

The **BIG** Idea

- How do I complete the FAFSA?

AGENDA

- Approx. 45 minutes
- I. Warm Up (5 minutes)
 - II. FAFSA Online (30 minutes)
 - III. Next Steps (10 minutes)

MATERIALS

- STUDENT HANDBOOK PAGES:**
 - Student Handbook page 103, FAFSA on the Web
 - Student Handbook pages 104-106, FAFSA Completion Tips
 - Student Handbook page 107, Signing Your FAFSA Application
 - Student Handbook page 108, FAFSA Next Steps
- FAFSA on the Web worksheets completed as homework
- Laptop and LCD projector
- Additional copies of “FAFSA on the Web” worksheets for students who’ve misplaced their copies (From Financial Aid 4: FAFSA I)

OBJECTIVES

During this lesson, the student(s) will:

- Complete student sections of the FAFSA online.
- Understand the additional steps required to complete their applications.

OVERVIEW

In this lesson, students learn to navigate the FAFSA website. Beginning the application as a class, they complete 5 of the first 6 sections, skipping the “Parent Information” section for later input. They discuss the information contained on the signature page, necessary follow-up, and what to expect after their applications are submitted. If time permits, students may create the Personal Identification Numbers (PINs) needed to sign their applications electronically.

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:
 - **Student Handbook pages 104-106, FAFSA Completion Tips**
 - **Student Handbook page 107, Signing Your FAFSA Application**
 - **Student Handbook page 108, FAFSA Next Steps**
- Log on to <http://fafsademotest.ed.gov>, where you’ll find a FAFSA on the Web demonstration tool for counselors. Username: **eddemo**; Password: **fafsatest**. Navigate through the entire application so that you are able to point out various features, can predict the questions that will be difficult for your students, and are familiar with the answers. **NOTE: Do not use actual personal identifying information on this site.**

Click on “FAFSA on the Web Demo System” at the bottom of the page to begin.

Compare the lesson instructions and student materials with the current version of the FAFSA, and make any changes needed.
- Sign up to use the computer lab. Make sure you have Internet access, and that the FAFSA on the Web works in your classroom.
- You may wish to invite your school counselor to co-present this lesson.
- Check with your school’s technology expert for instructions on clearing the browser’s cache after students complete their applications. Clearing the cache removes stored personal information. (Information on clearing the cache can also be found at www.fafsa.ed.gov/cache.htm.)

BACKGROUND INFORMATION

By now, students should be familiar with the Free Application for Federal Student Aid (FAFSA) – the key to federal, state, and some institutional (college) aid. There are many advantages to completing this application online, and this lesson focuses on that process.

Students who are considered dependent students by the Department of Education must supply parental information as well as their own. You and your school counselors will play an important role in educating parents about the FAFSA, prompting students to encourage parents to complete the process. A Financial Aid Night for hands-on completion of the parent portion of the FAFSA is highly recommended. The National Association of Student Financial Aid Administrators (NASFAA) has tools for presenting this information to parents. (<http://www.nasfaa.org/redesign/fanight.asp>)

The official FAFSA website (www.fafsa.ed.gov) provides very thorough instructions for completing the online application. A preparatory “FAFSA on the Web” worksheet may also be downloaded from this site. Families with questions may access help via phone or the website. Student and parent Personal Identification Numbers (PINs) can be obtained at www.pin.ed.gov.

More information on the FAFSA, and other financial aid concerns, can be found at www.finaid.org.

You should be alert to special cases that require help from the school counselor – for example, undocumented students who can’t complete the FAFSA online, students in need of dependency overrides (situations in which students are considered dependent by Department of Education standards, but need to appeal their cases to the financial aid offices at their colleges), and students required to complete the CSS Profile (www.collegeboard.com) by their colleges. You will also want to remind students of additional applications needed for state aid.

It’s helpful to keep in mind a counselor’s role in the financial aid process. The College Access Professional Development Institute* includes the following among its guidelines for counselors:

- Counselors help the student and family through the financial aid process, as families often find it complicated and intimidating. Because the financial aid process can be arduous and confusing, counselors often need to be proactive in guiding the student and family through all the steps of applying for, evaluating, and accepting financial aid.
- Counselors empower students and their families with information so that they can make

informed decisions about how to complete the financial aid process.

- Counselors cannot participate in helping the students knowingly provide false information in the financial aid process.
- Counselors are not “preparers;” they do not fill out the forms for the student, or sign in the box at the bottom of the last page of the FAFSA.

*SOURCE: OPTIONS CAPDI at Goddard Riverside Community Center, www.goddard.org

VOCABULARY

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

Expected Family Contribution (EFC): an estimate of how much a student and his/her family can afford to pay for college for the next school year, determined by completing the FAFSA.

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

Personal Identification Number (PIN) number chosen to provide access to student’s financial aid records on the web, allows student and parent to sign FAFSA electronically.

Student Aid Report (SAR) document provided to student and his or her selected colleges that summarizes financial aid information and reports Expected Family Contribution.

IMPLEMENTATION OPTION

Activity II: If you’re teaching this lesson during the fall semester, you may wish to distribute **Student Handbook pages 104- 106, FAFSA Completion Tips**, after the first of the year as a reminder to students completing their applications at home.

ACTIVITY STEPS

I. Warm Up (5 minutes)

1. **SAY SOMETHING LIKE:** Today's the big day! We're going to sign on to the FAFSA website, where each of you will have a chance to begin your online application. The FAFSA allows you to apply for financial aid for all approved postsecondary programs – including 4-year colleges, community colleges, and many tech/trade programs, so I encourage you to log on and complete the application no matter what your educational plans are.
2. **SAY SOMETHING LIKE:** As I mentioned last week, you'll need a social security number to complete the FAFSA on the Web. If you're not a U.S. citizen or eligible non-citizen, or you don't want to provide personal information today, you can still check out the FAFSA by logging on to the demonstration website, which I'll be using as well.
[Write the following on the board:
fafsademo.test.ed.gov
username: eddemo
password: fafsatest]

Please **do not** use your actual personal information on the demo website.

If you're not completing the FAFSA today because of citizenship issues, please remember that even though undocumented students are not eligible for federal aid, they may be eligible for other kinds of aid. If you're in this situation, you'll want to get advice from your college's financial aid office.

3. **SAY SOMETHING LIKE:** Please turn to **Student Handbook page 103, FAFSA on the Web**, for a look at some of the features of the online application.
4. [Point out the space at the top of the page for students to record their names as they appear on the application, as well as the passwords they use. Provide students with dates to fill in the blanks at the top of the page: 45 days from today's date (the date on which their saved info will be dumped if they've not completed their applications), and the state and federal deadlines for submitting their applications (available on the FAFSA website). You can briefly review the list of FAFSA features, or point them out as you go.]

II. FAFSA Online (30 minutes)

1. **SAY SOMETHING LIKE:** We'll be completing the FAFSA together so I can answer common questions as we go. We'll do the first two sections – "Info About You" and "Dependency Status" – as a class. After that, if you prefer to move ahead on your own, you may. Turn to **Student Handbook pages 104-106, FAFSA Completion Tips**, for important reminders on completing each section.
2. **SAY SOMETHING LIKE:** Ready to log on? If you're completing a real application, use www.fafsa.ed.gov. If you choose not to provide personal information today, use <http://fafsademotest.ed.gov>, then the username and password that I've written on the board. (You may be asked to provide it several times.) Once you've reached the FAFSA home page, let me know by looking up from your computer, and we'll continue together.
3. [Use your laptop and LCD projector to model each step, making clear that your first few steps are for the demo site only. Instruct students using the demo site to click on "FAFSA on the Web Demo System" at the bottom of the page.]
4. **SAY SOMETHING LIKE:** You should all be on the home page. In the middle section (marked by the number 2), click on "Fill Out Your FAFSA." (NOTE: Web page changes.)

On this page, select the FAFSA for next school year. Click "Next."

Ignore the Browser Requirements. Click "Next." (NOTE: Web page changes.)

Info About You

In the first section, you'll be asked for identifying information about you and your plans for college.

Enter your 9-digit Social Security Number without hyphens. If you're using the demo site, enter 236-04-2001. [Write this number on the board.] Check this carefully, as you will not be able to change your Social Security Number after you leave this page.

Enter your Social Security Number a second time.

[Include an error as you enter the second SSN.]

Notice my first SSN number doesn't match my second. This error should be identified at

the end of the page.

[Instruct students to complete the info on this page. Remind the class that the passwords they create are case-sensitive. Students using the demo site should make up names and other identifying information.]

SAY SOMETHING LIKE: Take a moment to write down your name and password so that you can return to your application at a later date. Click “Next.”

[Point out the pop-up window that says “Social Security Numbers do not match,” and correct the error. Re-enter the password if needed.]

SAY SOMETHING LIKE: You’ll see a page of instructions. Click “Next.” You’ll see a new page with the information you entered previously. Take note of your Social Security Number. If it’s not correct, you’ll need to start over. If that’s the case, click “Exit” and begin again. (NOTE: Web page changes.)

Enter all of the information on this page. Answer everything except the last question.

[Allow students time to complete the page.]

SAY SOMETHING LIKE: Let’s look at the last question together. Click “Need Help?” to see the definitions of citizenship. You can use this feature for questions on every page. Answer this question, and click “Next.”

Provide your e-mail address. Click “Next.” (NOTE: Web page changes.)

Answer the questions about marriage and state residence. Click “Next.” (NOTE: Web page changes.)

Answer the question to indicate whether you’re male or female. Click “Next.” (NOTE: Web page changes.)

Answer the remaining questions in the “Info About You” section. You’ll find helpful tips on **Student Handbook pages 104-106, FAFSA Completion Tips**. When you reach the “Dependency Status” section, stop. (NOTE: Web page changes.)

[Allow students time to answer the remaining questions in this section. If you think your

students will need assistance with the remainder of this section, use **Student Handbook pages 104-106, FAFSA Completion Tips** as a guide.]

5. **Dependency Status**

SAY SOMETHING LIKE: You should all be on the first “Dependency Status” page. The questions in this section determine whether you’re considered **dependent** or **independent**, according to the Department of Education definition.

If the Department of Education considers you a dependent student, you must provide information about your parent(s) as well as yourself. There are rare situations where you can appeal to be considered an independent student. This requires providing supporting evidence to your college’s financial aid office. If you believe your circumstances might qualify you for independent status, ask your school counselor for help.

Answer each of the questions on the next three pages. When you reach the page where you’re asked to select whether you will or will not provide your parents’ information, stop. (NOTE: If you are an independent student, you will not see this page. Independent students should stop on the first page of the “Your Finances” section.)

[Provide time for students to answer the questions in this section. If you feel your students will struggle, read each “Dependency Status” question aloud and explain as needed.]

6. **Parent Information**

SAY SOMETHING LIKE: You should now be on a page that asks whether you will or will not provide parent information on the FAFSA. (Independent students will not see this page.) We’re going to skip the Parent Information section for now. **You must return to this section later and complete it before submitting the FAFSA.** In order to skip this section and move on, select “I am unable to provide parental information.” You’ll see one or more screens that ask if you’re sure. Select the “I am unable . . .” choices, and click “Next.”

Save your work. Once we’ve completed the remaining sections, we’ll come back to this one.

7. **Your Finances, Schools to Receive Your Results, Preparer’s Information**

SAY SOMETHING LIKE: We have three more sections to complete in class today. Those of you who wish to work on these sections on your own may do so. Please complete “Your Finances,” “Schools to Receive Your Results,” and “Preparer’s Information.” Then

stop. Do not submit your signature page or application today.

If you're working on your own, please do not interrupt the class to ask questions about topics the rest of us have not yet reached. Wait for us, or use the "Help" button at the bottom of the page. You'll find tips on **Student Handbook pages 104-106, FAFSA Completion Tips**.

[Use your laptop and LCD Projector to demonstrate completion of these three sections. Refer to **FAFSA Completion Tips** as needed.]

8. [When all students have completed "Your Finances," "Schools to Receive Your Results", and "Preparer's Information," remind them to save their work.

Ask all dependent students to return to the Dependency Status section. Scroll through the first three pages of questions. When you reach the page that asks whether students will provide parental information, **have all students click "I will provide parental information" and save again. Remind students that they must complete this section in order for the FAFSA to be processed.**]

III. Next Steps (10 minutes)

1. [Write the following on the board:
 - Provide parental information
 - Check to make sure all info is correct
 - Sign your application (Get PINs)
 - Submit your application]

SAY SOMETHING LIKE: These are the final steps needed to process your application. Once you've input all of your information, you'll see a Signature page. You and your parent can sign your application by printing, signing, and mailing the form, or by signing electronically using a Personal Identification Number (PIN). See **Student Handbook pages 104-106, FAFSA Completion Tips** to review these steps.

2. **SAY SOMETHING LIKE:** Let's look at a sample signature page to see what you're agreeing to. Please turn to **Student Handbook page 107, Signing Your FAFSA Application**. You should review this as you would any contract. Let's have a look.

[Write the following questions on the board. Quickly assign groups of students to find the answer to one of three questions:

- List three things you're agreeing not to do. (Top of page, items 1-5)
- List two ways the Department of Education may verify your records (Middle of page, items 1 and 2)
- What are the possible penalties for knowingly providing false information? (last paragraph)]

[Have students underline the answers to their assigned questions. Discuss as a class.]

3. **SAY SOMETHING LIKE:** You did a great job of completing your portion of the FAFSA today. You are now ready to coach your parents through the process of completing their portion as well. Remember, some grants are offered on a first-come, first-served basis, so you'll want to encourage your parents to do this soon. If you have questions, you can reach a FAFSA representative by phone or e-mail.

Once you've input and double-checked all of your information, sign your application, and print your confirmation page. Your results should be available in one to three weeks.

[Direct students to **Student Handbook page 108, FAFSA Next Steps**, for information about their Student Aid Reports and how the results will be reported to their schools.]

SAY SOMETHING LIKE: We'll return to the topic of financial aid one more time at the end of March, when we'll talk about how to compare the financial aid awards that will be arriving from different schools.

In the meantime, please feel free to ask me or the school counselor if you need help with the remaining FAFSA steps.

[If time remains, conclude the lesson by allowing students who have not already done so to apply for PINs at www.pin.ed.gov.]

FAFSA on the Web

LAST NAME: _____ FIRST NAME: _____

PASSWORD: _____

DEADLINES

45 days from now _____

State deadline: _____

Federal deadline: _____

TIPS

- **NAVIGATING AND SAVING**

SAVE often. Use the SAVE button at the bottom of the page, not the one from your browser's toolbar. Navigate using the PREVIOUS and NEXT buttons at the bottom of the page. You can return to any section you've completed by clicking on its title on the left side of the page.

- **CORRECTING ERRORS**

A pop-up window will appear if you fail to answer a required question, or give an answer that conflicts with one given previously. You'll need to fix the error before continuing.

- **HELP**

Click the HELP button at the bottom of the page to get information in the following ways:

- Online answers to Frequently Asked Questions
- Live help online
- Live help by phone
- E-mail answers to your questions

- **PARENT INFORMATION**

If you don't have this information today, select "I am unable to provide parental information" on the last page of the Dependency Status section. **If you are a dependent student, your application will not be complete, and your EFC will not be calculated, without this information. Remember to return later to select "I will provide parental information," and input the correct information.**

- **SIGNING AN ONLINE APPLICATION**

Your application is not complete until you submit and sign it. To sign,

- Print, sign, and mail a signature page

OR

- Apply for Personal Identification Numbers for you and your parent, and sign electronically.

FAFSA Completion Tips

Place a check mark beside each section as you complete it, so you'll have a record of what still needs to be done.

- Info About You (the Student)
- Your Dependency Status
- Your Parents' Information
- Your Finances
- Schools to Receive Your Results
- Preparer's Information
- Review FAFSA and Apply Signatures
- Submit Your FAFSA

Instructions

Log on to www.fafsa.ed.gov.

Select "Fill Out Your FAFSA" to begin.

(When returning to an application in progress, select "Open Your Saved FAFSA or Correction Application." You'll need your first and last name, your social security number, birthdate, and password.

Information on potentially tricky questions has been provided below. More info is available by clicking the "Help" button at the bottom of each FAFSA page.

Info About You (the Student)
Social security number cannot be left blank, and cannot be changed after this page.
Password is case-sensitive.
Have you ever received federal student aid? This refers to grants, loans, and work-study. If you've never been to college, select NO.
When you begin the _____ upcoming school year, what will be your grade level? Select "Never attended college/1 st year."
What degree or certificate will you be working on? Read carefully. Note there are two different choices for Associate's Degree and two different choices for Certificate/Diploma.
Enrollment status? If you believe you'll be attending school full-time, select "full-time." NOTE: The amount of your financial aid corresponds to your enrollment status. If you enroll part-time, you'll receive less financial aid because your expenses will be less.
Work-study or student loans? Select "both." If you decide later that you don't want these types of financial aid, you can turn them down.
Elementary or secondary school teacher Grants are available for students who plan to teach in certain low-income schools in high-needs fields. If this is part of your plan, click "yes" for more info. NOTE: These grants become loans if students fail to meet the terms of the grant.

Your Dependency Status

These questions determine whether you're a **dependent** or **independent** student. **Dependent** students need to provide information about their parents' finances in order to be considered for aid.

Your Parents' Information

To bypass this section today, select "I am unable to provide parental information" on the last page of the Dependency Status section.

At the end of today's session, **SAVE** your work, then return to this page and select "**I will provide parental information.**" **SAVE** your work again.

If you are a dependent student, your application will not be complete, and your EFC will not be calculated, without parental information. **Remember to return later to input the correct information.**

Your Finances

Use your tax return for the past year to provide income information. (For example, if it's January 2010, use your 2009 information – the tax return that you'll file in April.) Provide income information even if you didn't file a tax return.

Schools to Receive Your Results

Enter a school code and housing info for any school you've applied to. You can search for a school code by state, city, or name of school. Once you find the correct school, click on it to enter the code automatically.

If you've applied to more than 10 schools, you can delete some and add others later. If you correct your FAFSA after deleting schools, they won't receive your most recent information.

Preparer's Information

Are you a preparer? Select no. A preparer is someone you paid to help you complete this application.

Review FAFSA and Apply Signatures

Check to make sure all of your information is correct. Sign the application by printing, signing, and mailing the signature sheet OR using your electronic Personal Identification Number (PIN). If you are a dependent student, both you and your parent need to sign. To obtain a PIN, go to www.pin.ed.gov. (Each of you will need your own PIN.)

Print a copy of your application information for your records.

Submit Your FAFSA

Submit your application by clicking “Submit My FAFSA Now.” You’ll receive a confirmation page. Print this and keep it for your records.

Signing Your FAFSA Application

This is a sample signature page for the FAFSA. Please review so you know what you're signing.

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

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

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, you agree if asked:

1. to provide information that will verify the accuracy of your completed form
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined \$20,000, sent to prison, or both.

If you agree to these terms select 'I Agree'.

I Agree

I Disagree

FAFSA Next Steps

Once your FAFSA has been processed, you'll get a Student Aid Report (SAR). If you provided an e-mail address, you'll receive an e-mail telling you how to access an electronic version. (To make sure that FAFSA messages can be delivered to your inbox, enter the FAFSA e-mail address—FederalStudentAidFAFSA@cpsemail.ed.gov—into your e-mail address book.) If you've not provided an e-mail address, you'll receive a letter containing your SAR.

Your SAR will include a request for further information, if needed. If your application was complete, your SAR will include your Expected Family Contribution (EFC). The colleges you listed in your application will receive an electronic copy of your SAR. They'll use your EFC to calculate how much financial aid you'll be eligible for.

You can check the status of your application by going to www.fafsa.ed.gov. Click on "Check Status of a Submitted FAFSA or Print Signature Page" under Section 3: FAFSA Follow-Up. If you used a PIN to sign your FAFSA, you should check its status in about a week. If you signed and mailed a printed signature page, you should check its status in two or three weeks.

You can also use the FAFSA website (Section 3) to make corrections to a FAFSA you've already submitted.