



# 2025-26 FAFSA Deep Dive



# Agenda

- Introduction to the FAFSA
- Studentaid.gov Account (FSA ID) Set Up Process
- Filling out the 2025-26 FAFSA
- Types of Aid
- What Happens Next?
- More information and training

# FAFSA

Free Application for  
Federal Student Aid

Studentaid.gov

2025-2026 FAFSA:  
2023 tax information

File every year

Priority Dates

Available beginning  
December 1



**Get Money To Help Pay for School**  
Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start a 2025–26 FAFSA® Form [Start New Form](#)

Edit a 2025–26 FAFSA® Form or Accept an Invitation [Edit Existing Forms](#)

Need the 2024–25 FAFSA form?  
[Start New Form](#) | [Edit Existing Forms](#)

**Check FAFSA® Deadlines for the State You Live in**

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

School Year:  State of Residence:  [Find Deadlines](#)

[View All FAFSA Deadlines](#)

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

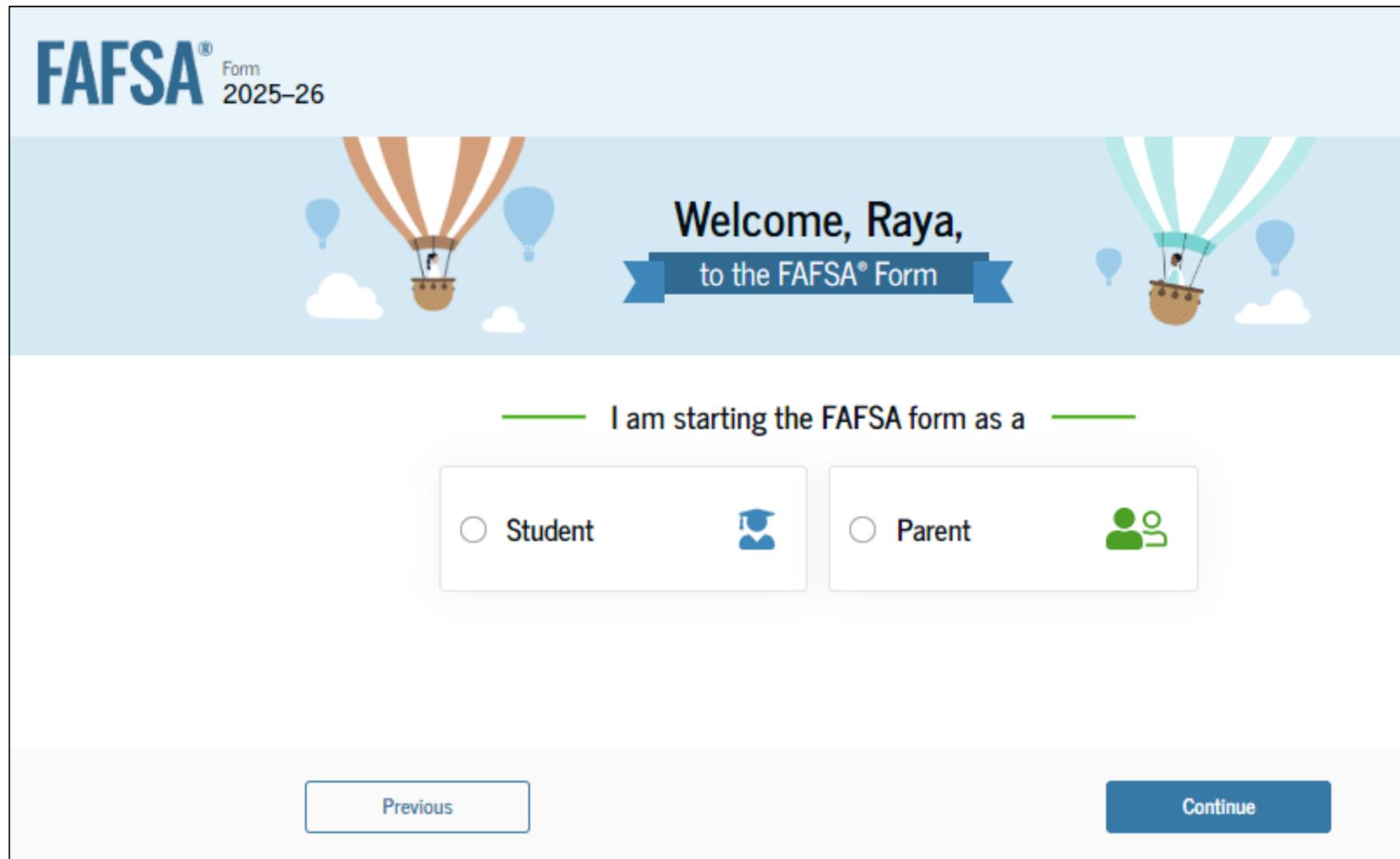
**Who should complete the FAFSA® form?**  
Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

**How long will it take?**  
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.

**What do I need?**

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)

# Role-Based Form



The screenshot shows the FAFSA 2025-26 login interface. At the top left is the FAFSA logo with 'Form 2025-26'. A banner features two hot air balloons and the text 'Welcome, Raya, to the FAFSA Form'. Below this is a selection prompt: 'I am starting the FAFSA form as a'. Two options are presented: 'Student' with a graduation cap icon and 'Parent' with a family icon. At the bottom are 'Previous' and 'Continue' buttons.

After logging in, you will be asked to select the applicable role to fill out your section of the FAFSA.

You will be given “onboarding” on how to navigate the form based on the role you select.

# IRS Direct Data Exchange

- Tax filing status
- Number of dependents
- Income earned from work
- Tax-exempt interest income
- Untaxed Individual Retirement Arrangement (IRA or Individual Retirement Account) distributions
- Untaxed pension and annuity distributions
- Adjusted gross income (AGI)
- U.S. Income tax paid
- IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans
- Education tax credits
- Schedules filed (Schedule A, B, D, E, F, or H)
- Net business profit or loss (from Schedule C)
- Individuals claimed as dependents on the tax return plus tax filers (Family Size)



Federal Tax Information (FTI) is unable to be transferred from IRS in certain situations, such as:

- Change in marital status since filing taxes
- Filed taxes in U.S. territory or foreign country
- Hasn't filed U.S. taxes
- Victim of IRS tax-related identity theft



# STUDENTAID.GOV ACCOUNTS



# Account Creation

- ✓ Each person creates their own account.
- ✓ Type your name exactly as it appears on your Social Security Card.
- ✓ Link your email address (required) and phone number (optional).
- ✓ Use an email address/phone number you will readily have access to.
- ✓ Each account must have a unique email address/phone number.
- ✓ Will need to verify each through the set-up process
- ✓ Remember your Username and Password, and challenge questions, you will need them each year.



# Account Creation Cont.



<https://studentaid.gov/fsa-id/create-account/launch>

- Account will require a verifiable email address
- Account must be created AND verified through Social Security Administration before the FAFSA can be completed
- Identity verification process takes 1-3 business days - they will not be able to fully submit their FAFSA until this is done.

### Create an Account

Step 1 of 7

#### Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

Middle Initial

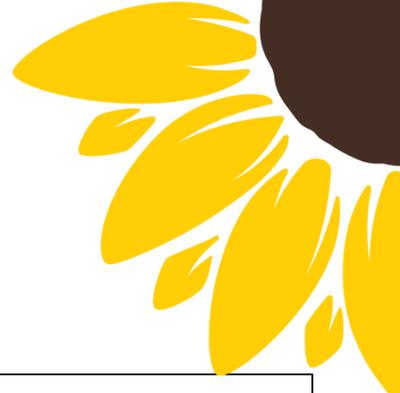
Last Name

Date of Birth  
Month:  Day:  Year:

Social Security Number

I don't have a Social Security number.

# Account Creation Cont.



## Steps

- Enter Name, Date of Birth and SSN
  - If you don't have a SSN, check the box
- Create your Username
- Enter and confirm your email
- Create and confirm your password

### Create an Account

Step 1 of 7

#### Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth  
Month:  Day:  Year:

Social Security Number

I don't have a Social Security number.

### Create an Account

Step 2 of 7

#### Account Information

Because financial aid agreements are legally binding, you cannot create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email

Confirm Email

Password  
 Show

Uppercase  
 Lowercase  
 Number  
 8+ Characters

Confirm Password  
 Show

# Account Creation Cont.

## Steps

- Enter your mailing address
- Mailing address is required for those without a SSN
- Enter your mobile phone number. If you don't have a U.S. mobile phone number, leave this field blank

### Create an Account

Step 3 of 7

#### Contact Information

##### Mailing Address

Address

City

State

Zip Code

##### Mobile Phone Account Access

We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out, and allows your mobile phone to be used for two-step verification.

Mobile Phone

Confirm Mobile Phone

Yes, I agree to use my mobile phone for account access.

##### Alternate Phone Number (Optional)

[Add Alternate Phone Number](#)

# Account Creation Cont.

## Steps

- Select your communication and language preferences

### Create an Account



Step 4 of 7

#### Communication Preferences

##### Required Communications

There are certain types of communications the U.S. Department of Education and our servicers are required to provide to you in writing. This includes things like student loan disclosures and student loan interest statements. You can choose whether you would like to receive these by email or postal mail.

Email *Recommended*

Postal mail

##### Optional Communications

We want you to feel confident about the financial aid and student loan process. To help with this, we sometimes send information about available grants, student loan forgiveness programs, income-based repayment options, and more. You can choose whether you would like to receive these by email and/or text message.

Email

Text message

##### Language Preference

The language preference determines what language displays after you've logged in, as well as what language is used for forms and communications.

##### Language

English

Previous

Continue





# Account Creation Cont.

## Steps

- Create and answer your challenge questions
- Confirm and verify your information

**Create an Account**

Step 5 of 7

**Challenge Questions**

Challenge questions and answers are used to retrieve your username or password if you forget them and to unlock your account.

Note: Answers are not case sensitive.

**Challenge Question 1**

Question

Answer

**Challenge Question 2**

Question

Answer

**Challenge Question 3**

Question

What city were you born in?

Answer

Majuro

**Challenge Question 4**

Question

What is the make and model of your first car?

Answer

VW Bug

Previous

Continue

# Account Creation Cont.

## Steps

- Use two-factor verification
- Must confirm email (required) and phone number (if entered) are correct
- May use authenticator app – not reliant on internet

### Create an Account

Step 7 of 7

#### Enable Two-Step Verification

**Protect Your Account with Two-Step Verification**

Whenever you sign in, we'll send a verification code to make sure it's really you. To keep your account protected, make sure your email is verified. We also suggest setting up verification using a secure authenticator app.

 **Email Verification**  
jessefaden@gmail.com ⚠ Not Verified

 **Use an Authenticator App** (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app verification codes — visible only to you — that can confirm your identity when you log in. [Learn more.](#)

 [Set Up an Authenticator App](#)

### Verification Code Sent

Enter the verification code we sent to your email:  
jessefaden@gmail.com

Enter the Verification Code Below

[Resend Code](#)

### Set Up Your Authenticator App

**Step 1**  
Download an authenticator app from your [mobile app store](#).

**Step 2**  
Enter the following key into your authenticator app or scan the QR code with your authenticator app, then click "Continue".

 — Or — `zxqr ly42 cb33 ct6z ba2z ylev` 

# Account Creation – No SSN

<https://studentaid.gov/fsa-id/create-account/launch>

- Non-SSN holders can now create an account
- This is meant for contributors without SSNs – students who do not have an SSN and are not an eligible non-citizen should not file the FAFSA.
- Check the "I don't have a Social Security Number" box
- Answer a series of knowledge-based identity questions
- If user passes the knowledge-based process, account created and able to use immediately

**Create an Account**

Step 1 of 7

**Personal Information**

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name  
Jesse

Middle Initial  
C

Last Name  
Faden

Date of Birth  
Month: 09, Day: 07, Year: 1991

Social Security Number

I don't have a Social Security number.

Cancel Continue

# Account Creation – No SSN cont.



## Attestation & Validation of Identity

OMB No. 1845-0179  
Form Approved  
Exp. Date: 6/30/2024

**WARNING/IMPORTANT:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097

### Section 1: Description

Complete this form only if you do not have a Social Security number (SSN) and need to verify your identity to access the U.S. Department of Education's Systems. You must contact Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 prior to completing and submitting this form and providing documentation of identity. After calling FSAIC, you will receive an email from FSA with your case number and instructions.

Complete this form and provide documentation of identity if one of the following statements is true for you:

1. I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
2. I am a citizen of the Freely Associated States and need to complete the FAFSA® form online.

### Section 2: Instructions

1. Read and Sign Statement of Identity
2. Provide Documentation of Identity (See table below)
3. Submit this statement and copies of documents to Federal Student Aid for processing.
4. Submit this form and the required documentation to: [IDVerification@ed.gov](mailto:IDVerification@ed.gov)
5. Next Step – Within 1-3 business days, FSA will provide an email confirming that your identity has been verified

- Documents cannot be expired
- Group A
  - U.S. State/Territory Driver's License
  - U.S. State or City Identification Card
  - Foreign Passport
- Group B – Utility Bill + 1
  - Municipal identification card
  - Community ID
  - Consular identification card
- Email to [idverification@ed.gov](mailto:idverification@ed.gov)
- 1-3 business days

# Account FAQs



## **Do I need to create a new account if I already have an account?**

No. In fact, since your account is tied to your personal info, you cannot create a second account. You will need to use your existing account.

## **When should I create my account?**

As soon as possible, but at least 3 days before you want to file the FAFSA so that there is sufficient time for the account to be verified before needing to use it to complete the FAFSA.

## **What if I don't create my account early?**

You can start your FAFSA, but cannot provide approval and consent until the SSA database match has been successfully completed. The only exception to this is for those contributors with no SSN.

## **What if a contributor is having issues setting up a studentaid.gov account?**

There could be several reasons why a contributor might be having issues setting up a studentaid.gov account. If they are running into issues, they will need to contact Federal Student Aid for assistance.

## **Can someone else create my account for me?**

No. It is important that only the account owner has control of their username and password information since this is how approval and consent is provided to the IRS.

## **Can I share my account info with others?**

No. It is important that you keep your account info confidential as it is used for other federal aid processes, such as applying for federal loans.



# The 2025-26 FAFSA

# Student Information

When the student begins the FAFSA, they will verify their identity information is correct.

Incorrect information can cause significant processing delays.

To update any information listed, the student must access their account settings in [studentaid.gov](https://studentaid.gov).

**FAFSA**<sup>®</sup> Form  
2025–26

Student Raya Tran

## Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name

Raya A. Tran

Date of Birth

5/5/2003

Social Security Number

•••••-1234

Email Address

raya.tran@email.com

Mobile Phone Number

(555) 555-5555

*To update this information for all U.S. Department of Education communications, go to [Account Settings](#).*

# Consent and Approval

The student and any additional contributors identified on the FAFSA form must provide consent and approval. Even if one of the contributors doesn't have a social security number, didn't file taxes, or filed taxes outside of the U.S., consent and approval are still required. If any of contributors do not provide consent and approval or refuse to provide them, the student won't be eligible for federal student aid.

# Consent and Approval



When contributors provide consent and approval on the FAFSA form, they agree to

- share personally identifiable information provided on the FAFSA form with the IRS,
- have federal tax information transferred direction into the FAFSA form,
- allow the U.S. Department of Education (ED) to use federal tax information to determine the student's eligibility for federal student aid,
- allow ED to share federal tax information with higher education agencies and the schools listed on the FAFSA form, and
- allow ED to reuse federal tax information on other FAFSA forms that the contributor is invited to choose to participate on.

# Consent and Approval



**FAFSA** Form 2025-26 Student Raya Tran

### Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

**Summary**

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025-26 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA®) form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

**Frequently Asked Questions**

- Who should provide consent and approval?
- If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?
- What happens after I provide consent and approval?
- What happens if I decline consent and approval?

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous Decline Approve

### The Student Will Be Ineligible for Federal Student Aid

You did not agree to the terms on this page. The student will not be eligible for federal student aid, including grants and loans, if you don't agree to the terms.

Select "Provide Consent" to provide your consent.

Decline Provide Consent

The student will provide consent to having their tax information used on the FAFSA.  
*If consent is not provided, the student will be ineligible for aid.*

# Contributors

- Contributor is a term introduced on the 2024-25 FAFSA form.
- A contributor is anyone required to provide information, a signature, and consent and approval to have their federal tax information transferred directly from the IRS to the FAFSA form.
- Information provided by contributors will be used to determine a student's eligibility for federal financial aid.
- Contributors who are identified on the FAFSA form are not financially responsible for a student's educational expenses.



# Who is a Contributor?

A contributor is

- ✓ You (the student),
- ✓ your biological or adoptive parent(s)
- ✓ your spouse, and/or,
- ✓ your parent's spouse.

A contributor is not

- ✗ Nonadoptive grandparents,
- ✗ Foster parents,
- ✗ Your fiancé, or
- ✗ The other biological parent when they are not married to or don't live with the parent on the FAFSA form.



# Identifying Contributors

These factors help to determine if other contributors are required on the student's FAFSA:

- Dependency status,
- Marital status, and
- Tax filing status



# Students are dependent unless...

- Born before January 1, 2002
- Veteran
- Active-duty military
- Married
- Children or other dependents
- Both parents are deceased
- Foster care after age 13
- Dependent/ward of the court after age 13
- Emancipated minor
- Legal guardianship
- Homeless or at risk of being homeless
- Unusual circumstances

If the student cannot answer yes to any of these questions they must report parent info on the FAFSA, even if they are self-supporting



# Reporting Parent Information

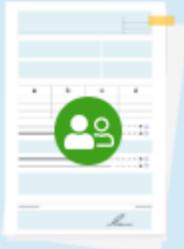


"Parent" is defined as a biological or adoptive parent

## Parents are married

Are the parents married to each other?

Yes  No

 **Provide Information for Both Parents**  
Based on your answers in the previous section, you'll need to provide information about both parents on the FAFSA® form. You can invite the parents to the form and have them complete their required sections.

[Previous](#) [Continue](#)

## Parents are not married but live together

Are the parents married to each other?

Yes  No

Do the parents live together?

Yes  No

 **Provide Information for Both Parents**  
Based on your answers in the previous section, you'll need to provide information about both parents on the FAFSA® form. You can invite the parents to the form and have them complete their required sections.

[Previous](#) [Continue](#)

# Reporting Parent Info Cont.



Parents are not married

- Parents do not live together
- One parent provided more financial support
- Parent has not remarried

Are the parents married to each other?

Yes  No

---

Do the parents live together?

Yes  No

---

Did one parent provide more financial support than the other parent over the past 12 months?

*If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.*

Yes  No

---

Has the parent you identified in the previous question remarried?

Yes  No



**Provide Information for This Parent Only**

Based on your answers in the previous section, you'll need to provide information about only this parent on the FAFSA® form. You can invite this parent to the form and have them complete their required sections.

[Previous](#) [Continue](#)

# Reporting Parent Info Cont.



Parents are not married

- Parents do not live together
- One parent provided more financial support
- Parent has remarried
  - Must also report step-parent info

Are the parents married to each other?

Yes  No

---

Do the parents live together?

Yes  No

---

Did one parent provide more financial support than the other parent over the past 12 months?

*If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.*

Yes  No

---

Has the parent you identified in the previous question remarried?

Yes  No

---

 **Provide Information for the Parent and Stepparent**  
Based on your answers in the previous section, you'll need to provide information about the parent and stepparent on the FAFSA® form. You can invite the parent and stepparent to the form so they can complete their required sections.

# Reporting Parent Info Cont.

Parents are not married

- Parents do not live together
- Parents provided equal financial support
- Report the parent with the greater income and assets
- If that parent has remarried, must also report step-parent info

Are the parents married to each other?

Yes  No

---

Do the parents live together?

Yes  No

---

Did one parent provide more financial support than the other parent over the past 12 months?

*If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.*

Yes  No

---

Has the parent you identified in the previous question remarried?

Yes  No



**Provide Information for the Parent and Stepparent**

Based on your answers in the previous section, you'll need to provide information about the parent and stepparent on the FAFSA® form. You can invite the parent and stepparent to the form so they can complete their required sections.



# Student Invites Parent/Parents to Contribute on FAFSA Form

**FAFSA** Form 2025-26 Student **Raya Tran**

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parent(s) to This FAFSA® Form



**We Need Information for Your Parent(s) Now**

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

**IMPORTANT:** If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the guidance and recommended workaround and try again.

*Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.*

Parent	Parent Spouse or Partner
First Name <input type="text"/>	First Name <input type="text"/>
Last Name <input type="text"/>	Last Name <input type="text"/>

**Social Security Number (SSN)**

SHOW ⓘ

My parent doesn't have a SSN

**Email Address**

**Confirm Email Address**

---

**Social Security Number (SSN)**

HIDE ⓘ

My parent doesn't have a SSN

**Email Address**

**Confirm Email Address**

# Contributors – who must set up an account and provide consent?

Student – Yes

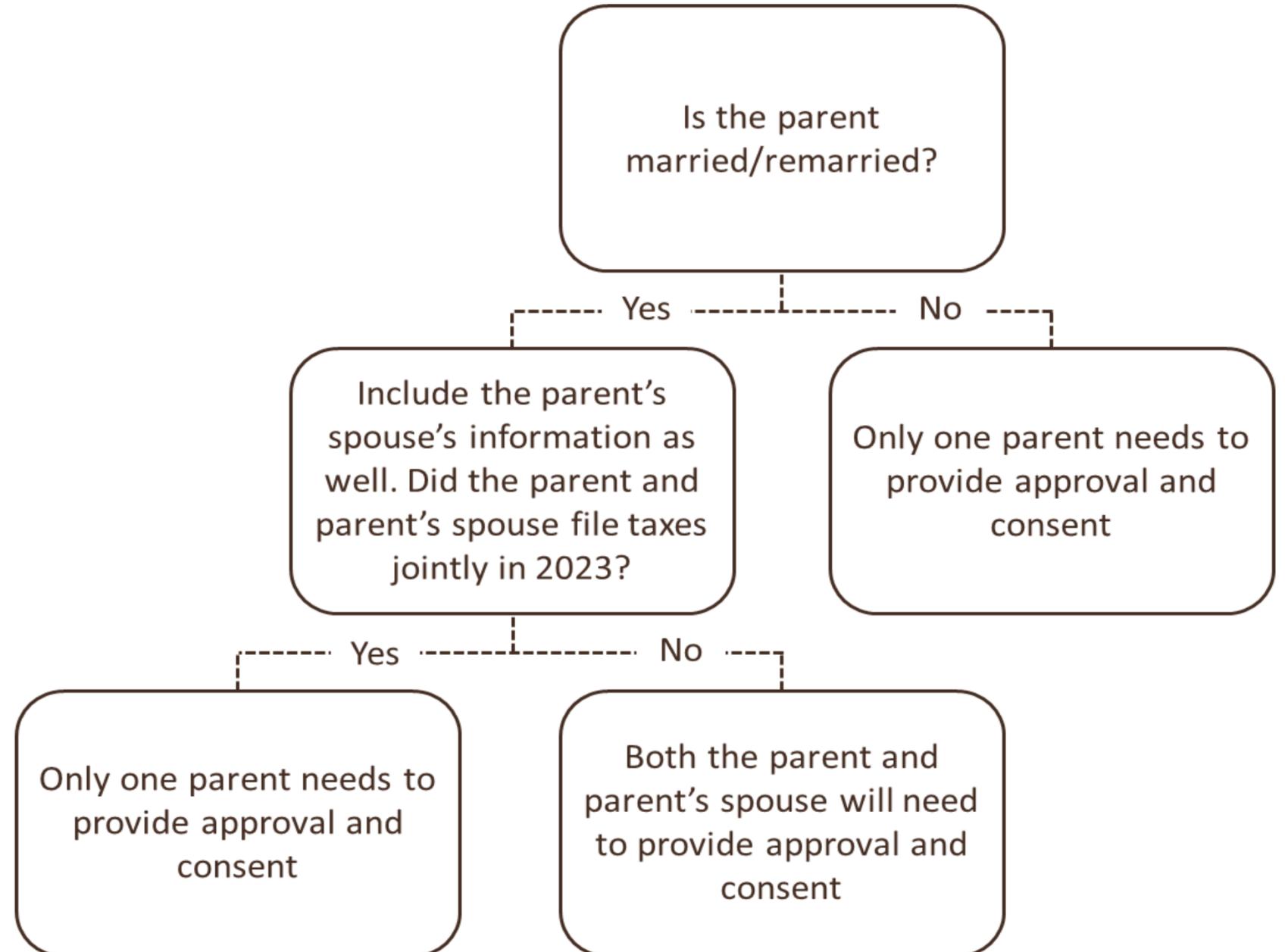
Role = Applicant

Parent – Yes

Role = Parent Contributor

Parent's Spouse – Maybe

Role = Parent Contributor



# Parent Contributor Email

The parent(s) will receive an email that looks like this:

We will come back to the parent information section later...

Federal Student Aid

## Help Complete [StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

**Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs.** Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

**Note: Forms are deleted after 45 days of inactivity.**

Don't recognize [StudentFirstname]? Read [\[Help topic title\]](#).

[Log In](#)

### Why You Were Invited

Without your input, [StudentFirstName] won't be eligible for federal student aid.

### Reasons To Finish Early

Here's why it's a good idea to finish as soon as possible:

-  States and schools have different deadlines for student aid. Check the ["FAFSA® Deadlines"](#) page for more information.
-  You may need extra time to make corrections after you submit.

### Can't find [StudentFirstname]'s Form?

Read [\[help topic title\]](#).

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.



This email was sent by: Office of Federal Student Aid  
U.S. Department of Education  
400 Maryland Ave, SW  
Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid.gov contact page](#). For more information about financial aid, visit [StudentAid.gov](#).



# WHAT IF I CAN'T PROVIDE PARENT INFORMATION?



# SAVE THE DATE

Professional Judgment/Special  
Circumstances Deep Dive

March 4, 2025 from 9:30 – 11:00am



Check out [kasfaa.org](https://kasfaa.org) for registration information.

# Remember

Students are not required to report parent information if they:

- Were born before January 1, 2002
- Are married
- Are active duty/Veteran of US Armed Forces
- Have children or other dependents
- Were an Orphan/Ward of the Court/in Foster care at some point since age 13
- Are an emancipated minor
- Are in a legal guardianship situation
- Are homeless/at risk of being homeless

FAFSA® Form 2025-26 Student Raya Tran

### Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people after we review your answers. We'll let you know if this is the case.



Previous Continue

FAFSA® Form 2025-26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes  No

Previous Continue

# Homeless Students

Students who indicate they are homeless on the FAFSA are considered Provisionally Independent and the school must follow up within 60 days of enrollment.



### Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes  No

---

Did any of the following determine the student was homeless or at risk of becoming homeless?  
*Select all that apply.*

- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- The student's high school or school district homeless liaison or designee
- Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- Financial aid administrator
- None of these apply.

### Your Dependency Status



#### Independent Student

Based on your answers, you're an independent student. This means you don't need to answer questions about your parents to complete your FAFSA® form.



#### Provisionally Independent or Unaccompanied Homeless Youth You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

**To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.**

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

We won't be able to calculate your Student Aid Index (SAI) until your financial aid office confirms your circumstances. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

# Homeless Youth Determination



## Who can make a homeless determination?

- Director/Designee of an emergency/transitional shelter, street outreach program, drop-in center, or other program serving those experiencing homelessness
- High School/District Homeless Liaison or designee – McKinney-Vento Representative
- Director/Designee of TRIO/GEAR UP program
- Financial Aid Administrators

If the student has received a documented determination from one of these authorities, the institution may not request additional documentation, proof, or statements unless it has conflicting information about the student's status.

**Sufficient documentation includes:** A documented phone call, written statement, or a verifiable electronic data match.

If the student is unable to provide documentation from at least one of the entities, FAAs must review the student's circumstances and make the determination themselves:

- Based upon a written statement from, or a documented interview with the student that confirms that they are an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting; and
- Made *without* regard to the reasons that the student is unaccompanied and/or homeless.

# Unusual Circumstances



## Examples of unusual circumstances may include

- ✓ human trafficking,
- ✓ legally granted refugee or asylum status,
- ✓ parental abandonment or estrangement, and
- ✓ student or parental incarceration.



## Situations that do not qualify as unusual circumstances include

- ✓ parents refuse to contribute to your education expenses,
- ✓ parents will not provide information for your FAFSA® form, and
- ✓ parents do not claim you as a dependent for income tax purposes.

# Unusual Circumstances

If the student selects yes, they will be allowed to submit the FAFSA without parental information and assigned a status of Provisional Independent Student but the student must follow up with the school. A Financial Aid Administrator will make a determination regarding dependency.

FAFSA® Form 2025–26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Unusual Circumstances

*This information will help us evaluate the student's ability to pay for school.*

**Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?**

*A student may be experiencing unusual circumstances if they*

- left home due to an abusive or threatening environment;*
- are abandoned by or estranged from their parents;*
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;*
- are a victim of human trafficking;*
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or*
- are otherwise unable to contact or locate their parents.*

*If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.*

Yes  No

## Your Dependency Status



### Provisionally Independent Student

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

**To complete your application, you'll need to contact your college's or career school's financial aid office and provide documentation to verify your circumstances.**

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

# Unusual Circumstances

If the student does not have unusual circumstances, but their parent is unwilling to provide their information. Parental information is skipped, and the student has the option to receive a Direct Unsubsidized Loan only.

NO PELL GRANT, NO SUBSIDIZED LOAN.

**FAFSA**® Form 2025-26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Your Dependency Status

 **Dependent Student**

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

#### Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form?

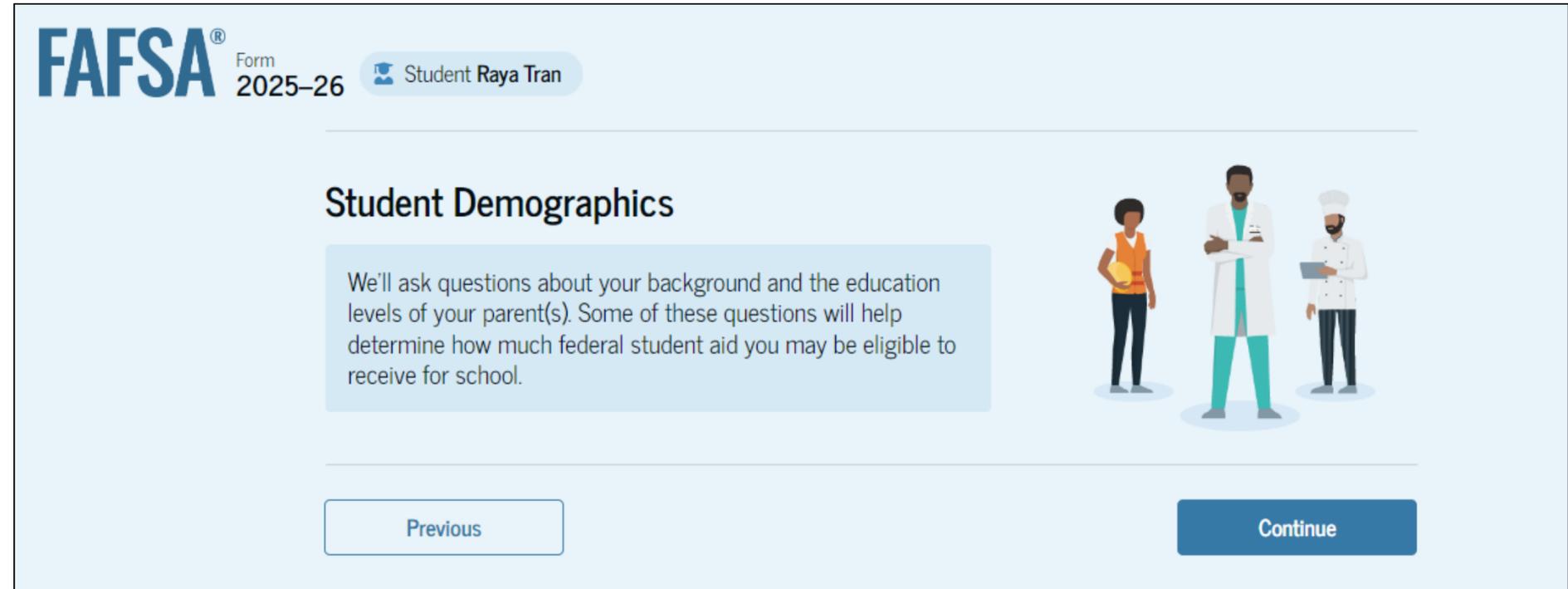
*This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

Yes  No

# Student Demographics

The student will be asked a series of demographic questions. Some affect eligibility whereas others do not.

- Gender & Race/Ethnicity
- Citizenship
- Parent Education Status
- Parent killed in the line of duty
- Student High School Information & Completion Status

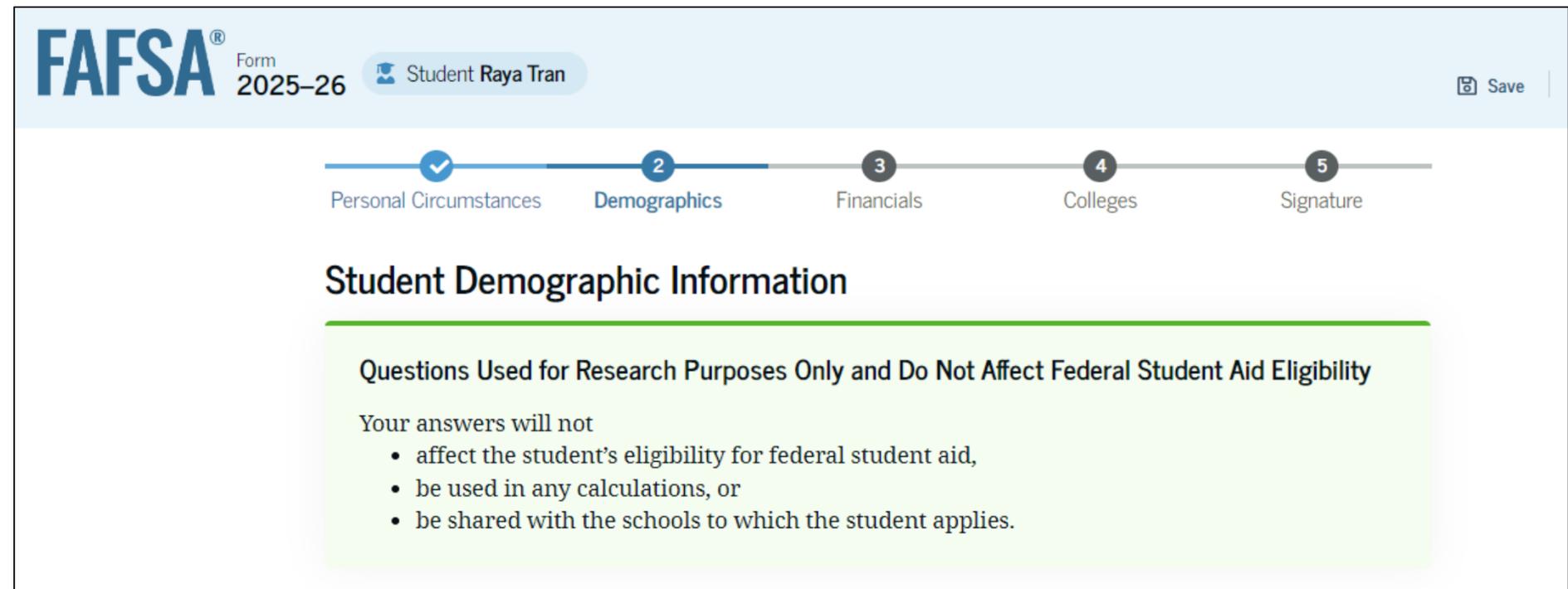


FAFSA<sup>®</sup> Form 2025-26 Student Raya Tran

## Student Demographics

We'll ask questions about your background and the education levels of your parent(s). Some of these questions will help determine how much federal student aid you may be eligible to receive for school.

Previous Continue



FAFSA<sup>®</sup> Form 2025-26 Student Raya Tran Save

Personal Circumstances Demographics Financials Colleges Signature

## Student Demographic Information

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, or
- be shared with the schools to which the student applies.

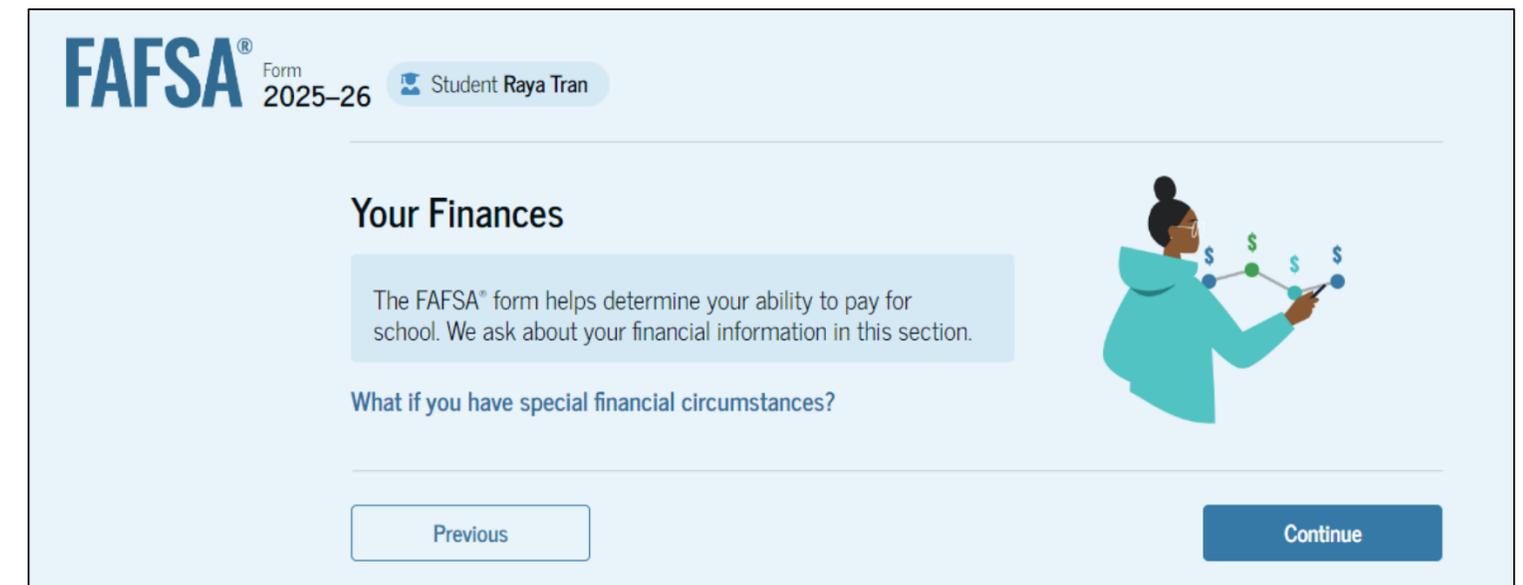
# Student Finances

The student will be asked a series of financial questions.

The marital status question and tax filing question will determine if there is a match with the IRS.

Marital Status and tax filing status must match.

- If there is no match, the student must manually enter all of their tax return information onto the FAFSA.
- If there is a match, the student will only be asked to enter IRA/Pension rollover amounts, grants/scholarships reported on a tax return (rare), foreign income exclusion (rare), cash/savings/checking amounts, and investment net worth.



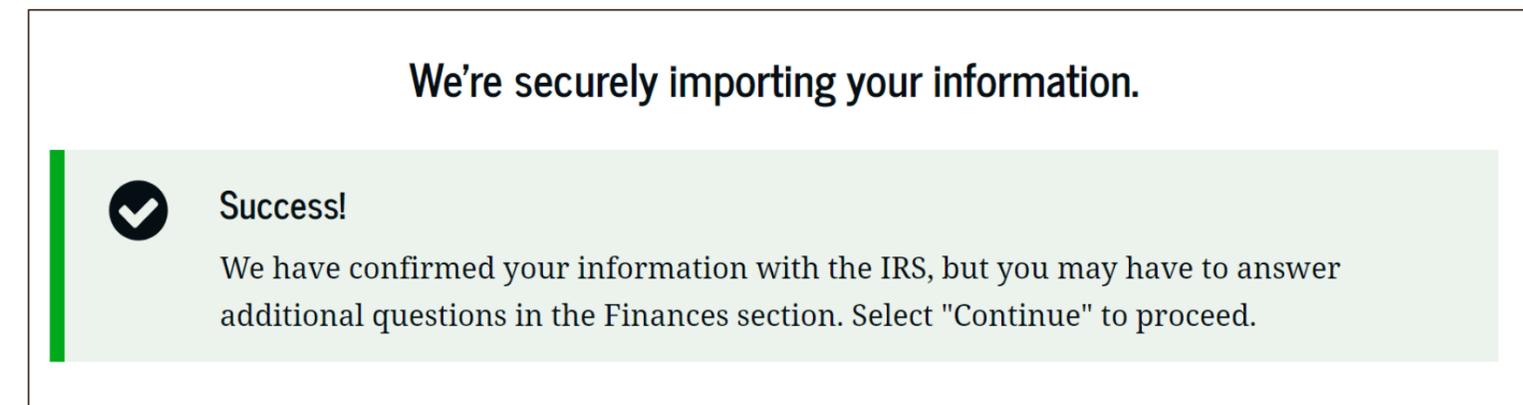
FAFSA<sup>®</sup> Form 2025-26 Student Raya Tran

### Your Finances

The FAFSA<sup>®</sup> form helps determine your ability to pay for school. We ask about your financial information in this section.

What if you have special financial circumstances?

Previous Continue



We're securely importing your information.

✓ Success!  
We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.

# Select Colleges

The colleges entered here will receive the student's FAFSA info. Students can add up to 20 colleges.



**FAFSA**<sup>®</sup> Form 2025-26 Student Raya Tran

Personal Circumstances Demographics Financials **Colleges** Signature

### Where should we send the FAFSA<sup>®</sup> information?

Search and select colleges and career schools.

If you can't find your school when searching by school name or state, try searching by School Code.

*You must add at least one college or career school to the FAFSA<sup>®</sup> form. You can add up to 20 schools. Make sure to list all the schools you're considering, even if you're not certain you'll apply to all of them. You can add or delete schools on your FAFSA form later. Find tips for searching for colleges or career schools.*

0 out of 20 schools selected [View Selected Schools](#)

Search by School Name Search by School Code

Federal School Code

[Search](#)

**FAFSA**<sup>®</sup> Form 2025-26 Student Raya Tran [Save](#)

### Select Colleges and Career Schools

Search for and select colleges and career schools you're considering so they automatically receive an electronic copy of the FAFSA<sup>®</sup> form.



[Previous](#) [Continue](#)

# Student Signature

The student will be asked to agree to the terms and sign the FAFSA.



**FAFSA**<sup>®</sup> Form 2025-26 Student Raya Tran

Personal Circumstances Demographics Financials Colleges **5 Signature**

### Sign and Complete Your Section

#### Summary

This page confirms that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

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

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

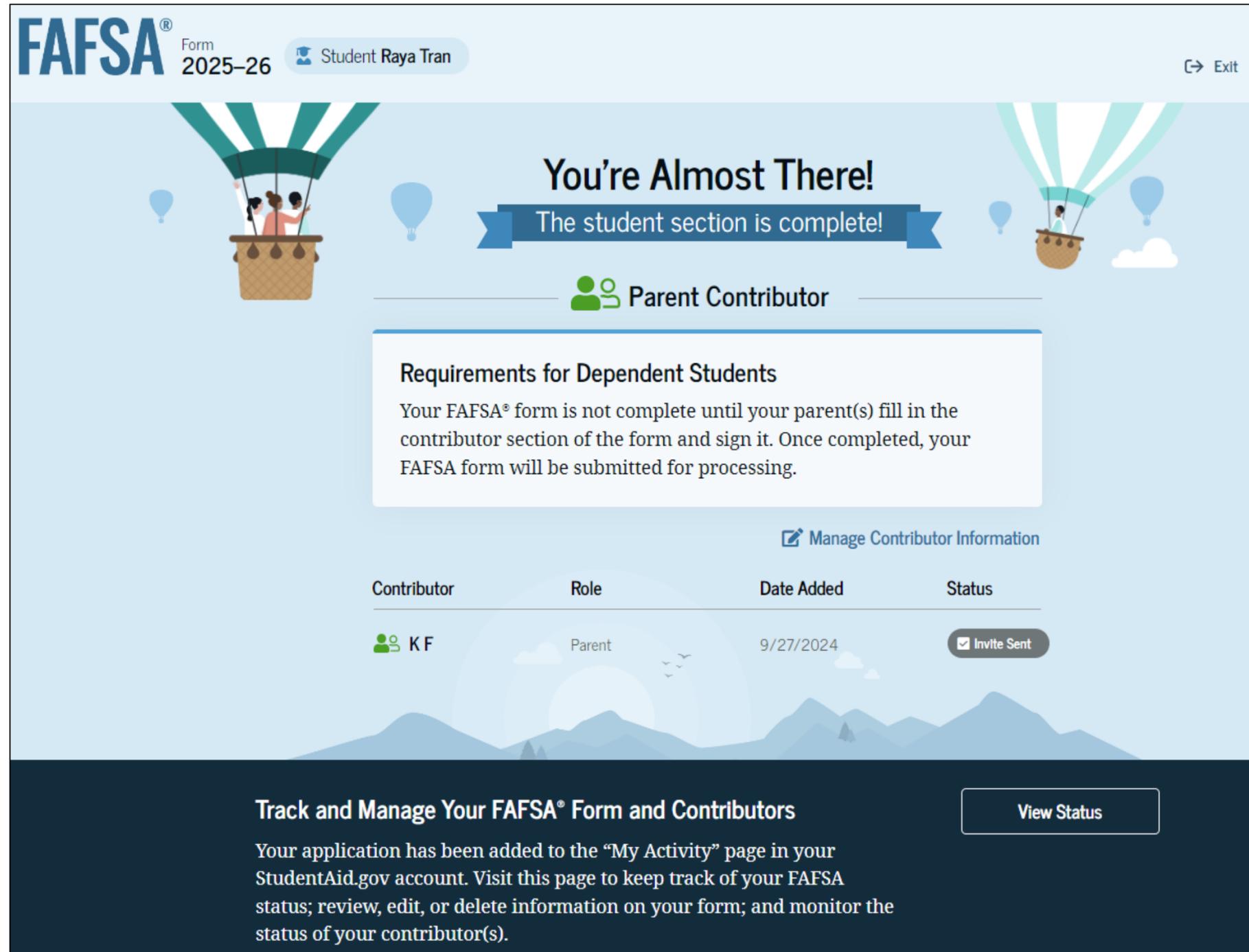
Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

**You must sign your FAFSA<sup>®</sup> form now and then your contributor can submit your form when complete.**

I, Raya Tran, agree to the terms outlined above.

Cancel Sign

Upon signing, this screen will display next steps for the student:



**FAFSA<sup>®</sup>** Form 2025-26 Student Raya Tran Exit

### You're Almost There!

The student section is complete!

#### Parent Contributor

**Requirements for Dependent Students**  
Your FAFSA<sup>®</sup> form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

[Manage Contributor Information](#)

Contributor	Role	Date Added	Status
KF	Parent	9/27/2024	<input checked="" type="checkbox"/> Invite Sent

**Track and Manage Your FAFSA<sup>®</sup> Form and Contributors** [View Status](#)

Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

# Parent Contributor Email

The parent(s) will receive an email that looks like this:

We will come back to the parent section later...



Federal Student Aid

## Help Complete [StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

**Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs.** Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

**Note: Forms are deleted after 45 days of inactivity.**

Don't recognize [StudentFirstname]? Read [\[Help topic title\]](#).

[Log In](#)

**Why You Were Invited**

Without your input, [StudentFirstName] won't be eligible for federal student aid.

### Reasons To Finish Early

Here's why it's a good idea to finish as soon as possible:

-  States and schools have different deadlines for student aid. Check the ["FAFSA® Deadlines"](#) page for more information.
-  You may need extra time to make corrections after you submit.

**Can't find [StudentFirstname]'s Form?**

Read [\[help topic title\]](#).

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.



This email was sent by: Office of Federal Student Aid  
U.S. Department of Education  
400 Maryland Ave, SW  
Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid.gov contact page](#). For more information about financial aid, visit [StudentAid.gov](#).

# Parent (Contributor) Information

After successfully logging in, the parent is taken to their “My Activity” page. The parent sees an invitation to be a contributor on the student’s FAFSA® form.



The screenshot shows the Federal Student Aid website interface. At the top, the logo reads "Federal Student Aid" with "An OFFICE of the U.S. DEPARTMENT of EDUCATION" below it. Navigation links include "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness", each with a dropdown arrow. A search icon is in the top right corner.

### My Activity

**Raya Tran Wants Your Help on a FAFSA® Form**

Raya Tran has identified you as a parent on their 2025–26 *Free Application for Federal Student Aid* (FAFSA®) form.

Parents are required to provide their financial and demographic information on the student’s FAFSA form. This does not make you financially responsible for Raya’s educational costs or any federal student loans they decide to accept.

[Visit the FAFSA Help Center](#)

[Accept Invitation](#) [Decline Invitation](#)

By accepting this invitation, you agree to share your personal and contact information from your StudentAid.gov account on the student’s FAFSA form. Once you accept, your information will be linked to this form.





# Parent (Contributor) Approval and Consent

Parent will confirm their identity information and then consent to having their tax information used on the FAFSA. If consent is not provided, the student will be ineligible for aid.

**FAFSA** Form 2025-26 Parent of **Raya Tran**

**Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid**

**Summary**  
Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA® form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025-26 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine the student's eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

By accepting below, I consent electronically to the use of my account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

**Frequently Asked Questions**

- Who should provide consent and approval?
- If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?
- What happens after I provide consent and approval?
- What happens if I decline consent and approval?

Select "Approve" to consent and approve for the use of your federal tax information to determine the student's eligibility for federal student aid. If you select "Decline," the student will not be eligible for federal student aid.

Previous Decline Approve

**The Student Will Not Be Eligible for Federal Student Aid**

You did not agree to the terms on this page. The student will not be eligible for federal student aid, including grants and loans, if you don't agree to the terms.

Select "Approve" to provide your consent and approval.

Decline Approve



# IRS Direct Data Exchange



- When a contributor logs in and provides consent, a match with the IRS will automatically attempt to occur.
  - If the IRS has a tax record on file, it will automatically populate on the FAFSA. This is NOT optional.
  - These fields will be hidden and not correctable.
  - If there is no IRS match, the contributor will be asked to manually provide their information.
    - Occurs when marital status does not match the tax filing status, taxes filed in a U.S. territory or foreign country, there is no tax return on file, victims of IRS tax-related identity theft.
- If a match occurs it greatly reduces the financial questions that must be answered for both parent and student.

We're securely importing your information.



## Success!

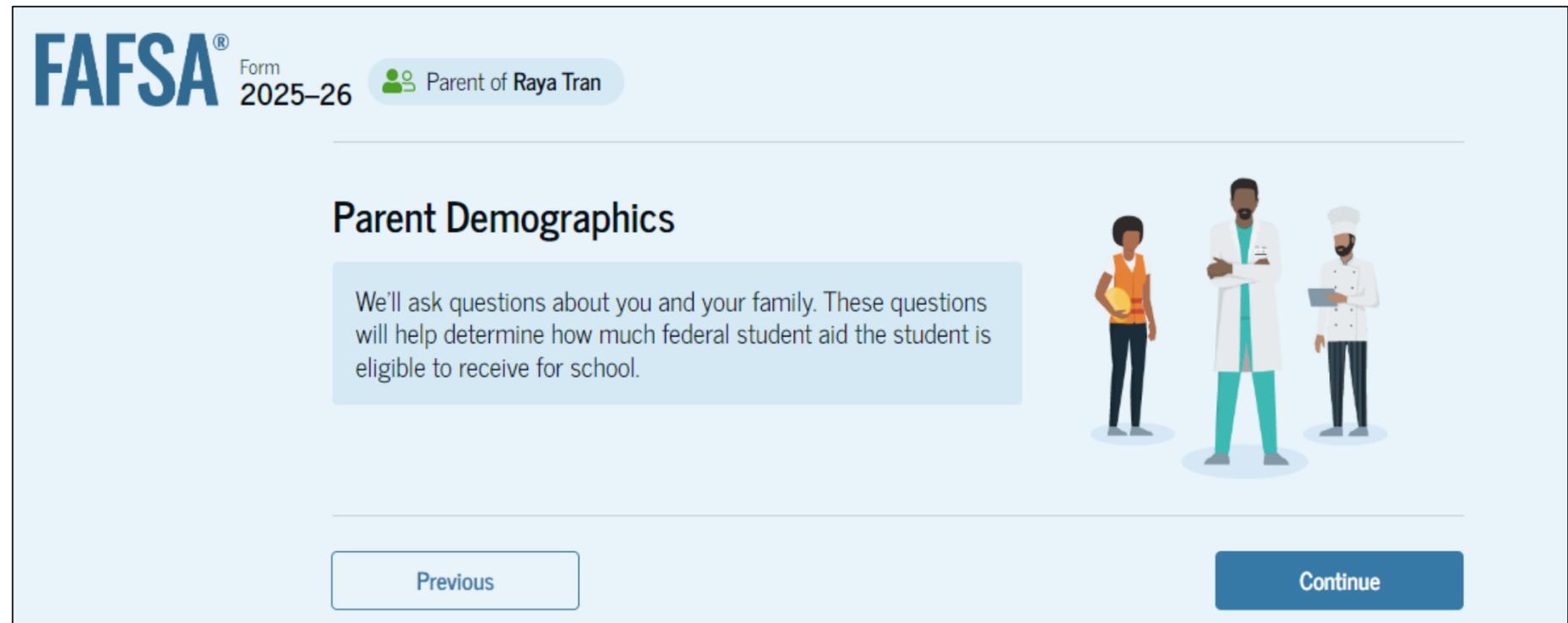
We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.



# Parent (Contributor) Information

Parents will provide their demographic information, including current marital status, state of legal residence,

If the parent begins the FAFSA before the student they will be allowed to answer the student questions on address, marital status, college plans, and student personal circumstances.



The screenshot shows the FAFSA 2025-26 interface for a parent of Raya Tran. The page title is "Parent Demographics". A text box explains that questions will be asked about the parent and family to determine federal student aid eligibility. To the right, there is an illustration of three people: a woman in an orange vest, a man in a white lab coat, and a man in a white chef's uniform. At the bottom, there are "Previous" and "Continue" buttons.

FAFSA<sup>®</sup> Form 2025-26 Parent of Raya Tran

## Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.

Previous Continue

# Parent Financials

The parent will be asked a series of financial questions.

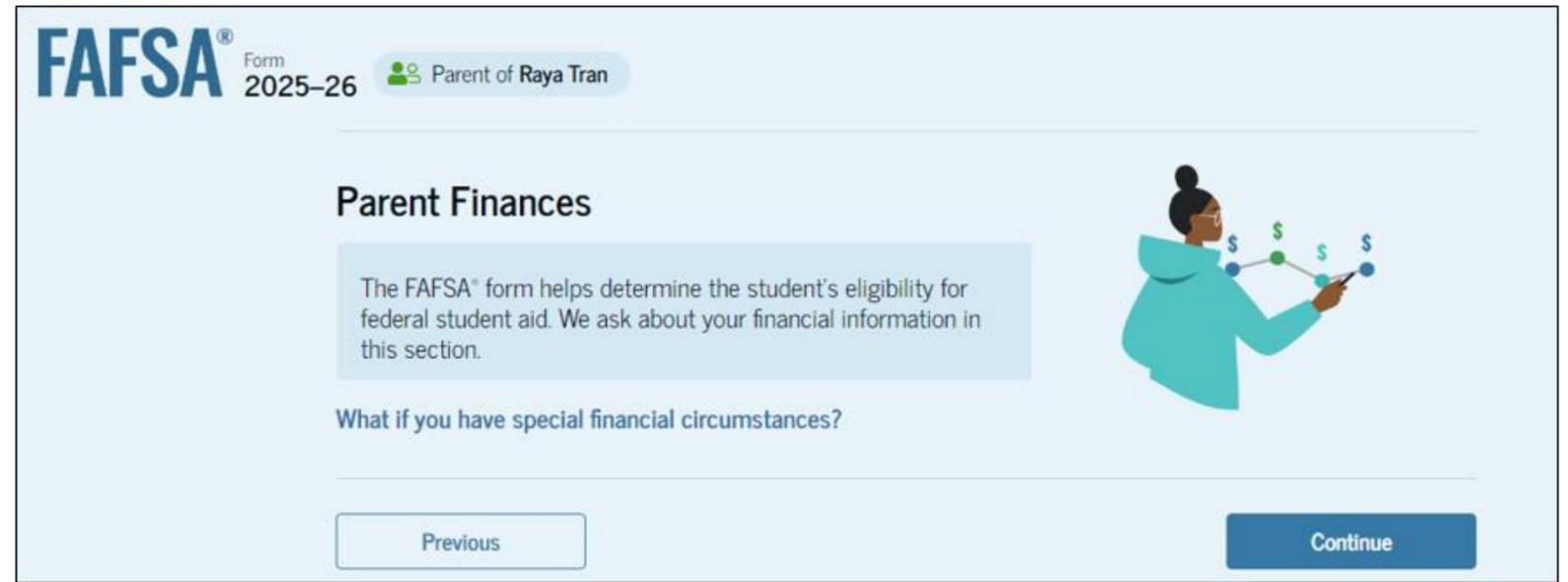
The marital status & tax filing questions determine if there is a match with the IRS. Marital Status and tax filing status must match.

If there is no match, the parent must manually enter all of their tax return information onto the FAFSA.

If there is a match, the parent will only be asked to enter the following:

- Federal Benefits received: Earned Income Credit, Federal Housing Assistance, Free/Reduced school lunch, Medicaid, Refundable Credits under a Qualified Health Plan, SNAP, SSI, TANF, WIC
- IRA/Pension rollover amounts
- Grants/scholarships reported on a tax return (rare)
- Foreign income exclusion (rare)
- Number in College

There will be an option to update family size if that information does not match the number of tax filers and dependents on the tax return.



The screenshot shows the FAFSA 2025-26 interface for a parent of Raya Tran. The page is titled "Parent Finances" and includes a sub-header: "The FAFSA® form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section." Below this, there is a question: "What if you have special financial circumstances?" At the bottom of the page, there are two buttons: "Previous" and "Continue". To the right of the text, there is an illustration of a person in a teal jacket holding a smartphone, with several dollar signs floating around them.



# Parent Financials – Investments and Assets

Parents must report the following assets & investments:

- Annual Child Support Received
- Balance of Cash, Savings, Checking Accounts
- Current Net Worth
- Current Net Worth of Business or Investment Farms

Net worth = Value of the investment – Debt owed against the investment

Negative value = \$0

### Annual Child Support Received

*Enter the total amount of child support the parent received for the last complete calendar year.*

\$  .00

---

### Parent Assets

**Current Total of Cash, Savings, and Checking Accounts**

*Don't include student aid.*

\$  .00

---

**Current Net Worth of Investments, Including Real Estate**

*Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.*

\$  .00

---

**Current Net Worth of Businesses and Investment Farms**

*Enter the net worth of the parent's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.*

\$  .00

[Previous](#) [Continue](#)

# Investments and Assets



## Investments include:

- Real estate (don't include the home in which you live);
- Rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member);
- Vacation homes; installment and land sale contracts (including mortgages held);
- Trust funds; Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) accounts;
- Money market funds; mutual funds; certificates of deposit; stocks; stock options; bonds; securities; tax shelters; and
- 529 college savings accounts designated for the student's benefit.

# Investments and Assets



## Investments DO NOT include:

- The home in which you (and if married, your spouse) live;
- Cash, savings and checking accounts. This is reported in the Cash/Savings/Checking Accounts question on the FAFSA. Don't double report.
- ABLE accounts;
- The value of life insurance and retirement plans (401[k] plans, pension funds, annuities, noneducation IRAs, Keogh plans, etc.);
- UGMA and UTMA accounts are considered assets of the student and must be reported as an asset of the student on the FAFSA form, regardless of the student's dependency status. Parents don't include UGMA and UTMA accounts for which they're the custodian but not the owner.
- The value of qualified education benefits or education savings accounts that are for the benefit of the parent's other children (not the student).

# Exempt from Asset Reporting



- Applicant qualifies for maximum Pell
- AGI + Schedules
  - Applicant's parents' (or student and student spouse for independent students) 2022 combined AGI is less than \$60,000 and they do not file a Schedule A, B, D, E, F, or H
- AND
  - They do not file a Schedule C
- OR
  - their Schedule C has a net business income of not more than a \$10,000 loss or gain
- Means Tested Benefits
  - Applicant or applicant's parent(s) received a benefit under a means-tested Federal benefit program during the 2023 or 2024 calendar year. These benefits include: Earned Income Credit, Federal Housing Assistance, Free/Reduced school lunch, Medicaid, Refundable Credits under a Qualified Health Plan, SNAP, SSI, TANF, WIC

Families who meet this criteria will not have assets included in the SAI calculation

# Other FAFSA Questions



- **Family Size** – the form will now ask if the family size is different than the number of individuals claimed on their taxes. Unborn children can no longer be included in family size.
- **Number in College** - Although the FAFSA will still ask for number in college, the formula to determine a student's aid eligibility will no longer take the number in college into consideration. This could cause eligibility changes for students who have siblings in college.
- **529 plans** – only the value of the 529 plan for the student listed on the FAFSA is reported.

FAFSA<sup>®</sup> Form 2025-26 Parent of Raya Tran

Demographics 2 Financials 3 Signature

### Family Size

Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

*Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.*

Yes  No

*Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.*

The parent's family size is **3**.  
Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2025 and June 30, 2026.  
*Do not include the student applicant.*

# Parent Signature

Parents will then be asked to sign and complete their section:

FAFSA<sup>®</sup> Form 2025-26 Parent of Raya Tran Save

Demographics Financials **3** Signature

## Sign and Submit the FAFSA<sup>®</sup> Form

### Summary

This page confirms that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign 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.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

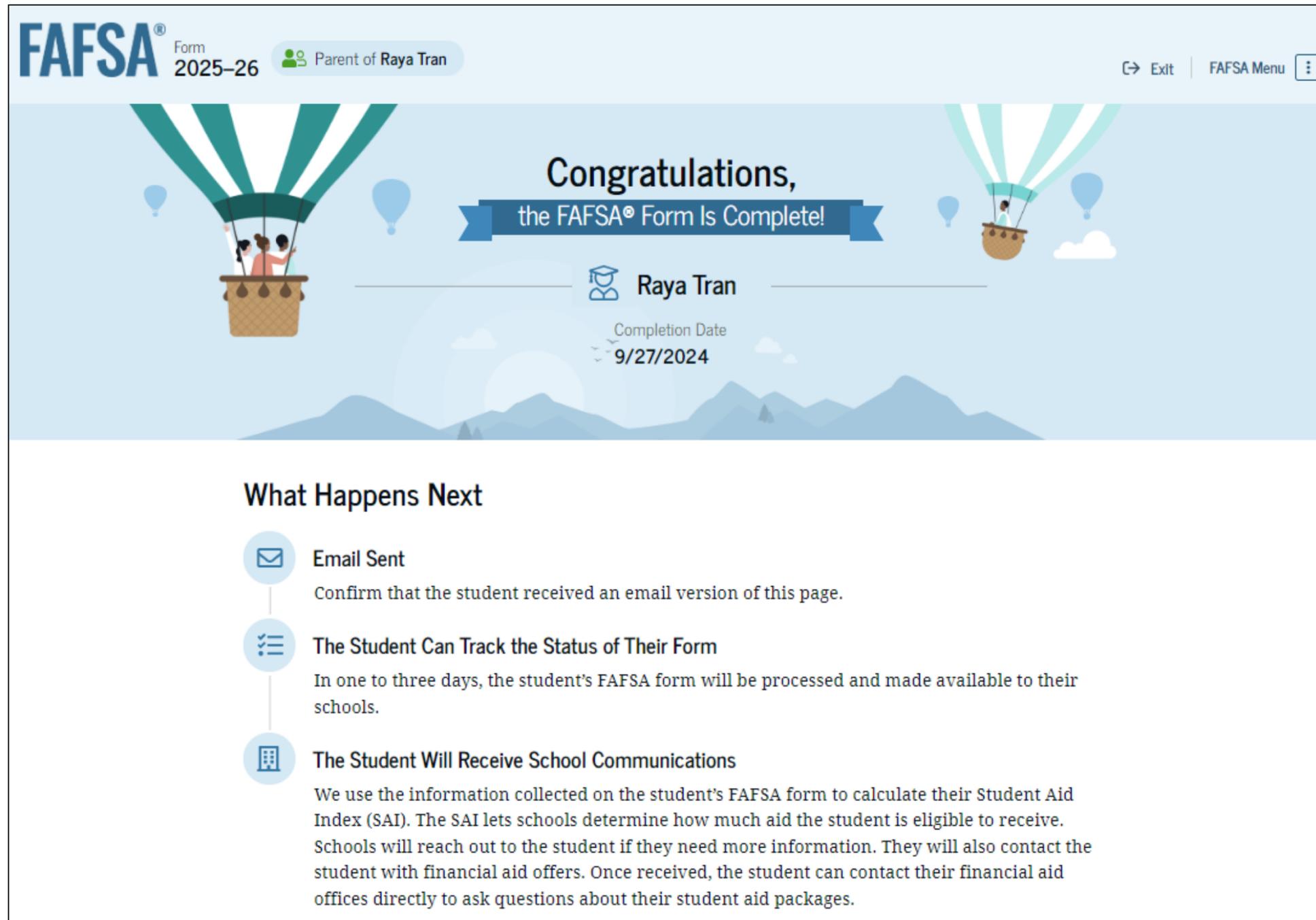
Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

Sign for yourself and submit the application for Raya Tran (Student).

I, K F, agree to the terms outlined above.

Previous Sign and Submit

After all sections have been signed and submitted, a confirmation screen will be presented:



The screenshot shows the FAFSA 2025-26 confirmation screen for the parent of Raya Tran. The header includes the FAFSA logo, the form year (2025-26), the user role (Parent of Raya Tran), and navigation options (Exit and FAFSA Menu). The main content area features a celebratory banner with hot air balloons and the text: "Congratulations, the FAFSA® Form Is Complete!". Below this, the student's name "Raya Tran" is displayed with a graduation cap icon, and the completion date is listed as "9/27/2024". The bottom section, titled "What Happens Next", contains three items: "Email Sent" (confirming an email version was sent), "The Student Can Track the Status of Their Form" (indicating processing within one to three days), and "The Student Will Receive School Communications" (explaining that the Student Aid Index (SAI) is calculated and schools will contact the student for aid offers).

**FAFSA®** Form 2025-26 Parent of Raya Tran Exit FAFSA Menu

## Congratulations, the FAFSA® Form Is Complete!

Raya Tran  
Completion Date  
9/27/2024

### What Happens Next

- Email Sent**  
Confirm that the student received an email version of this page.
- The Student Can Track the Status of Their Form**  
In one to three days, the student's FAFSA form will be processed and made available to their schools.
- The Student Will Receive School Communications**  
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.



# PELL GRANTS



# Pell Grants

## Maximum Pell Grant

- Tax filing status
- Single parent status and number in family
- AGI and poverty guidelines

## Calculated Pell Grant

- Not eligible for max Pell
- $\text{Published Maximum Pell Grant Amount} - \text{SAI} = \text{Calculated Pell Grant}$ , rounded to the nearest \$5

## Minimum Pell Grant

- Not eligible for Max Pell or Calculated Pell
- Single parent status and number in family
- AGI and poverty guidelines

# Pell Grants

## Dependent Students

Student's Parent is a Single Parent				
Family Size	2023 AGI Poverty Guideline	(225% of Poverty Guideline)	of Poverty Guideline)	
2	\$ 19,720	\$ 44,370	\$ 64,090	
3	\$ 24,860	\$ 55,935	\$ 80,795	
4	\$ 30,000	\$ 67,500	\$ 97,500	
5	\$ 35,140	\$ 79,065	\$ 114,205	
6	\$ 40,280	\$ 90,630	\$ 130,910	
7	\$ 45,420	\$ 102,195	\$ 147,615	
8	\$ 50,560	\$ 113,760	\$ 164,320	
9+	Add \$5,140 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI limit.			

Student's Parent is <u>NOT</u> a Single Parent				
Family Size	2023 AGI Poverty Guideline	(175% of Poverty Guideline)	of Poverty Guideline)	
2	\$ 19,720	\$ 34,510	\$ 54,230	
3	\$ 24,860	\$ 43,505	\$ 68,365	
4	\$ 30,000	\$ 52,500	\$ 82,500	
5	\$ 35,140	\$ 61,495	\$ 96,635	
6	\$ 40,280	\$ 70,490	\$ 110,770	
7	\$ 45,420	\$ 79,485	\$ 124,905	
8	\$ 50,560	\$ 88,480	\$ 139,040	
9+	Add \$5,140 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI limit.			

## Independent Students

Student is a Single Parent				
Family Size	2023 AGI Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)	
2	\$ 19,720	\$ 44,370	\$ 64,090	
3	\$ 24,860	\$ 55,935	\$ 80,795	
4	\$ 30,000	\$ 67,500	\$ 97,500	
5	\$ 35,140	\$ 79,065	\$ 114,205	
6	\$ 40,280	\$ 90,630	\$ 130,910	
7	\$ 45,420	\$ 102,195	\$ 147,615	
8	\$ 50,560	\$ 113,760	\$ 164,320	
9+	Add \$5,140 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI limit.			

Student is a parent but <u>NOT</u> a Single Parent				
Family Size	2023 AGI Poverty Guideline	(175% of Poverty Guideline)	of Poverty Guideline)	
2	\$ 19,720	\$ 34,510	\$ 54,230	
3	\$ 24,860	\$ 43,505	\$ 68,365	
4	\$ 30,000	\$ 52,500	\$ 82,500	
5	\$ 35,140	\$ 61,495	\$ 96,635	
6	\$ 40,280	\$ 70,490	\$ 110,770	
7	\$ 45,420	\$ 79,485	\$ 124,905	
8	\$ 50,560	\$ 88,480	\$ 139,040	
9+	Add \$5,140 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI limit.			

Student is <u>NOT</u> a Parent				
Family Size	2023 AGI Poverty Guideline	(175% of Poverty Guideline)	of Poverty Guideline)	
1	\$ 14,580	\$ 25,515	\$ 40,095	
2	\$ 19,720	\$ 34,510	\$ 54,230	
3	\$ 24,860	\$ 43,505	\$ 68,365	
4	\$ 30,000	\$ 52,500	\$ 82,500	
5	\$ 35,140	\$ 61,495	\$ 96,635	
6	\$ 40,280	\$ 70,490	\$ 110,770	
7	\$ 45,420	\$ 79,485	\$ 124,905	
8	\$ 50,560	\$ 88,480	\$ 139,040	
9+	Add \$5,140 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI limit.			

# Pell Grants

Pell Grant and enrollment intensity

- Pell Grant award amounts are also based on the number of credit hours a student enrolls in
- Notice that a student does not need to be full-time to receive a Pell Grant

Enrollment	Percentage of Pell
12	100%
11	92%
10	83%
9	75%
8	67%
7	58%
6	50%
5	42%
4	33%
3	25%
2	17%
1	8%





# AFTER THE FAFSA IS SUBMITTED



# FAFSA Submission Summary



## Eligibility Overview:

Outlines estimates of aid and SAI

## FAFSA Form Answers:

Outlines the answers they and their contributors provided; student can start a correction if any information is incorrect

## School Information:

Student can see and compare colleges they selected.

## Next Steps:

Informational comments as well as required steps such as making a correction or sending documentation to college(s).

The screenshot displays the 'Estimated Federal Student Aid' section of the FAFSA Submission Summary. At the top, there are navigation tabs: 'Eligibility Overview' (selected), 'FAFSA Form Answers', 'School Information', and 'Next Steps' (with a red notification icon). The main heading is 'Estimated Federal Student Aid'. Below this, three aid types are listed with their respective maximum amounts and eligibility information:

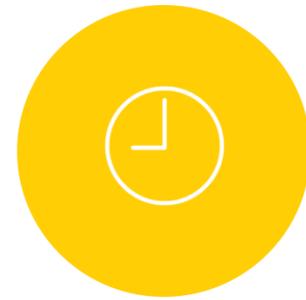
- Federal Pell Grant** (with an information icon): Up to **\$4,556**. Description: A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.
- Federal Direct Loans** (with an information icon): Up to **\$4,556**. Description: A federal direct loan is money lent by the government to you that you must repay with interest.
- Federal Work-Study** (with an information icon): **You May Be Eligible**. Description: Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Below the list, a disclaimer states: 'Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.' A link 'Learn more about financial aid' is provided. At the bottom, a green callout box with a lightbulb icon contains the text: 'Keep in mind, this is only an estimate. Always refer to your school's financial aid offer for a final determination of financial aid available.'

# After the FAFSA is Submitted



FAFSA processed 1-3 days  
Sent to schools



## Financial Aid Offer Timeline

- Private schools
- Public Schools
- Community Colleges
- Technical Colleges



Complete Financial Aid  
File



## School notifies of next steps

- Email
- Mail
- Portal

# Different Types of Aid

- Grants
  - Pell Grant
  - Federal Supplemental Educational Opportunity Grant (SEOG)
  - Teacher Education Assistance for College and Higher Education (TEACH)
  - State grants
- Scholarships
  - Institutional
  - State
  - Private/Third-party
- Loans
  - Fed Direct Subsidized
  - Fed Direct Unsubsidized
  - Parent Loan for Undergraduate Students (PLUS)
  - Private
- Work-Study
  - Federal
  - State



# Verification

- A process to confirm that info on the FAFSA is accurate.
- DDX will make students less likely to be selected.
- Random selection process.
- The FAFSA Submission Summary will indicate if a student is selected for verification with an asterisk (\*) next to the SAI and a comment in the “Application Status” section.
- If selected, students/families will need to provide requested documents to their college.



# Special Circumstances

- Loss of income due to job loss or reduction in wages
- Separation, divorce, death of a parent/spouse
- Medical or dental expenses
- Siblings/dependents or parent enrolled in college

*Students experiencing one or more of these situations should contact the school's financial aid office to discuss their process as it is different at each school.*



# Common Issues

- Unsubsidized loan only question being answered incorrectly
- 1<sup>st</sup> bachelors degree question being answered incorrectly
- Parent invite issues – everything must match exactly, especially for parents without SSNs
- Student circumstances – read these carefully
- Paper FAFSAs – LAST RESORT (or NOT AT ALL!) all sorts of data issues here and they are taking forever to process.
  - And if something is wrong, they can't correct anything via paper and prompted to do it online, but it can't be corrected online
- Changes or corrections to marital status
  - Cannot currently be corrected by school
- Accounts created by someone other than intended user



# Additional Resources



- **Federal Student Aid (FSA) Training Center** - <https://fsatraining.ed.gov/>  
Login as a guest for in depth training on the FAFSA, formulas, financial aid processes, etc.
- **2025-26 FAFSA Prototype** - <https://fsapartners.ed.gov/fafsa-prototype/2526>  
Access code: prototype2526
- **Toolkits and Resources**
  - **National College Attainment Network (NCAN) Better FAFSA Training Toolkit** - <https://www.ncan.org/page/better-FAFSA-training-toolkit> - handouts, one-pagers, comparison charts, presentations, etc.
  - **FSA Toolkit for Counselors** - <https://financialaidtoolkit.ed.gov/tk/> - search by topic, resource type and audience.
- **FAFSA Issue Alerts Page** - <https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/2024-25-fafsa-issue-alerts>



# SAVE THE DATE



Check out [kasfaa.org](https://kasfaa.org) for topics, dates and registration information.



All trainings will be held virtually and will be recorded.

**FAFSA AND FINANCIAL AID TRAINING**

# Questions



**Thank**

**YOU**

