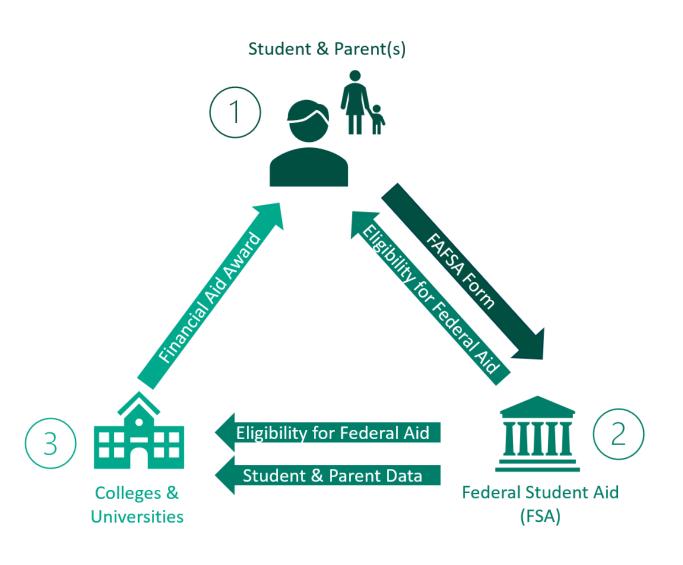


FAFSA Overview

Congratulations! You've done the hard work in high school to make college a reality. At this point, you've successfully navigated the college admissions process and submitted applications to multiple colleges.

The next step in your process is navigating the complex college financial aid world. The central feature of this process for most college-bound students is the **Free Application for Federal Student Aid (FAFSA)**.

The FAFSA form enables students and their parent(s) to report their income from the previous year to the office of Federal Student Aid (FSA). FSA officers use this information to determine each student's eligibility for grants and loans administered by the federal government, including the Federal Pell Grant. Additionally, Federal Student Aid shares student and parent information with colleges and universities to help financial aid administrators distribute need-based financial aid.





How to Use This Guide

This presentation is adapted from the <u>2024–25</u> <u>FAFSA Form Preview Presentation</u>, which Federal Student Aid published in July 2024.

We have modified the slide sequence for clarity and length and added helpful notes and reminders. Please note that Federal Student Aid may have made slight changes to the FAFSA form since the publication of this guide.

This presentation will guide students and parents through the step-by-step FAFSA completion process. We recommend that you approach the following slides sequentially.

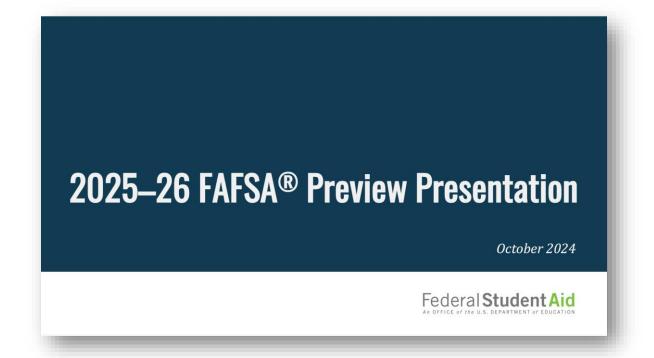




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Before You Start

To complete the FAFSA form, you (student) will need:

- ✓ Your FSA ID
- ✓ Information for each parent required to contribute information
 - Social Security Number (if available)
 - ✓ Date of birth
 - ✓ A reliable email address
- Your 2023 Tax Return paperwork (1040 form), if you submitted one in Spring 2024
- The names of the colleges to which you applied (you can list up to 20 schools)



It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

Step 1 – Visit StudentAid.gov

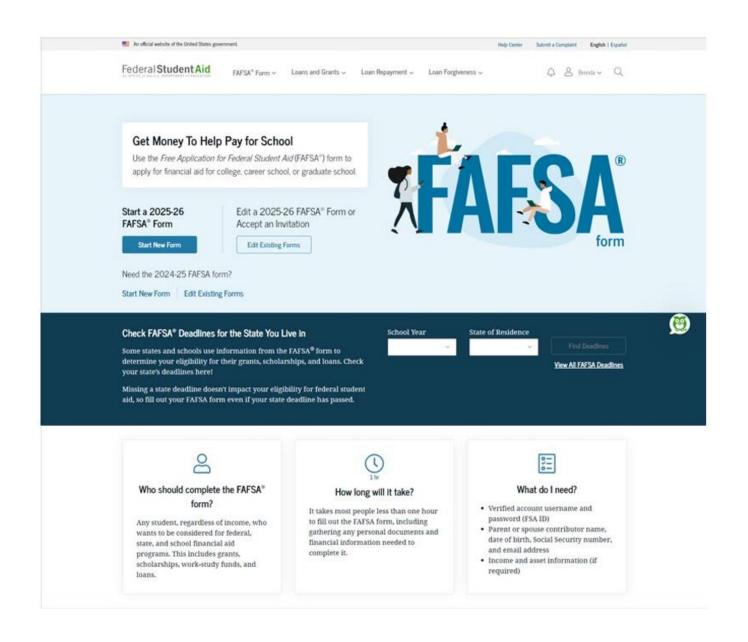
https://studentaid.gov/h/apply-for-aid/fafsa



Step 2 - FAFSA Form Landing Page

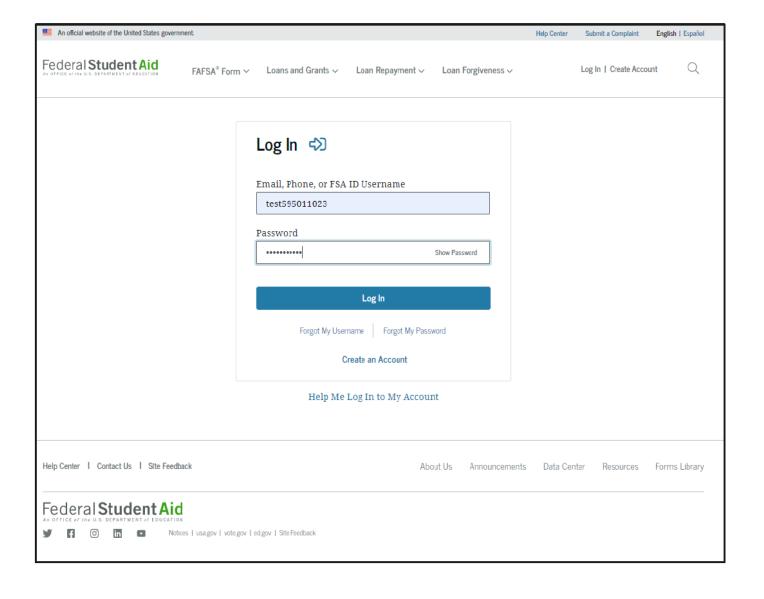
This is the main FAFSA® landing page.
On this page, students are directed to
"Start New Form" or "Edit Existing
Forms." For this section of the
presentation, the student is beginning a
new application.

Important Reminder! Be sure to start a 2025-26 FAFSA Form.



Step 3 - FAFSA Form Login

If the student selects "Start a New Form" from the FAFSA® landing page and they are not logged in to StudentAid.gov, they are taken to the "Log In" page to enter their login credentials. To access the FAFSA form, all students are required to have an FSA ID (account username and password). If the student doesn't have an FSA ID, they can select "Create an Account."

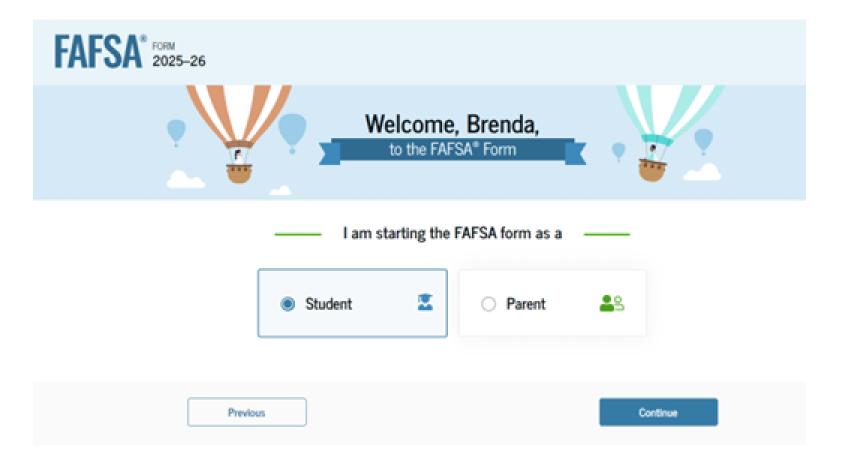




Step 4 – Select Your Role

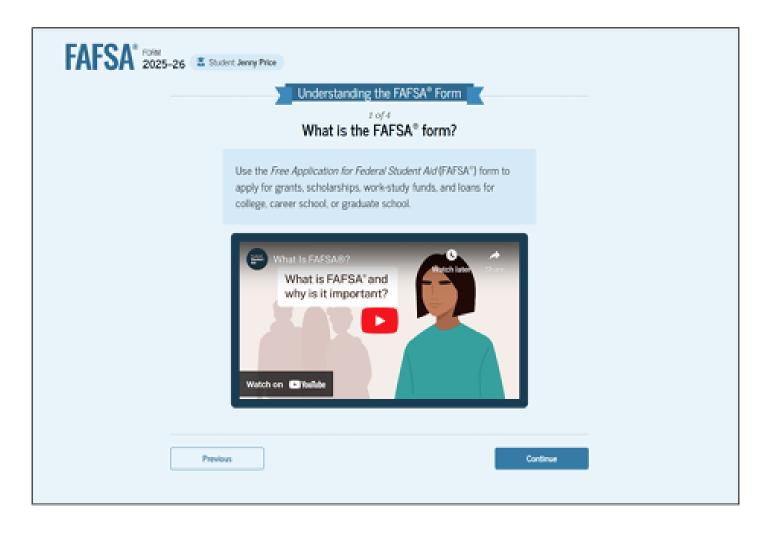
After logging in, the student can select the applicable role to fill out the FAFSA® form: "Student" or "Parent."

The student selects "Student."



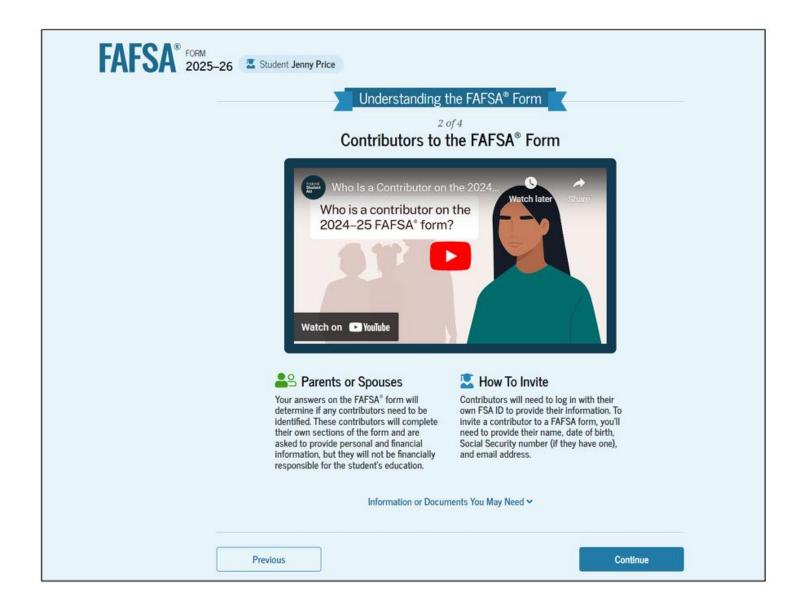
Step 5 – Student Onboarding (1 of 4)

When the student starts the 2025–26 FAFSA® form for the first time, they are taken through the FAFSA onboarding process. The first onboarding page provides an introduction of the FAFSA form and an accompanying video.



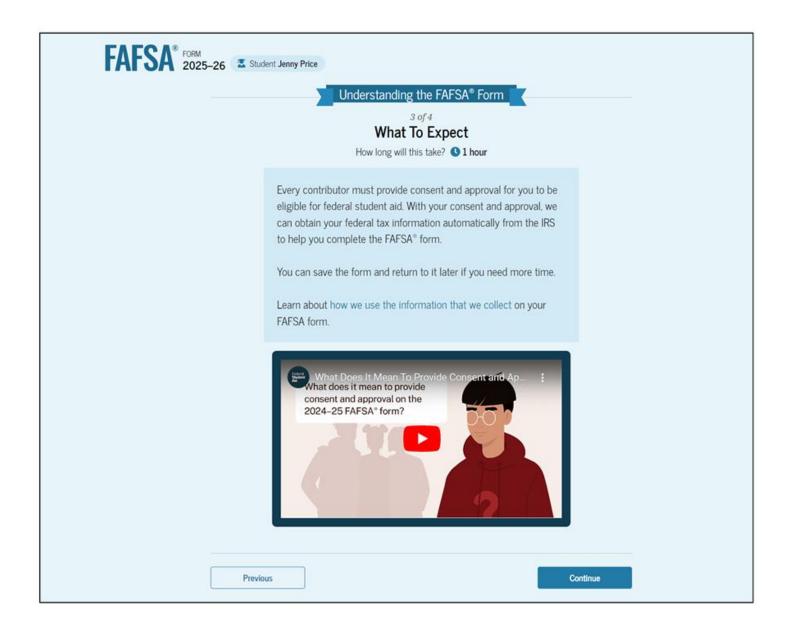
Step 5 – Student Onboarding (2 of 4)

The second FAFSA® onboarding page provides information about contributors that may be required to participate in the student's FAFSA form, including an accompanying video that explains contributors, and information on how the student will invite them. Documents that may be needed to fill out the form are also included on this page.



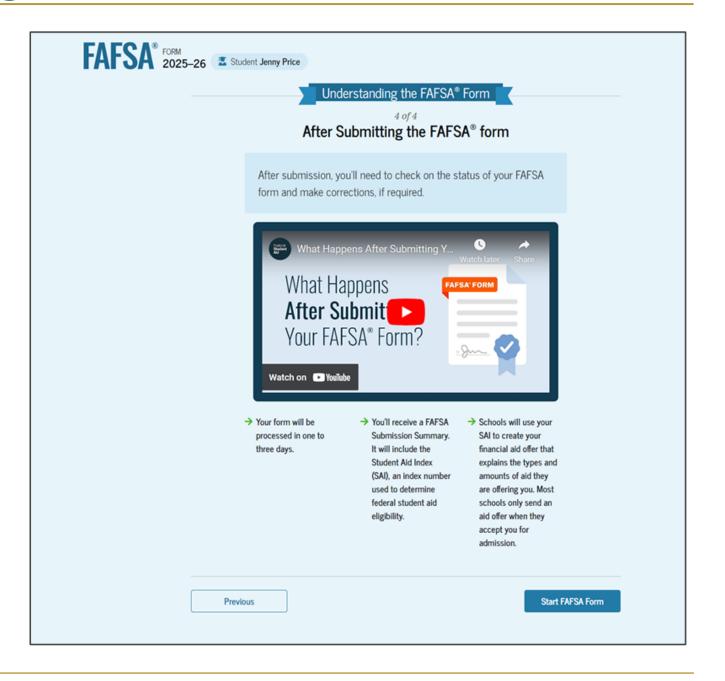
Step 5 – Student Onboarding (3 of 4)

The third FAFSA® onboarding page provides information about what the student can expect when completing their FAFSA form. This includes information about consent and approval, a time estimate for completing the form, and that they can save the form and return later if needed, along with an accompanying video.



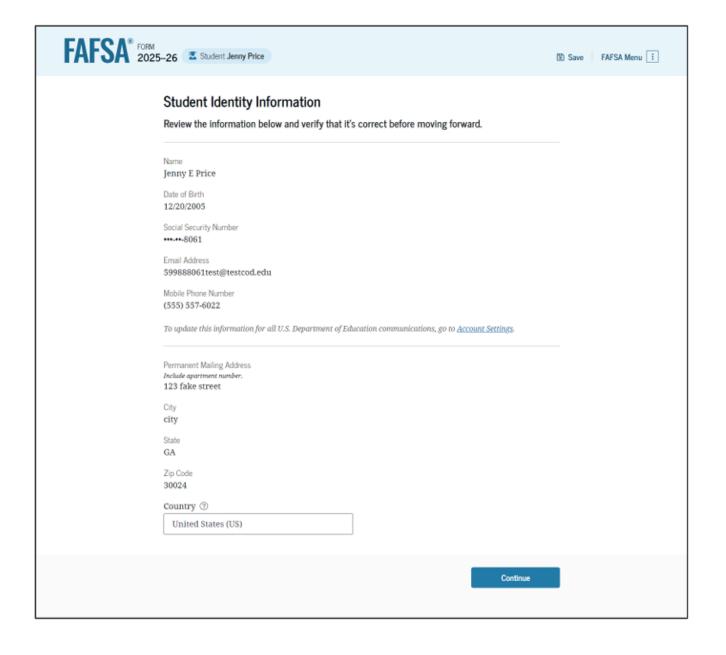
Step 5 – Student Onboarding (4 of 4)

The last FAFSA® onboarding page provides information about what to expect once the FAFSA form is completed, submitted, and processed. On this page, the student can select "Start FAFSA Form" to begin.



Step 6 – Verify FSA Account Information (1 of 2)

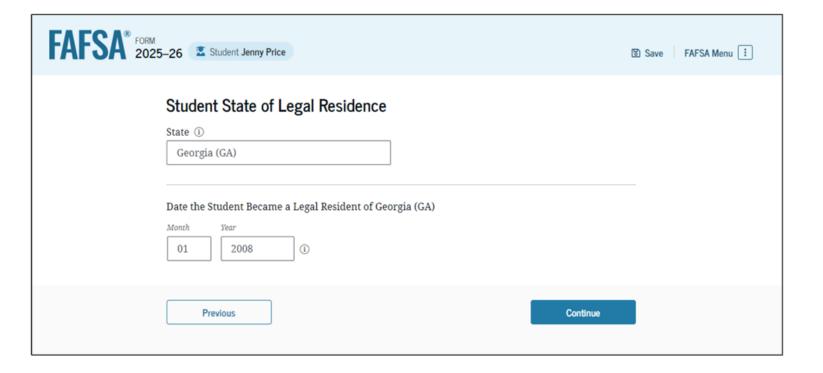
This is the first page within the student section. The student can verify that their personal information is correct. To update any of the personal information, the student must access their Account Settings on StudentAid.gov.





Step 6 – Verify FSA Account Information (2 of 2)

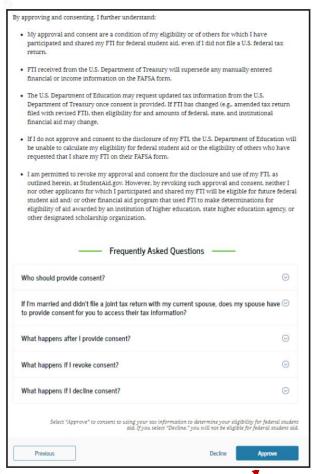
The student is asked about their state of legal residence. The student selects the state from a drop-down box and provides the month and year when they became a legal resident.



Step 7 – Provide Consent to Disclose Federal Tax Information

This page informs the student about consent, approval, and the use of their federal tax information. By providing consent and approval, the student's federal tax information is transferred directly into the FAFSA® form from the IRS to help complete the "Student Financials" section.





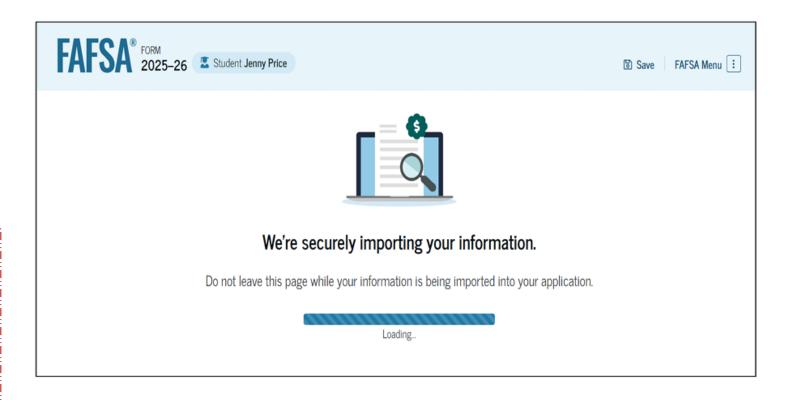
Important Reminder! You <u>must</u> select Approve and provide consent to be eligible for <u>any</u> federal financial aid, including the Federal Pell Grant. There is no way around this requirement.



Step 8 – Student Imports IRS Information

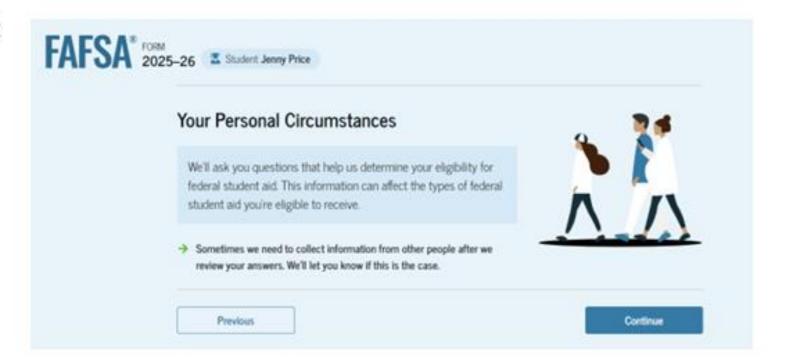
This page imports the student's federal tax information by directly transferring it into the FAFSA® form from the IRS to help complete the "Student Financials" section.

Please Note – If you did not file taxes for 2023, you may receive an error message in a light yellow box. You can still proceed with your FAFSA form and enter financial information manually.



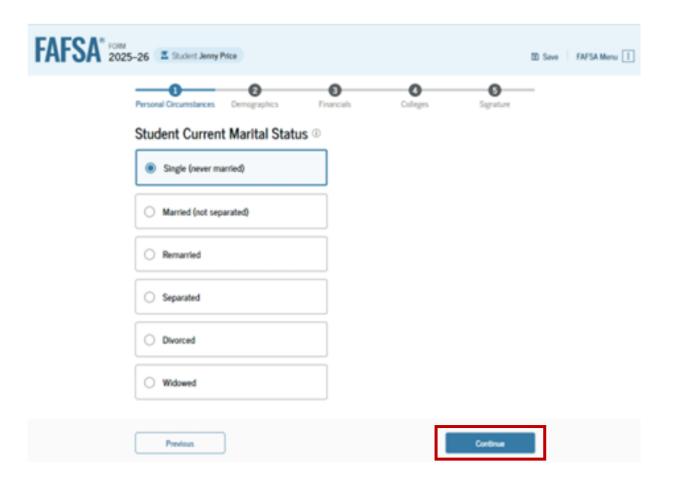
Step 9 – Personal Circumstances | Introduction

This is the first page within the "Student Personal Circumstances" section. It provides an overview of the section.



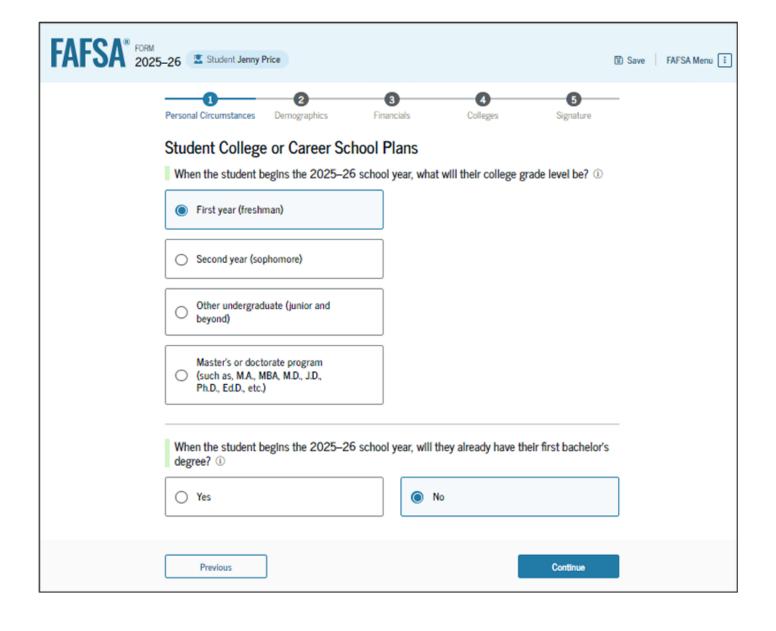
Step 9 – Personal Circumstances | Marital Status

The student is asked about their marital status. The student selects the "Single (ne



Step 9 – Personal Circumstances | College Plans

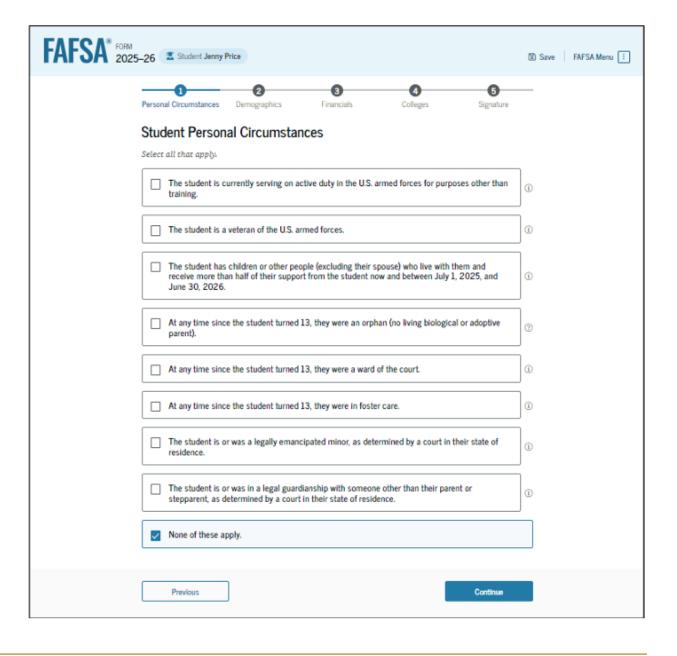
The student is asked about their college grade level for the 2025–26 school year and if they will have their first bachelor's degree. The student selects that they will be a "First year (freshman)" and that they will not have their first bachelor's degree.



Step 9 – Personal Circumstances | Personal Circumstances

The student is asked if any of the listed personal circumstances apply to them.

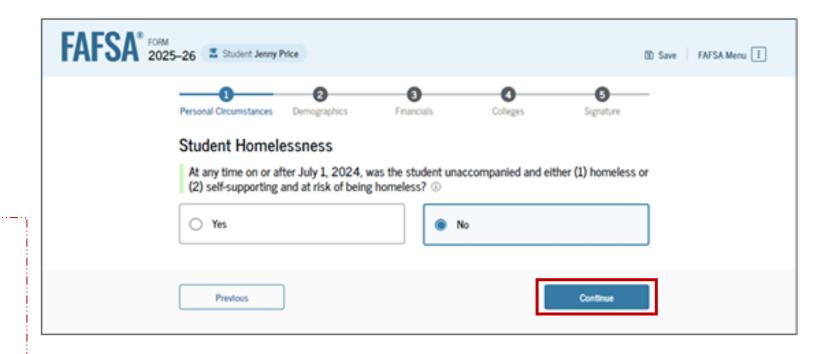
Please Note – While these circumstances will not apply to most students, students should select any circumstances that do apply. The way in which a student responds to this page and the next two pages will determine their status as a "Dependent" or "Independent" student, which will have important implications later in the FAFSA form.



Step 9 – Personal Circumstances | Student Homelessness

The student is asked if they were homeless or at risk of being homeless. The student selects "No."

Please Note – While this circumstance will not apply to most students, students should respond "Yes" if applicable. The way in which a student responds to this page will determine their status as a "Dependent" or "Provisionally Independent" student, which will have important implications later in the FAFSA form.

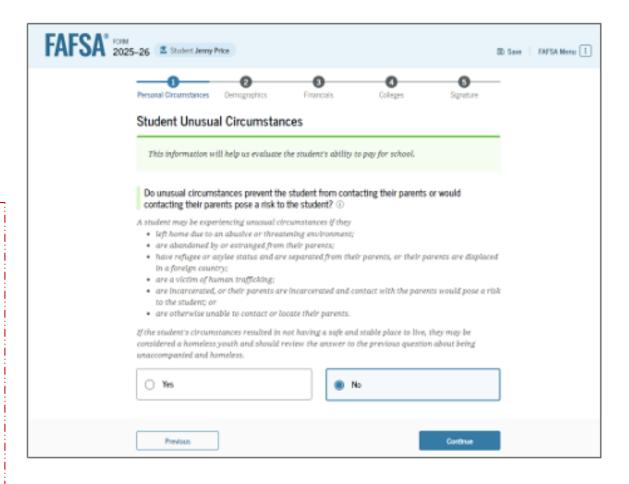


Step 9 – Personal Circumstances | Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s). The student selects "No."

Important Reminder! Students can only select "No" if they are physically unable to contact their biological or adoptive parent(s) or if doing so would pose a threat to their physical safety.

Students **must** select "Yes" in **all** other cases, even if their parent(s) have indicated they are unwilling to contribute information. An unwilling parent is **not** considered an unusual circumstance by FSA.



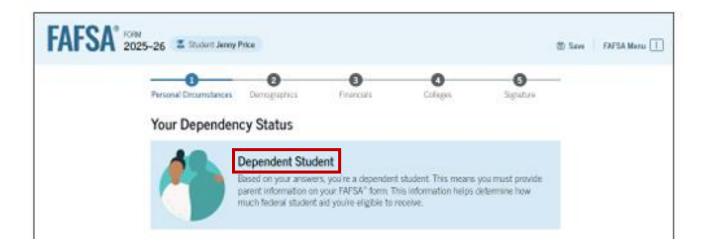
Step 10 – Personal Circumstances | Student Dependency Status

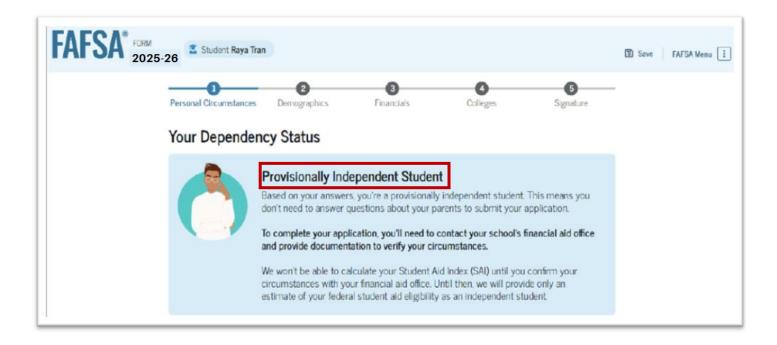
The student will be told their Dependency Status, which will dictate the questions they required to answer in the subsequent pages.

Most students who complete the form will be designated as a **Dependent Student**, which means that at least one parent will need to contribute information to their FAFSA form.

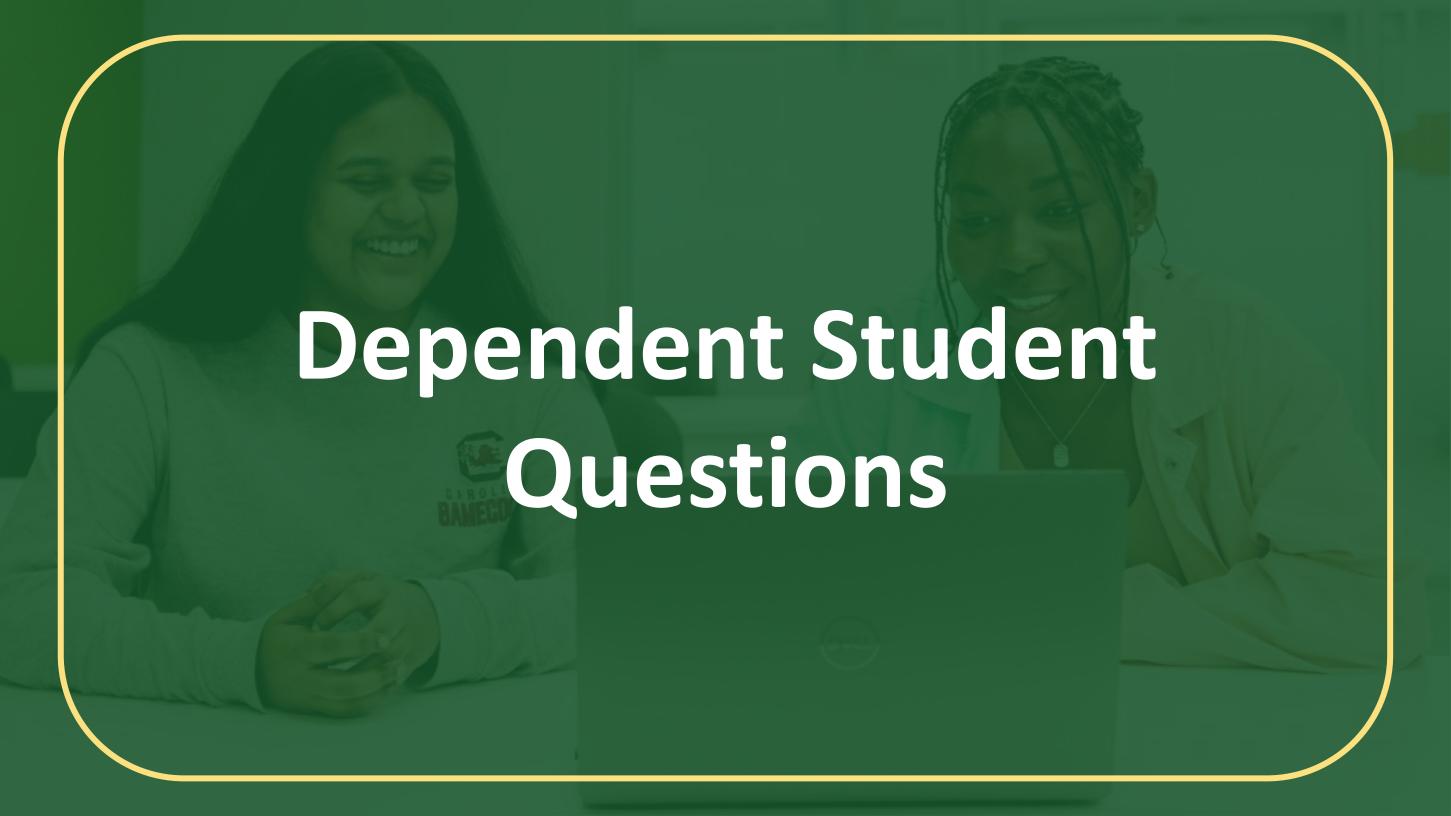
If you are designated as a **Dependent Student**, please <u>click here</u>.

If you are designated as a **Provisionally Independent Student**, please <u>click here</u>.



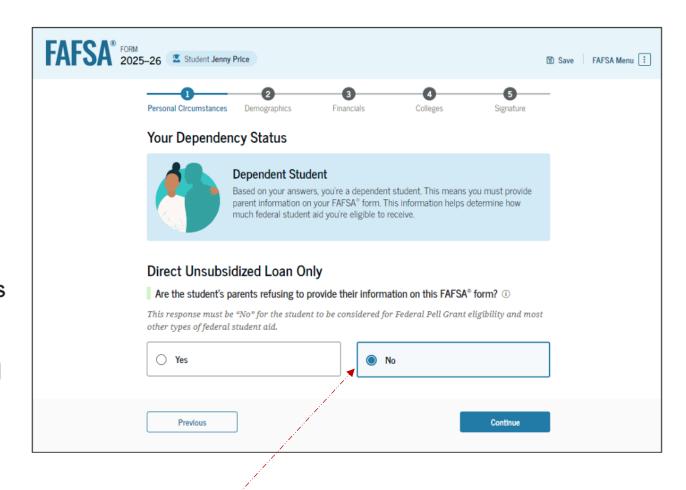






Step 10 – Personal Circumstances | Parent Willingness to Contribute

Based on the answers provided by the student, they are considered a dependent student. The student is asked if they want a financial aid administrator to determine their eligibility for a Direct Unsubsidized Loan only. This is an option if the student's parents are unwilling to provide information. The student selects "No," and if the student had selected "Yes," a modal would appear to warn them about missing out on other potential federal student aid.

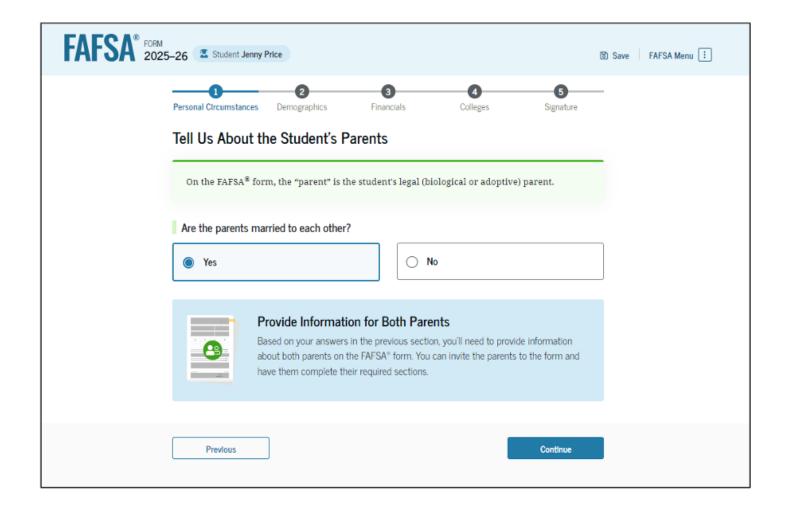


Important Reminder! You <u>must</u> select "No" if you want to be considered for a Federal Pell Grant, Federal SEOG Grant or Direct Subsidized Loan.



Step 11 – Personal Circumstances | Parent Marital Status

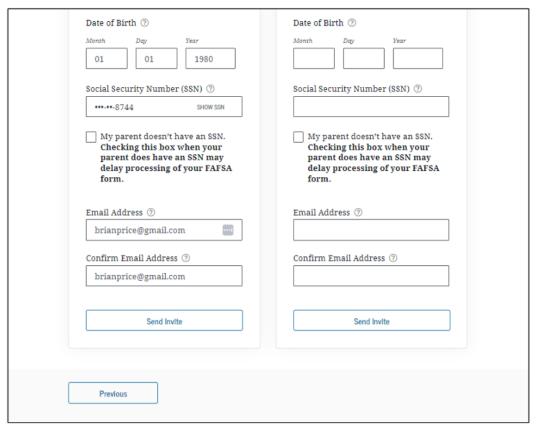
As the student is considered dependent, they are asked to provide information about their parents. The FAFSA® form considers their "parent" to be their legal (biological or adoptive) parent. The student is asked if their parents are married. The student selects "Yes" and is instructed to provide information about both their parents on the FAFSA form.



Step 11 – Personal Circumstances | Invite Parents to Form

The student is asked to enter personal information about their parents in order to send them an invite to their FAFSA® form. In this scenario, the student invites one parent.

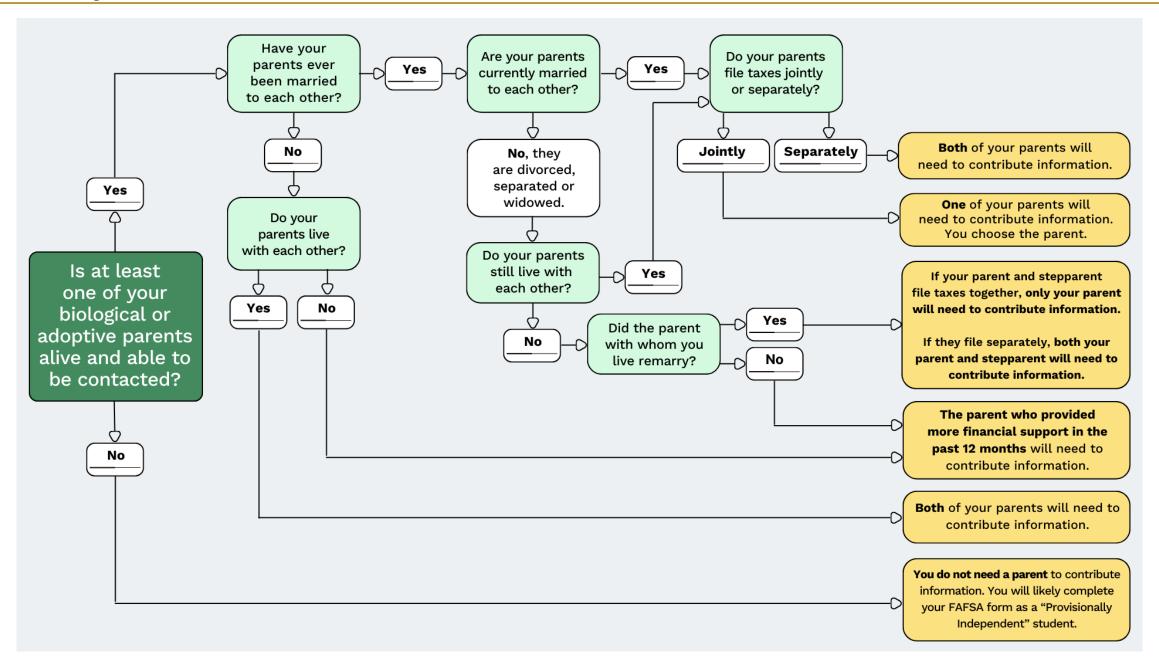




Please Note – Use the next slide to help you determine which parent(s) you need should invite to contribute to your FAFSA form.



Who are your "Parents" and who needs to contribute information?



Step 12 – Student Demographics | Introduction

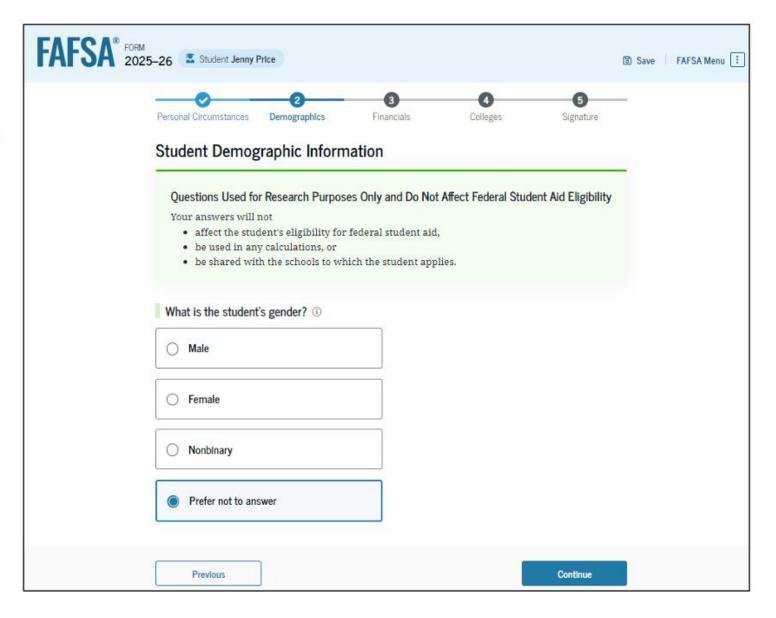
This is the first page within the "Student Demographics" section. It provides an overview of the section.



Step 12 – Student Demographics | Gender

The student is asked about their gender identity. The student selects "Prefer not to answer."

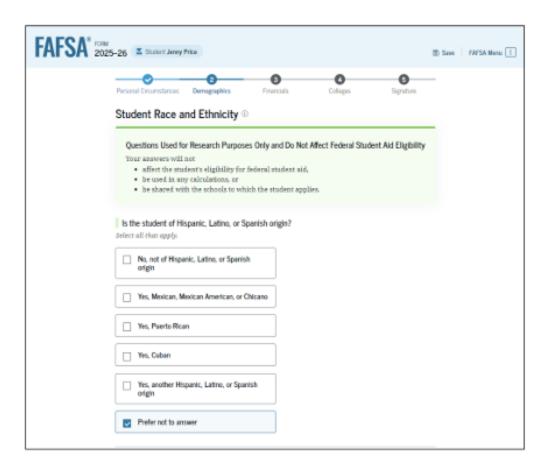
Please Note - The answers to these questions are **not** considered when determining eligibility for federal student aid. Moreover, student responses to these questions are **not** visible to the parent(s) who are invited to contribute or the schools to which the student applied.



Step 12 – Student Demographics | Race & Ethnicity

The student is asked if they are of Hispanic, Latino, or Spanish origin. The student selects the checkboxes that apply to them.

Please Note - The answers to these questions are **not** considered when determining eligibility for federal student aid. Moreover, student responses to these questions are **not** visible to the parent(s) who are invited to contribute or the schools to which the student applied.



Step 12 – Student Demographics | Citizenship Status

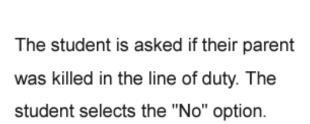
The student is asked about their citizenship status. The student selects the "U.S. citizen or national" option.

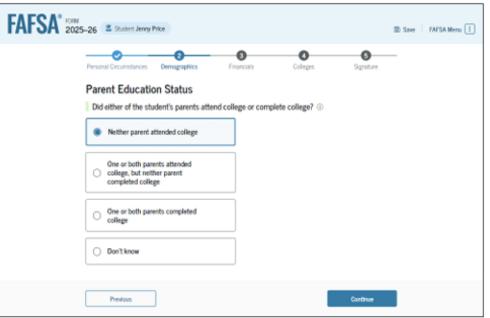
Please Note – "Eligible noncitizen" refers to students with an Alien Registration Card (I-551 or I-551C) or those with a special designation from the Immigration and Naturalization Service (INS). Any students who were not born in the United States and are not "eligible noncitizens" should select the third box. In that case, the student is not eligible for federal student aid.

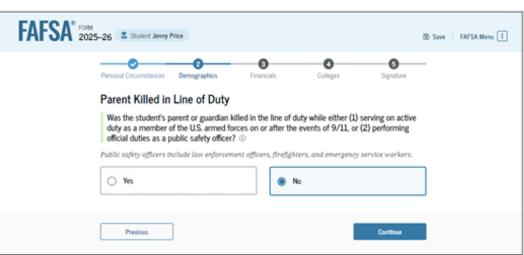


Step 12 – Student Demographics | Parent Circumstances

The student is asked about their parents' education status. The student selects the "Neither parent attended college" option.

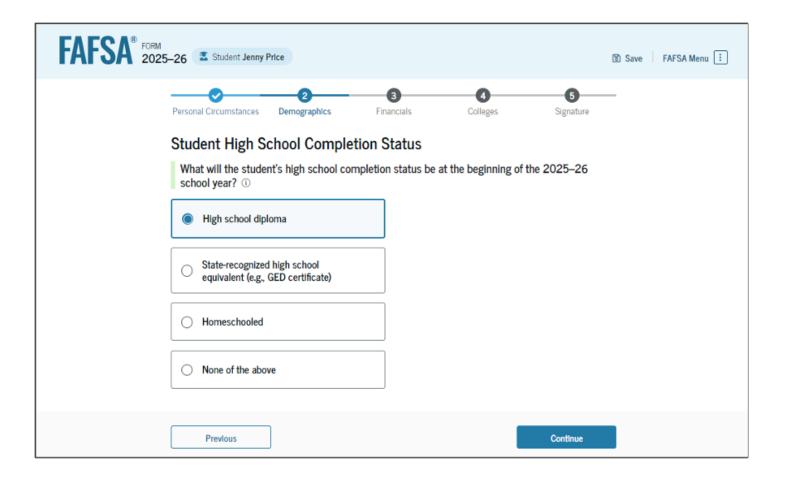






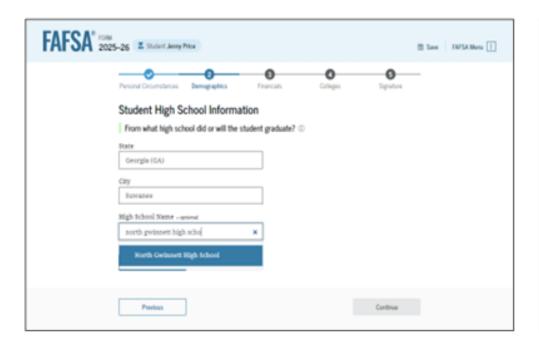
Step 12 – Student Demographics | HS Completion Status

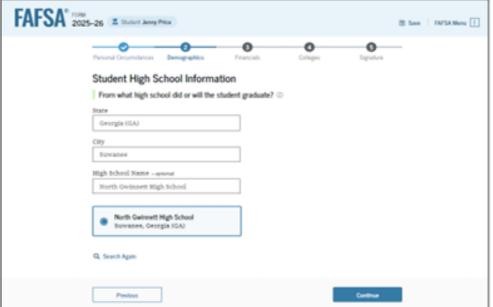
The student is asked about what their high school completion status will be when they start the 2025–26 school year. The student selects the "High school diploma" option.



Step 12 – Student Demographics | High School Information

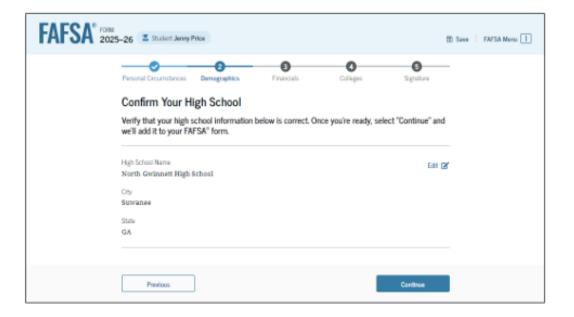
The student is asked which high school they did or will graduate from. The student enters their high school's state and city. After selecting "Search," they select the correct high school from the search results.





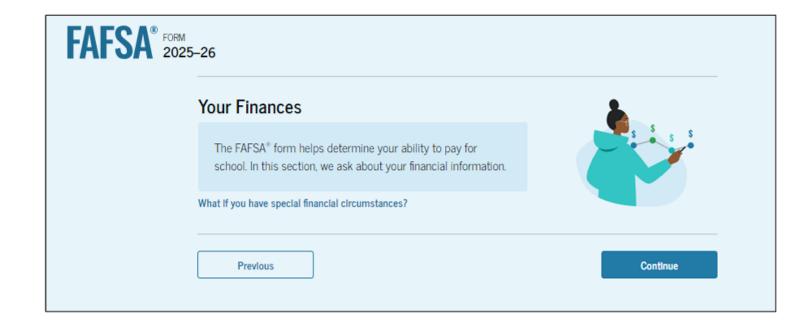
Step 12 – Student Demographics | Confirm High School

The student has the option to edit the high school information presented on this page by selecting "Edit," which will return them to the high school information page. The student confirms their high school information and selects "Continue" to proceed to the next section.



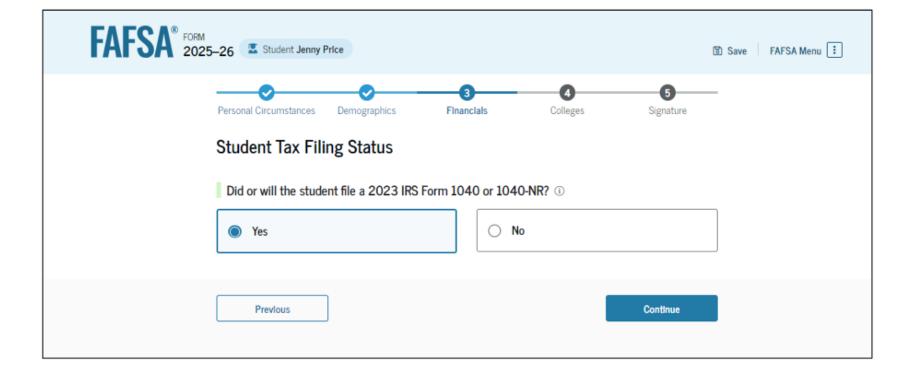
Step 13 – Student Finances | Introduction

This is the first page within the "Student Financials" section. It provides an overview of the section. The student can select the hyperlink if they want to learn about special financial circumstances.



Step 13 – Student Finances | Tax Filing Status

The student is asked about their tax filing status. The student selects "Yes" to "Did or will the student file a 2023 IRS Form 1040 or 1040-NR?"

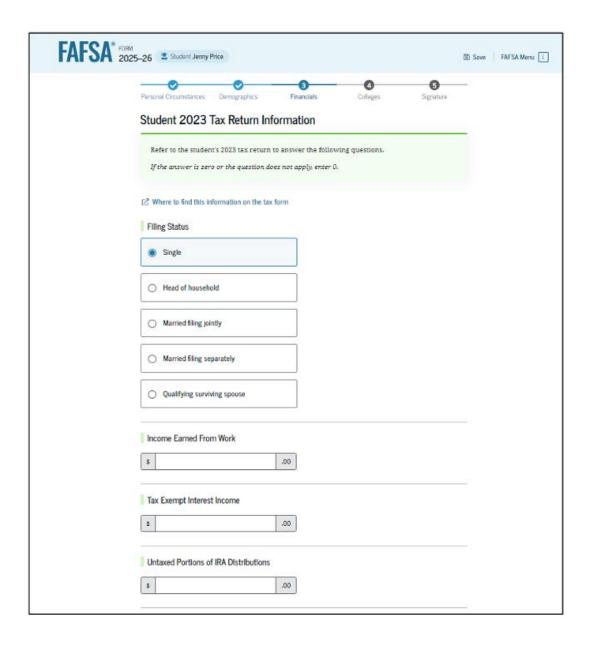


Step 13 – Student Finances | Tax Return Information (1 of 2)

The student is asked about their 2023 tax return. The student selects "Single" as their filing status.

Please Note - If you filed anything, you would have filed your 2023 tax return in Spring 2024. Many high school students do not earn enough income to qualify as tax filers. Most students should select "Single" as their filing status.

For most students, the answer to the questions listed on this page is likely \$0.

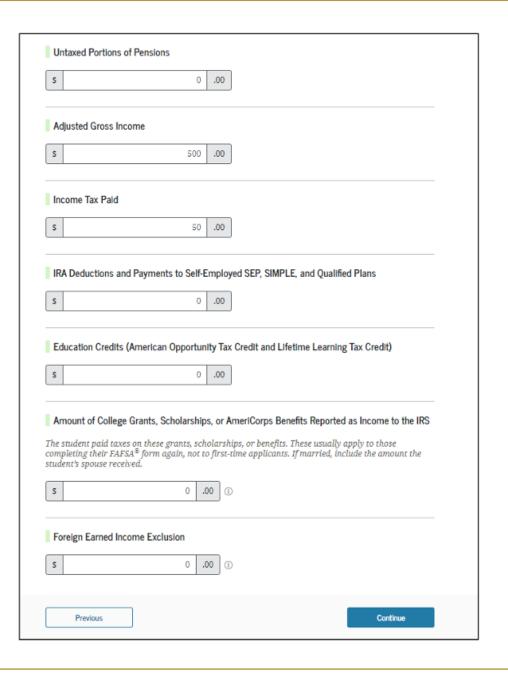




Step 13 – Student Finances | Tax Return Information (2 of 2)

The student is asked about their taxes, income, and other financial information. The student enters dollar amounts in the responses.

Please Note – For most students, the answer to the questions listed on this page is likely \$0.





Step 13 – Student Finances | Student Assets

The student is asked about their assets.

The student enters a response in each entry field.

Student Assets

Current Total of Cash, Savings, and Checking Accounts.

Don't include student all.

Student Assets

Don't include the investment in the student all.

Student Assets

Don't include the investment in the student all.

Student Assets

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Step 14 – Colleges | Introduction

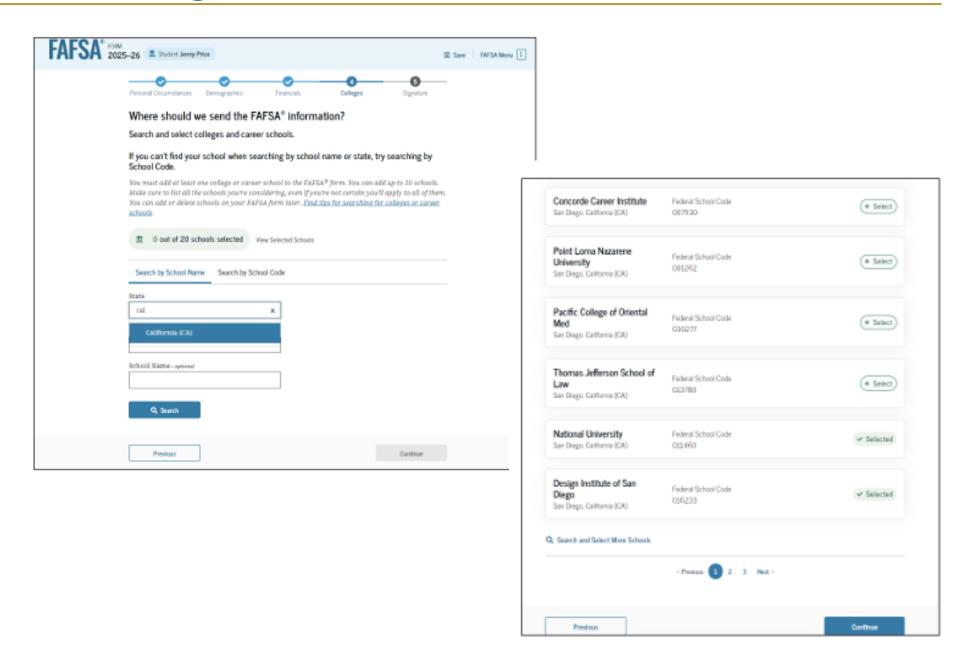
This is the first page in the "Select Colleges and Career Schools" section, which is the final part of the FAFSA® form's student section to require information. It provides an overview of the section.



Step 14 – Colleges | College Search

The student is asked to search for the colleges and/or career schools they would like to receive their FAFSA® information. The student searches for a school by entering a state, city, and/or school name and selecting "Search." If the student can't find a school searching by school name or state, they can search by school code. The student must add at least one college or career school to continue.

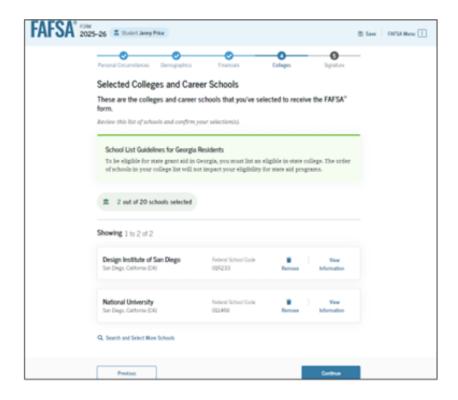
After entering a school's state, city, and/or school name and selecting "Search," the student selects the correct school(s) from the search results. Students can send their FAFSA® information to a maximum of 20 schools.





Step 14 – Colleges | Confirm College List

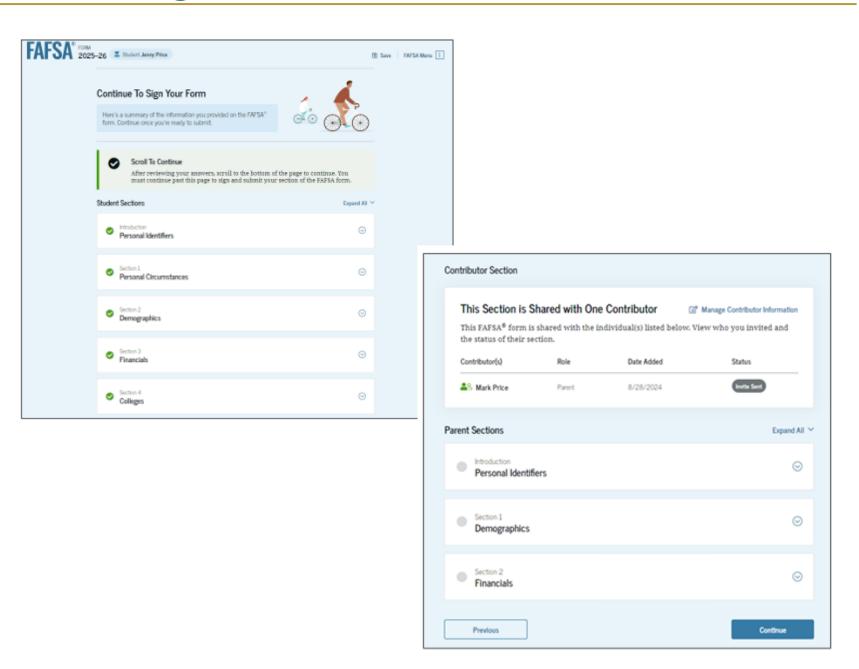
After the student selects the correct school(s) from the search results, they can review the school(s) they chose before continuing.



Step 15 – Student Review Page

The review page displays the responses that the student has provided in the FAFSA® form. The student can view all their responses by selecting "Expand All" or expand each section individually. To edit a response, the student can select the question's hyperlink to be taken to the corresponding page.

This is a continuation of the student review page. Since the student invited their parent to their form, they see the parent contributor section and the status of their parent's invite.

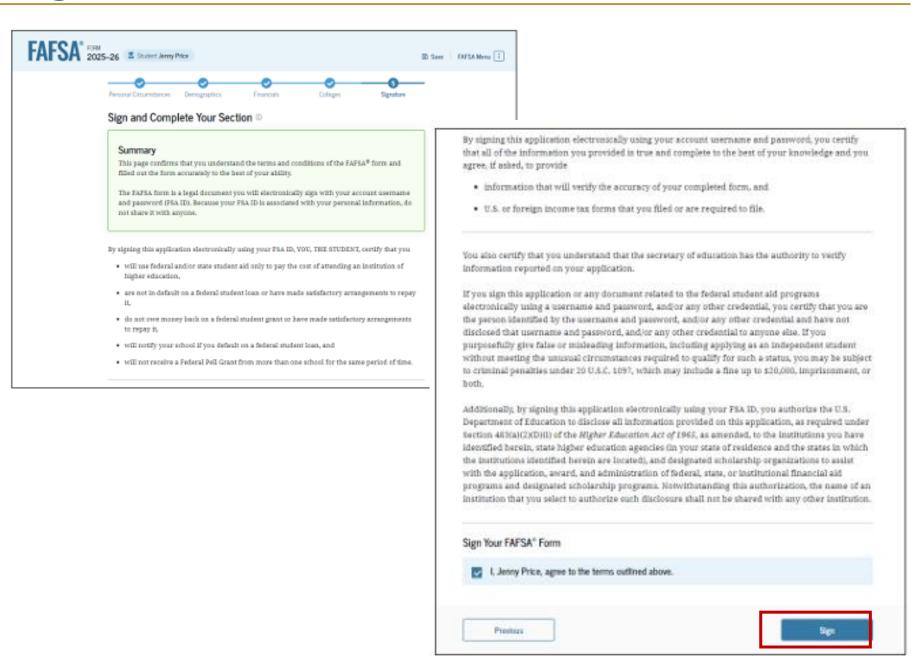




Step 16 – Student Signature

On this page, the student reviews the terms and conditions of the FAFSA® form and what they'll agree to if they sign the form.

This is a continuation of the student signature page. After agreeing to the terms and conditions of the FAFSA® form and signing, the student is able to submit their section of the FAFSA form. Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet.

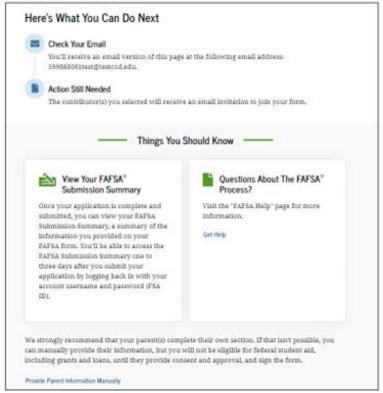


Step 17 – Student Section Complete

Upon signing the student section, the student is presented "The student section is complete!" page. The student is reminded that their FAFSA® form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it. This page also displays next steps the student can take, including tracking and managing their form.



Please Note – Students do have the option to provide Parent Information Manually. If they choose this path, students will need access to the same 2023 tax documentation (filed in Spring 2024) that would have been required of their parents. Moreover, their parent(s) still need an FSA ID to access the FAFSA form and provide consent and a signature, both of which are required for all contributors. For this reason, we recommend that parents complete their portion of the form with the assistance of their student and this guide.

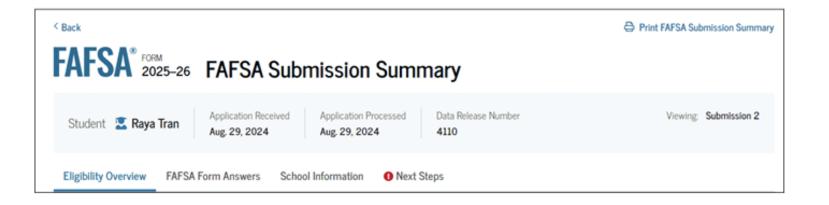




Step 18 - FAFSA Submission Summary (1 of 2)

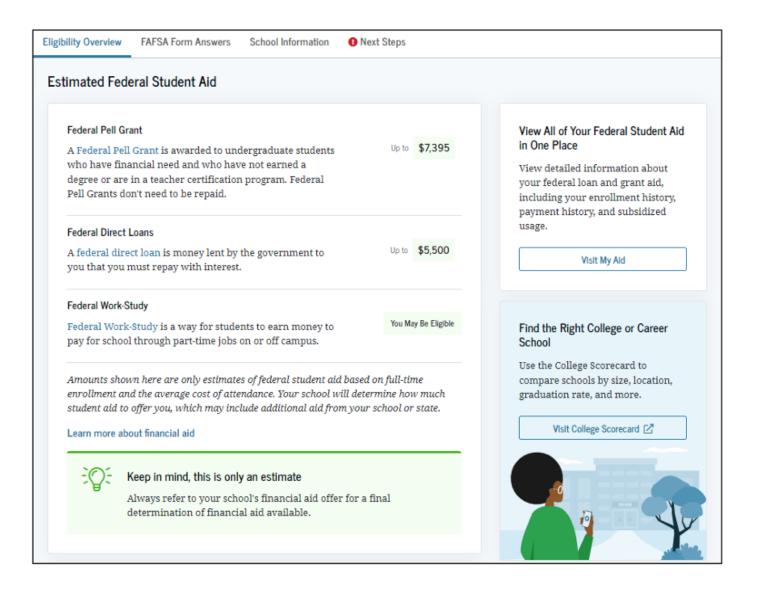
Within 3 days of both the student and parent(s) successfully submitting the FAFSA form, the student can use their FSA ID to log back into their FAFSA form and view their <u>FAFSA Submission Summary</u>.

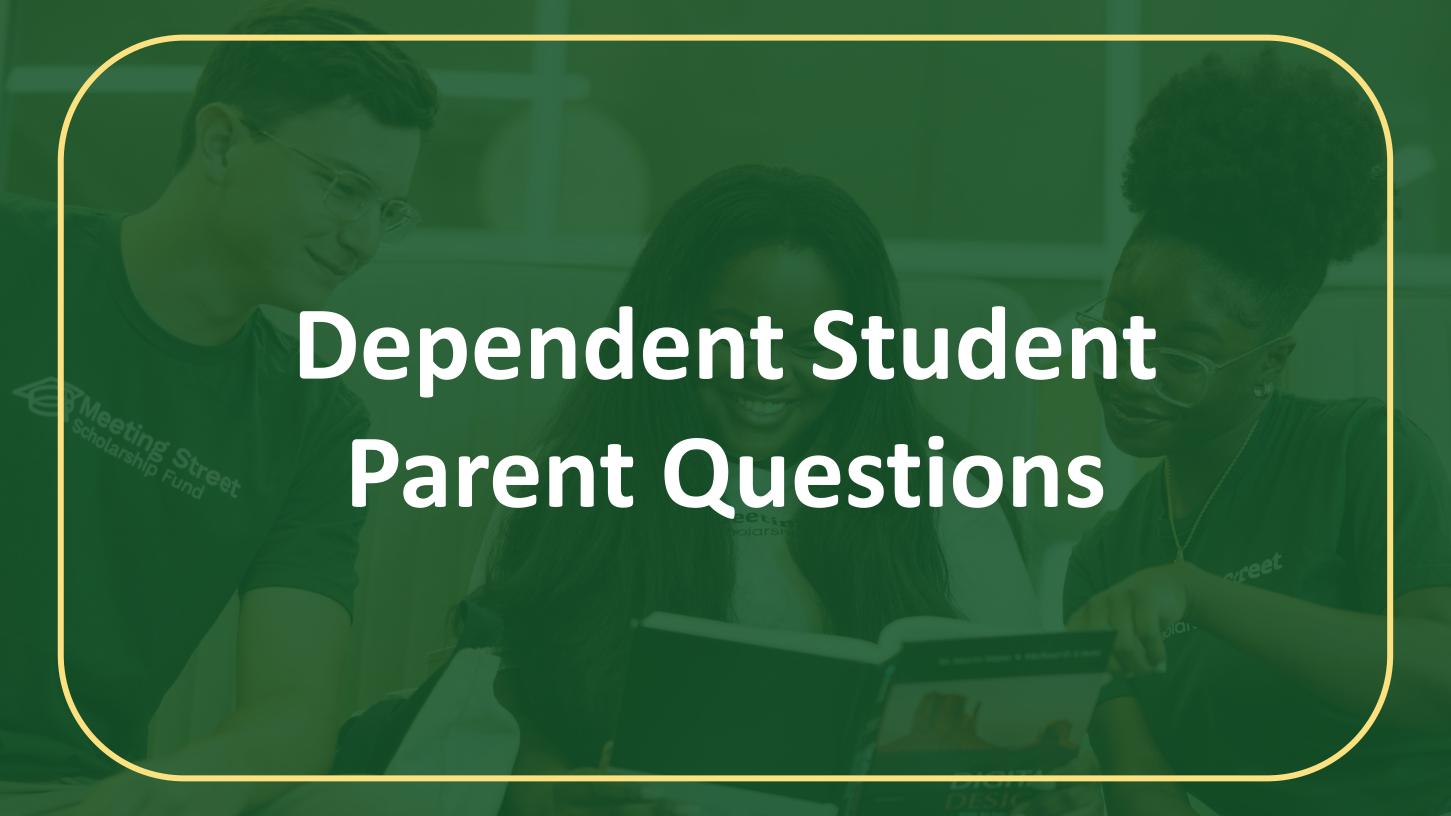
The student receives a FAFSA Submission Summary for their processed FAFSA® form and any subsequent corrections that they submit. The FAFSA Submission Summary is broken into four tabs: "Eligibility Overview," "FAFSA Form Answers," "School Information," and "Next Steps." At the top, the student will see when their form was received and processed. They also have the option to print their FAFSA Submission Summary to keep for their records.



Step 18 - FAFSA Submission Summary (2 of 2)

On the "Eligibility Overview" tab, the student sees information about what federal student aid they may be eligible for, such as a Federal Pell Grant and Federal Direct Loans Any amounts of financial aid that display on this tab are estimates and are not guaranteed. Final determination of the student's financial aid eligibility is provided by their school's financial aid office.





Before You Start

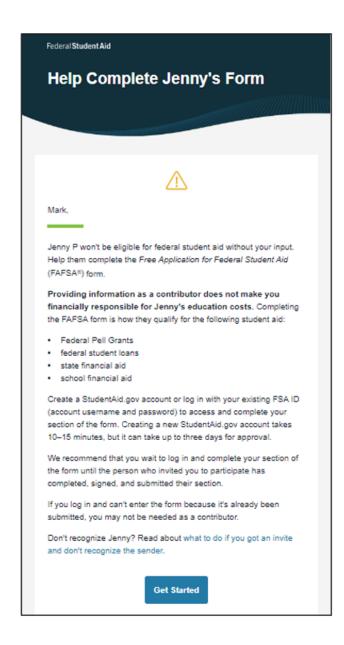
To complete the FAFSA form, you (parent) will need:

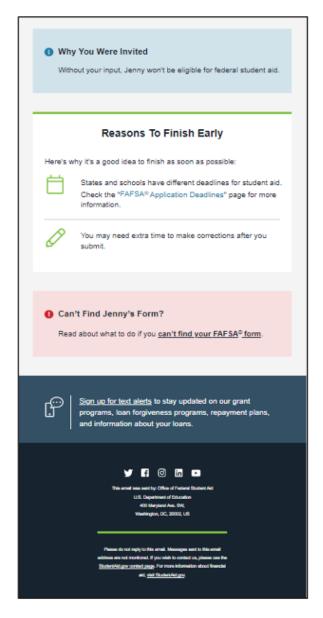
- ✓ Your <u>FSA ID</u>
- Your 2023 Tax Return paperwork, if you filed taxes in Spring 2024
- Any other financial documentation related to your income and assets in 2023

Please Note – The updated FAFSA form and process are even more dependent on up-to-date and accurate tax records of students and parents. If you are a parent who did not file taxes for 2023, we strongly recommend meeting with a tax professional as soon as possible to clarify your situation for that tax year and your next steps.

Step 1 – Parent Receives Invitation Email

This is NOT a view within StudentAid.gov or the FAFSA® form. This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects "Get Started" and is taken to StudentAid.gov.

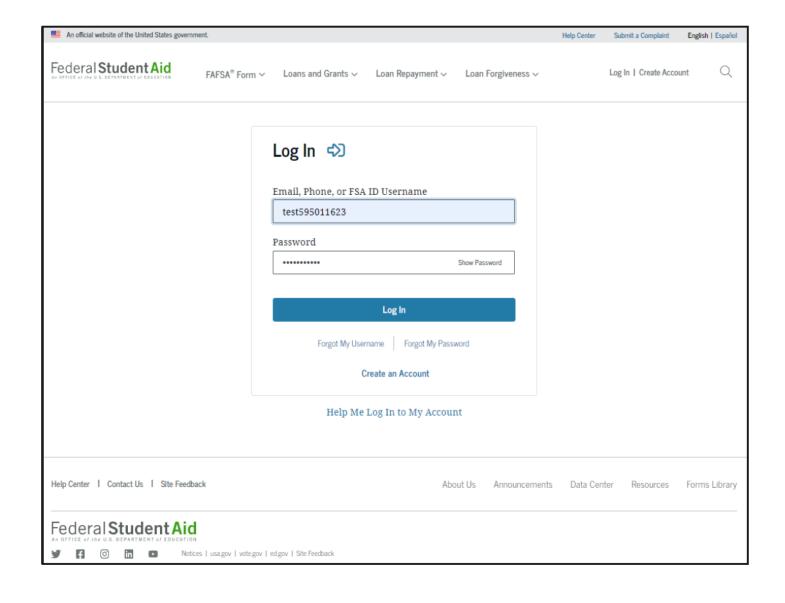






Step 2 – Parent Login

The parent is taken from their email to the "Log In" page to enter their log-in credentials. To access the FAFSA® form, all users are required to have an FSA ID (account username and password). If the parent doesn't have an FSA ID, they can select "Create an Account."





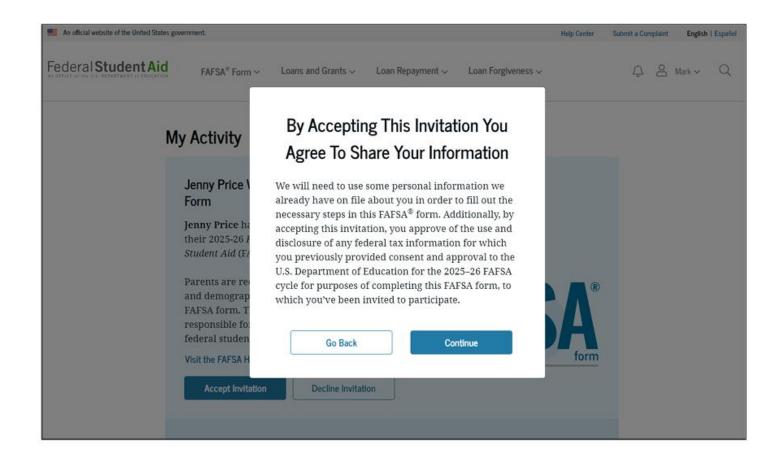
Step 3 – Parent Activity Center (1 of 2)

After successfully logging in, the parent is taken to their "My Activity" section. The parent sees an invitation to be a contributor on the student's FAFSA® form.



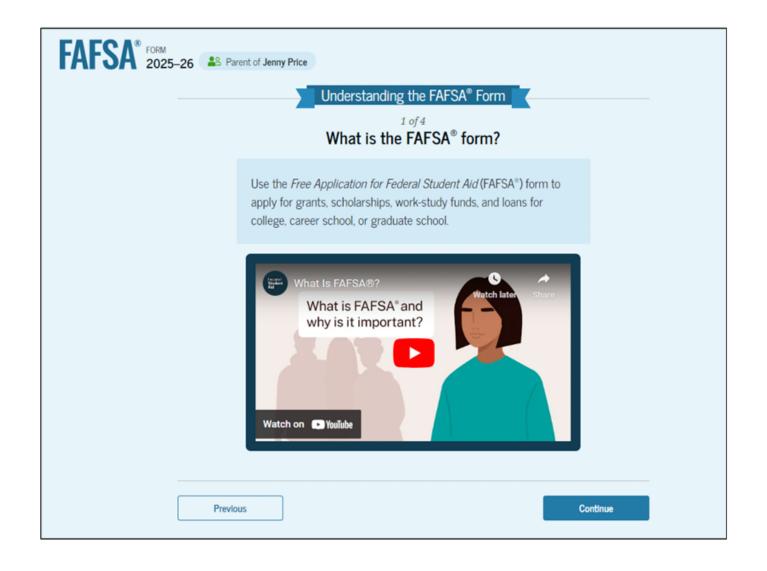
Step 3 – Parent Activity Center (2 of 2)

When the parent selects "Accept Invitation," a pop-up window appears to remind the parent that their personal information is needed to fill out the student's FAFSA® form. The parent selects "Continue" to agree to sharing their information and enters the FAFSA form.



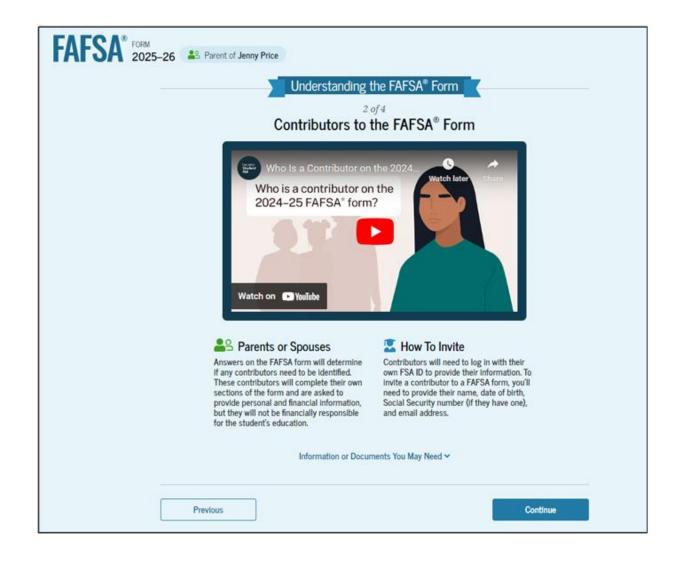
Step 4 – Parent Onboarding (1 of 4)

When the parent enters a 2025–26 FAFSA® form for the first time, they are taken through the FAFSA onboarding process. The first onboarding page provides an introduction of the FAFSA form and an accompanying video.



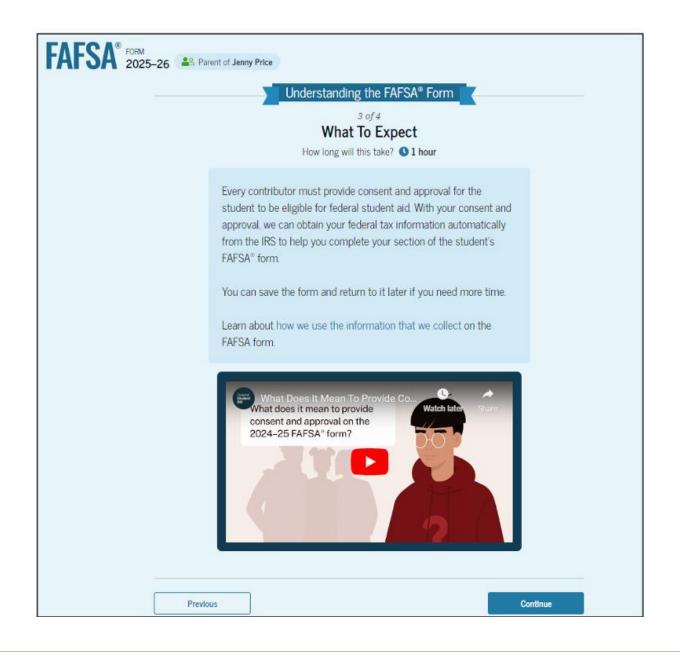
Step 4 – Parent Onboarding (2 of 4)

The second FAFSA® onboarding page provides information about contributors that may be required to participate in the student's FAFSA form, including an accompanying video that explains contributors, and information on how the parent will invite them. Documents that may be needed to fill out the form are also included on this page.



Step 4 – Parent Onboarding (3 of 4)

The third FAFSA® onboarding page provides information about what the parent can expect when completing the student's FAFSA form. This includes information about consent and approval, a time estimate to complete the form, and that they can save the form and return later if needed, along with an accompanying video.



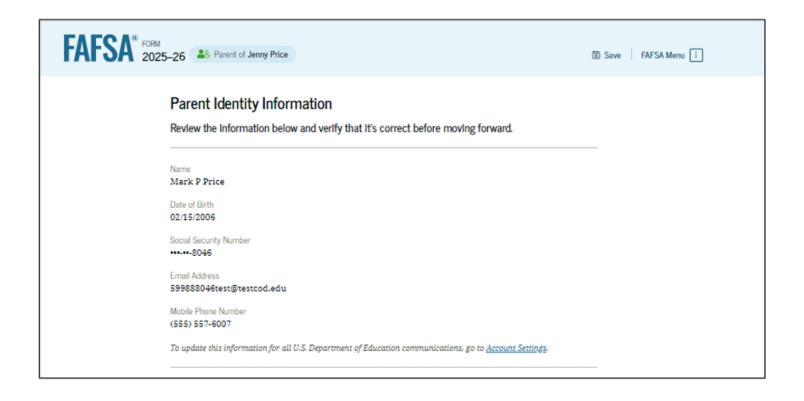
Step 4 – Parent Onboarding (4 of 4)

The last onboarding page provides information about what to expect once the FAFSA® form is completed, submitted, and processed. On this page, the parent selects "Start FAFSA Form" to begin the parent section.



Step 5 – Verify FSA Account Information

This is the first page within the parent section. The parent can verify that their personal information is correct. To update any of the personal information, the parent must access their Account Settings on StudentAid.gov.



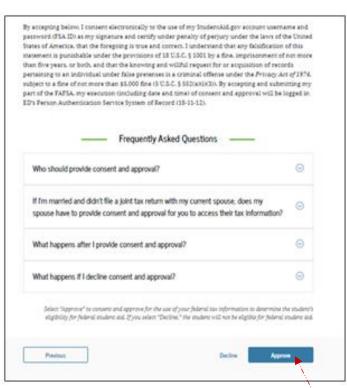
Step 6 – Provide Consent to Disclose Federal Tax Information

This page informs the parent about consent, approval, and the use of their federal tax information. By providing consent and approval, the parent's federal tax information is transferred directly into the FAFSA® form from the IRS to help complete the "Parent Financials" section.



This is a continuation of the consent and approval page. Frequently asked questions about consent and approval are also provided that the parent can expand and collapse. The parent selects "Approve" to provide consent and approval, and they are taken to the next page.



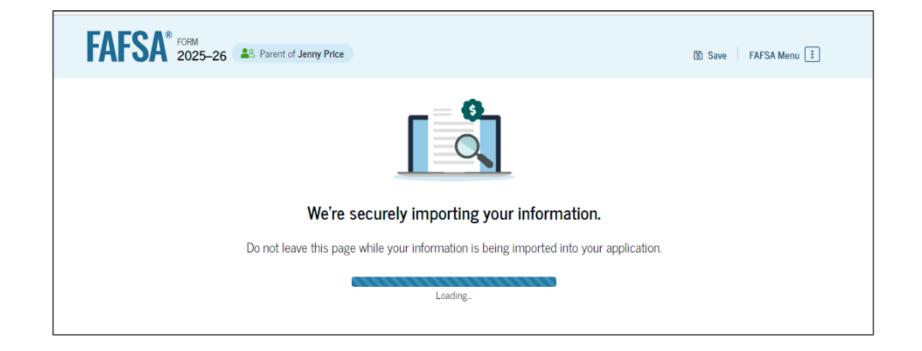


Important Reminder! You <u>must</u> select Approve and provide consent for your student to be eligible for <u>any</u> federal financial aid, including the Federal Pell Grant. There is no way around this requirement.



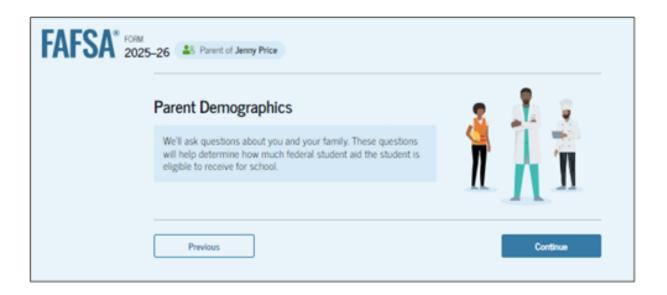
Step 7 – Student Imports IRS Information

This page imports the parent's federal tax information by directly transferring it into the FAFSA® form from the IRS to help complete the "Parent Financials" section.



Step 8 – Parent Demographics | Introduction

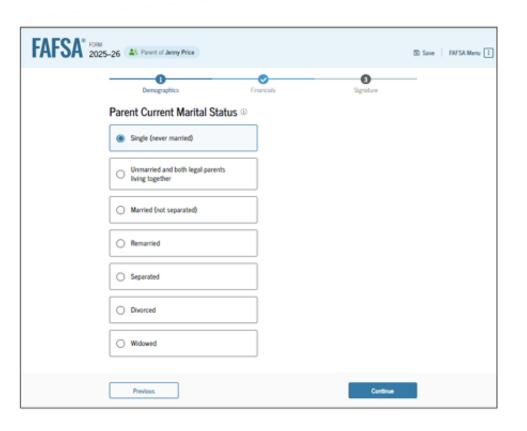
This is the first page in the "Parent Demographics" section. It provides an overview of the section.



Step 8 – Parent Demographics | Marital Status

The parent is asked about their current marital status. They select the "Single (never married)" option.

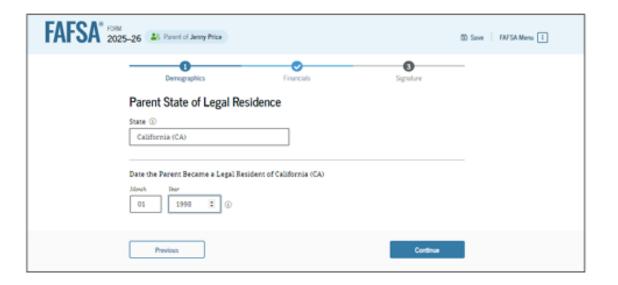
Please Note – Your response to this question should match the response that your student gave to a similar question on their form.



Step 8 – Parent Demographics | State of Legal Residence

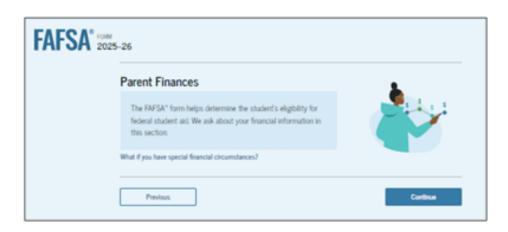
The parent is asked about their state of legal residence. The parent selects the state from a drop-down box and provides the month and year when they became a legal resident.

Please Note – Indicate the month and year in which you first purchased a home or paid rent in the state where you currently live.



Step 9 – Parent Financials | Introduction

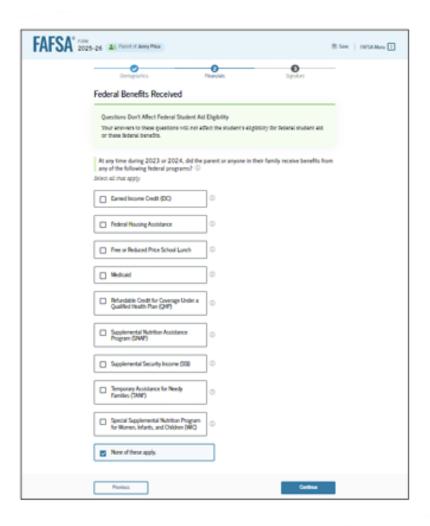
This is the first page within the "Parent Financials" section. It provides an overview of the section.



Step 9 – Parent Financials | Federal Benefits Received

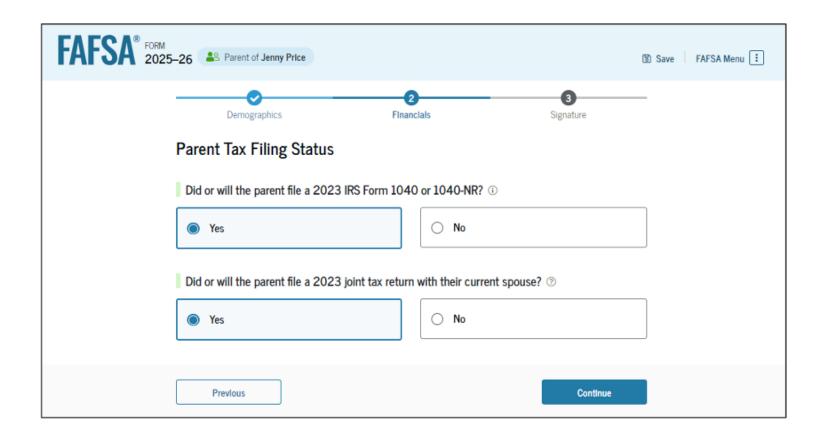
This page asks the parent if they or anyone in their family has received federal benefits. The parent selects "None of these apply."

Please Note – The answer to this question are **not** considered in when determining eligibility for federal student aid.



Step 9 – Parent Financials | Parent Tax Filing Status

This page asks the parent about their tax filing status. The parent selects "Yes" to "Did or will the parent file a 2023 IRS Form 1040 or 1040-NR?" and "Yes" to "Did or will the parent file a 2023 joint tax return with their current spouse?"



Please Note – The language of this question will depend on your marital status. Some parents may not see this question at all. You would have filed your 2023 tax return in Spring 2024. If you still need to file a tax return for 2023, please see a tax professional as soon as possible to clarify your individual situation and next steps. Generally, your student can't qualify for federal student aid if their parents' required tax return has not been filed.

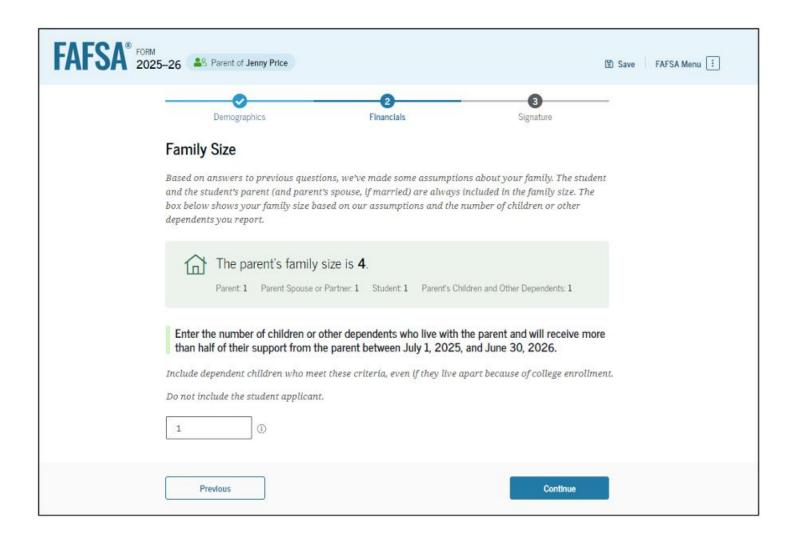


Step 9 – Parent Financials | Parent Family Size

If the family size has changed since filing their 2023 tax return, the parent is allowed to update it manually.

When the FAFSA contributor manually enters the family size, include:

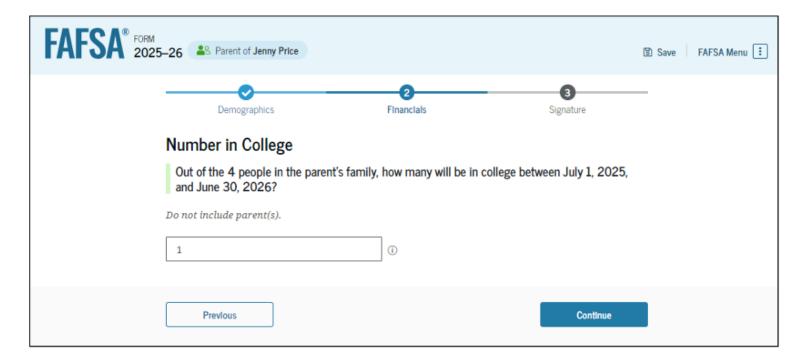
- the parent
- spouse or partner if they live in the home
- the student
- the parent's dependent children (even if they live apart because of college enrollment)
- other people living with the parent now and for whom the parent will provide more than half of their support between July 1 and June 30 of the award year covered by the FAFSA.





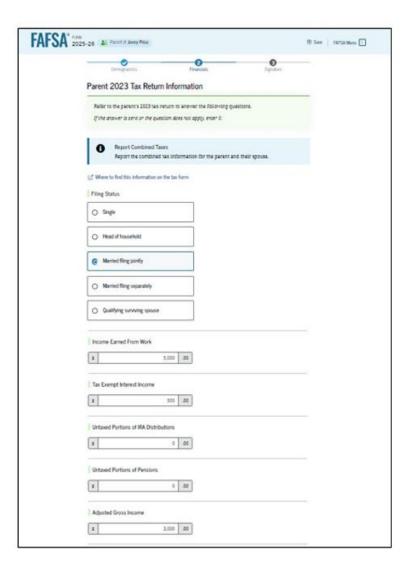
Step 9 – Parent Financials | Number in Colleges

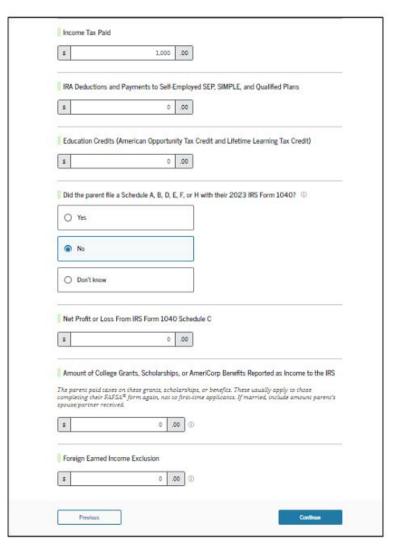
This page asks the parent how many people in the family will be in college between July 1, 2025, and June 30, 2026. The parent enters a response into the entry field.



Step 9 – Parent Financials | Tax Return Information

The parent is asked questions about their 2023 tax return. The parent enters a response in each entry field.

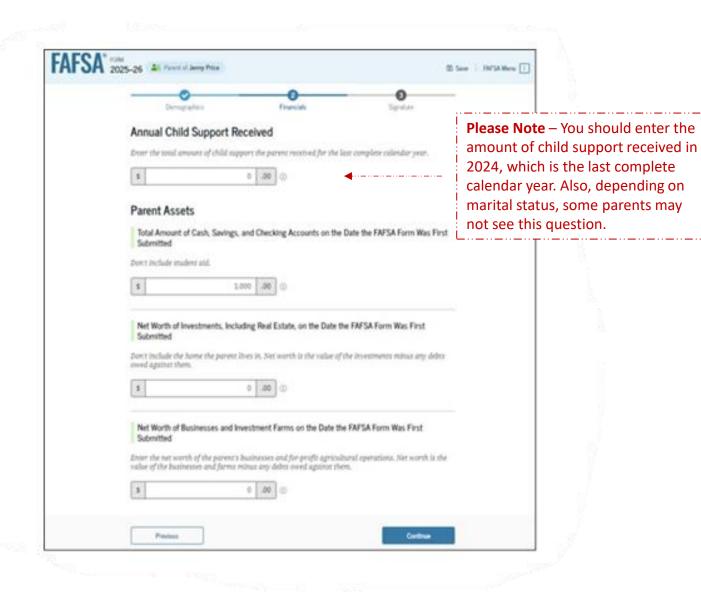




Step 9 – Parent Financials | Parent Assets

The parent is asked about their assets.

The parent enters a response in each entry field.

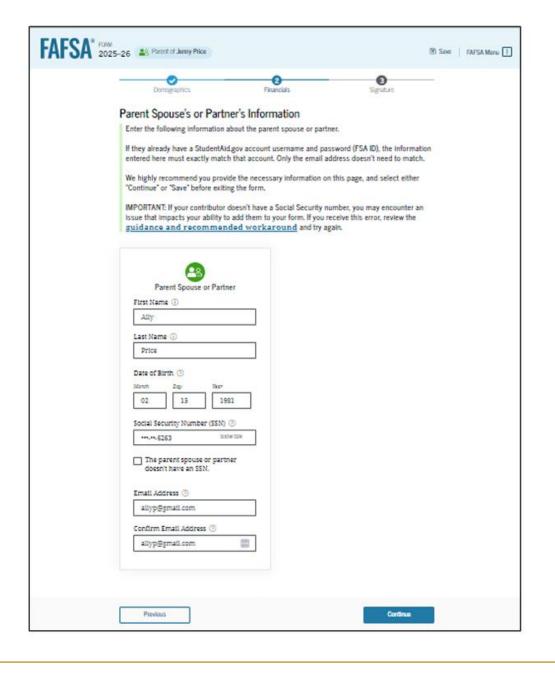


Step 9 – Parent Financials | Other Parent Information

The parent is asked to provide information about their spouse or partner. In this example, the other parent does not need to contribute to the student's FAFSA® form because the parents filed taxes jointly.

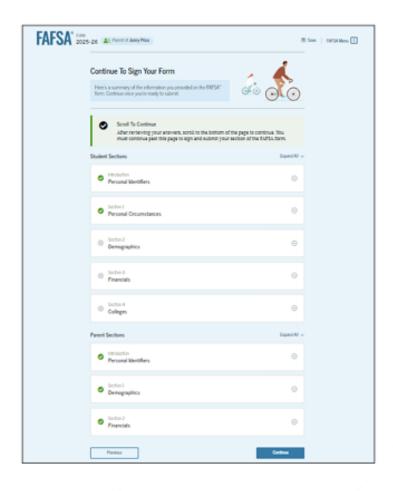
After providing the other parent's information, all required parent information will be complete.

Please Note – Some parents may not see this question appear depending on marital status.



Step 10 – Parent Review Page

The review page displays the responses that the parent has provided in the previous student and parent sections of the student's FAFSA® form. The parent can view all their responses by selecting "Expand All" or expand each section individually. To edit a response, they can select the question's hyperlink to be taken to the corresponding page.



Step 11 – Parent Signature

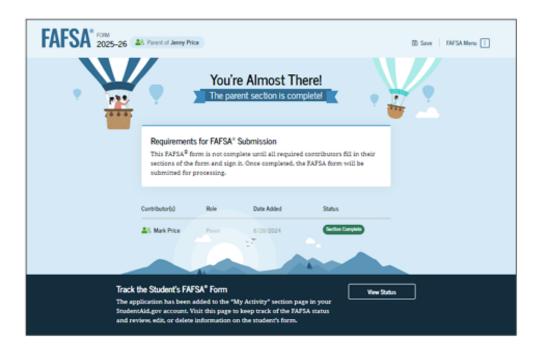
On this page, the parent acknowledges the terms and conditions of the FAFSA® form and signs their section. After agreeing and signing, the parent is able to submit their section of the FAFSA form. Since the student section is incomplete, the FAFSA form is not considered complete and can't be processed yet.





Step 12 – Parent Confirmation Page

Upon signing the parent section, the parent is presented "The parent section is complete!" page. This page displays information for the parent about next steps, including tracking the student's FAFSA® form. The parent is reminded that the student's form is not complete and can't be processed until the student section is complete.

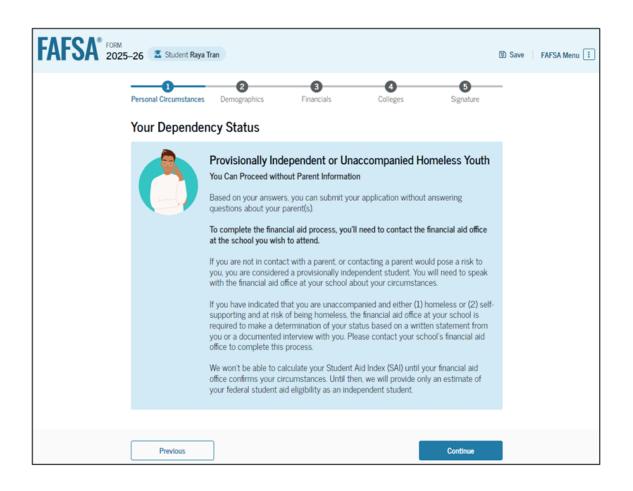


Provisionally Independent Student Questions

Dependency Status | Provisionally Independent Status

Based on the answers provided by the student, they are considered a provisionally independent student and are not required to provide parent information. The student is able to sign and submit their FAFSA® form, but they will need to contact their school to see what supporting documentation they need to submit. A financial aid administrator at the school will review and make a determination regarding a dependency override. Until the student's circumstances are verified, the U.S. Department of Education's office of Federal Student Aid will only provide the student an estimate of their federal student aid eligibility.

You will complete most of the same steps as Dependent Students. Click here to continue.



Contact Information

For **general questions** about this presentation, FAFSA or the Meeting Street Scholarship, please contact John Huber-MacNealy, Senior Program Director at john@meetingstreetscholarshipfund.org or (843) 310-2992.

For **specific questions about your individual eligibility** for federal financial aid at specific colleges and universities, please contact your college's financial aid office.

For questions about technical challenges with your FSA ID or FAFSA form, please call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.