

FAFSA I

The **BIG** Idea

- How do I prepare to complete the FAFSA?

AGENDA

Approx. 45 minutes

- I. Warm Up (5 minutes)
- II. FAFSA Scavenger Hunt (10 minutes)
- III. Overview (15 minutes)
- IV. Next Steps (10 minutes)
- V. Wrap Up (5 minutes)

MATERIALS **STUDENT HANDBOOK PAGES:**

- Student Handbook page 99, The FAFSA: Fact or Fiction?
- Student Handbook pages 100-101, FAFSA Scavenger Hunt
- Student Handbook page 102, Sign Me Up for a PIN

 FACILITATOR PAGES:

- Facilitator Resource 1, FAFSA Facts (one copy per student)
- FAFSA on the Web Worksheet (one per student)
- Highlighters

OBJECTIVES

During or following this lesson, the student(s) will:

- Apply for PIN numbers for themselves and parents (following this lesson).
- Understand what documents are needed to complete the FAFSA.
- Understand definitions needed to complete the FAFSA.
- Know what information the FAFSA yields, and how this information will be used by colleges.

OVERVIEW

In this lesson, students begin by taking a brief quiz to assess their knowledge of the FAFSA. Next, they log on to the official FAFSA website, each student researching one of six specified topics. Then an overview of the FAFSA is provided, with students contributing information as their topics are discussed. In preparation for working on online FAFSA applications next week, students receive instructions for completing the FAFSA online worksheet and obtaining a PIN. Finally, students revisit the FAFSA quiz taken at the beginning of class to see what they learned.

PREPARATION

- List the day's **BIG IDEA** and activities on the board.
- List the day's vocabulary words on the board.
- The following handouts need to be made into overhead transparencies or added to your laptop for display via LCD projector:
 - **Facilitator Resource 1, FAFSA Facts**
 - **Student Handbook page 99, The FAFSA, Fact or Fiction?**
 - **Student Handbook pages 100-101, FAFSA Scavenger Hunt**
 - **Student Handbook page 102, Sign Me Up for a PIN**
- Reserve the computer lab and make sure the Internet is accessible. Familiarize yourself with the FAFSA website: www.fafsa.ed.gov. Double-check to make sure all of the information on **Facilitator Resource 1, FAFSA Facts**, is current, and make changes as needed.
- For **Activity IV**, log on to www.fafsa.ed.gov and click on the link for a FAFSA on the Web Worksheet. Choose the appropriate version (for next school year) and download a copy. Read through it carefully so that you can anticipate questions students might have. (Since this form undergoes frequent changes, you'll need to review the dialogue in this section and make the necessary updates.) Make a copy of all pages of this worksheet for each student. These will be taken home for research between this week and next.
- With your school administrator and/or school counselor, discuss how you will address the issue of undocumented students when the class works on the FAFSA online next week. No federal aid is given to undocumented students, and although there's an option to complete the FAFSA if you're "neither a citizen nor eligible non-citizen," the form won't be processed without a social security number.

Students not wishing to complete the FAFSA on theWeb can participate next week using the demonstration website for counselors:

<http://fafsademo.test.ed.gov>

Username: eddemo

Password: fafsatest

Students who are undocumented may wish to contact the financial aid office at their colleges, whose recommendations may include sending a paper FAFSA directly to the school or completing a CSS Profile instead.

VOCABULARY

Binding legal obligation: a responsibility enforced by law. For example, parents have a binding legal obligation to send their children to school. In the world of financial aid, signing a promise to pay back your student loan creates a binding legal obligation.

Dependent: for FAFSA purposes, a dependent student is one whose parents' income must be considered in determining financial need.

Independent: for FAFSA purposes, an independent student is one whose parents' income is not considered in determining financial need.

Selective Service: government agency that keeps a list of men of eligible age to be drafted into military service in case of war.

Verification: process by which something is proven to be true.

IMPLEMENTATION OPTIONS

Activity II: If computer access is not available, go to www.fafsa.ed.gov, FAQs, and print out the pages necessary to complete **Student Handbook pages 100-101, FAFSA Scavenger Hunt**. Make enough copies so that each student can research one section, and save materials for re-use from class to class.

You may wish to provide small prizes for work on **Activity II, FAFSA Scavenger Hunt**. You may also announce a reward for FAFSA worksheets that are returned next week with the student portion completed.

You may wish to change the time allocated to **Activities III and IV** so that your students feel most comfortable with the FAFSA. Feel free to skip **Activity V** if time is short.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. [Have students complete **Student Handbook page 99, The FAFSA: Fact or Fiction?** as they enter the classroom. When they've finished, let them know they'll return to this page at the end of class to check their answers.]

II. FAFSA Scavenger Hunt (10 minutes)

1. **SAY SOMETHING LIKE:** Happy New Year, everyone. This week and next, we're going to celebrate by beginning the FAFSA together.

[Ask for a student to remind the group of the purpose of the FAFSA. Ask for a second volunteer to explain the significance of the January 1st date.]

SAY SOMETHING LIKE: As you know, the FAFSA is the key to all need-based forms of financial aid. Once you complete it, you'll be eligible for grants and loans from the federal and state governments, as well as individual colleges.

Today, we'll visit the FAFSA website for an overview of the application process. There's a wealth of information there, and many of your questions will be answered. If you think of something that's not covered, there are ways to get in touch with an actual human who can help.

Next week, we'll begin the online application together. At the end of class, I'll give you a worksheet that will help you and your parents assemble the information you need.

2. [Let students know they'll be assigned to one of six tasks for the next activity. Have them count off by letter (A,B,C,D,E,F) or draw letters from a hat to receive their assignments.]
3. **SAY SOMETHING LIKE:** To get started, please turn to **Student Handbook pages 100-101, FAFSA Scavenger Hunt.**

[Display a copy of this page using the overhead projector or laptop and LCD projector.]

SAY SOMETHING LIKE: Note that there are instructions at the top of the page for logging on, and six sections of questions corresponding to the letters you were just assigned.

[Have a student read the directions aloud. Using your laptop and LCD projector, model how to log on to the FAFSA website and locate the FAQs.]

Give students ten minutes to work, and advise them to hold on to their research as you review the key features of the FAFSA. You'll call on them to report their findings when you reach their assigned topics. Invite students to take notes, and let them know that you'll distribute a handout of the information you're covering.]

III. Overview (15 minutes)

1. [Display a copy of **Facilitator Resource 1, FAFSA Facts**, using the overhead or LCD projector. Cover all but the first question and convey the key points from the paragraph below. Continue the same way through all 15 questions, calling on volunteers to present information when you reach each of the following topics:
 - A group: Question 2, Eligibility
 - B group: Question 4, Receiving and Using a PIN
 - C group: Question 9, Getting Help
 - D group: Question 12, Finding and Using Federal School Codes
 - E group: Question 13, Definitions
 - F group: Question 14, Technical Questions

Note: When discussing **Question 2, Eligibility**, describe your expectations for undocumented students when the class completes the FAFSA next week. See **PREPARATION** for details.

IV. Next Steps (10 minutes)

1. **SAY SOMETHING LIKE:** We only have one class period to devote to working on the FAFSA online, so there's work to be done between now and next week. The FAFSA website provides a handy 8-page worksheet to help you gather data offline, which makes working online much, much easier. I'll review the key sections now, so you'll know what to look for.

If your parents are unable to complete their portions this week, or if they're unwilling to send financial information to school, no worries. You can assist them in filling out the parent info at a later date.

2. [Distribute copies of the FAFSA on the Web Worksheet (downloaded from the FAFSA website), and direct students' attention as follows.]

SAY SOMETHING LIKE: Don't be alarmed by the many pages of small type! 1 page is directions, 2½ pages are only for your parents, and some won't apply to you. Let's look at the rest together.

You should feel free to take notes directly on this page, as this is a worksheet for your use only. It is not a mail-in application.

- The first page includes directions, which you can review at your leisure.
- You'll also see a list of state aid deadlines in the box at the right. Remember, you'll want to apply well in advance of these deadlines in order to get the maximum state aid. [Point out the deadline for aid in your state.]
- About halfway down the page, you'll find a list of info you'll need to complete the FAFSA on the Web. Take your highlighter and draw a big box around this section. Two important notes here:
 - If your parent or step-parent doesn't have a Social Security Number, you can use all zeroes. (If they do have SSNs, you'll need to use them.)
 - You'll need financial information for both yourself and your parents. Don't worry if you've never worked, or never filled out a tax return. Many high school students will find themselves in this situation. Keep in mind this form is for college students of all ages.

[Read through the list, and answer any questions the student might have.]

SECTION 1: STUDENT INFORMATION

- **Are you a U.S. citizen?** You need a social security number to complete the FAFSA on the Web. If you don't have one, don't fill out the FAFSA next week. I'll have a demonstration website available for anyone who wants to participate without providing personal information.
Those of you who aren't legally documented will want to check with your college financial aid office for the best advice on how to proceed.
- **What is your state of legal residence?** (This state.)
- **Enter the date you became a legal resident . . .**
(Need only fill this out if you became a legal resident after the date given.)
- **Selective Service** If you're a guy 18 or over, and have not registered for the selective service, check the "Register Me" box. If you are not registered, you cannot receive financial aid.
- **Have you ever received federal student aid?**
Check "No" if you've never attended college, then skip question 23, which refers to drug convictions while receiving student aid.
- **What degree or certificate will you be working on?**

If you're hoping to attend a 4-year college, check "1st Bachelor's Degree." If you're planning to attend a 2-year college, check the "Associate" box that best describes your program. If you're planning on a program that gives you a certificate or diploma, check the box for "less than two years" or "two or more years." If you're not sure, you can check the "undecided" box.

- **When you begin the upcoming (e.g. 2009-2010) school year, what do you expect your enrollment status to be?**

If you hope to go full-time, check full-time. (Note that if you end up going part-time, you'll be eligible for a smaller amount of aid.)

- **In addition to grants, are you interested in being considered for work-study or student loans?**

Check "both work-study and student loans." You can decline these later on if you decide you don't want them.

SECTION 2 – STUDENT DEPENDENCY STATUS

- All of these questions are designed to determine if you can be considered an independent student.
- You can be considered independent if you're married, homeless, a veteran, have a child for whom you provide more than half the financial support, etc.
- Living apart from your parents does not automatically qualify you as independent. Read each question carefully and answer "yes" or "no."
- If you answer "no" to all questions, you must provide financial information for your parents.

SECTION 3 – PARENTAL INFORMATION

- Use your highlighter to put a big box around page 4, page 5, and the shaded column on the left-hand side of page 8.
- The good news is, you don't have to answer anything in these sections. But if you answered "no" to all the questions in Section 2 – Student Dependency Status – you need to make sure your parents answer them. Even if they're unable to do this this week, you should let them know what the process is, and figure out a convenient time to work on it. Note: this worksheet is like a study guide for completing the FAFSA, which could be worth thousands of dollars in financial aid. Your parents will really, really want to know that you have this information.

SECTION 4 – STUDENT FINANCES

- Note that many of the questions in this section ask for information from your tax return. These questions apply to older students as well as high school students; don't worry if you didn't file a tax return.

- Put a star beside **Questions 39 and 40**, which you should answer whether or not a tax return was filed.
- You do not need to answer the questions below the shaded line if you answered “no” to all the questions in Section 2 – Student Dependency Status. You can skip to the top of page 7.

SECTION 5 – COLLEGES TO RECEIVE INFORMATION

- Your Student Aid Report, including your Expected Family Contribution, will be sent to any college you hope to attend. List these colleges here, along with the Federal School Code for each, which you can find on the FAFSA website.
- If you’re not near a computer when you’re working on this, jot down the names of the colleges you’d like to attend, and you can add the school codes next week.
- Check the box that describes your expected housing situation at each school – “on campus” refers to living in a dorm or residence hall, “off campus” refers to your own apartment.

Additional Financial Information, Untaxed Income

- As mentioned, parents complete the left side of this page.
 - Students complete the right side. Don’t be alarmed if most of these questions don’t apply to you, and feel free to ask questions when we get together next week.
3. **SAY SOMETHING LIKE:** I’d like you to turn to **Student Handbook page 102, Sign Me Up for a PIN**, and remove it from your binder. This page includes instructions for creating a Personal Identification Number (PIN) for the FAFSA. You can get a jump on next week’s work by creating a PIN this week. One parent must also sign the FAFSA, so encourage them to get a PIN as well.

V. Wrap Up

1. **SAY SOMETHING LIKE:** Finally, let’s return to **Student Handbook page 99, The FAFSA: Fact or Fiction?**. [Allow students to share their answers, and discuss as needed. NOTE: Every answer should be checked; all are true.]
2. [Thank students for their attention, and encourage them to return with their portion of the FAFSA worksheet completed next week.]

FAFSA Facts

1. Why file the FAFSA?

The Free Application for Federal Student Aid (FAFSA) determines how much your family can afford to contribute to your postsecondary education, including 4-year college, community college, and many tech/trade programs. It provides information necessary for all needs-based financial aid, including federal, state, and some institutional (school) aid.

2. Who's eligible?

Eligibility requirements include the following:

- You must be a U.S. citizen or documented legal resident
- You must be a high school graduate (or have a GED, or pass an ability-to-benefit test)
- If you're a male from 18 through 25, you must be registered with the Selective Service. (If you're not, you can do this while completing the FAFSA.)
- Have no drug convictions while receiving student aid
- Be enrolled in an eligible postsecondary program

3. Why file online?

- Your application is more likely to be accurate – the computer program prompts you to correct mistakes.
- The process will be shorter – the computer program skips questions that don't apply to you.
- You'll get your Student Aid Report (SAR) faster.
- You can access and update information easily. NOTE: This is especially important because you'll need to reapply for aid each year that you're in school.

4. How do I sign my online application?

You can do this in one of two ways:

- Print a signature page, sign it, and mail it.
- Use a Personal Identification Number (PIN) and sign electronically.

You and your parent need separate PIN numbers. It's ok for one of you to use a PIN and one of you to mail a paper signature page, if needed.

For up-to-date information and further details, visit www.fafsa.ed.gov.

5. How will my parents be involved?

Dependent students must provide financial information for themselves and their parents, whether or not their parents are planning to help pay for college. There are specific rules regarding who's considered a parent for the purposes of the FAFSA:

- Report information for your biological or adoptive parents. If your parents are married, provide income information for both parents.
- If your parents are divorced or separated, report the income of the parent with whom you lived for most of the year.
- If your parents share custody equally, report the income of the parent who provided most of your financial support.
- The income of a step-parent with whom you live is reported only if he or she is legally married to your parent.
- Income of legal guardians, foster parents, or other family members (for example, a grandparent, aunt, or uncle) isn't reported.

Very few high school students are considered **independent** for the purpose of the FAFSA. For a series of questions to determine your status, go to www.fafsa.ed.gov, and click on "Determine Your Dependency Status" in the "Before Beginning a FAFSA" box (#1). (These questions are also included on the FAFSA on the Web worksheet.) If you believe you may be independent, but don't fit the criteria listed, see your school counselor for help.

(NOTE: Don't skip the FAFSA because you think your parents make too much money to be eligible for aid – you never know.)

6. What are the deadlines?

You can't begin the FAFSA until January 1 because you need income information from the previous year in order to file. It's easiest to complete the FAFSA if you and your parents fill out your tax returns before you begin. (FAFSA instructions contain helpful directions like "Income tax amount is on IRS Form 1040 – line 56.") If you prefer, you can estimate your income and correct your estimates when you finish your taxes.

Each state has its own deadline for filing, but this is a situation where waiting till the last minute can really hurt you. (Some funds are awarded on a first-come, first-served basis, and you don't want to miss your chance to get all the money you're eligible for.) For a list of state deadlines, go to www.fafsa.ed.gov.

You should complete your portion of the FAFSA as soon as possible, then urge your parents to do the same. If you anticipate problems getting your parent to do his/her part, you should troubleshoot this with your school counselor right away.

For up-to-date information and further details, visit www.fafsa.ed.gov.

7. How do I make corrections?

You can use the “Corrections on the Web” feature of the FAFSA to correct mistakes or update information, except for the following:

- Your Social Security Number. If your SSN is incorrect, you need to file a new application.
- Financial information that was correct on the day the FAFSA was submitted should not be updated.
- Marital status that was correct on the day the FAFSA was submitted should not be updated.

8. How will my information be verified?

About 1/3 of all FAFSA applications are selected for **verification**, which means you must send requested documents to your college. These documents support information you’ve provided on your FAFSA. Your application may be randomly selected, or it may be selected because there’s a discrepancy in your information, or because information is missing from your application. Keep copies of all of your financial documents together, just in case more info is requested.

9. Where do I go for help?

The FAFSA provides both online and phone support for families with questions:

- 1-800-4-FED-AID (1-800-433-3243). TTY line (for callers who are hearing impaired) 1-800-730-8913.
- www.fafsa.ed.gov (Provides e-mail access, printed help pages, and live support.)

10. When do I need to speak with a financial aid administrator?

Your college’s Financial Aid Office can answer questions about financial aid at that school. You’ll need to alert them to circumstances that either aren’t reflected on the FAFSA or change after the FAFSA is filed (for example, unusual medical expenses, or a job loss). You’ll also want to ask for advice about other special circumstances.

11. What happens after the FAFSA is filed?

You receive a Student Aid Report (SAR) that summarizes the information you’ve provided and gives the amount of your Expected Family Contribution (EFC). You should review your SAR to make sure everything’s correct. This information is automatically provided to the colleges you’ve specified, and they use it to determine the type/amount of financial aid they’ll offer if you’re accepted for admission. Financial aid will be paid to you through your school.

For up-to-date information and further details, visit www.fafsa.ed.gov.

12. How do I report my information to schools?

You can select up to ten schools to receive your Student Aid Report. If you need to include additional schools, you must delete some from your first list before adding more. (NOTE: Deleted schools won't receive any corrections you make after deleting them.)

13. What definitions do I need to know?

- **PIN:** Personal Identification Number
A 4-digit number that, along with your name, Social Security Number, and date of birth, identifies you as someone who has a right to access your personal info on Federal Student Aid websites.
To obtain a PIN, go to www.pin.ed.gov.
- **EFC:** Expected Family Contribution
A measure of how much your family can afford to pay for your education for the next school year. Your EFC is based on the information you provided on the FAFSA. Your EFC determines your eligibility for financial aid for one school year.
- **SAR:** Student Aid Report
Contains the information you provided on the FAFSA as well as your EFC (Expected Family Contribution)

14. How do I save my work on the online application?

You can save your work as you go by clicking the “save” button at the bottom of the page. Incomplete applications remain on the FAFSA website for 45 days, or until the federal application deadline, whichever comes first.

15. Is there anything else I need to do?

Make sure to check state and college financial aid requirements. Both may have additional paperwork to complete, for example, a TAP application in New York State, or a CSS Profile for some private schools.

For up-to-date information and further details, visit www.fafsa.ed.gov.

The FAFSA: Fact or Fiction?

Read each prompt below and check each box that makes the statement true.
(NOTE: You can check as many boxes as you wish in each category.)

1. You must complete the FAFSA in order to receive
 - Financial aid from the federal government.
 - Financial aid from your state government.
 - Financial aid from many schools.
2. Government aid may be used to pay for
 - Full-time attendance at 4-year colleges.
 - Full-time attendance at community colleges.
 - Full-time attendance at some tech and trade schools.
3. The FAFSA includes financial information about
 - The student who will be attending school.
 - The student's biological or adoptive parent(s).
 - The student's step-parent with whom s/he lives.
4. The FAFSA should be completed
 - No earlier than January 1 of the year before beginning college.
 - By a deadline that varies from state to state.
 - As early as possible to receive the maximum financial aid.

FAFSA Scavenger Hunt

You have ten minutes to accurately answer as many of the following FAFSA questions as possible. Please answer the questions in your assigned section (A, B, C, D, E, or F) first. If you finish early, please try a few questions in another section. Be prepared to explain your answers to your classmates.

To begin:

- Log on to the FAFSA website at www.fafsa.ed.gov.
- Click on FAQs in the top bar.
- Locate your topic in the drop-down menu on the left-hand side of the page.

Eligibility (A)
Citizenship?
Selective Service?
Eligible program?
Drug conviction?
Receiving and Using a PIN (B)
Who needs a PIN?
What is a PIN used for?
Why is it important not to tell anyone your PIN?
How do you get a PIN?
Getting Help (C)
List 3 options for getting help in completing the FAFSA. Note: All are available via the website.

Finding and Using Federal School Codes (D)

Where can you find Federal School Codes?

What are they used for?

What if you want to apply to more than 10 schools?

Definitions (E)

Define each of the terms below.

PIN

EFC

SAR

Technical Questions (F)

How do I save my application so I can return to it later?

How do I return to my saved application?

How long will my application be saved?

Sign Me Up for a PIN

A PIN is a 4-digit number that is used in combination with your Social Security Number, name, and date of birth to identify you as someone who has the right to access your own personal information on Federal Student Aid Web sites, such as FAFSA on the Web.

The security of your PIN is important because it can be used to:

- Electronically sign Federal Student Aid documents;
- Access your personal records; and
- Make binding legal obligations (like signing for a student loan).

If you are a dependent student, both you and your parent(s) will need PINs. You can apply for them online at www.pin.ed.gov. All you need is:

- Your Social Security Number
- Full name and address
- Date of birth

Important Note: A PIN that is selected or viewed instantly online or is sent to you in an e-mail is considered to be conditional until your information is verified with the Social Security Administration (1-3 days from the date you first apply). You may sign your FAFSA with it, but nothing else. Once we complete this verification, you will be able to use your PIN for other purposes (such as correcting your SAR or accessing other Federal Student Aid Web sites).

SOURCE: www.fafsa.ed.gov

