

2021-2022

# FAFSA COMPLETION GUIDE

Courtesy of Florida Gulf Coast  
University



**FutureMakers Coalition**

# INTRODUCTION

## **WHAT IS A FAFSA?**

The FAFSA is the Free Application for Federal Student Aid. Students submit the FAFSA to apply for financial aid for college from the federal government, state government and most colleges and universities. Financial aid includes grants, scholarships, student employment and student loans.

## **WHO SHOULD COMPLETE A FAFSA?**

Anyone planning on attending college in the next academic year should fill out the FAFSA. The FAFSA takes the average student less than an hour to fill out.

## **WHY SHOULD YOU COMPLETE A FAFSA?**

Every year, the U.S. Department of Education gives over \$120 billion in federal grants, loans and work-study funds. Information submitted on the application can qualify students for other nonfederal grants--from state governments, private entities, and colleges themselves--that are available to students from higher-income households as well. It's simple: If you don't file, you won't qualify for most financial aid.

## **WHEN SHOULD I COMPLETE THE FAFSA?**

You can [submit your FAFSA](#) for the 2021-2022 academic year starting Oct. 1, 2020. The deadline to complete the FAFSA to be considered for state aid is March 15, 2021. The final deadline is June 30, 2022.

## **WHAT DOCUMENTS DO I NEED TO COMPLETED THE FAFSA?**

- Social Security Number (can be found on social security card)
- Parent's legal name, date of birth, social security number and marital status
- Your alien registration number if you are a U.S. permanent resident or other eligible noncitizen
- Driver's license (if any)
- Student and parent's 2019 W-2 Forms and other records of any money earned
- Student and parent's 2019 Federal Tax Return (1040), Puerto Rican tax or foreign tax return
- Any untaxed income received in 2019 – e.g., payments to tax deferred pension and savings plans, tax exempt interest and child support received
- Any current bank statements
- Investment information, business and farm records, stock, bonds, etc.
- List of schools you are interested in attending

## **WHY USE PRIOR-PRIOR (2019) TAX YEAR INFORMATION?**

By using two-years prior tax information on the FAFSA, it will increase the form's accuracy and give you an earlier and more accurate idea of your anticipated financial aid and college costs.

### **Benefits:**

- You and your parents will have completed your taxes by the time you fill out your FAFSA
- You can use the IRS Data Retrieval Tool (DRT) to import tax information directly into the FAFSA

# STEP 1: CREATE AN FSA ID

Video: [How to create an FSA ID](#)

## WHAT IS AN FSA ID?

The FSA ID is a username and password you use to log into U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official or a loan company representative. You'll use your FSA ID every year to fill out your FAFSA form and for the lifetime of your federal student loans.

## WHO NEEDS AN FSA ID?

- Student -in order to electronically sign and submit your FAFSA.
- Parent- one of your parents will also need to create an FSA ID to be able to electronically sign your FAFSA application.

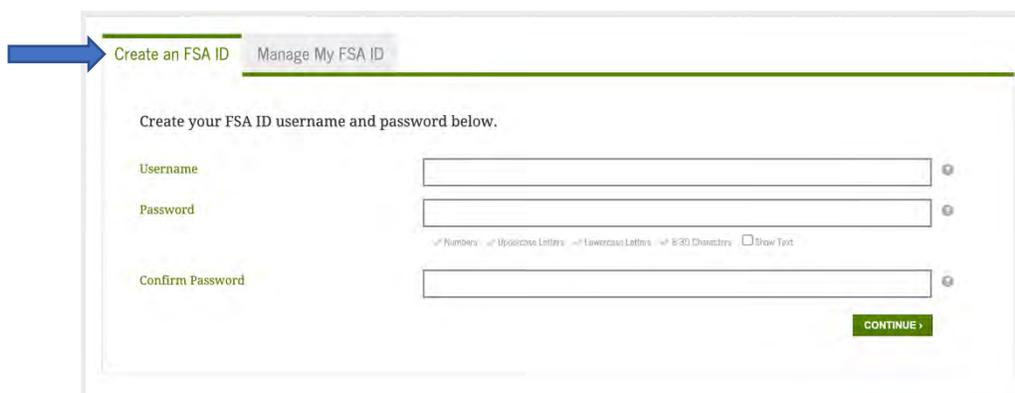
## WHAT DO I NEED TO CREATE AN FSA ID?

You will need your Social Security number, full name, and date of birth. You'll also be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

**IMPORTANT:** A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create your FSA ID.

## HOW DO I CREATE AN FSA ID?

1. Go to [fsaid.ed.gov](https://fsaid.ed.gov) to create your FSA ID.



The screenshot shows the 'Create an FSA ID' form on the fsaid.ed.gov website. A blue arrow points to the 'Create an FSA ID' tab. The form contains the following elements:

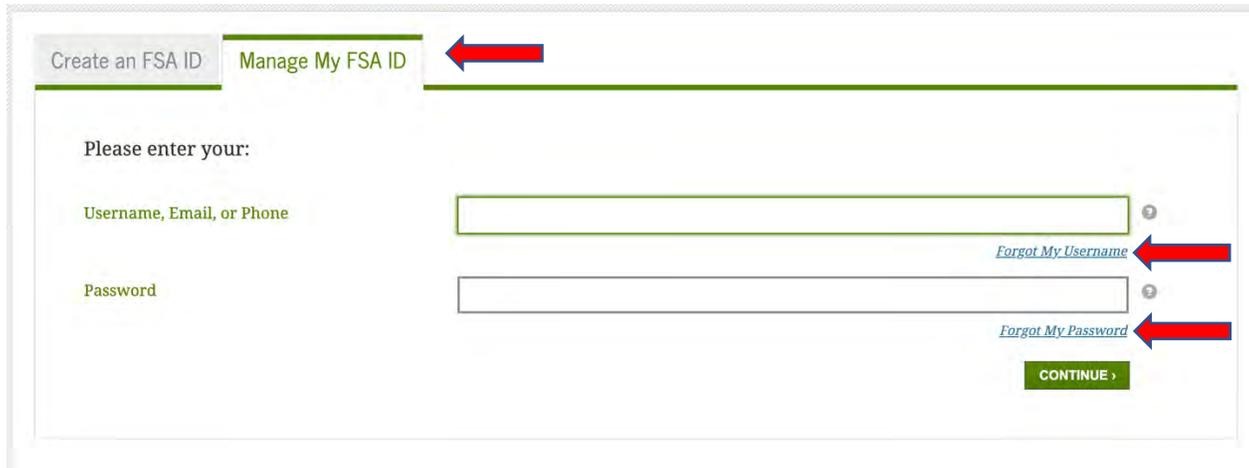
- Two tabs: 'Create an FSA ID' (selected) and 'Manage My FSA ID'.
- Instruction: 'Create your FSA ID username and password below.'
- Three input fields: 'Username', 'Password', and 'Confirm Password'. Each field has a small eye icon to its right.
- Below the Password field, there are character requirements: 'Numbers', 'Uppercase Letters', 'Lowercase Letters', '8-30 Characters', and a 'Show Text' checkbox.
- A green 'CONTINUE' button at the bottom right.

***Write down your username and password, you will need to renew your application each school year!***

2. Enter all your information.
3. Select your secure questions and enter answers.
4. Verify phone number and email with the secure codes it will send.

## FORGOT USERNAME AND PASSWORD

If you forget your FSA ID username and/or password, go to **“Manage My FSA ID”** and look for the **“Forgot My Username”** and **“Forgot My Password,”** links on log-in pages.



Create an FSA ID | **Manage My FSA ID** ←

Please enter your:

Username, Email, or Phone  [Forgot My Username](#) ←

Password  [Forgot My Password](#) ←

**CONTINUE >**

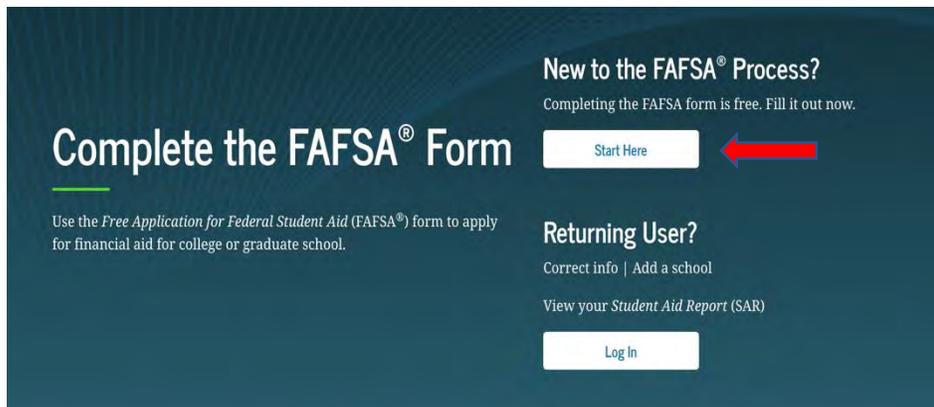
These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password.

You can also retrieve your username or reset your password by successfully answering your challenge questions. We recommend using answer challenge questions as the last choice because it will lock you out of your account for 30 minutes.

NOTE: If you verified your email address or mobile phone number during account creation, you could enter your email address or mobile phone number instead of your username to log in.

## **STEP 2: LOGIN INTO THE FAFSA APPICATION (FAFSA.GOV)**

1. If you are starting the application for the first time on [fafsa.gov](https://fafsa.gov), select “Start Here.”



**Complete the FAFSA® Form**

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

**New to the FAFSA® Process?**  
Completing the FAFSA form is free. Fill it out now.

[Start Here](#) ←

**Returning User?**  
Correct info | Add a school  
View your *Student Aid Report* (SAR)

[Log In](#)

- The student should select **“I am the student”** and enter their FSA ID and password

\*\* If the parent is completing the FAFSA **without** the student, they should select **“I am a parent”** and enter the student’s information on the login page.

- Read the disclaimer, click **“ACCEPT.”**
- Select which FAFSA you will be completing: For students entering college in the fall semester, they will complete the 2021-2022 FAFSA. If you plan to begin college in the summer semester, you will need to complete the 2020-2021 and the 2021-2022 FAFSA applications.

The 2021-2022 FAFSA will use 2019 tax information. The 2020-21 FAFSA will use 2018 tax information.

5. Create a “Save Key,” which is a temporary code that is used if you start your FAFSA, want to save it without finishing it, or need to return to make corrections. **NOTE:** Unlike with the FSA ID, which needs to be kept private, it’s okay to tell your parent what your save key is. They will need it when the FAFSA isn’t being completed together.

The screenshot shows the 'STUDENT INFORMATION' section of the FAFSA application. It includes a 'Form Approved' stamp with OMB No. 1845-0001 and an expiration date of 12/31/2021. The main heading is 'Create a Save Key.' followed by the instruction: 'The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.' Below this are two input fields: 'Create a Save Key' and 'Re-enter Save Key', each with a question mark icon to its right. At the bottom right, there are two buttons: 'MY FAFSA' with a left arrow and 'NEXT' with a right arrow.

## STEP 3: FILLING OUT THE FAFSA

Video: [FAFSA Overview](#)

Video: [FAFSA Form and Tips](#)

**Introduction** – 2021-2022 FAFSA - is an overview of the FAFSA application process. Click “Next.”

The FAFSA is broken down into 8 sections. The application will automatically save your progress as you complete a section. If at any time you need to save in the middle of section and come back later, make sure to click the “SAVE” button located at the top of the page. For additional help answering the questions, click the symbol  located to the right.

### 1. Student Demographics

Handout: [Tip Sheet for Undocumented Students](#)

Video: [What is Work-study?](#)

- a. Information has been pulled over from the students FSA ID. Update any information that has changed and fill in any blanks. Make sure you use your permanent mailing address.
- b. Residency- Have you lived in Florida for at least 5 years? If no, you will be prompted to enter your state of legal residence and the date you became a resident of that state.
- c. [Citizenship Status](#)- to be eligible for financial aid, the student must be a US citizen or an eligible non-citizen. If you select, eligible non-citizen, enter your Alien Registration number
- d. High School completion status- select high school diploma
- e. What college degree or certificate will you be working on- select First bachelors if attending a four-year institution or Associates degree if attending a two-year school (community college)
- f. Will you have your first bachelor’s degree before you begin the 2021-2022 school year- select No
- g. What will your college grade level be- select Never attended/1<sup>st</sup> year college, even if you have earned college credit through dual enrollment, AP, etc. through high school.
- h. Are you interested in [work-study](#)- We recommend that you answer yes. The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay for educational expenses.
- i. Are you male or female- enter your gender assigned at birth not your gender identity

- i. If you're a male between the ages of 18 and 25 and you haven't registered with the Selective Service System, select "Yes" when you're asked if you would like to be registered. Male students must register with selective service to receive federal student aid.
  - j. Driver's license number- enter your driver license and state. If you do not have a driver's license, click next.
  - k. Are you a foster care youth or were you at any time in the foster care system- answer yes if at anytime in your life you were in foster care even if you are not currently in foster care.
  - l. Highest school completed by Parent 1 and Parent 2- this question refers to the students biological or adoptive parents not necessarily the parents that will be listed in the upcoming parental information sections. If your parents have not completed a four-year degree, the highest level completed would be high school. This question is used to determine the student's eligibility as a first-generation college student for state aid.
2. **School Selection**- you can add up to 10 schools and change them at any time. Schools will not be able to see the other schools that you listed or the order you added them to your FAFSA.

Resource: [Florida College and Universities FAFSA Codes](#)

- a. Enter the name of your high school
  - b. Add the colleges and universities that you are interested in attending utilizing the add more schools button. When you are finished add schools, select next.
    - i. Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet. You can search by name of the school or use the schools six-digit federal code.
    - ii. We do recommend that you add at least one Florida school to your application even if you are planning to go out of state. This allows your information to be shared with the Florida Department of Education and to determine your state aid eligibility.
  - c. Housing plans- select where you plan to live when you begin college: on campus, with parent (commuting from home to school) or off campus
3. **Dependency Status** - The FAFSA will ask a series of questions to determine if the **student** is dependent or independent for purposes of federal student aid. Independent students are not required to provide parental information on the FAFSA. Not living with parents or not being claimed by them on tax forms does not make the student independent for purposes of applying for federal student aid. This is because the federal government has decided that it's the parents' responsibility to pay for college.

Video: [Am I a dependent or independent student](#)

Handout: [Students in Unique Situations- Tips for Completing the FAFSA](#)

- a. What is the **student's** marital status as of today? If the status is anything other than single, you will be prompted to enter the date when you were married/separated/divorced/widowed
  - b. Does the student have or will have children who will receive more than half their support? Yes or No
  - c. Does the student have or will have dependents who live with them and will receive more than half their support? Yes or No
  - d. Check all that apply or check none of the above for the following:
    - i. Currently serving on active duty in the US Armed Forces
    - ii. Veteran of the US Armed Forces
    - iii. After the age of 13, were you an orphan (both parents deceased), were you in foster care or were you a dependent or ward of the court
    - iv. Are you or were you an emancipated minor. This refers to a student under the age of 18 who petitions the court to be declared independent from their parents/guardians. This is not the same as emancipation from child support obligations in a divorce decree.

- v. Does someone have legal guardianship of you? This is not the same as a custody agreement. The court paperwork must state “legal guardianship”. If the student is not with their parent(s) but doesn’t have legal guardianship documents, refer to F below.
  - vi. None of the above
  - e. On or after July 1, 2020, were you homeless or were you self-supporting and at risk of being homeless? If you select yes, the student should work with their high school to obtain a letter from the McKinney Vento liaison
  - f. Based on the students answers to the above questions, a determination will be made. If the student is deemed a dependent student, they must provide parental information on the FAFSA. The student will select either
    - i. I will provide information about my parent(s)
    - ii. I am unable to provide information about my parent(s).
  - g. Special Circumstances option If you do not meet the above criteria to be considered independent and you decide to proceed with your FAFSA without parental information, you will be presented with the special circumstances option. For example, you have no contact with your parents and don’t know where they live, you should select the option “I have a special circumstance and am unable to provide information about my parents” and proceed with your application. The FAFSA will skip the parent sections. You will also want to 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.
4. **Parent Demographics:** The following people are not your parents unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, uncles or aunts, and widowed stepparents.

What parent(s) do I list on the FAFSA?

- If your legal parents (your biological and/or adoptive parents) are married to each other, answer the questions about both of them, regardless of whether your parents are of the same or opposite sex.
- If your legal parents are not married to each other and live together, answer the questions about both
- If your legal parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and don’t live together, answer the questions about the parent with whom you lived more during the past 12 months.
- If you lived the same amount of time with each divorced or separated parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you actually received support from a parent.
- If you have a stepparent who is married to the legal parent whose information you’re reporting, you must provide information about that stepparent as well.

Handout: [What is the Marital Status of your parents?](#)

Handout: [Who’s my parent when I fill out the FAFSA?](#)

- a. As of today, what is the marital status of your parents? This is the marital status of the parent you are using on the FAFSA as on the day you submit this form. For example: If your biological parents are divorced but the parent you are using on the FAFSA is remarried, you will enter the date your parent married your stepparent.
- b. Enter parental information for your first parent. Use their legal name.
  - i. Since your parents' citizenship doesn't affect your ability to complete the FAFSA form, they don't need SSNs. If your parents don't have SSNs, they must enter 000-00-0000
- c. Enter parental information for your other parent (if applicable)
- d. Have your parents lived in Florida for at least 5 years? If no, you will be prompted to enter your state of legal residence and the date they became a resident of that state.

- e. Household Size- numbers will prepopulate based on answers to prior questions
    - i. Enter the number of your parents' other children (even if they do not live with your parents) if your parents will provide more than half of their support
    - ii. Enter the number of other people that live with your parents and your parents provide more than half of their support
    - i. Number in College- how many people in your household will be college students in 21/22? Do not include your parents in this number even if they are enrolled in school.
5. **Parent Financials** – Your parents 2019 tax filing status and current marital status may be different. If your parent filed a joint tax return and has experienced a change in marital status use the information below as a guide:
- a. Now married but was not married in 2019 (and therefore did not file taxes as married), the current spouse's 2019 income will need to be added to the FAFSA form.
  - b. Married in 2019 but no longer married, the former spouse's income will need to be subtracted.
  - c. Married in 2019, divorced from the spouse listed on the joint return and is now married to someone else. Subtract the ex-spouse's income, then add the new spouse's income.

Handout: [IRS Data Retrieval Tool](#)

- a. Have your parents completed a 2019 tax return? Select already completed, will file or not going to file. Will file should not apply, as we are referring to 2019 taxes.
- b. Enter the type of return filed – U.S. tax payers file the IRS 1040.
- c. Enter the tax filing status according to the tax return: Single, Head of Household, Married filed joint return, Married filed separate return, Qualifying Widower
- d. IRS Data Retrieval Tool- - If you are eligible, we strongly encourage to use the IRS Data Retrieval Tool (IRS DRT) by selecting the "Link to IRS" button. The IRS Data Retrieval Tool (IRS DRT) allows students and parents who filed a U.S. tax return with the Internal Revenue Service (IRS) to access the IRS tax return information and to transfer the data directly into their FAFSA form.
  - i. Select the Parent1 or Parent2 and sign in using the parent FSA ID and password
  - ii. Select Proceed to IRS Site and OK
  - iii. Enter the name and other information exactly as it appeared on the 2019 tax return and select submit. The address must be exact. For example, 123 Main Street is on the tax return, you cannot enter 123 Main St . If the name and address are not an exact match with the tax return submitted to the IRS, the tool will not work.
  - iv. Check the box for "Transfer My Tax Information into the FAFSA form" and select Transfer Now. You will receive a message that states "You have successfully transferred your 2019 tax information"
  - v. On the FAFSA, you'll see "Transferred from the IRS" in the appropriate fields. You won't be able to make changes to those answers.
  - vi. If you have two parents listed on the FAFSA, the data retrieval tool will have the total income but will not know the amount earned by each parent. Enter Parent 1 and Parent 2's income earned from working using their w-2's and tax return.
  - vii. Enter the amounts for additional income received from combat pay or parents grant and scholarships.
  - viii. Enter the amounts for your parents that they paid in child support, earnings received from Cooperative Education, and work-study / need based employment
  - ix. Enter the amounts for child support received, housing/food/living allowances received, payments to tax deferred pensions, Veteran's non-education benefits and other untaxed income not reported. Do not report social security or social security disability income as other untaxed income.
  - x. Do your parents' assets exceed the amount listed? Yes or No. If yes, enter the values for balance of cash/savings/checking accounts, net worth of investments, net worth of business/farm

- e. If choose not to use or are unable to use the IRS Data Retrieval tool, you will need to manually enter all of the financial information for your parent using the tax return and W-2's. Utilize the ? icon .
6. **Student Financials** - Follow the same steps as the Parent Financials but using student information.
  - a. If the student worked in 2019 but did not file taxes in 2019, select “not going to file” and enter the amount earned from working
7. **Sign & Submit** – parents without a social security number are not able to create an FSA ID and will not be able to electronically sign the FAFSA. In this situation, you will need to follow the steps to print and mail the signature page.
  - a. A “preparer” is anyone who charges a fee for helping you fill out your FAFSA form. Enter No.
  - b. Review answers on FAFSA. If changes need to be made, click on the question and it will take you directly to the page to make the correction.
  - c. The student and parent need to sign the FAFSA by clicking on “Provide Student Signature” and Provide Parent Signature”.
    - i. Read and agree to the certification
    - ii. Click on “Sign this FAFSA”
    - iii. If your parent is not able to provide an electronic signature, select the option to “Print a Signature Page”. The form must be completed in blue or black ink only and mailed to the address listed. Select Print Signature Page. Once printed, select close
  - d. Select Submit my FAFSA Now
8. **Confirmation Page** – this final page will state “Congratulations, your FAFSA was successfully submitted to Federal Student Aid”. You will also receive an email confirmation of successful completion.

## STEP 4: AFTER SUBMITTING YOUR FAFSA

Video: [After you complete your FAFSA](#)

Webpage: [How to review my Student Aid Report](#)

Webpage: [How is my amount of federal student aid determined?](#)

In 3 to 5 days, you will receive an email with your “**Student Aid Report (SAR).**” Carefully review this report to make sure it is correct! The report will include your Expected Family Contribution (EFC), your estimated eligibility for federal student loans and Federal Pell Grants. It will also tell you if you have been selected for a review process called “Verification” or if other documents are need to determine your eligibility. The schools listed on your FAFSA will reach out to you for the required documents.

### Changes to Your Family’s Financial Situation

If your or your family’s financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you’ve lost a job or otherwise experienced a drop-in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact the school you plan to attend to discuss how your current financial situation has changed.

**For additional assistance, please contact:**

[FAFSAFirst@FutureMakers.com](mailto:FAFSAFirst@FutureMakers.com)

