and how to create one.

- Fact Sheet: What's an FSA ID and Why Do I Need One? (PDF)
- Creating and Using Your FSA ID: An Overview (PowerPoint)
- StudentAid.gov/fsaid

Federal Student Aid

How to Host a Financial Aid Event in Your Community

Hosting a financial aid night can be a fun and rewarding undertaking! Here is an easy-to-follow 60-day outline that will assist you in throwing a successful financial aid event in your community.

- I. **60 Days Out**
  - a. Selecting a Location
  - b. Selecting a Date
  - c. Selecting a Time
- II. **30 Days Out**
  - a. Selecting a Presenter
  - b. Gathering Publications and Handouts
  - c. Announce Your Event
- III. **1 Week Out**
  - a. Organize for Success
- IV. **Day of the Event**
- V. **After the Event**

I. 60 Days Out

The first three steps in hosting a financial aid event are selecting a location, a date, and a time.

a. Selecting a Location

We recommend securing a location at least 60 days prior to the event. The following should be considered when selecting a location:

- Is the location/room available for the date(s) you have in mind?
- Is there a charge for the room? Is it within your budget?
- Is the location convenient to your attendees? (Can families who depend on public transportation attend easily?)
- Is there adequate parking? (parking lot, street parking, parking garage)
- Is there a cost for parking?
- Is the room large enough to seat the number of people you expect to attend?
- Is the location/room accessible to participants with disabilities?
- Are extra chairs available in case there is an overflow crowd?
- Will tables be available if needed?
- Is there enough space for participants to spread out their materials and have room to take notes?
- Is the temperature of the room adjustable?

- Is there a podium?
- Is the room well lit?
- Can the room's lighting be adjusted when using audiovisual equipment?
- Are microphones needed?
- Are microphones available on site?
- What are your audiovisual needs? (laptop computer, TV, DVD player)
- Is there a projector screen that's at least 8' x 8' (preferably 10' x 10')?
- Is high-speed Internet access available? (Is there a fee?)
- Does the location's Internet access block social media sites? (Can these sites be unblocked for the event if necessary?)
- Are video materials captioned for any hearing-impaired attendees?
- Do you need any bilingual materials? What about a translator?
- Is child care available for parents who need it?

b. Selecting a Date

You'll want to consider dates that ensure the largest possible attendance for your financial aid event.

You don't want to have the event so early in the fall that the participants forget what they learned before they actually complete the *Free Application for Federal Student Aid* (FAFSA^{SM}). The FAFSA is available every January 1.

You don't want to hold the event so late in the winter that many schools' financial aid deadlines have passed. (Many school deadlines are in February.)

Proposed dates should be reviewed carefully for any potential conflicts that would prevent people from attending. For example, planning a financial aid event on the same night as your school's basketball season opener or during the community's winter jazz festival means you probably won't get the large attendance you were looking for.

You should consider the following:

- Does the date conflict with any holidays, religious observances, or planned school closings?
- Are there any major community-wide events occurring on that date?
- Is the date far enough in the future that you have time to publicize the event and attendees have enough time to make plans to come?

You probably won't be able to avoid every possible conflict, but if you find a date when there are no major events affecting your potential audience, you are more likely to draw a crowd to your financial aid event.

Tip: If you are located in a part of the country that has cold winters, it would be wise also to schedule a "snow date."

c. Selecting a Time

Once you have a place and date, you need to set times for the event to begin and end.

Remember to consider whether school or local sporting events or other extracurricular activities are being held that day. If so, what times do these school or local events begin and end? How much of your potential audience would be involved in these events?

Tip: If you plan to hold the event in the evening, remember to allow time for attendees to get home from work and have some dinner before going to the event.

Setting a time for the event to end lets people know in advance how long they need to stay. The amount of time you schedule for the event will depend on what activities you have planned. Try to stick to the times you publicize.

Typically, starting at 7:00 p.m. or 7:30 p.m. works well. Be sure, however, to consider any special patterns and needs in your area. For instance, in some areas, a weekend event or an afternoon event might be more effective than an evening event.

II. 30 Days Out

Now that you've decided on the basic logistics, it's time to select a presenter for your event.

a. Selecting a Presenter

You can be the presenter! Federal Student Aid, an office of the U.S. Department of Education, provides a variety of financial-aid-related PowerPoint presentations. Together with other materials, those PowerPoint presentations will give you the resources you need to conduct a workshop on federal student aid.

If you want the presenter to be someone other than yourself, brainstorm about possible speakers who have the knowledge and experience to present financial aid information accurately. Also, look for good public speakers who can hold an audience's attention.

You might consider asking a financial aid administrator from a postsecondary institution near the facility where you'll be having the program.

As an alternative approach, you could have two or more speakers take a tag-team approach or a panel approach. This can provide some variety in financial aid experience. Be careful, however, not to have so many speakers that you'll run out of time to cover all the necessary information. If you have two or more speakers, make sure they coordinate their presentations to avoid duplicating topics.

In some cases, you might choose to ask the prospective presenters to give you copies of their presentations before making the final selection of presenters. You will need to determine whether the materials to be presented are appropriate for your anticipated audience.

You might also consider turning your event into a sort of college fair in order to attract more students. Invite postsecondary institutions in your state or region to set up booths for attendees to visit before and after the formal presentation of financial aid information.

Some schools will send admissions counselors, student advisors, and financial aid personnel representing the school. The admissions counselors sometimes admit the student on the spot; the student advisors will then assist the student with class schedules. The financial aid personnel may work with the student to determine the student's unofficial EFC (Expected Family Contribution) and tentatively award the student aid on the spot. The school must use a disclaimer to let the student know that the award is not "official" until the student's EFC is returned from the FAFSA processor. Not all institutions use this process, but for the institutions that do, this process gives the student a better perspective on the types of aid and amounts of aid he or she will receive if the student decides to attend that particular institution.

b. Gathering Publications and Handouts

You will probably want to have informational materials available for your participants to take home and read later. The U.S. Department of Education's office of Federal Student Aid is a good source for free materials. You may use the Federal Student Aid Publications Ordering System (FSAPubs) to order bulk quantities of our publications about financial aid.

Here's how to use FSAPubs:

Step One: Join our mailing list.

If you do not have a mailing list (ML) number or you're not sure whether you do, call FSAPubs at 1-800-394-7084. ML numbers are available to high schools, TRIO and GEAR UP programs, libraries, and organizations such as school districts, associations, tribal governments, etc.

Step Two: Order free forms and publications.

Using your ML number as identification, you can order the following free items (and more) at www.FSAPubs.gov or by e-mailing orders@fsapubs.gov:

- *College Preparation Checklist* and Spanish version: *Lista de preparación para los estudios universitarios*
- *Do You Need Money for College?* and Spanish version: *¿Necesita dinero para la universidad?*
- Bookmark (English on one side, Spanish on the other) advertising StudentAid.gov, Federal Student Aid's informational site for students
- *FAFSA on the Web Works*heet and Spanish version: *Planilla de preparación para FAFSA en la Web*

Order publications as early as possible; shipping takes 3–7 days depending upon your location. A good rule of thumb is to add a few days to the shipping timeframe in case of delays caused by weather or other unforeseen events.

Multimedia and Social Media Resources Available

Did you know that Federal Student Aid is on YouTube? We offer a wide variety of videos that can be easily downloaded or embedded into your presentation.

Visit us at www.YouTube.com/FederalStudentAid

Besides YouTube, Federal Student Aid is also active on Facebook and Twitter. Visit our social media sites to take advantage of our infographics and additional resources.

Visit us at www.Facebook.com/FederalStudentAid and www.twitter.com/FAFSA

c. Announce Your Event

You've worked hard locating a facility, setting a date and time, and scheduling a presenter. Now it's time to publicize your financial aid event! Get the word out as early as possible and in as many ways as possible.

Consider the following:

- Facebook announcements
- Twitter announcements
- E-mails or postal mail to potential attendees
- Advertisements and/or articles in local newspaper(s)

Consider the following for middle school or high school students and parents:

- Flyers and/or posters in the school
- Announcements on the school's public address system
- Notices in the parent/teacher/student association (PTSA) newsletter
- Announcements at PTSA meetings
- Flyers or posters within the community (for example, at grocery stores, libraries, gas stations, recreation centers, convenience stores, places of worship, and community centers)
- Notices to social service agencies
- Public service announcements on local TV and radio

Think of other publicity sources that might work well in your area.

Every announcement should include at least

- the key topics that will be covered in the program, such as giving instructions on how to complete the FAFSA;
- the date (and the "snow date");
- the location, including the address and room;
- the time and program length; and

- a telephone number, URL, or e-mail address for more information.

You might also include the presenter's name and affiliation, parking instructions, child care information, and other details regarding the event.

III. 1 week out

a. Organize for Success

It helps to be organized if you want to produce a useful financial aid event. Consider creating a checklist itemizing the tasks you need to complete.

- Finalize the agenda and have it printed
- Verify details with the venue; confirm audiovisual needs and any special instructions
- Conduct a site walk-through
- Continue sending out announcements
- Touch base with the speaker to make sure he or she has the correct date and location of the event as well as the time he or she is expected to speak
- Assemble publications for distribution to participants or send them to the venue
- Print name tags, if applicable

Remember, with good planning, your financial aid event is sure to be a success.

IV. Day of the Event

The big day has come for the financial aid event! We recommend arriving in plenty of time to ensure the following have been completed before the attendees begin to arrive:

- Set up a sign-in sheet (if applicable)
- Set up a table and/or an assertive volunteer to distribute handouts (including the event agenda, speaker bios, informational materials, etc.)
- Check that microphones, speakers, computer, projector, Internet, and lights work
- Make sure the people designated to work the audio and visual during the event have arrived and know how to work the equipment in the room
- Check that any backdrops, banners, placards, or other materials are hung up or otherwise put in place
- Place water where the speaker(s) can access it
- Know your speakers' arrival time and have someone ready to greet them
- Post signs at the location with arrows directing attendees to the event and the restrooms
- Assign timekeepers to keep the event on schedule

During the event, keep the following in mind:

- Be alert to the needs of your speaker
- Watch your audience: make sure that they are comfortable and can hear everything
- Keep an eye on time
- Have fun!

After the event, be sure to clean up. The location's owner/manager will appreciate this!

V. After the Event

Now that you have hosted a successful financial aid event, the next step is to evaluate the event:

- Prepare a written summary and evaluation of the event
- Conduct wrap-up meetings
- Contact organizations that attended the event to discuss future collaborations
- Take time to say “thank you” and celebrate your success with your partners

For more information on conducting outreach to raise student’s awareness of financial aid, visit FinancialAidToolkit.ed.gov. For information on federal student aid, visit StudentAid.gov or call 1-800-4-FED-AID (1-800-433-3243).

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
PROUD SPONSOR of the AMERICAN MIND™

July 2013

ADDITIONAL RESOURCES

July 29, 2015

GEN-15-16

Subject: Unaccompanied Homeless Youth Determinations

Summary: The purpose of this letter is to clarify institutional and applicants' roles and responsibilities related to Title IV dependency determinations for unaccompanied homeless youth.

Dear Colleague:

Section 480(d)(1)(H) of the Higher Education Act of 1965, as amended (HEA), provides that an applicant for Title IV student assistance is an independent student—that is, an applicant who does not need to provide parental information on the Free Application for Federal Student Aid (FAFSA®)—if the applicant is an unaccompanied homeless youth as defined in section 725 of the McKinney-Vento Homeless Assistance Act (McKinney-Vento) (42 U.S.C. 11434a) or is unaccompanied, at risk of homelessness, and self-supporting as verified by one of the sources listed in the HEA. This information is also discussed in Chapter 5, "Special Cases," of the 2015-2016 Application and Verification Guide in the Federal Student Aid Handbook.

Under McKinney-Vento, "homeless children and youths" are defined as "individuals who lack a fixed, regular, and adequate nighttime residence." The term includes:

- Children and youth who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;
- Children and youth who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
- Children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and
- Migratory children who qualify as homeless because the children are living in circumstances described above.

McKinney-Vento further defines the term "unaccompanied youth" as "youth not in the physical custody of a parent or guardian." To be considered an unaccompanied homeless youth, an individual must meet both of these definitions.

Finally, HEA section 480(d)(1)(H)(i)–(iv) provides that a claim of being an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting, must be verified by a local educational agency (LEA) homeless liaison, designated pursuant to section 722(g)(1)(J)(ii) of McKinney-Vento (42 U.S.C. 11432(g)(1)(J)(ii)), the director of a program funded under the Runaway and Homeless Youth Act (RHYA), 42 U.S.C. 5701 et seq., or a designee of the director, the director of a program funded under subtitle B of title IV of McKinney-Vento (relating to emergency shelter grants) (42 U.S.C. 11371 et seq.) or a designee of the director, or a financial aid administrator (FAA).

Applying for Title IV Aid

The FAFSA includes questions to determine if an applicant is an unaccompanied homeless youth or at risk of becoming an unaccompanied homeless youth. In questions 56, 57, and 58 on the 2015-2016 FAFSA, applicants are asked whether they have been determined to be an unaccompanied homeless youth by a school district homeless liaison, or a Housing and Urban Development homeless assistance program director funded under McKinney-Vento or RHYA.

Institutions are not required to verify the answers to the homeless youth questions; however, in instances where the institution has conflicting information, a documented phone call or a written statement from the relevant authority is sufficient. It is not conflicting information if an FAA disagrees with an authority's determination that a student is homeless. If an FAA believes the authority is incorrect or abusing the process, the FAA should contact the relevant oversight party to evaluate the determination.

We are aware that some institutions are unnecessarily restricting applicants' access to aid by asking applicants to provide justification as to *why* they are homeless or unaccompanied rather than evidence that they have been determined to be homeless or at risk of being homeless. Institutions should limit any inquiry to *whether* the applicant has been determined to be an unaccompanied youth who is homeless, or at risk of being homeless, rather than the reasons for the applicant's homelessness.

In addition, homeless youth should use a mailing address on the FAFSA where they can reliably receive mail. This can be the address of a relative or friend who has given them permission to use it. It also can be their school's address, as long as they have contacted the school for permission and instructions are in place to ensure that mail they receive at the school reaches them. As soon as applicants have more permanent housing, they should update their address on the FAFSA.

Determinations by FAAs

If an applicant believes that he or she is homeless or at risk of being homeless but is unable to answer "yes" to any of the previously noted FAFSA questions, the applicant should contact his or her financial aid office to request that a homeless youth determination be made by an FAA, consistent with section 480(d)(1)(H)(iv) of the HEA. Upon such a request, the FAA is required to make a homeless youth determination. If written documentation to support the applicant's claim of homelessness is not available, the FAA's determination may be made based on a documented interview with the applicant. FAAs should be able to show that their policies and procedures are compliant with statutory requirements.

As previously noted, FAAs should limit their inquiry to whether the applicant is an unaccompanied youth who is homeless, or at risk of being homeless, rather than the reasons for the applicant's homelessness.

If the FAA determines that the applicant is an unaccompanied youth who is homeless or at risk of being homeless, the FAA must submit a FAFSA "correction" using the "Homeless Youth Determination" flag ("Special Circumstances Flag" item number 176 on the 2015-2016 Institutional Student Information Record). A new determination must be made each year for an applicant who is homeless or at risk of being homeless.

Applicants who are between the ages of 21 and 24 and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a homeless youth determination, and will be considered independent students.

Documentation of Homelessness or Risk of Homelessness

As noted in the previous section, FAAs are required to make a homeless youth determination in the cases when a request is made by a student. Documentation that FAAs may consider in determining whether an applicant is an unaccompanied youth who is homeless, or at risk of being homeless, includes but is not limited to information from:

- Local school district personnel;
- State homeless education coordinators;
- Third parties such as private or publicly funded homeless shelters and service providers;
- Financial aid administrators from other colleges;
- Staff from college access programs, such as TRIO or GEAR UP;
- College or high school counselors; or
- Mental health professionals, social workers, mentors, doctors, and clergy.

FAAs will review the documentation to determine whether the student was an unaccompanied homeless youth, or at risk of being homeless, at any time on or after July 1st of the FAFSA "base year" (e.g., July 1, 2014, for the 2015-2016 FAFSA).

Because of the sensitive nature of these situations, if an institution has no conflicting information about the status of the student the institution should not request additional documentation, proof, or statements. Doing so may appear as if the FAA is asking applicants to explain, clarify, or justify their circumstances, instead of simply providing documentation of their homeless status.

For more information on the issue of homeless youth, please review Chapter 5, "Special Cases," of the 2015-2016 Application and Verification Guide in the Federal Student Aid Handbook at http://www.ifap.ed.gov/fsahandbook/attachments/1516AVGCh5.pdf.

We thank you for your cooperation in ensuring that unaccompanied homeless youth receive the resources they need to succeed in their pursuit of higher education.

Sincerely,

Lynn B. Mahaffie
Deputy Assistant Secretary for
Policy, Planning, and Innovation