



FAFSA Completion Part 2

TxCAN

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About Your Trainer



Yue Chen (he/him)

Manager of Training & Technical Assistance

- First generation
- City Year AmeriCorps Member
- uAspire advisor & student
- Financial Aid Administrator

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Learning Objectives

By the end of today's training, you will be able to:

- Determine who should be reported as the parent(s) on a dependent student's FAFSA
- Complete the financial sections for different family financial situations
- Identify key resources for supporting accurate FAFSA completion

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FAFSA Part 2 Agenda

- Pre-Survey
- Parent Information
- Household Size
- Financial Information
- Submission & Follow-Up
- Post-Survey & Evaluation

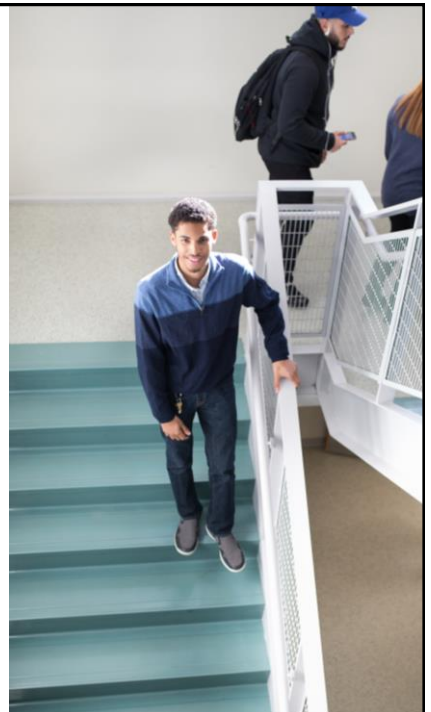
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Parent Information



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Who's Considered a Parent?

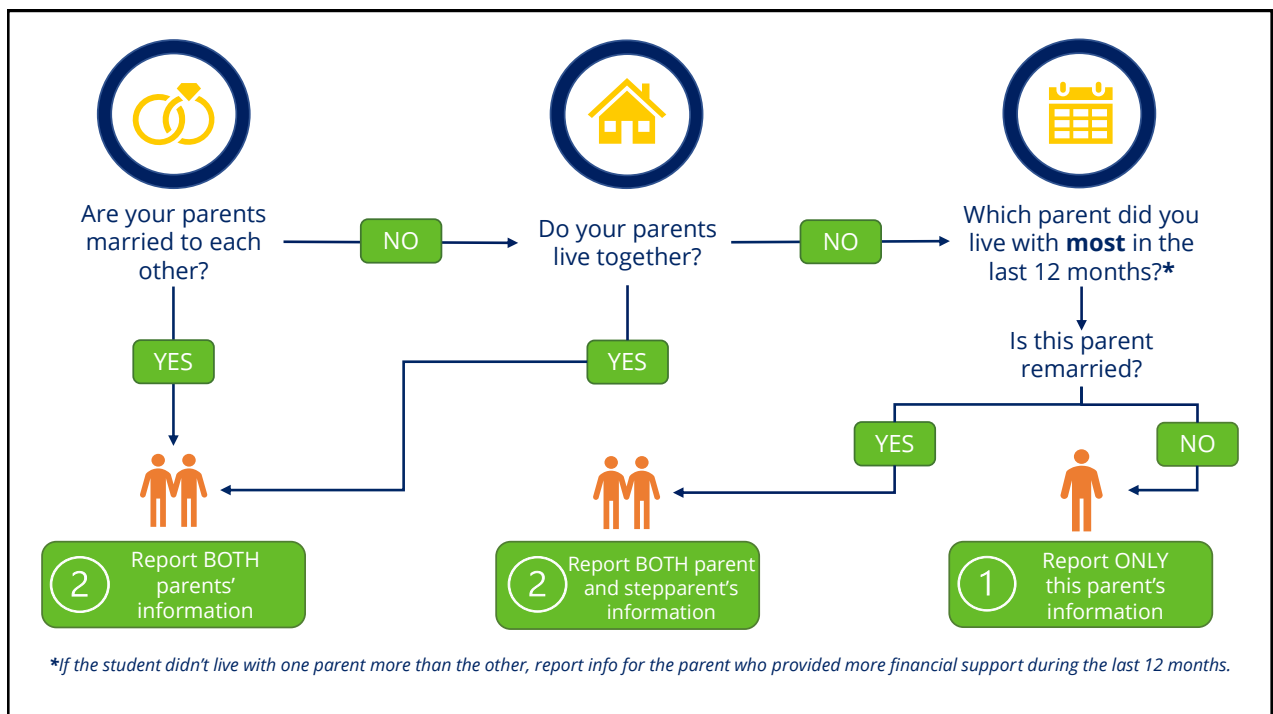


- Biological parent
- Adoptive parent
- A person that the state has determined to be the student's legal parent



Should a grandparent, foster parent, older sibling, aunt/uncle or legal guardian *ever* be reported as the parent on the FAFSA?

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Married or Separated?



- Parents are legally married but live separately and no longer consider themselves to be a couple.

Answer: Separated

- Parents are legally married but live separately because dad works in another country.

Answer: Married

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Who's the FAFSA Parent?



- Mateo's parents are divorced, and he lives with his dad who recently remarried. His parents take turns claiming him on their taxes.

Answer: Dad and stepparent

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Who's the FAFSA Parent?



- Josephine is living with her grandparents who support her financially. She is in contact with her parents who live outside the country.

Answer: Parents

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Who's the FAFSA Parent?



- Trey was in foster care between ages 6 and 11. They are now 19 and live with their uncle, who adopted them.

Answer: Uncle

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Who's the FAFSA Parent?



- Angel lives with his grandfather. His parents are separated and live out of state. His mother sends him a monthly allowance.

Answer: Mom

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Who's the FAFSA Parent?



- Rachel and her parents live with her aunt. Her aunt claimed Rachel as a dependent on her 2020 taxes.

Answer: Parents

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Parent Demographic Info

Enter information for your first **parent** (father/mother/stepparent)


Parent's Social Security Number

Parent's last name

Parent's first initial

Parent's date of birth

Your parents' e-mail address

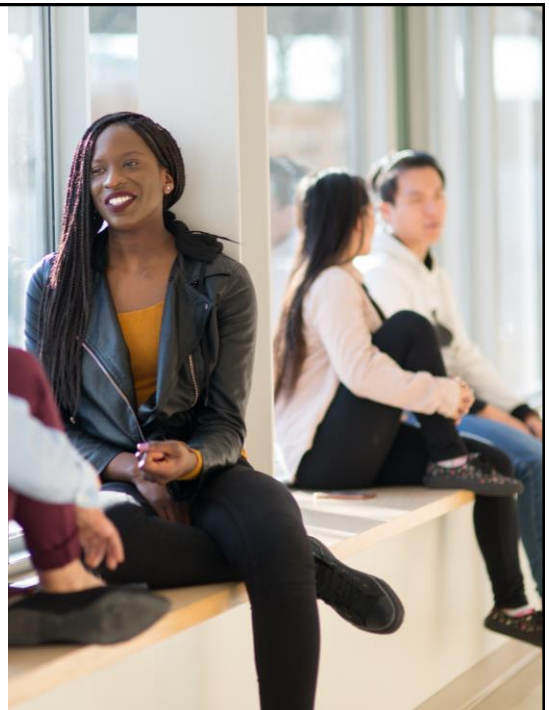


If parent doesn't have a Social Security number, enter 000-00-0000

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Household Size



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TASFA

Parent Household Info

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✗ Parent Financials ✗

PARENT INFORMATION

Household Size

Your parents

Do include parent's other children they support financially

Do include other people who live with parent(s) AND receive more than 50% financial support from them

Parents student included automatically

Don't include foster children

Total will auto-calculate

Your parent's other children (even if they do not live with your parents) if:

a. Your parents will provide more than half of their support from July 1, 2021 through June 30, 2022

b. These children can answer "No" to every [Dependency Status question on the FAFSA](#)

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FAFSA Household Size?



- Giovanni lives with his parents and two younger siblings. His parents provide most of the financial support for Giovanni's grandma who lives nearby.

Answer: 5 – Giovanni, parents, two siblings

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FAFSA Household Size?



- Raj lives with their dad. Raj's 19-year-old sister is a college sophomore. She lives on campus during the school year and comes home during summer break.

Answer: 3 – Raj, dad, sister

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FAFSA Household Size?



- Nadia lives with her mom, aunt, and younger cousin. Nadia's aunt is unemployed, and her mom supports the entire family financially.

Answer: 4 – Nadia, mom, aunt, cousin

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FAFSA Household Size?



- Nadia lives with her mom, aunt, and cousin. Her aunt recently got a job and now supports herself and Nadia's cousin.

Answer: 2 – Nadia, mom

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Number in College



Number in College

How many people in your parents' household (as reported above) will be college students between July 1, 2021 and June 30, 2022? Do not include your parents.

Include

- Student
- Others who will be enrolled at least half-time

Do not include

- Parent(s)
- Students attending U.S. service academies

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Financial Information



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Most Common Scenarios



**Parent(s) file
taxes, able to use
IRS DRT**



**Parent(s) file
taxes, unable to
use IRS DRT**



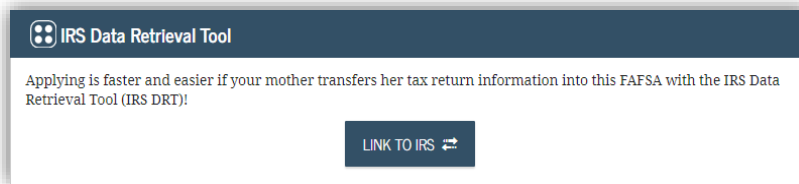
**Parent(s) don't
file taxes**

*For the 2022-2023 FAFSA
students/parents will be using
2020 taxes!*

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What is the IRS DRT?

- Transfers tax info directly from IRS into FAFSA
- Satisfies federal verification for tax-based questions



ALL eligible filers should use this tool!

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Remaining Financial Questions

Did your parents have any of the following items in 2019? Enter amounts for all that apply.

Child support received for all children. Do not include foster care or adoption payments. ?

\$ 0 .00

Housing, food, and other living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military allowance for housing. ?

\$ 0 .00

Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). ?

\$

Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances

\$

Other untaxed income not reported, such as workers' compensation, disability benefits, etc. ?

\$ 0 .00

Check Box 12 on parent W-2 form(s)

Don't report untaxed Social Security or any means-tested benefits!

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Parent Assets

Parent Assets

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

PARENT INFORMATION

As of today, what is your parents' total current balance of cash, savings, and checking accounts?

\$.00

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?

\$.00

As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees.

\$.00

PREVIOUS NEXT

Only report businesses with 100+ employees

What counts as an investment?

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Parent Investments

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?

\$.00



Real estate, mutual funds, money market accounts, CDs, stocks, bonds, educational savings accounts



Family home, life insurance, retirement plans

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Most Common Scenarios



**Parent(s) file
taxes, able to use
IRS DRT**



**Parent(s) file
taxes, unable to
use IRS DRT**

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Ineligible to use IRS DRT

- ☒ Filed as "Married Filing Separately"
- ☒ Unmarried and both legal parents living together
- ☒ Married and filed as "Head of Household"
- ☒ Recent change in marital status
- ☒ Filed a Puerto Rican or foreign tax return
- ☒ Filed using an ITIN
- ☒ Victim of identity theft

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Entering Tax Info Manually



Parent IRS Info

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ **Parent Financials** ✗ Student Financials

PARENT INFORMATION

What was your parents' adjusted gross income for 2019? This amount is found on IRS Form 1040-line 8b.

\$.00 **INCOME ESTIMATOR**

Use help text!

Follow line-by-line instructions

What was your parents' adjusted gross income for 2019?
This is question 84 on the paper Free Application for Federal Student Aid (FAFSA®) form.
The answer to this question may be prefilled with "Transferred from the IRS".
If you're a dependent student, this question can't be blank unless your parents didn't and won't file a tax return.
The response indicates the adjusted gross income (AGI) reported on your parents' 2019 income tax return. AGI includes more than wages earned. For example, it can include alimony, Social Security, and business income.
If your parents filed a joint federal tax return, the AGI can be found on line 8b of the IRS Form 1040.
If your parents filed separate IRS Form 1040 tax returns, calculate their total AGI by adding line 8b from both tax returns and entering the total amount.
NOTE: If one or both parents will file a federal tax return, but haven't yet filed, estimate the amount that will appear in line 8b.
If one of your parents has filed an IRS Form 1040 tax return and the other parent didn't and won't file, calculate their total AGI by adding line 8b from the IRS Form 1040 to the other parent's income earned from working (for example, earnings from the W-2 form(s) and/or any other earning statements).
See the image below that shows you where to find line 8b on IRS Form 1040.




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Case Study Practice

- CJ Baker lives with his mom Gabriella. She filed as Head of Household in 2019.



*For the 2022-2023 FAFSA students/parents will be using **2020 taxes!***

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What type of income? For 2019, what is your mother's tax filing status according to her tax return?

IRS 1040
Select
IRS 1040 ✓
Foreign tax return
A tax return with

Single
Select
Single
Head of Household ✓
Married-Filed Joint Return
Married-Filed Separate Return
Qualifying Widow(er)
Don't know

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2019** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status ☐ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☒ Head of household (HOH) ☐ Qualifying widow(er) (QW)

Check only one box. If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ▶

Your first name and middle initial Gabriella	Last name Baker	Your social security number 8 7 6 5 4 3 2 1 9
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. **Presidential Election Campaign**
1034 Moore Road
 City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).
Anyville, USA
 Foreign country name Foreign province/state/county Foreign postal code
 If more than four dependents, see instructions and ✓ here ▶ ☐

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What was your mother's adjusted gross income for 2019? This amount is found on IRS Form 1040-line 8b.

\$.00 **INCOME ESTIMATOR**

1 Wages, salaries, tips, etc. Attach Form(s) W-2	1 35210
2a Tax-exempt interest	2a 20
3a Qualified dividends	3a
4a IRA distributions	4a
c Pensions and annuities	4c
5a Social security benefits	5a
6 Capital gain or (loss). Attach Schedule D if required. If not required, check here	6
7a Other income from Schedule 1, line 9	7a 4344
b Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income	7b 39574
8a Adjustments to income from Schedule 1, line 22	8a
b Subtract line 8a from line 7b. This is your adjusted gross income	8b 39574
9 Standard deduction or itemized deductions (from Schedule A)	9 18350
10 Qualified business income deduction. Attach Form 8995 or Form 8995-A	10
11a Add lines 9 and 10	11a 18350
b Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-	11b 21224

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form **1040** (2019)

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How much did your mother earn from working (wages, salaries, tips, etc.) in 2019? This amount is the total of IRS Form 1040-line 1 + Schedule 1 lines 3 + 6 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065).



\$

.00

Standard Deduction for— • Single or Married filing separately, \$12,200 • Married filing jointly or Qualifying widow(er), \$24,400 • Head of household, \$18,350 • If you checked any box under Standard Deduction, see instructions.	1	Wages, salaries, tips, etc. Attach Form(s) W-2	1	35210
	2a	Tax-exempt interest	2b	Taxable interest. Attach Sch. B if required
	3a	Qualified dividends	3b	Ordinary dividends. Attach Sch. B if required
	4a	IRA distributions	4b	Taxable amount
	4c	Pensions and annuities	4d	Taxable amount
	5a	Social security benefits	5b	Taxable amount
	6	Capital gain or (loss). Attach Schedule D		
	7a	Other income from Schedule 1, line 1		
	7b	Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, 7a		
	8a	Adjustments to income from Schedule 1, line 2		
8b	Subtract line 8a from line 7b. This is your taxable income.			
9	Standard deduction or itemized deduction. See instructions.			
10	Qualified business income deduction. See instructions.			
11a	Add lines 9 and 10			
11b	Taxable income. Subtract line 11a from line 8b.			

SCHEDULE 1 (Form 1040 or 1040-SR) Additional Income and Adjustments to Income

Department of the Treasury Internal Revenue Service

► Attach to Form 1040 or 1040-SR.
► Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074
2019
Attachment Sequence No. **01**

Name(s) shown on Form 1040 or 1040-SR: **Gabriella Baker**

Your social security number: **876543219**

At any time during 2019, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency? ☐ Yes ☒ No

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	4344
8	Other income. List type and amount	8	
9	Combine lines 1 through 8. Enter here and on Form 1040 or 1040-SR, line 7a	9	4344

For Disclosure, Privacy Act, and Paperwork Reduction Act

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Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits).



\$

.00

a Employee's social security number 123-45-6789		Safe, accurate, FAST! Use efile Visit the IRS website at www.irs.gov/efile									
b Employer identification number (EIN) 11-4456089		1 Wages, tips, other compensation 35210.00	2 Federal income tax withheld 2500.00								
c Employer's name, address, and ZIP code Omni Corps Chicago, IL		3 Social security wages 35210.00	4 Social security tax withheld 2200.00								
		5 Medicare wages and tips 35210.00	6 Medicare tax withheld 520.00								
		7 Social security tips	8 Allocated tips								
d Control number		9 Verification code	10 Dependent care benefits								
e Employee's first name and initial Last name Suff. Gabriella Baker 1034 Moore Road Anyville, USA		11 Nonqualified plans <table border="1"> <tr> <td>13</td> <td>Statutory employee</td> <td>Retirement plan</td> <td>Third-party sick pay</td> </tr> <tr> <td></td> <td></td> <td><input checked="" type="checkbox"/></td> <td></td> </tr> </table>	13	Statutory employee	Retirement plan	Third-party sick pay			<input checked="" type="checkbox"/>		12a See instructions for box 12 D 2100.00
13	Statutory employee	Retirement plan	Third-party sick pay								
		<input checked="" type="checkbox"/>									
		14 Other	12b 12c 12d								
f Employee's address and ZIP code		15 State Employer's state ID number	16 State wages, tips, etc.								
		17 State income tax	18 Local wages, tips, etc.								
		19 Local income tax	20 Locality name								

Form W-2 Wage and Tax Statement

Department of the Treasury—Internal Revenue Service

Copy B—To Be Filed With Employee's FEDERAL Tax Return.
This information is being furnished to the Internal Revenue Service.

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Most Common Scenarios



**Parent(s) file
taxes, able to use
IRS DRT**



**Parent(s) file
taxes, unable to
use IRS DRT**



**Parent(s) don't
file taxes**

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Reporting Earned Income

Student Demographics School Selection Dependency Status Parent Demographics **Parent Financials** Student Financials Sign & Submit Confirmation

PARENT INFORMATION

How much did your mother earn from working (wages, salaries, tips, etc.) in 2019?

\$.00

PREVIOUS NEXT

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Tricky Scenario



- Adrian's dad is undocumented. His dad earned \$5,000 in cash in 2020. How does Adrian navigate the parent financial section?

Report \$5,000 earned income from work

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Tricky Scenario



- Jessica's parents are married. Together they earned \$60,000 in 2020. They have not filed their 2020 taxes. How should they navigate the financial section?

They should file ASAP so Jessica can be eligible for aid.

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2020 Tax Filing Chart

IF your filing status is...	AND at the end of 2020 you were...	THEN if your income is at least...
single	under 65	\$12,400
	65 or older	\$14,050
head of household	under 65	\$18,650
	65 or older	\$20,300
married, filing jointly***	under 65 (both spouses)	\$24,800
	65 or older (one spouse)	\$26,100
	65 or older (both spouses)	\$27,400
married, filing separately	any age	\$5
qualifying widow(er)	under 65	\$24,800
	65 or older	\$26,100

Students must file if they earned more than the threshold

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Student Financial Questions



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What If Income Has Changed?

- The student can submit an appeal to the financial aid office
- Financial aid administrators can use “professional judgement” to adjust the student’s financial aid

 Should the student update their 2022-2023 FAFSA with 2021 taxes when they become available?



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Resources: Financial Info



Federal Student Aid Information Center

1-800-433-3243 or [live chat](#)



Free tax preparation assistance

<https://irs.treasury.gov/freetaxprep/>



Free and low-cost immigration legal support

ImmigrationLawHelp.org

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Submission & Follow-Up



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Sign and Submit

Both the student and one parent must sign

Signature Status

Other Options to Sign and Submit

We recommend signing electronically with an FSA ID so you don't have to print and mail a signature page or return later to sign this FAFSA. If you are unable to sign electronically, select another option:

☐ **Sign Electronically With My FSA ID**
This is the fastest option. Selecting this option will return parent(s) FSA ID?*

☐ **Print A Signature Page**
This option requires that you print and mail your signature.

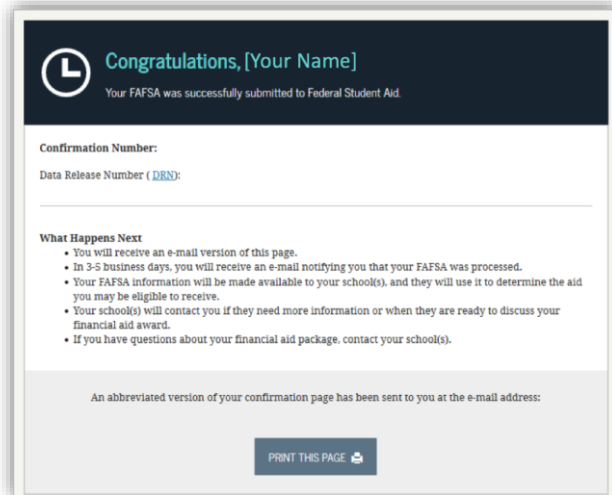
☐ **Submit Without Signatures**
This option allows you to submit this FAFSA now without your signature, but you will need to return later to sign.

Parents without a SSN can print a signature page

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Review Confirmation Page

- Estimated EFC
- Estimated Pell eligibility
- College list
- Sibling transfer



Congratulations, [Your Name]
Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number:
Data Release Number ([DRN](#)):

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

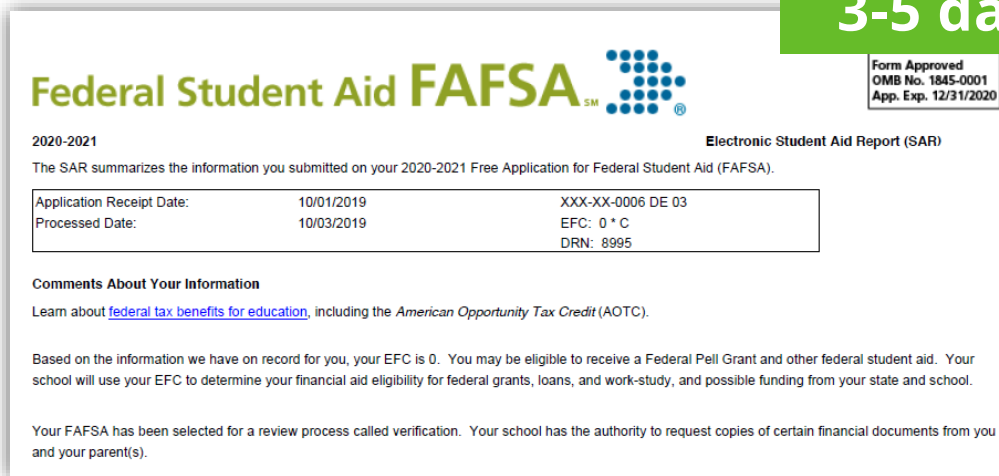
An abbreviated version of your confirmation page has been sent to you at the e-mail address:

[PRINT THIS PAGE](#)

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Heads Up: SAR

3-5 days



Federal Student Aid FAFSA

2020-2021

The SAR summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	10/01/2019	XXX-XX-0006 DE 03
Processed Date:	10/03/2019	EFC: 0 * C
		DRN: 8995

Comments About Your Information

Learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

Based on the information we have on record for you, your EFC is 0. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you and your parent(s).

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2020

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Tool: After the FAFSA

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Financial Aid Timeline – After the FAFSA


Congratulations! Submitting your FAFSA is an important step in the financial aid process. But you're not done! Here is a list of the next steps in the process. If you have questions, reach out to your counselor/advisor or the financial aid office at the college(s) you are applying to!

- ☐ **Review Your Student Aid Report (SAR)**
 - o The SAR is a summary of the information you reported on your FAFSA and will include your family's Expected Family Contribution (EFC). It will be available to view online at fafsa.gov within a few days of submitting the FAFSA. The SAR will also indicate if there are any issues that need to be addressed with your FAFSA. It is extremely important that you review your SAR with your counselor/advisor to make sure all the information is accurate!
- ☐ **Complete Additional Forms (if required)**
 - o **CSS Profile:** This financial aid application is required by some private colleges. To see the list of colleges and to complete the application, visit cssprofile.collegeboard.org.
 - o **Institutional financial aid forms:** Some colleges will require you to fill out their own financial aid forms, usually found on the college website or mailed/emailed to you. If you are unsure whether a college requires additional forms, contact the financial aid office.
- ☐ **Complete Verification (if selected)**
 - o Colleges may require additional documents to confirm the information you reported on your financial aid forms. For example, you may be asked to provide official tax return transcripts, proof of citizenship, or documentation of legal guardianship (if applicable). Your financial aid offer will be pending until you submit all requested documentation by the college's deadline. Complete verification ASAP!
 - o The verification process will be easier and quicker if you use the IRS Data Retrieval Tool (DRT) on your FAFSA. We also suggest that you request copies of your family's 2020 IRS Tax Return Transcript, as some colleges will request this as part of the verification process. You can request a free IRS Tax Return Transcript at irs.gov/individuals/get-transcript or by calling 1-800-908-9946.
 - o Some private schools that require the CSS Profile may also require verification called IDOC. For more information, check idoc.collegeboard.org.

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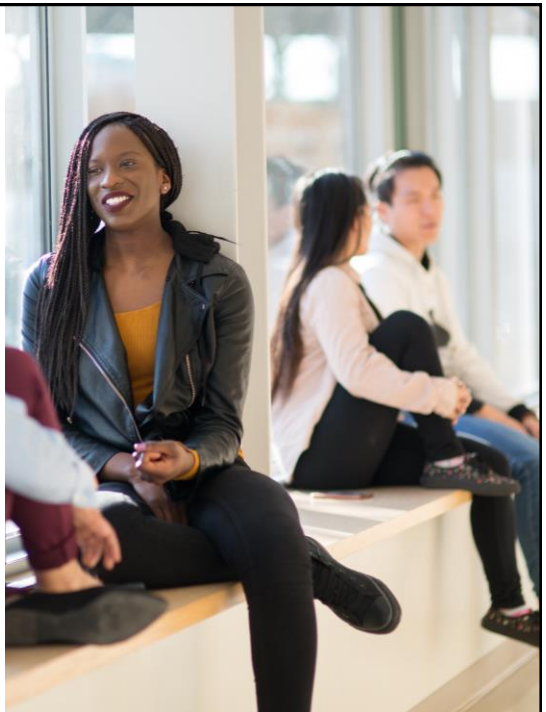
Financial Aid Timeline—After the Financial Aid Offer

- ☐ **Make a Tuition Deposit (if required)**
 - o After you've reviewed all financial aid offers, the college you choose may expect you to pay a non-refundable deposit to hold your place for classes and dorms on or by May 1.
 - o If your tuition deposit deadline is approaching and you still have not received a financial aid offer, contact the financial aid office or your counselor/advisor for help. Do not make a deposit at any college that has not given you a financial aid offer.
- ☐ **Understand Your Term Bill**
 - o Your bill for the year is split into two payments—fall and spring semester.
 - o You will receive your fall bill via mail or your student web portal in June or July. Bill due dates vary by college, but you must pay your fall bill before starting classes in September.
 - o Options for paying your bill include: savings, borrowing additional loans, or setting up a tuition payment plan through your college's Student Accounts Office or Bursar's Office. A tuition payment plan allows you to pay your bill over the course of 10-12 months in equal amounts. In addition, enrollment fees for these plans range from \$15-\$200.
- ☐ **Complete Entrance Counseling and Master Promissory Note (if you are borrowing federal loans)**
 - o Entrance Counseling helps you, as the student, understand the rights and responsibilities of your loan. You must complete Entrance Counseling for your loans to be disbursed to the college. Contact your college to find out how they would like you to complete this process. Many colleges use the following website: studentaid.gov.
 - o The Master Promissory Note (MPN) is a legally binding agreement that you will repay the loan(s). Make sure you read and understand all your rights and responsibilities before you sign it. You CANNOT receive your federal Direct Loan(s) without signing your MPN. You can complete it at studentaid.gov.
- ☐ **Understand Health Insurance Costs**
 - o If you are taking more than 9 credits you may be automatically enrolled in your college's health insurance plan. Generally, insurance plans cost \$1,000-\$3,000+ and are charged to your fall bill.
 - o If you already have comparable health insurance, you may be able to waive your college's insurance and have the cost removed from your bill. Contact your college or counselor/advisor for more information.



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Post-Survey & Evaluation



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Tools Review



- FAFSA Checklist/Financial Aid Timeline
- Student FSA ID FAQ
- After the FAFSA Handout
- PPT Slides & Webinar Recording

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Additional Free Resources

Find tools, videos, links and more to use and share with students at [uAspire.org](https://uaspire.org)



COVID-19 Support

Navigate financial aid and higher ed systems during the COVID-19 crisis with up-to-date resources, including an FAQ



College Cost Calculator

Free online tool that helps students compare financial aid offers and the total costs of attending different colleges



Tools

Checklists, timelines, and phone scripts to help student with applying to college, applying for financial aid, and managing student loans

To learn more, contact Michelle Murphy: michellem@uaspire.org

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Evaluation and Questions

Training Topic:
FAFSA Completion Part 2

Trainer Name:
Yue Chen

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Financial aid information is constantly changing.
The content presented here reflects the best of
uAspire's understanding at the time of publication.

The logo for u·aspire, featuring the text 'u·aspire' in a sans-serif font. The 'u' is lowercase and blue, while 'aspire' is lowercase and dark blue. A small registered trademark symbol (®) is at the end.

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