THE Scholarship Foundation OF ST. LOUIS

100 Years and Counting

FAFSA:
Free Application for Federal Student Aid

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Objectives

- Understand ***acronyms and jargon*** associated with the FAFSA (Free Application for Federal Student Aid).

- Recognize the ***how, why, and when*** of FAFSA filing.

- Identify the ***correct FAFSA website*** and the form itself.

- Recognize various FAFSA nuances and common pitfalls; understand how to address ***unique family and financial situations*** when completing the FAFSA—and, what to do if your situation cannot be addressed within the form itself.

- Determine what ***information and/or documents*** are needed to complete the FAFSA and understand where to obtain this information.

- Become familiar with ***dependency questions***.

Objective 1: Understand Acronyms & Jargon

What…

…is the FAFSA?

The FAFSA is the **Free Application for Federal Student Aid**; for students eligible to file a FAFSA, it is the most critical part of the financial aid application process. The FAFSA, which is a form, is used to determine the amount of money (or EFC) a family can "reasonably contribute" toward the cost of attending a postsecondary institution. The results from the FAFSA are used in the awarding of federal and state grants, work-study, and loans.

…is an FSA ID?

This is a Federal Student Aid Identification, which is used to access all Federal Student Aid websites, including fafsa.gov. The FSA ID consists of a user-created Username and Password. The student can create an FSA ID at any point prior to or after starting their FAFSA at fsaid.ed.gov. The student and, if student is dependent, a parent will require an FSA ID to complete the FAFSA. ***For a list of dependency questions to help determine dependency status, please see page 38***. Additionally, please see pages 39-40 for more information on the FSA ID.

…is a SAR?

The SAR is the **Student Aid Report**; it is a summary (approximately five pages) of all the information entered into the FAFSA. The EFC can be found at the top right corner, on the first page of the SAR. Once the FAFSA is processed, the student will receive an email stating the Student Aid Report is ready.

…is an EFC?

The EFC stands for **Expected Family Contribution**. It is an indicator of a family's ability to pay towards the student's education. It is also used by financial offices to determine a student's eligibility for federal, state, and some institutional financial aid during one school year.

Objective 2: Know the How, Why, & When of FAFSA

How:

Students should begin by visiting fsaid.ed.gov to create their FSA ID Username and Password. The FSA ID allows students to securely access their FAFSA, as well as other Federal Student Aid websites, including the National Student Loan Data System (NSLDS).

After creating the FSA ID, students can file a FAFSA at fafsa.gov. REMINDER: The FAFSA is FREE; do not complete the FAFSA at any other website—you may be asked to pay.

Students must file a FAFSA for every year they hope to receive Federal Student Aid; this is not a one-time form.

Why:

Filing a FAFSA, for students who are eligible to do so, is the single most important part of the financial aid process. The FAFSA is the primary application for federal aid, need-based state aid, and some institutional aid. (**NOTE**: Students ineligible to file a FAFSA or who are unsure if they can file should contact The Scholarship Foundation for assistance).

It is very important for students to file a FAFSA as early as possible; some financial aid is first-come, first-served.

When:

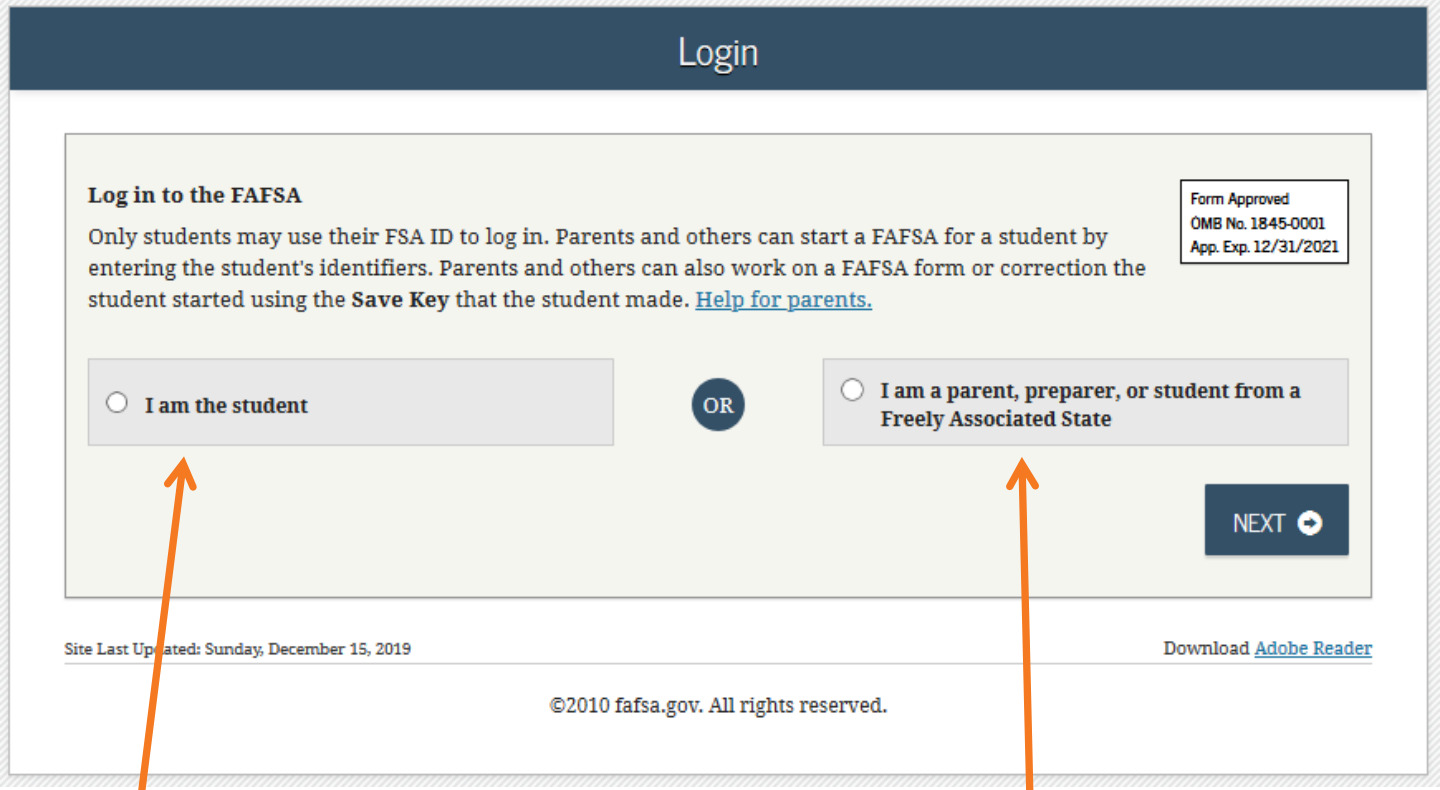
The FAFSA for the next academic year opens October 1st each year. Students filing for 2020-21 can file their FAFSA on or after October 1st, 2019. **REMINDER**: Some aid is first-come, first-served.

In Illinois, state need-based aid is awarded on a first-come, first-served basis; filing ASAP is crucial. In Missouri, state need-based aid (Access Missouri) requires that a FAFSA be filed no later than ***February 1st*** for ***guaranteed*** consideration.

Many colleges have priority financial aid deadlines. Make sure you meet these deadlines; while researching these deadlines, find out if your college requires any other financial aid paperwork, such as the **CSS Profile**.

Objective 3: Identify the Correct FAFSA Website

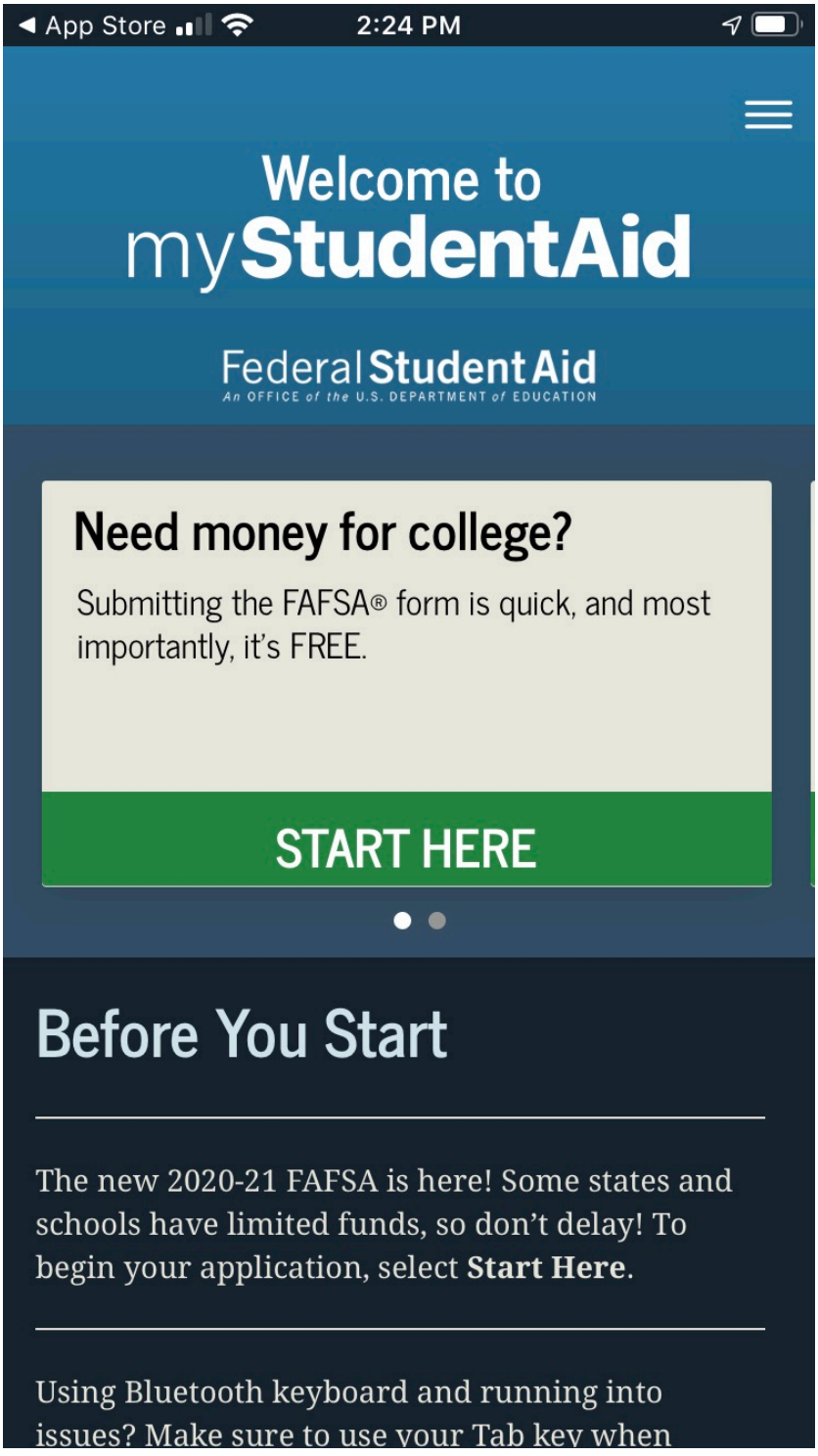
FAFSA:
Free Application for Federal Student Aid
fafsa.gov



Students will log-in here, using their FSA ID.

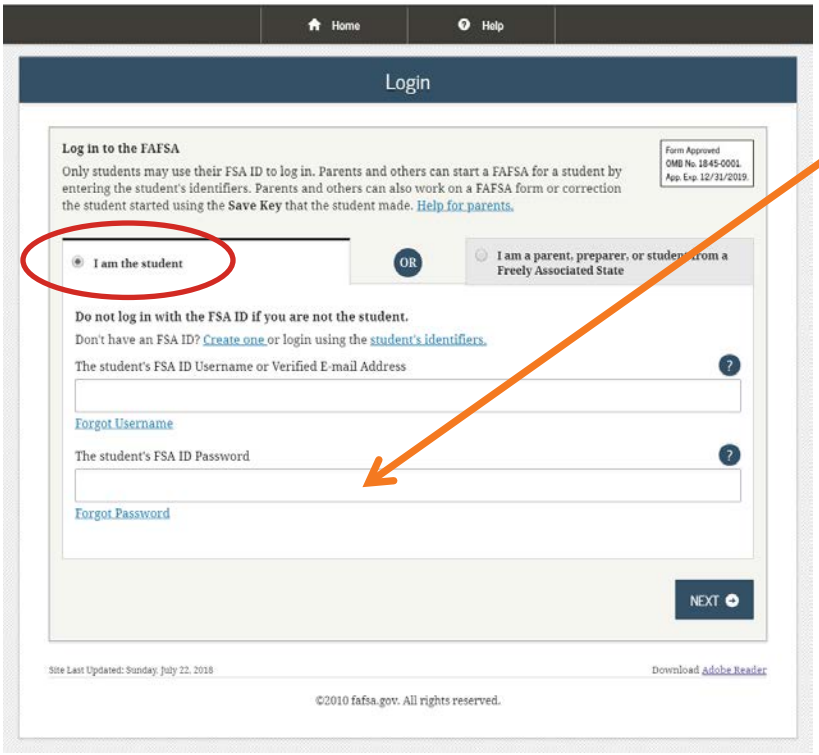
The parent(s) of a student may log-in here to access the student's FAFSA.

NOTE: Look for Federal Student Aid on the FAFSA website; double-check and make sure your website looks like the above and says fafsa.gov and nothing else! Remember, the FAFSA is free and other websites may charge you!



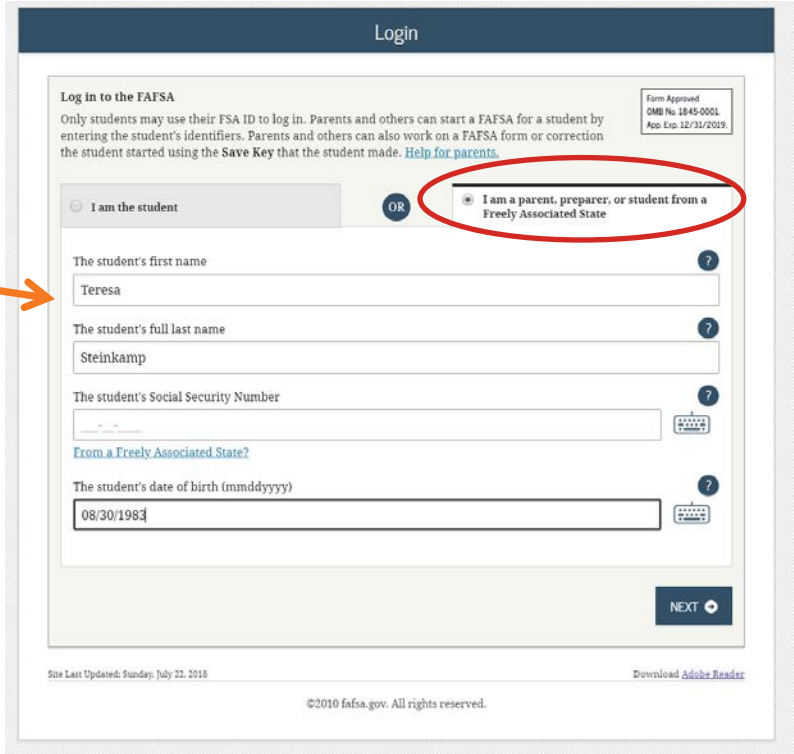
The 2020-21 FAFSA is also available to file on an app, **myStudentAid**, which is available through Apple and Google Play.

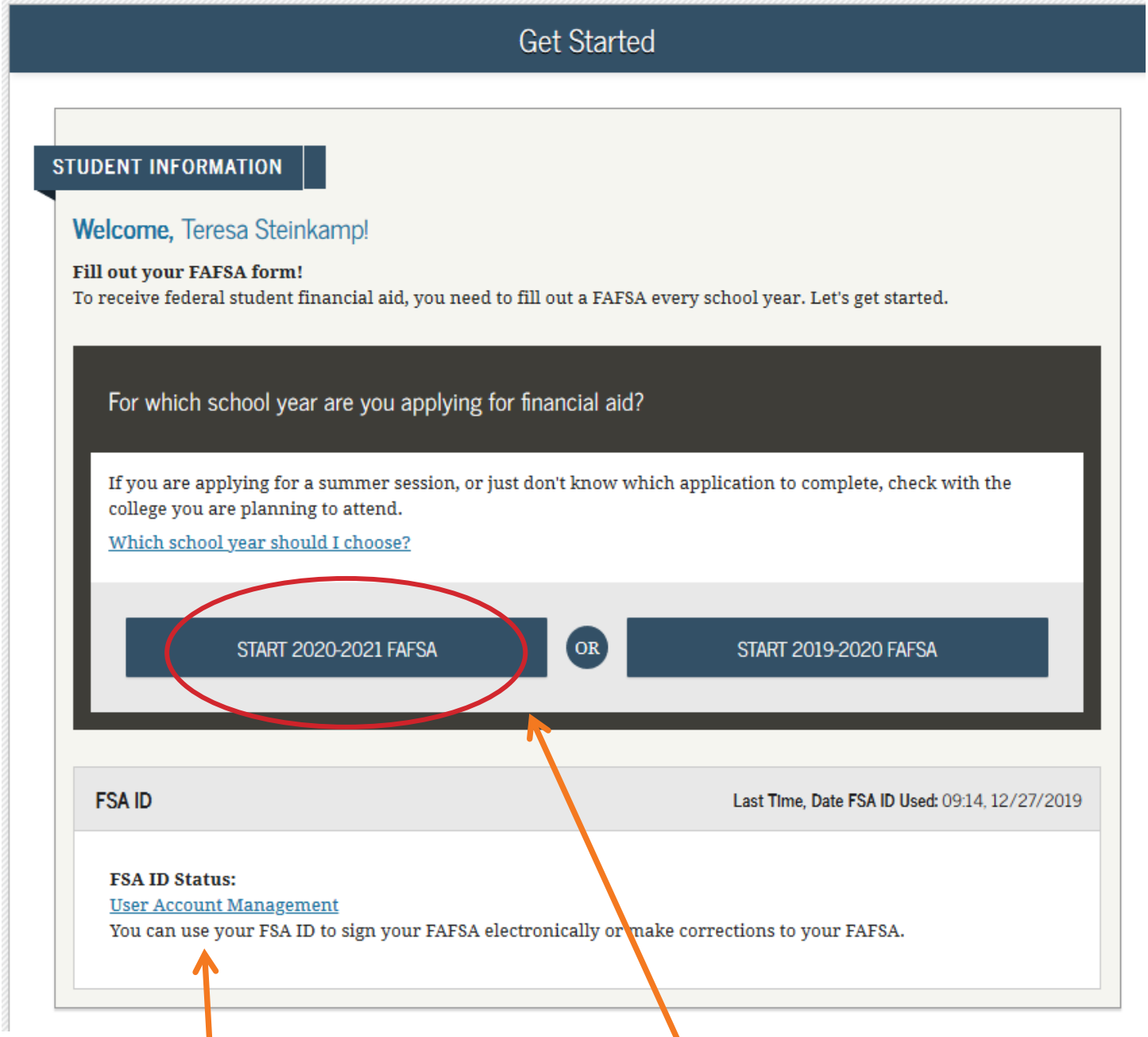
Objective 4: Recognize FAFSA Nuances & Common Pitfalls; Understand How to Address Unique Family and Financial Circumstances



Students may log in using their FSA ID. Students are encouraged create their FSA ID prior to starting the FAFSA.

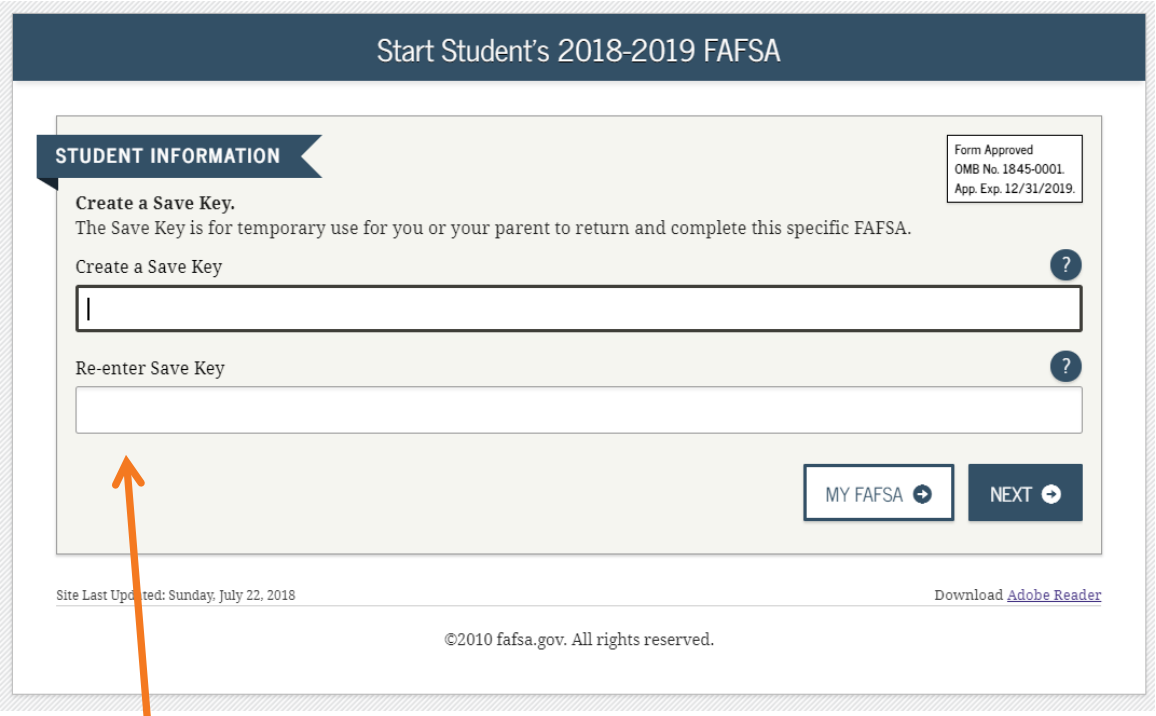
Parents may log in using the student's personal identifiers to access questions related to parent demographics and financial information. Parents will need the student's SAVE KEY (see page 9).



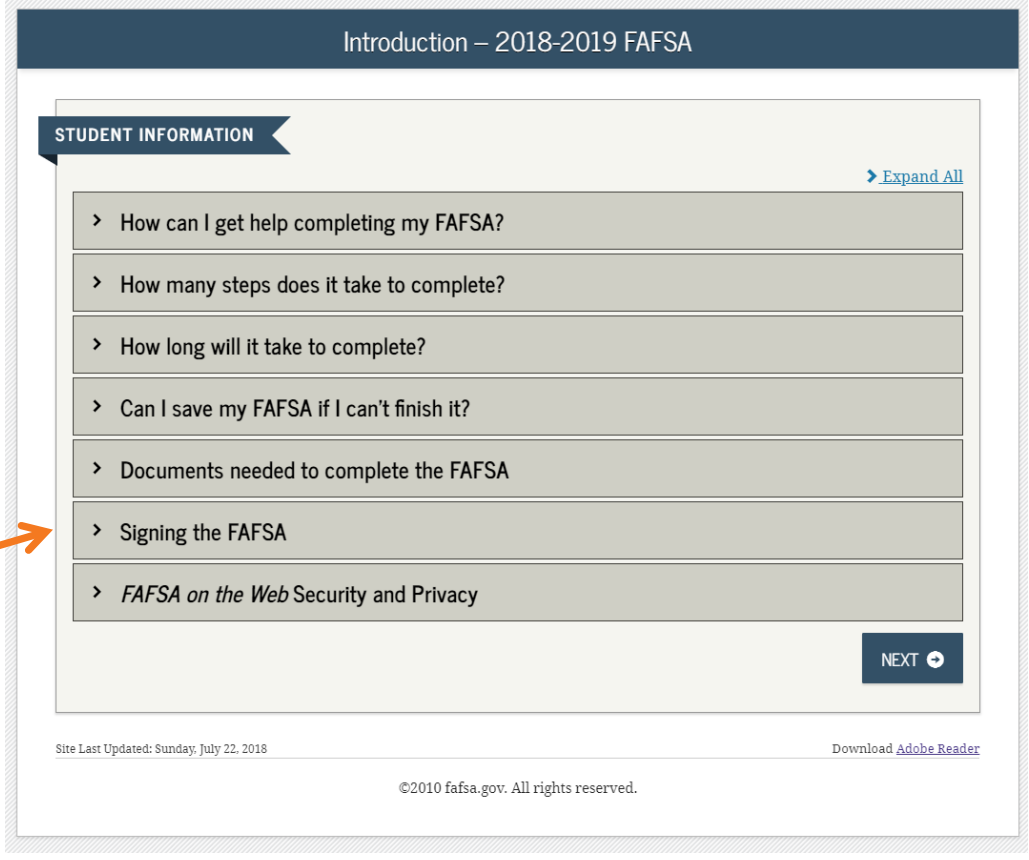


Check and/or confirm status of student's FSA ID Status here! For new users, who have not created an FSA ID, here it will indicate you need to "Create FSA ID".

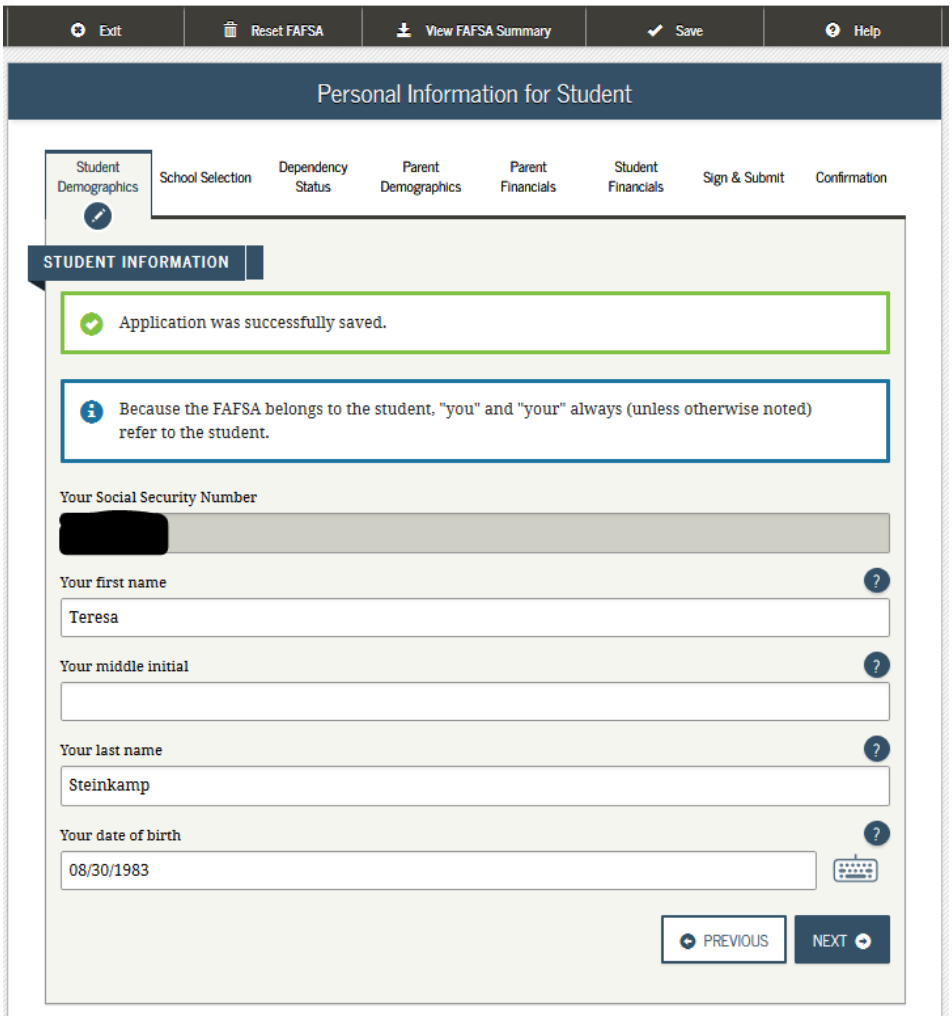
Please complete the ***2020-2021 FAFSA***, which is available starting October 1st, 2019.



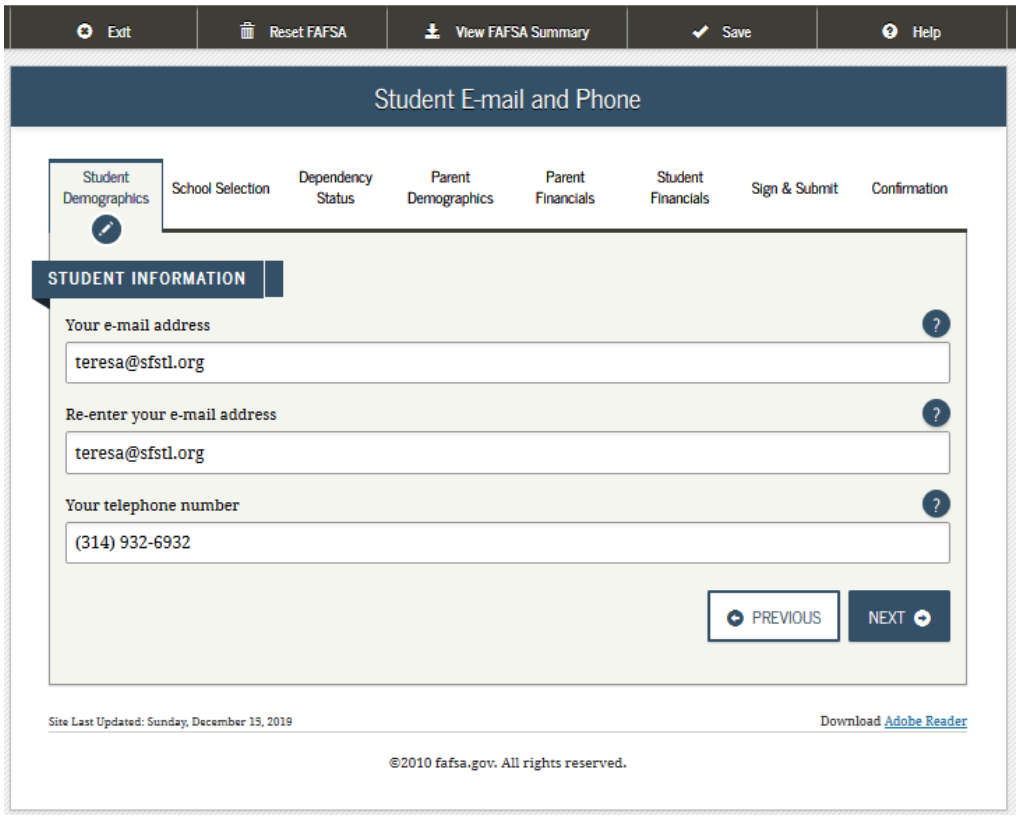
Students will need to create a SAVE KEY to return to a saved FAFSA! A SAVE KEY is temporary and between 4-8 characters long.

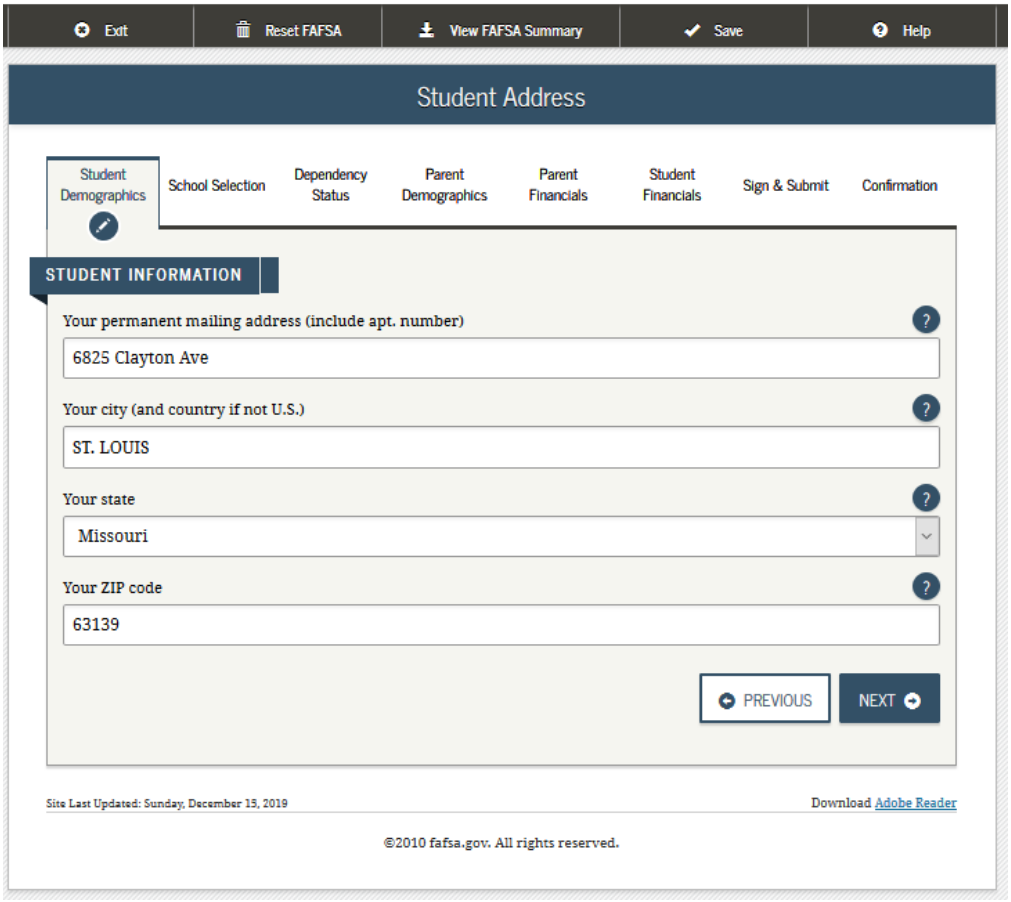


It is not mandatory to read through these, but they provide good information about **Frequently Asked Questions** for the FAFSA.

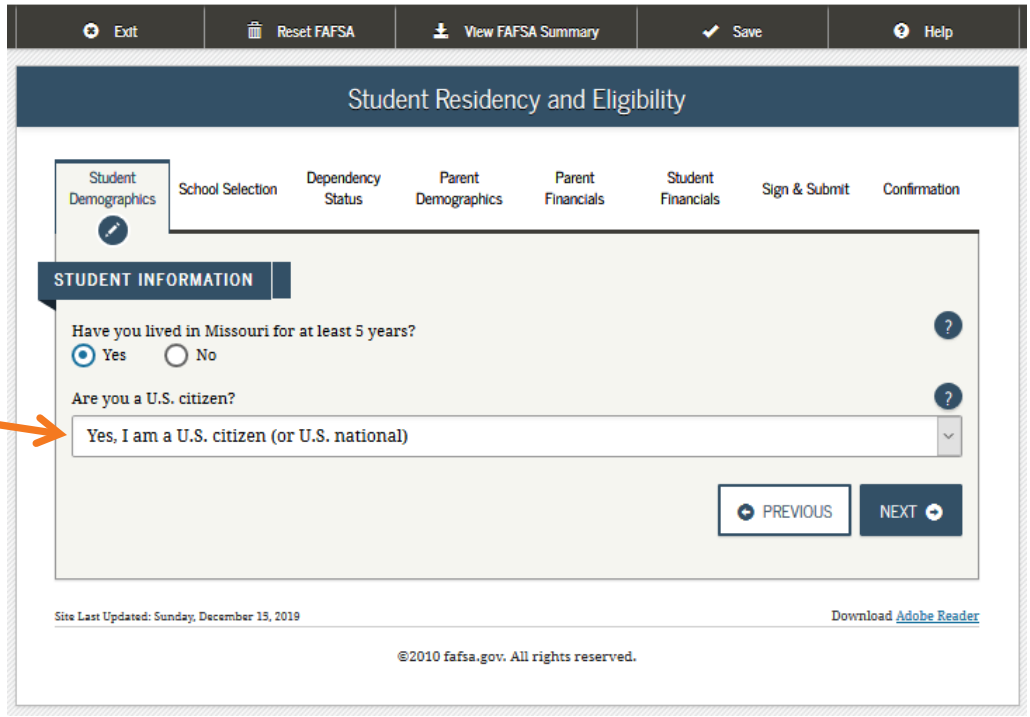


Some of the information on the ***Student Demographics*** pages may be pre-populated with information used to create the student's FSA ID. This is one reason students are strongly advised to log-in with the FSA ID instead of personal identifiers.





Students are asked to identify if they are a citizen or eligible noncitizen. *Students who may be ineligible to file a FAFSA are encouraged to contact The Scholarship Foundation to be connected to a member of our team who can assist.*

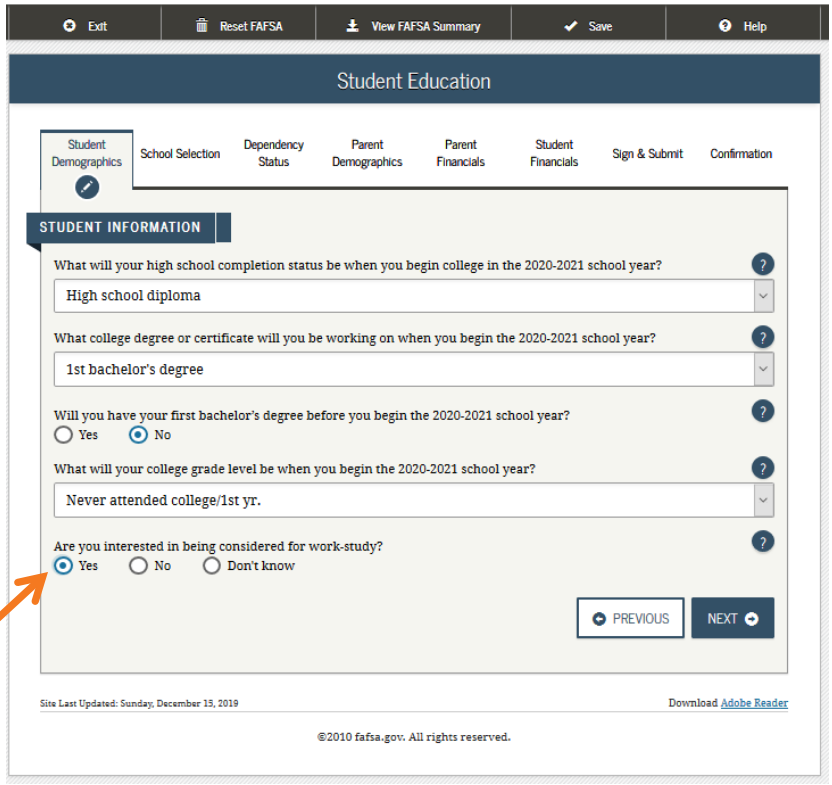


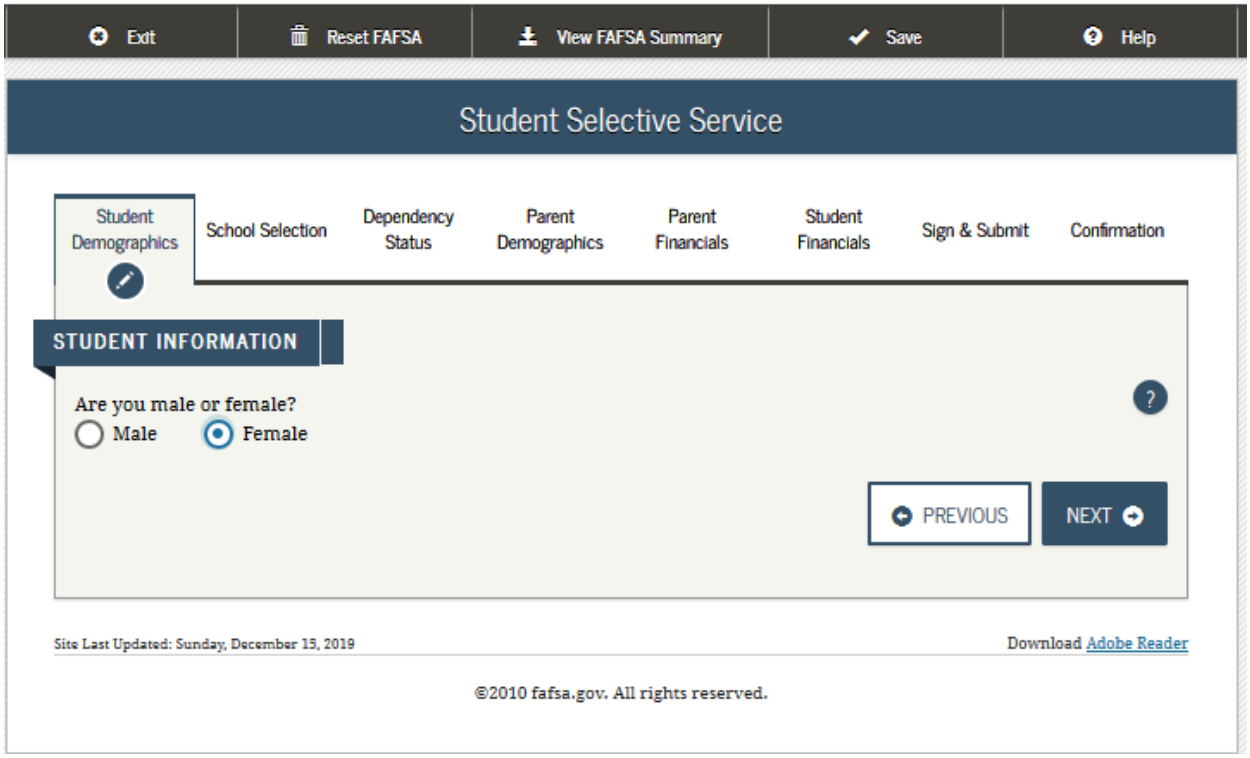
Students who are high school seniors will likely indicate ***high school diploma*** for high school completion status. Additionally, even if they have dual enrollment or taken other college credits, most of these students will also indicate ***never attended college/1st year*** for their grade level in 2020-21.

Even if a student plans to pursue a graduate or professional degree, they should indicate their first degree, which will be a ***certificate***; ***one of the associate degree options***; or, ***1st bachelor's degree***.

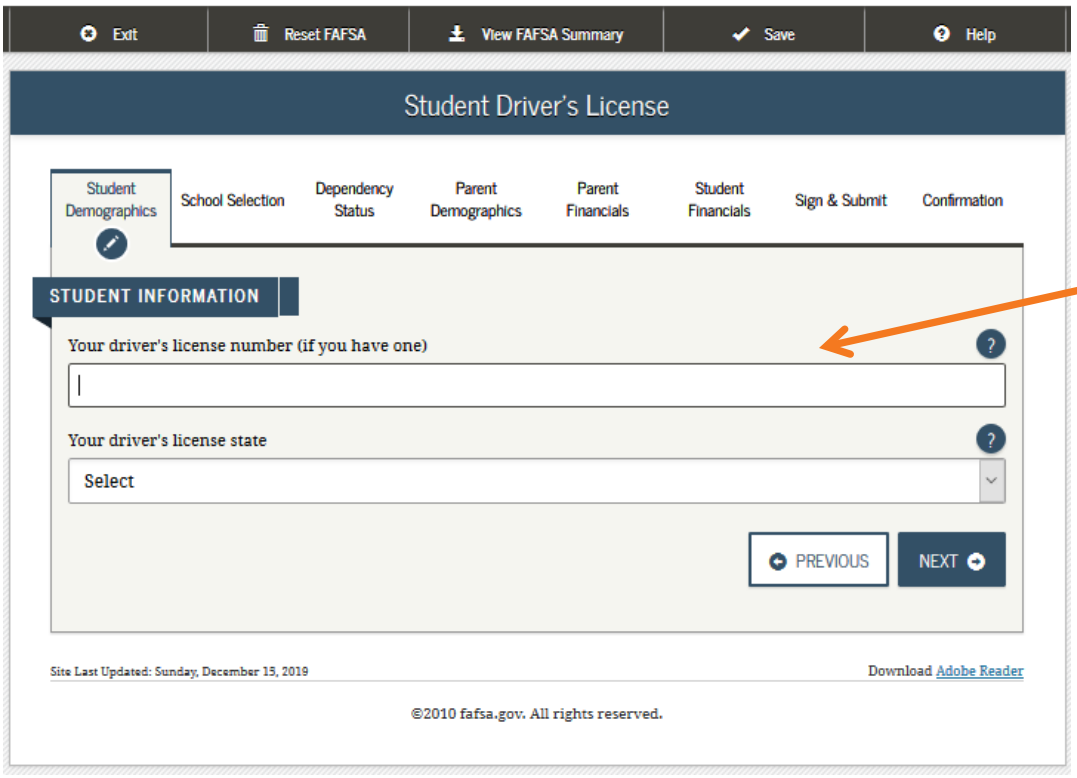
Students who file a FAFSA are automatically considered for grants and student loans; students must opt-in to consideration for Federal Work Study.

Students are encouraged to respond "yes"; work study may be turned down later if not needed or desired.

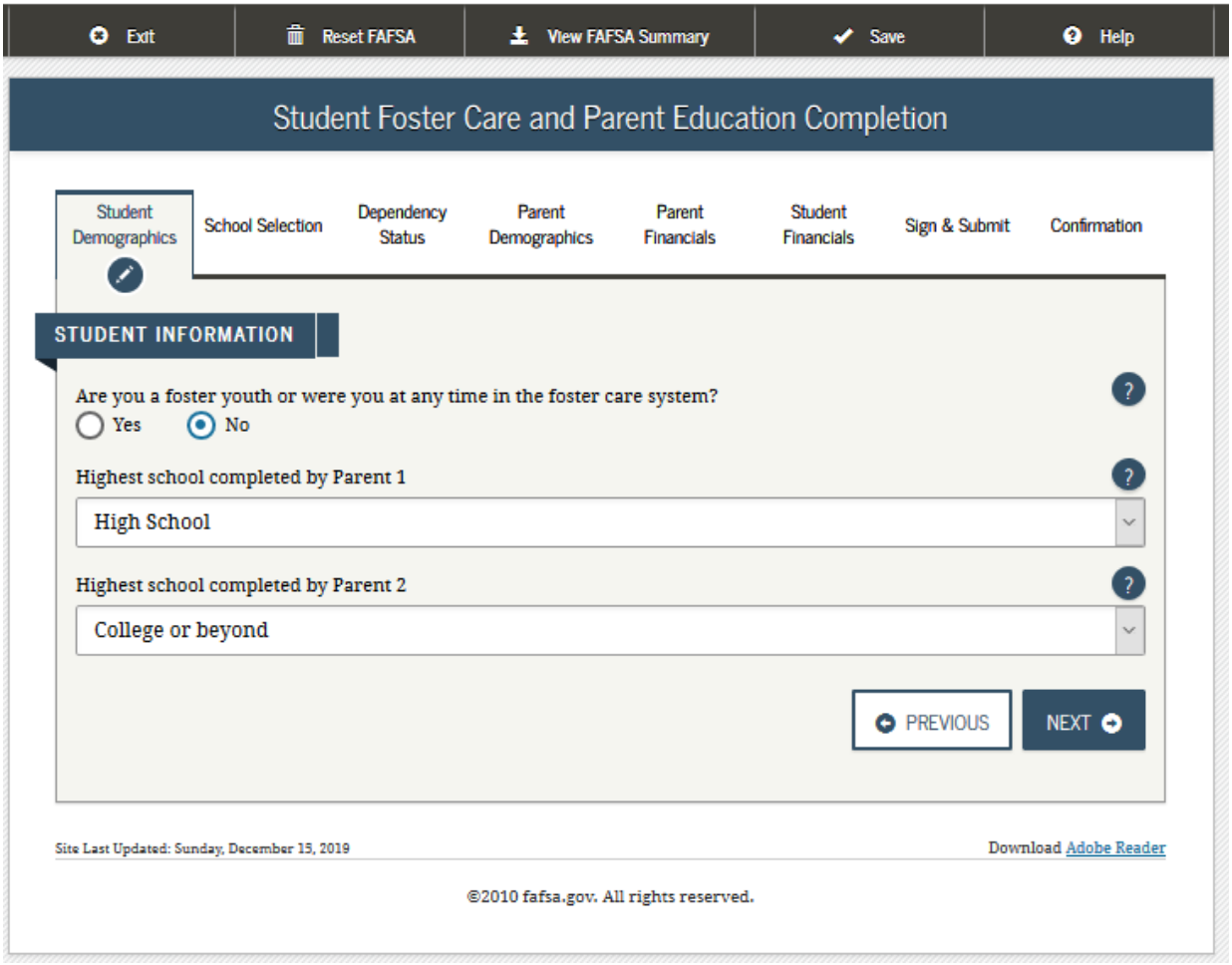


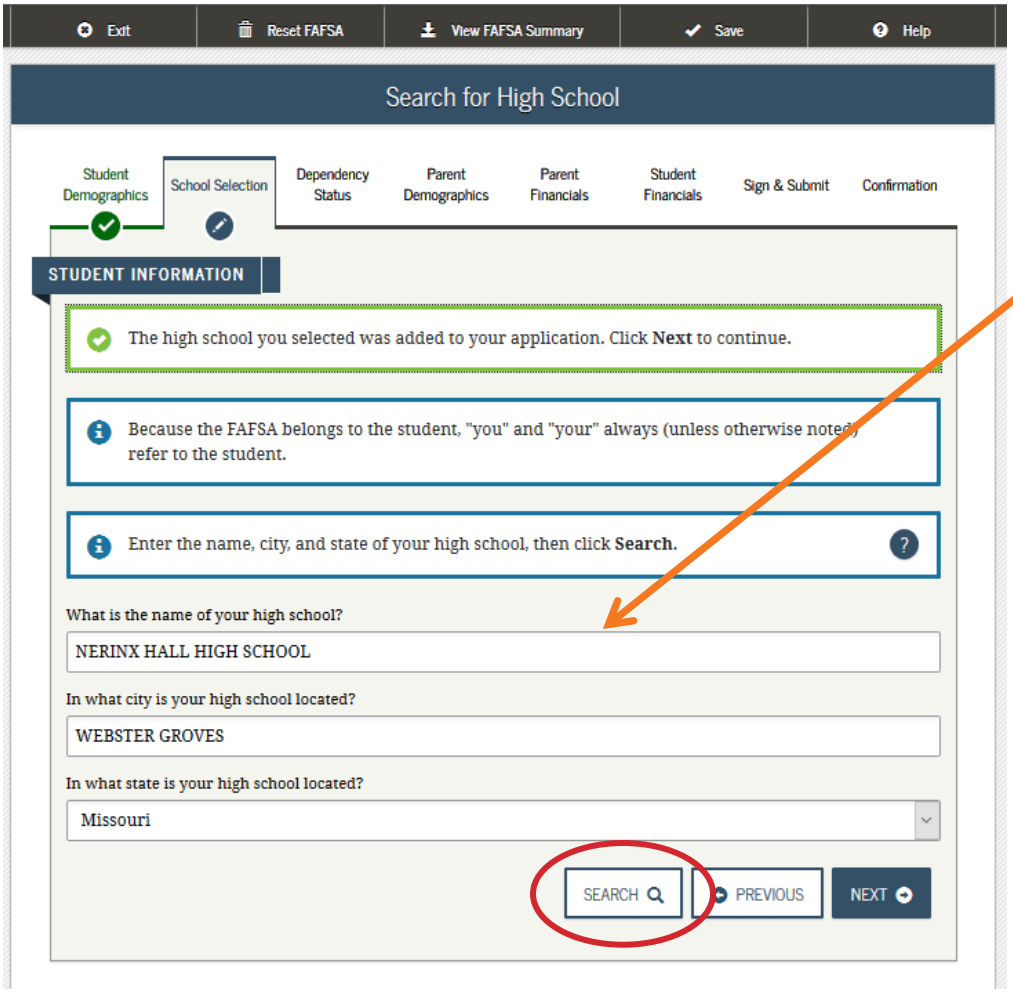


The question asking about a student's sex is intended to determine if the student is required to be registered with the selective service. Male students who are over the age of 18 are required to register with the Selective Service; Federal Student Aid ties aid eligibility to this requirement. Students who are not yet registered will have the option to register through Federal Student Aid. Students not yet 18 need to ensure they register after their 18th birthdate.



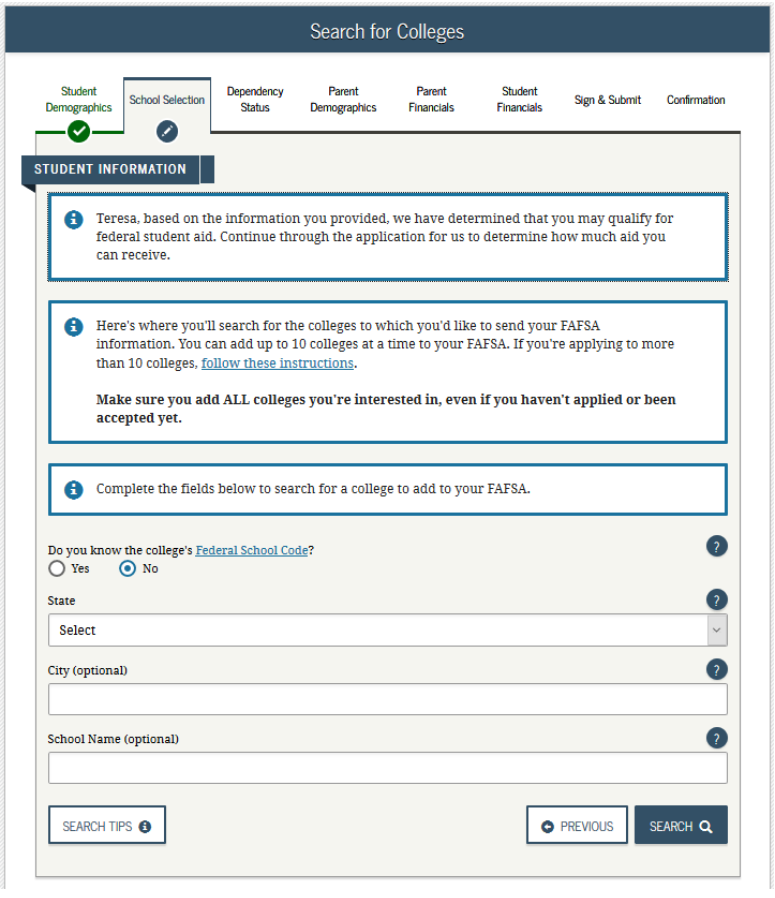
The question about driver's license is a question that relates to state aid eligibility; some states require this information, but Missouri does not. Students may choose to skip.

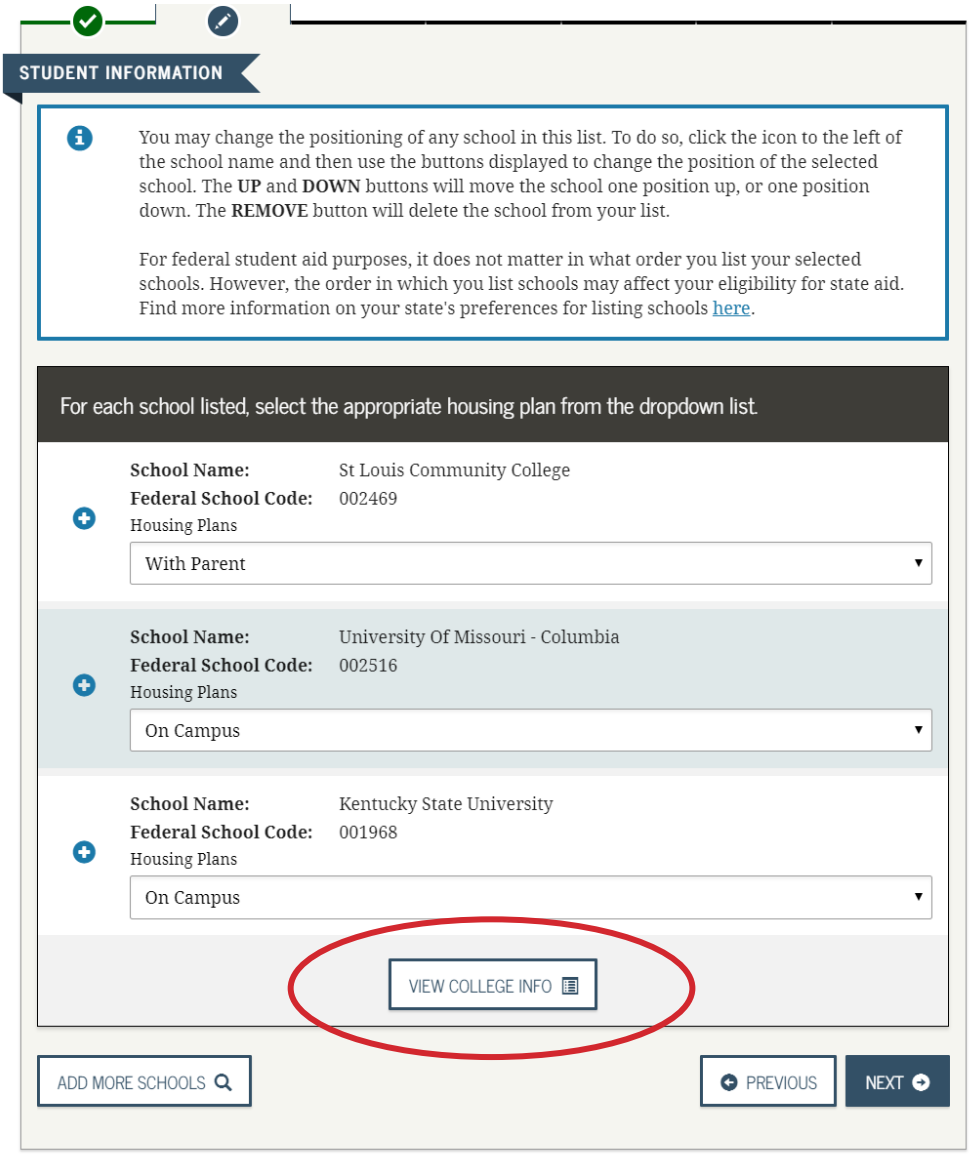




Students must enter the name of their high school and are asked to **SEARCH** to locate the exact school for confirmation.

Students must list the college(s) where they hope to be considered for financial aid. Most students will NOT know the Federal School Code and will instead search by a combination of state, city, and/or school name. Schools are not required to be in any order; each college will only see their institution listed on the report they receive from Federal Student Aid, meaning they do not know what other colleges are listed.





Once a student has chosen their schools, they must indicate housing plans. Options include:

- With Parent
- On Campus
- Off Campus

The primary purpose of this is to help the school establish the student's budget for cost of attendance. For example, on campus housing would have a higher budget than living at home with a parent.

By selecting to View College Info, students can review several key statistics related to the college(s) listed on their FAFSA. This includes information pulled from the College Scorecard (collegescorecard.gov) on net price, graduation rates, retention rates, and transfer rates. Although these data may not be the pieces that make (or break) an enrollment decision, they should be considered in the decision-making process. For example, more than four years to graduate form a bachelor's degree program means more cost in tuition and fees, higher debt burden, and, an opportunity cost, due to lost wages from less time in the job market.

School Name: ST LOUIS COMMUNITY COLLEGE
School Type: 2-year, Public

Federal School Code:	002469
Address:	300 SOUTH BROADWAY
City:	ST LOUIS
Web site:	Click Here
In-State	$3,285
Out-of-State	$6,435
Net Price Average:	$7,565
Graduation Rate:	13%
Retention Rate:	61%
Transfer Rate:	23%
Additional Information from *College Scorecard*:	NA

> UNIVERSITY OF MISSOURI - COLUMBIA

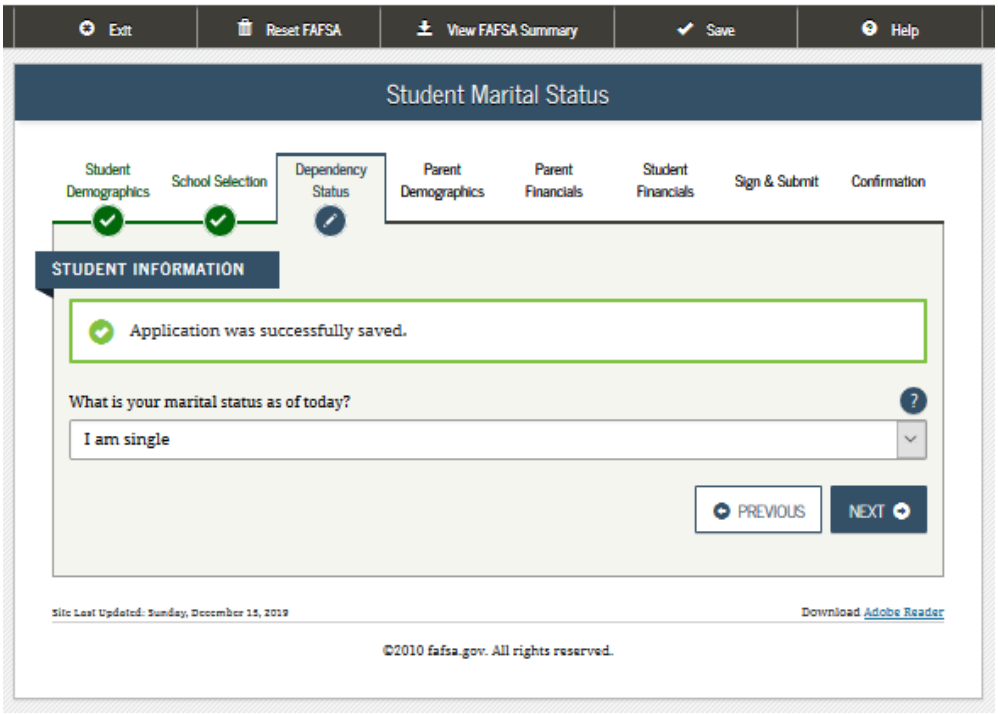
School Name: UNIVERSITY OF MISSOURI - COLUMBIA
School Type: 4-year, Public

Federal School Code:	002516
Address:	11 JESSE HALL
City:	COLUMBIA
Web site:	missouri.edu/
In-State	$9,787
Out-of-State	$26,506
Net Price Average:	$18,602
Graduation Rate:	68%
Retention Rate:	86%
Transfer Rate:	0%
Additional Information from *College Scorecard*:	NA

> KENTUCKY STATE UNIVERSITY

School Name: KENTUCKY STATE UNIVERSITY
School Type: 4-year, Public

Federal School Code:	001968
Address:	MAIN STREET C/O FIN AID OFC
City:	FRANKFORT
Web site:	www.kysu.edu
In-State	$8,184
Out-of-State	$19,638
Net Price Average:	$8,772
Graduation Rate:	20%
Retention Rate:	63%
Transfer Rate:	41%
Additional Information from *College Scorecard*:	NA

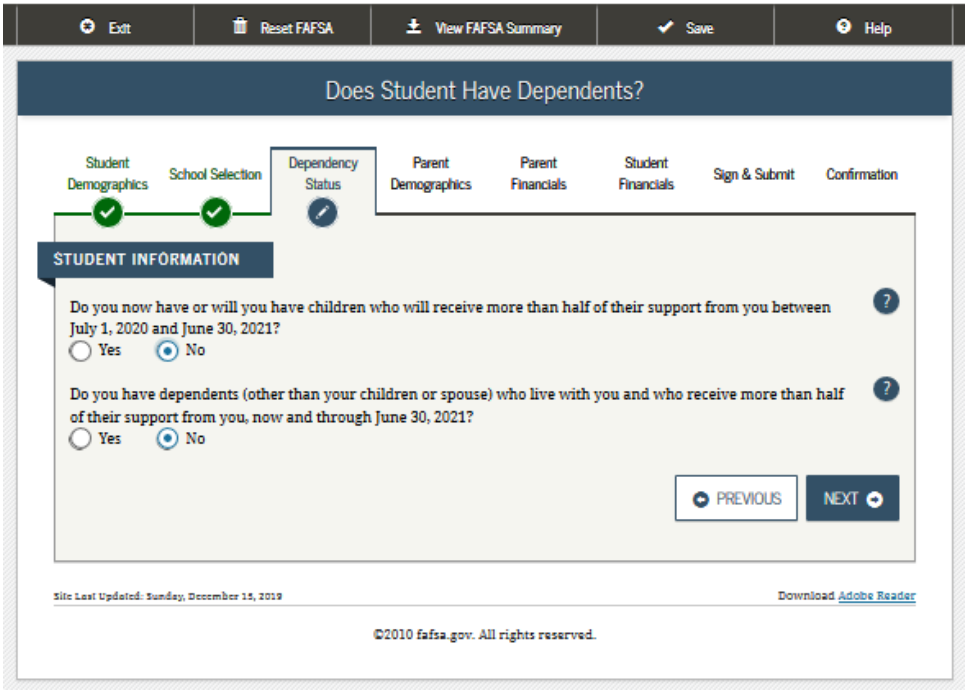


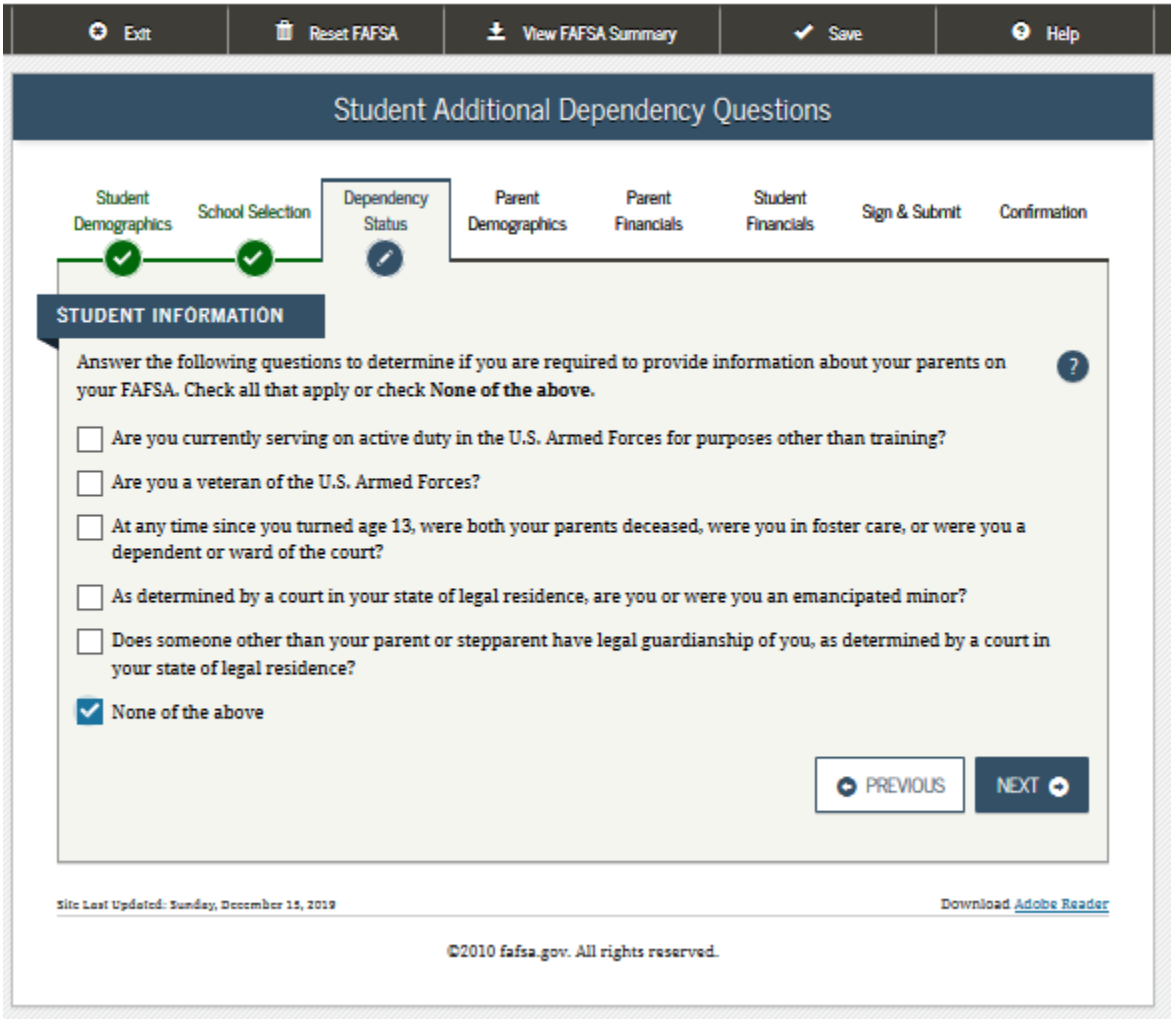
To verify dependency status, students are first asked to confirm their age, marital status, and degree program.

Students who are under 24 years of age, unmarried, and working on a certificate, associate, or bachelor's degree are **dependent**.

Students are next asked to address any dependents they may have, including children of their own.

Having dependents may make a student **independent**.




Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Student Additional Dependency Questions
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
Answer the following questions to determine if you are required to provide information about your parents on your FAFSA. Check all that apply or check None of the above.
Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
Are you a veteran of the U.S. Armed Forces?
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
As determined by a court in your state of legal residence, are you or were you an emancipated minor?
Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
None of the above
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NEXT
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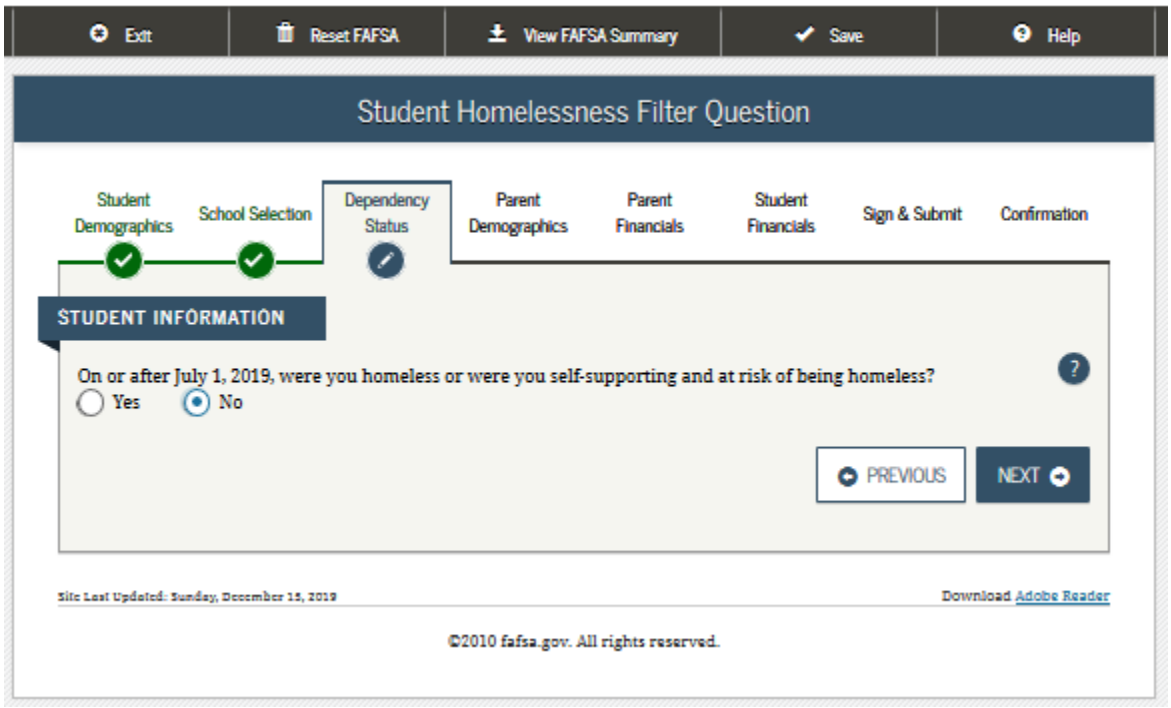
Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Student Homelessness Filter Question
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
On or after July 1, 2019, were you homeless or were you self-supporting and at risk of being homeless?
Yes
No
PREVIOUS
NEXT
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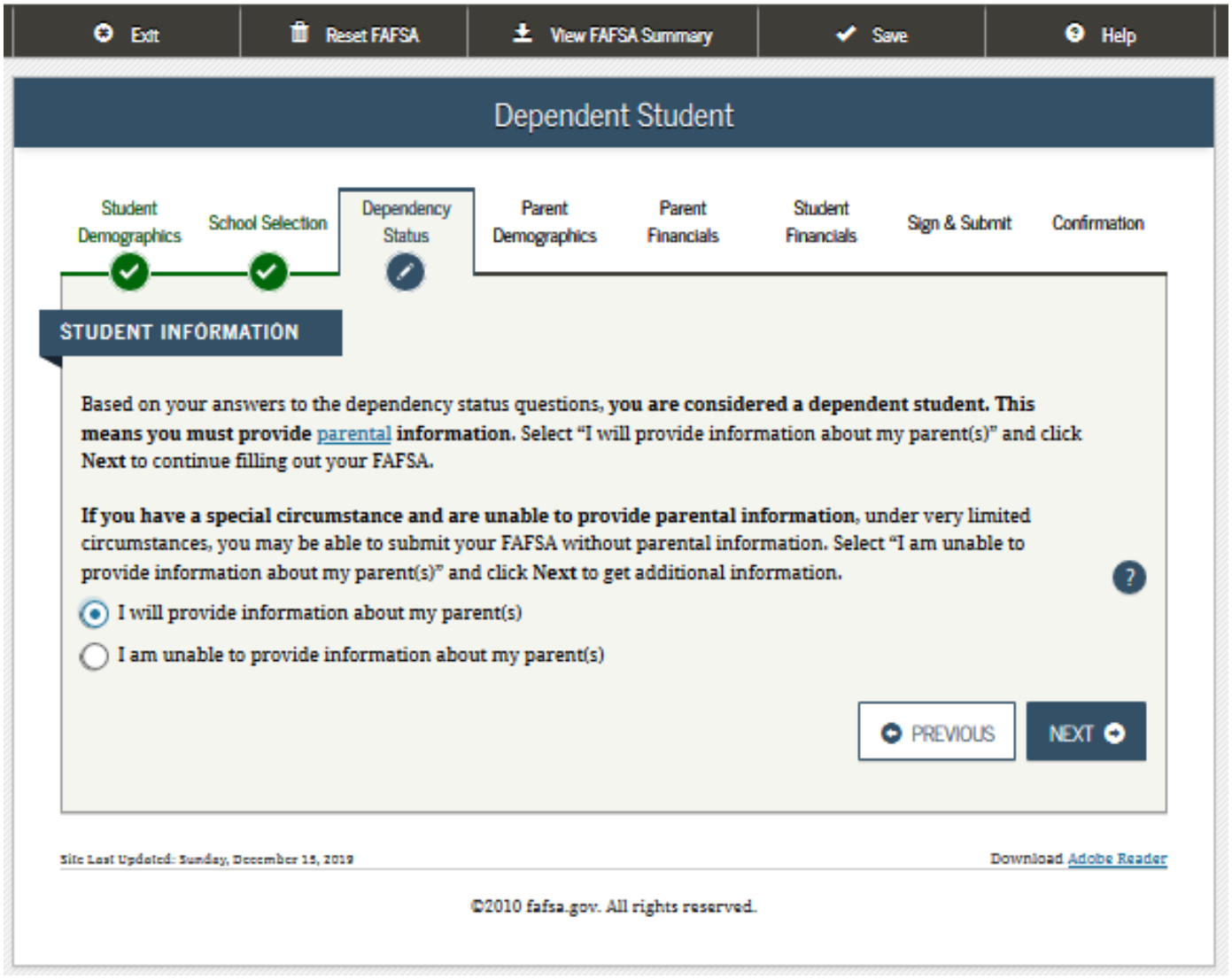
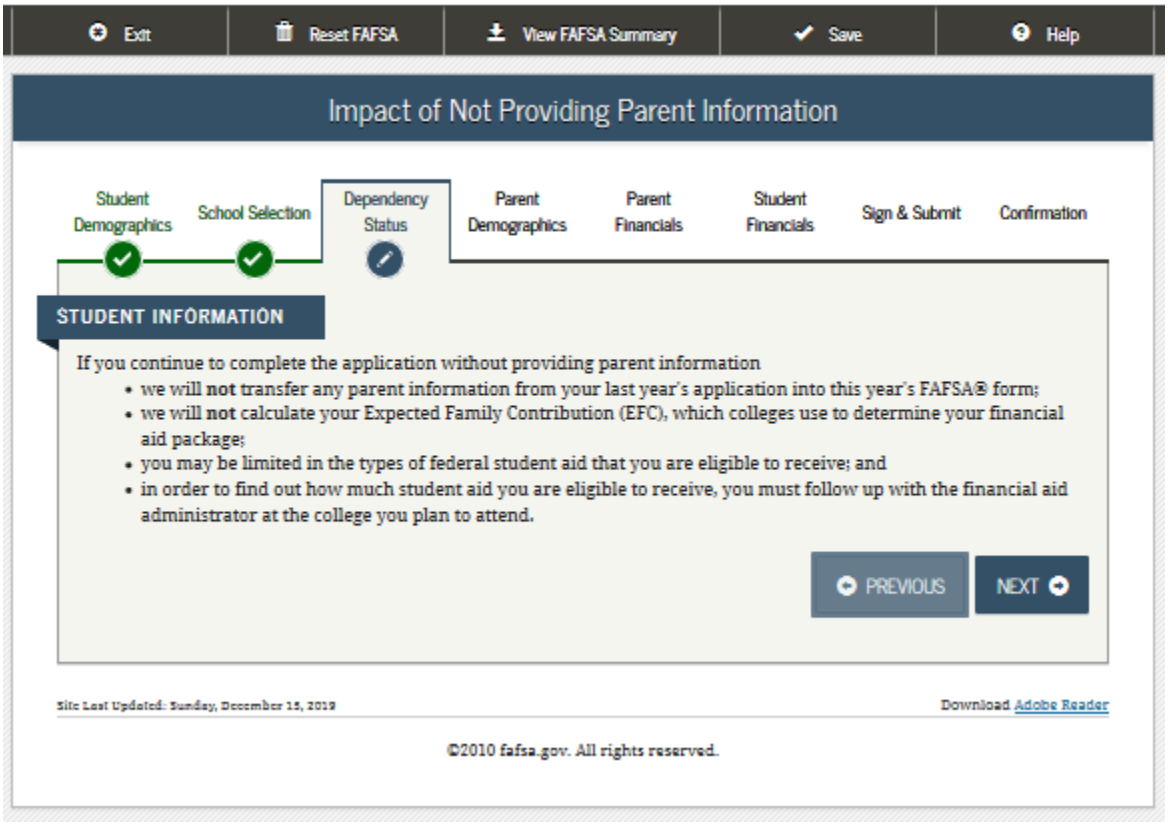


Students who file a FAFSA are considered dependent or independent. Dependent students are required to provide parent information; independent students are not required to do so. Dependency is determined from several factors; ***students are independent*** if they are at least 24 years old; working on a master's or doctorate degree; married; providing more than 50% of the financial support for a child or another dependent; a veteran or serving on active duty in the military; emancipated by a court; in court-ordered legal guardianship; a ward of the court or in foster care; or considered homeless or self-supporting or at risk of being homeless. **Students not meeting any of these criteria are dependent.**

NOTE: There are some students who meet the definition of a dependent student, but who are unable to provide parent information. The students may be eligible to pursue a ***dependency override***, which will be addressed on the next page.


Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Impact of Not Providing Parent Information
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
If you continue to complete the application without providing parent information
we will not transfer any parent information from your last year's application into this year's FAFSA® form;
we will not calculate your Expected Family Contribution (EFC), which colleges use to determine your financial aid package;
you may be limited in the types of federal student aid that you are eligible to receive; and
in order to find out how much student aid you are eligible to receive, you must follow up with the financial aid administrator at the college you plan to attend.
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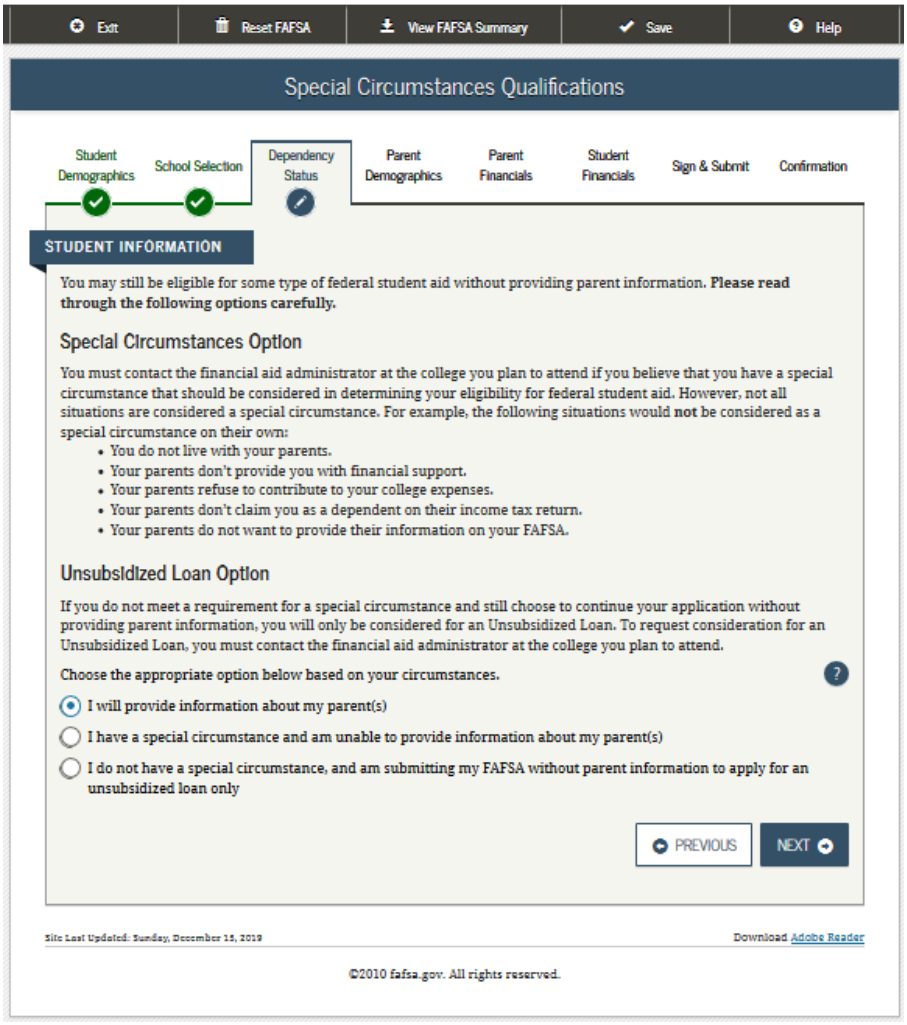
Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Special Circumstances Qualifications
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
You may still be eligible for some type of federal student aid without providing parent information. Please read through the following options carefully.
Special Circumstances Option
You must contact the financial aid administrator at the college you plan to attend if you believe that you have a special circumstance that should be considered in determining your eligibility for federal student aid. However, not all situations are considered a special circumstance. For example, the following situations would not be considered as a special circumstance on their own:
You do not live with your parents.
Your parents don't provide you with financial support.
Your parents refuse to contribute to your college expenses.
Your parents don't claim you as a dependent on their income tax return.
Your parents do not want to provide their information on your FAFSA.
Unsubsidized Loan Option
If you do not meet a requirement for a special circumstance and still choose to continue your application without providing parent information, you will only be considered for an Unsubsidized Loan. To request consideration for an Unsubsidized Loan, you must contact the financial aid administrator at the college you plan to attend.
Choose the appropriate option below based on your circumstances.
I will provide information about my parent(s)
I have a special circumstance and am unable to provide information about my parent(s)
I do not have a special circumstance, and am submitting my FAFSA without parent information to apply for an unsubsidized loan only
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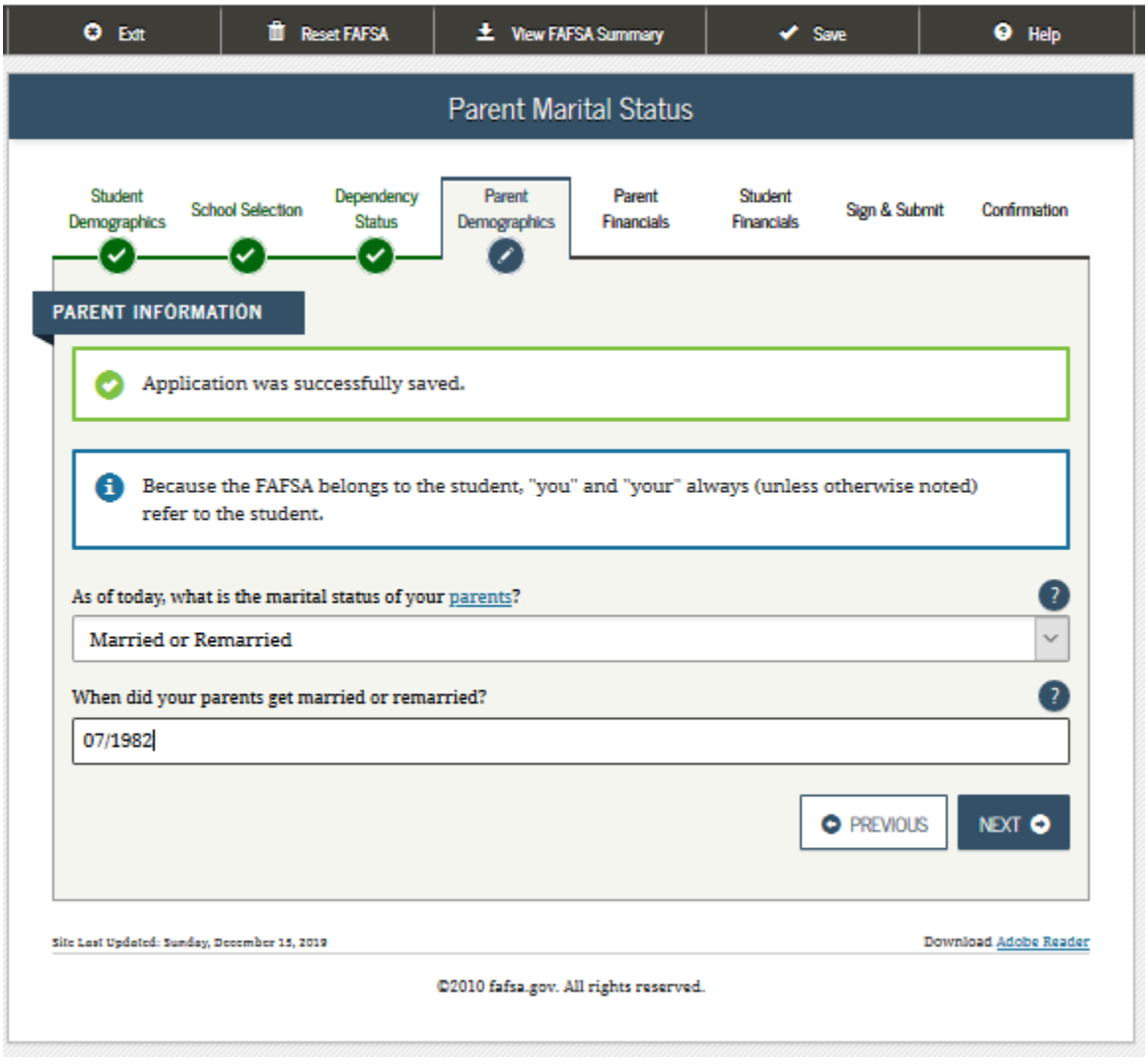
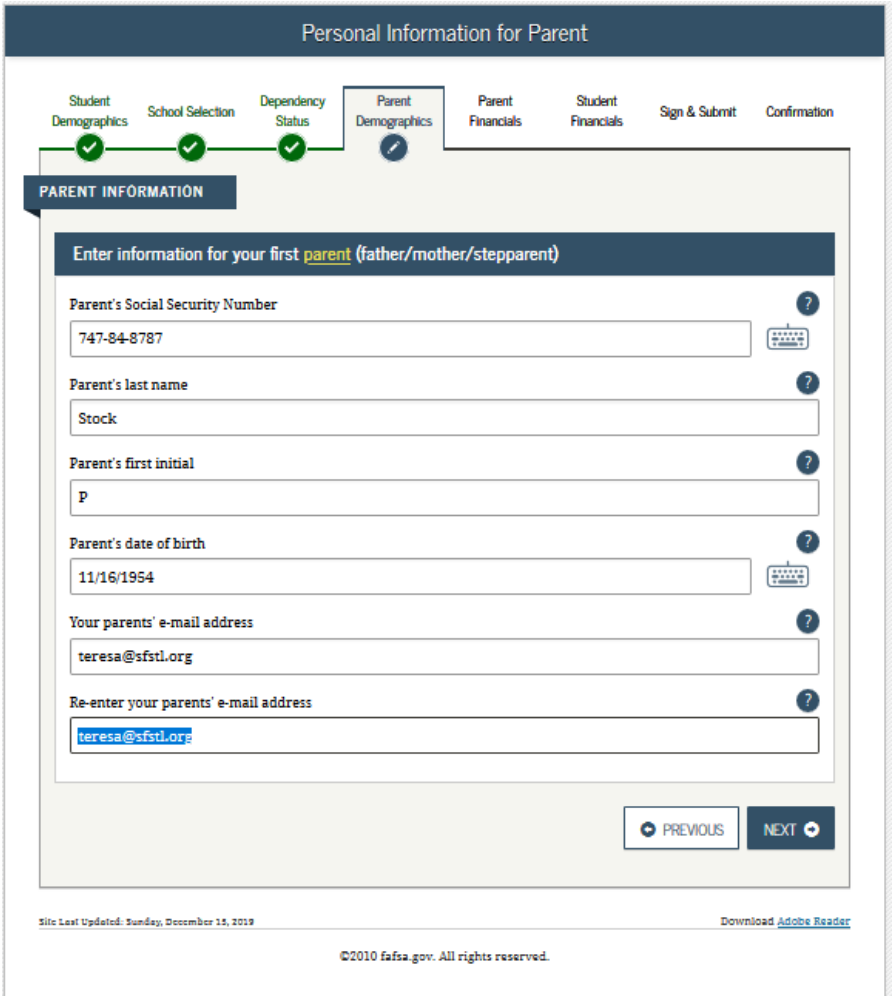
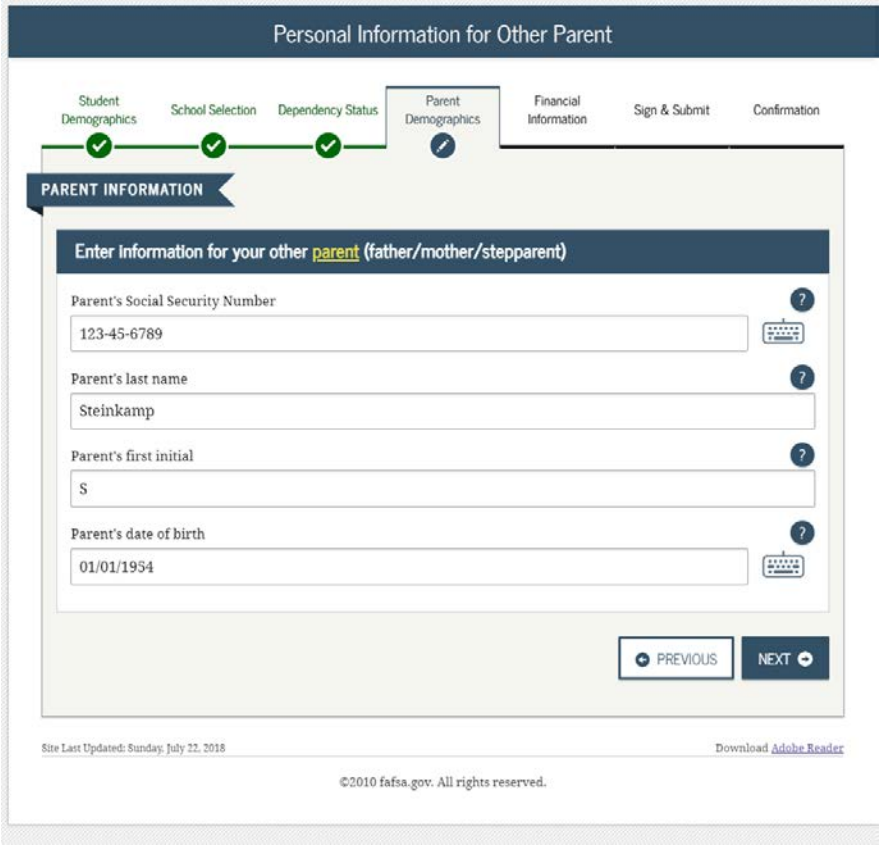
Students who are dependent must provide information for a biological or adoptive parent. The parent(s) reported on the FAFSA is determined not only by marital status, but also by physical custody. The student should report the personal and financial information for the parent with whom they lived more than 50% of the time in the past year.
If the student lives with a biological parent who is remarried, the stepparent's information is required.
If the student splits time equally between two biological parents, the student would report the information of the parent who provides more than 50% of the financial support.
If the student lives with both biological parents together in one household, their marital status does not matter—both parents' information must be provided. One marital status option is ***Unmarried but Living Together***.

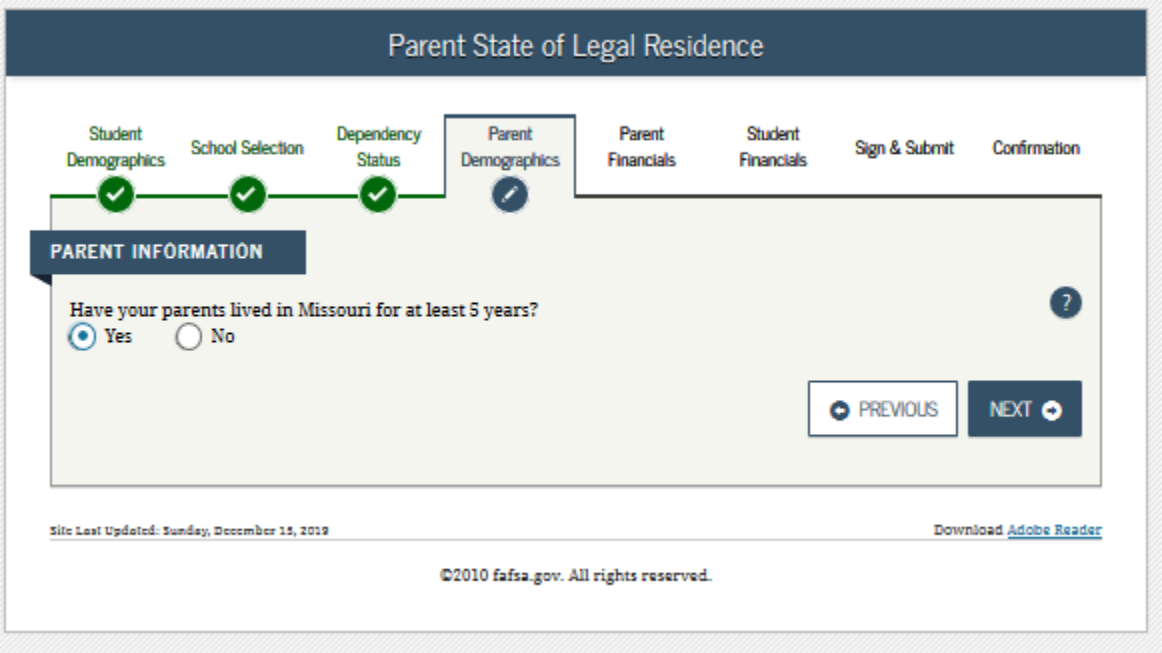




Personal information for parent(s) includes SSN, last name, first initial, and birthdate. In two-parent households, each parent's information will be entered on a separate page to avoid confusion. Remember, parents include biological and/or adoptive parents, as well as stepparents in the case of remarriage.

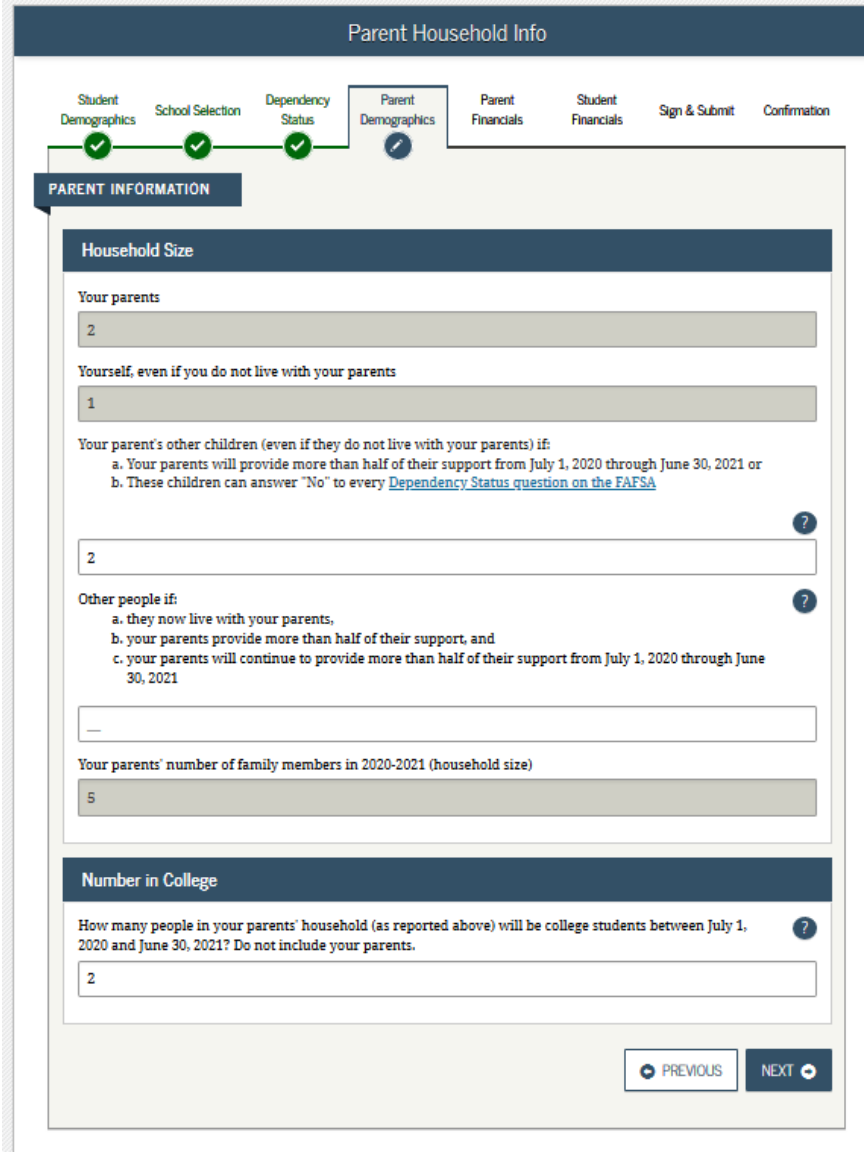
No one else is considered a parent on the FAFSA!

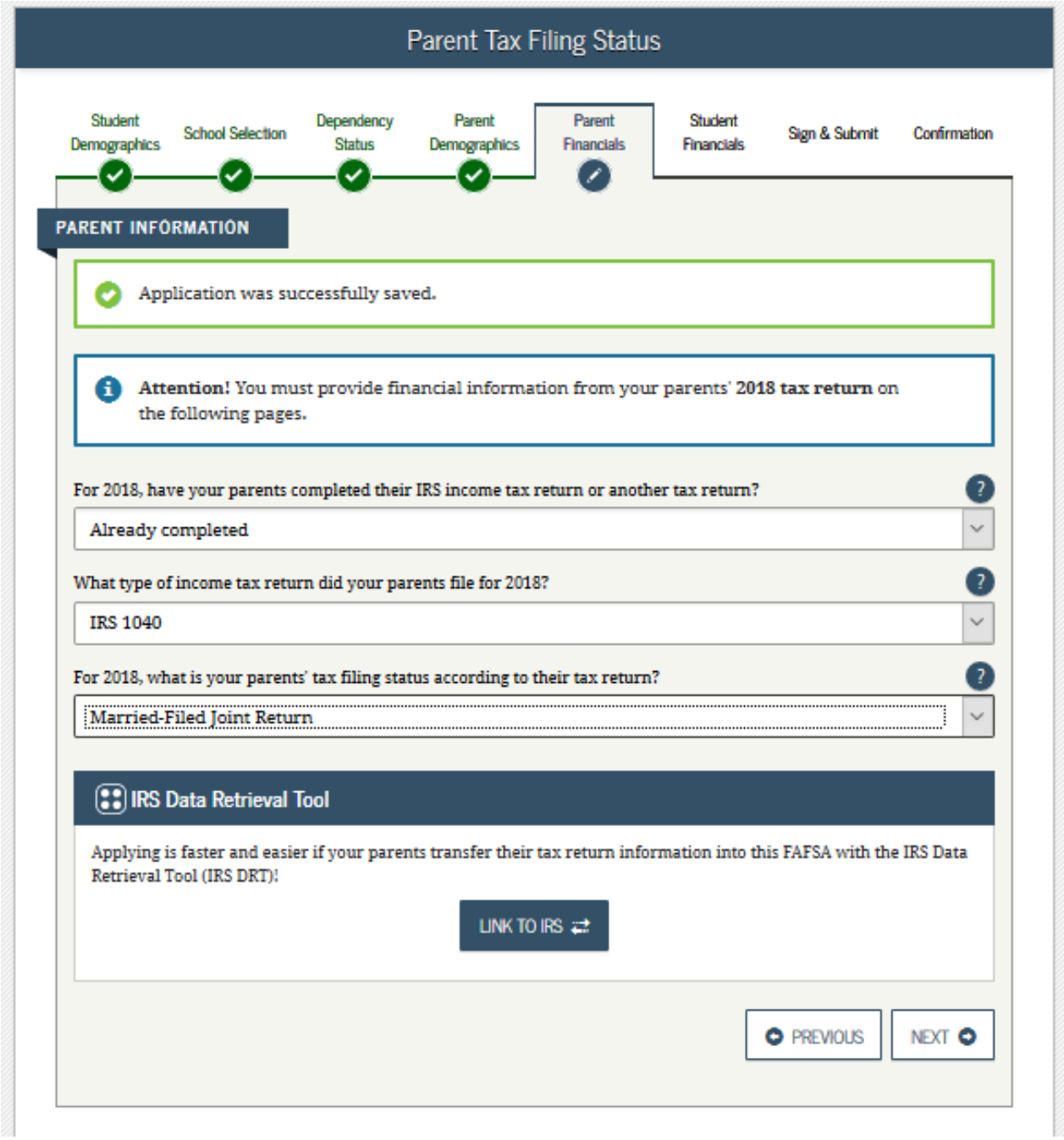




Household size can be tricky to report on the FAFSA. Students should include themselves; their parent(s); any siblings who receive half of their support from the parent(s) and/or can answer "no" to every dependency question on the FAFSA; and, anyone else (e.g., grandparent) who lives with their parent(s) and receives more than half of their support from the student's parent(s).

Parents who are enrolled in college may not include themselves in the total of number of people in the household who are in college. If parents are enrolled, they should speak with the financial aid office at the student's college.





The student's parent(s) will be asked if they filed ***federal*** taxes for ***2018***. Not all families are required to file; "*Not going to file*" is a selection option. Please be aware that tax complications and errors can delay financial aid and, in some cases, prevent the student from accessing aid altogether. If there are any questions or concerns about a tax circumstance and how it might impact financial aid eligibility, please contact The Scholarship Foundation or the financial aid office at the student's college of choice.

IRS Data Retrieval Tool (DRT)

What is the IRS DRT?

An online function that allows for student and parent tax filers, who filed a ***federal tax return***, to electronically transfer processed tax information from the IRS into a FAFSA.

Is it required?

No, it is not required. ***However, it is strongly encouraged.***

What are the benefits of the IRS DRT?

There are several benefits. First, it eliminates the need to manually enter tax information, which can be inaccessible and, if available, difficult to enter. Second, it significantly reduces the likelihood of needing to undergo the process of verification related to income. Verification can extend the financial aid process, delaying financial aid award letters and a student's ability to make an informed enrollment decision.

What happens if I cannot transfer my data?

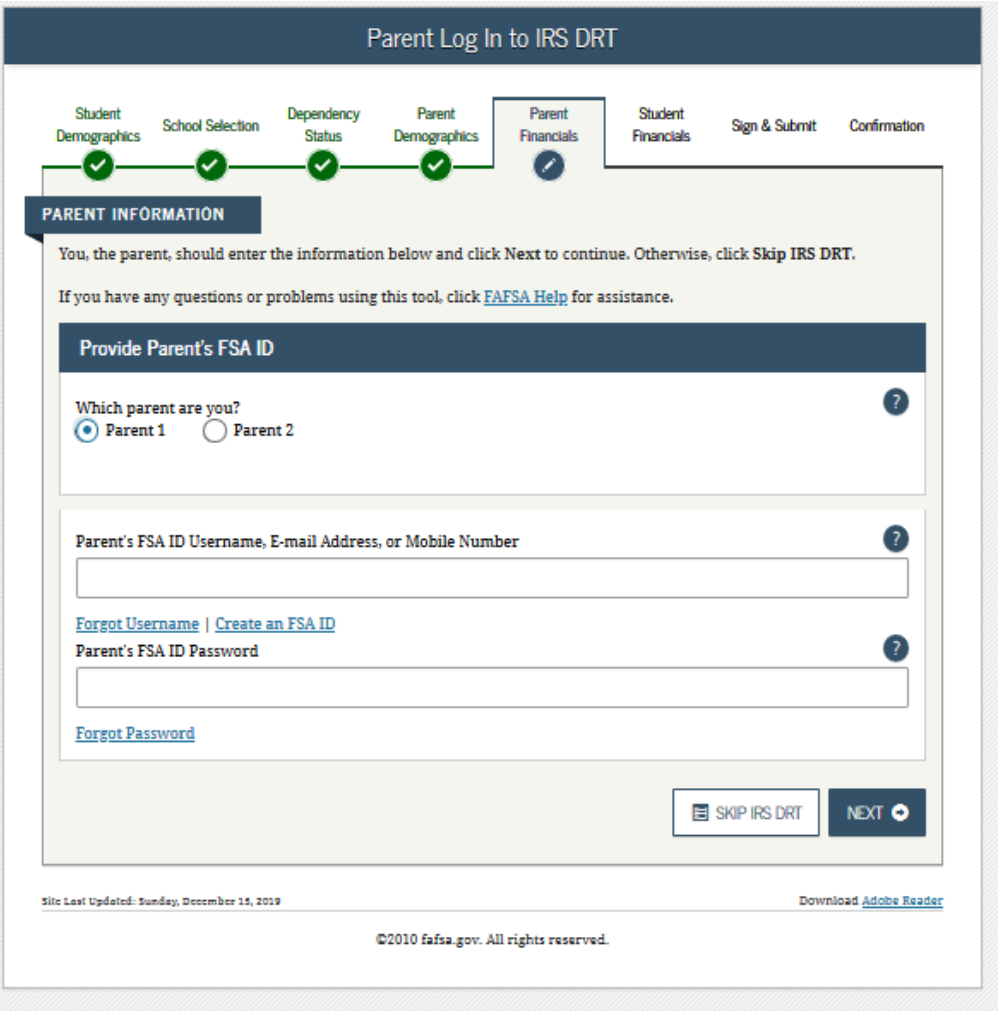
You may still submit a FAFSA, but you may be asked to verify income with the financial aid office at the school(s) to which you applied to for admission. This may mean providing copies of an IRS Tax Transcript, a summary of a processed tax return.

Will I be able to see my tax information after it transfers?

No. Transferred tax information is encrypted and ***will not be viewable*** on the FAFSA itself or the Student Aid Report. This change is an effort to increase security and privacy. Because transferred data is not viewable, edits are not allowed.

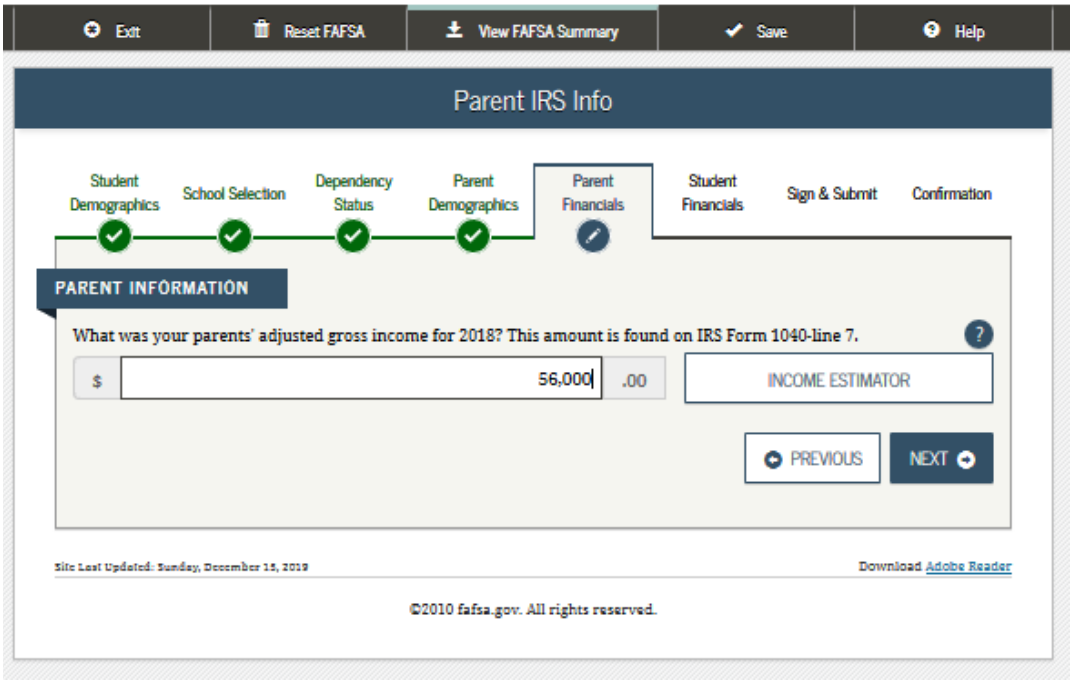
Are there any tax-filers who cannot transfer tax information from the IRS?

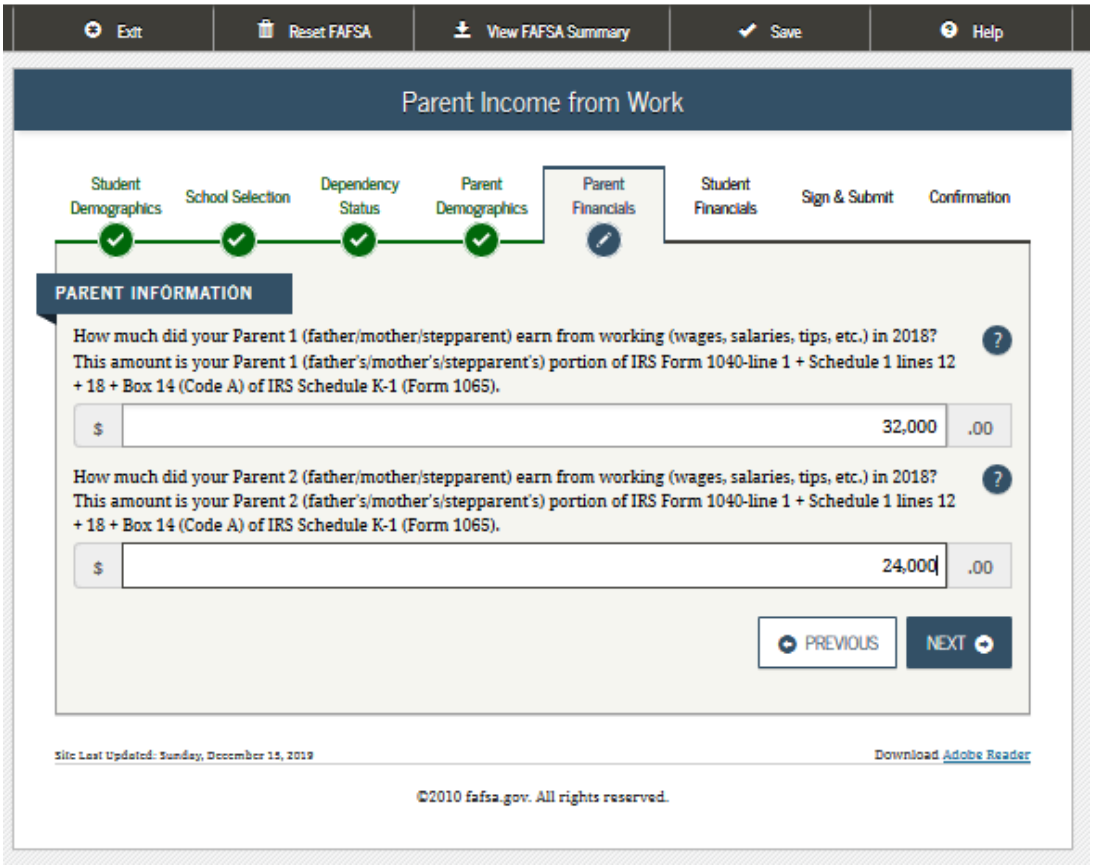
Married tax filers, who filed separate returns, cannot use the IRS DRT. Information will need to be input manually. In addition, legal parents who are not married, but reside in the same household, will also need to manually enter tax information.



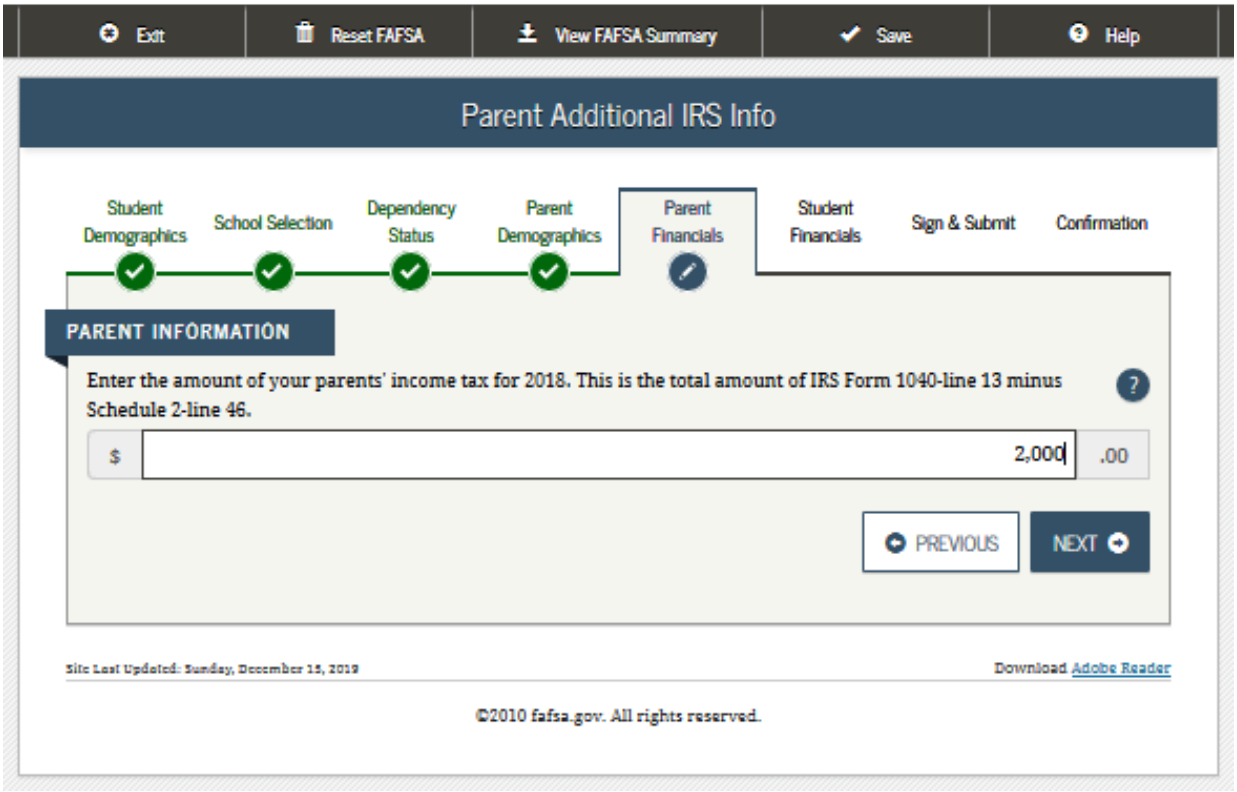
The parent(s) of a dependent student will have the opportunity to electronically transfer processed tax information from the IRS into the FAFSA. The parent will use their FSA ID to transfer access the IRS Data Retrieval Tool.

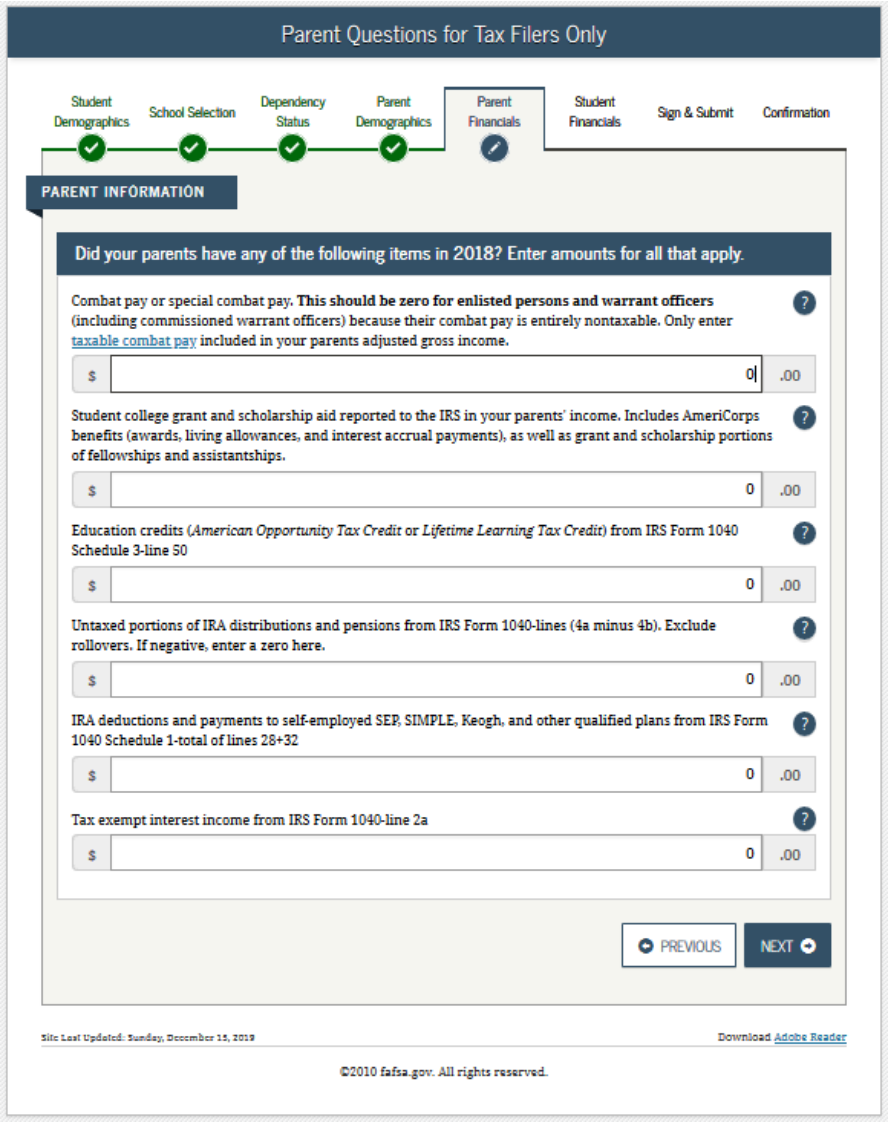
Parents who use the IRS Data Retrieval will see much of the detail on the next several screen shots transferred from the IRS into the FAFSA. Data is encrypted and will state ***Transferred from the IRS***. All pertinent line items will be transferred, even if the transferred amount is $0.





In two-parent households, income earned from working will not transfer. As a result, it is advised that families have W2s, 1099s, and other wage/income statements readily available when filing a FAFSA.




Parent Questions for Tax Filers Only
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
PARENT INFORMATION
Did your parents have any of the following items in 2018? Enter amounts for all that apply.
Combat pay or special combat pay. This should be zero for enlisted persons and warrant officers (including commissioned warrant officers) because their combat pay is entirely nontaxable. Only enter taxable combat pay included in your parents adjusted gross income.
$ 0 .00
Student college grant and scholarship aid reported to the IRS in your parents' income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.
$ 0 .00
Education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3-line 50
$ 0 .00
Untaxed portions of IRA distributions and pensions from IRS Form 1040-lines (4a minus 4b). Exclude rollovers. If negative, enter a zero here.
$ 0 .00
IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040 Schedule 1-total of lines 28+32
$ 0 .00
Tax exempt interest income from IRS Form 1040-line 2a
$ 0 .00
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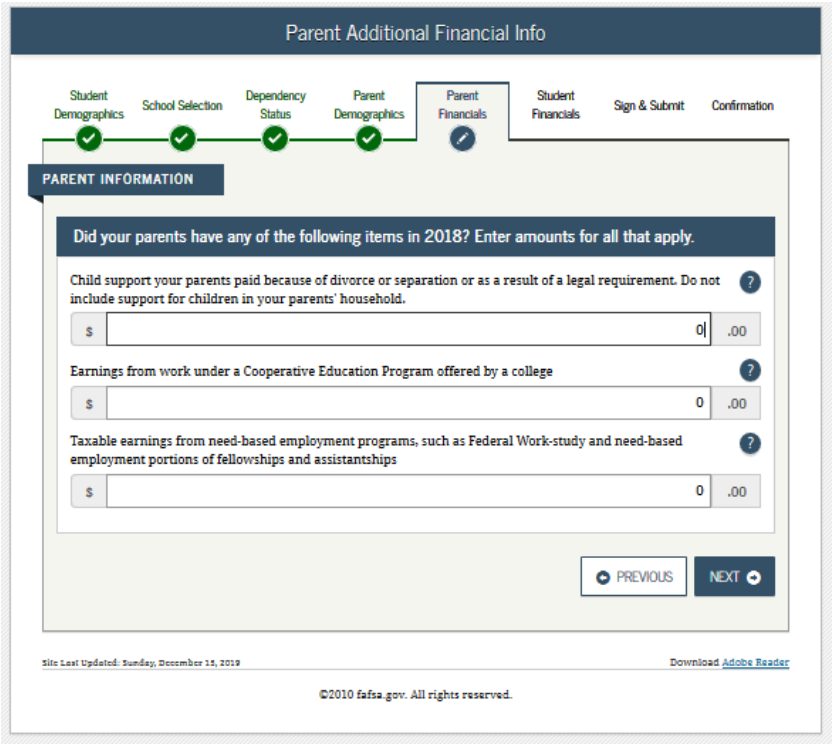
Parent Additional Financial Info
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
PARENT INFORMATION
Did your parents have any of the following items in 2018? Enter amounts for all that apply.
Child support your parents paid because of divorce or separation or as a result of a legal requirement. Do not include support for children in your parents' household.
$ 0 .00
Earnings from work under a Cooperative Education Program offered by a college
$ 0 .00
Taxable earnings from need-based employment programs, such as Federal Work-study and need-based employment portions of fellowships and assistantships
$ 0 .00
PREVIOUS
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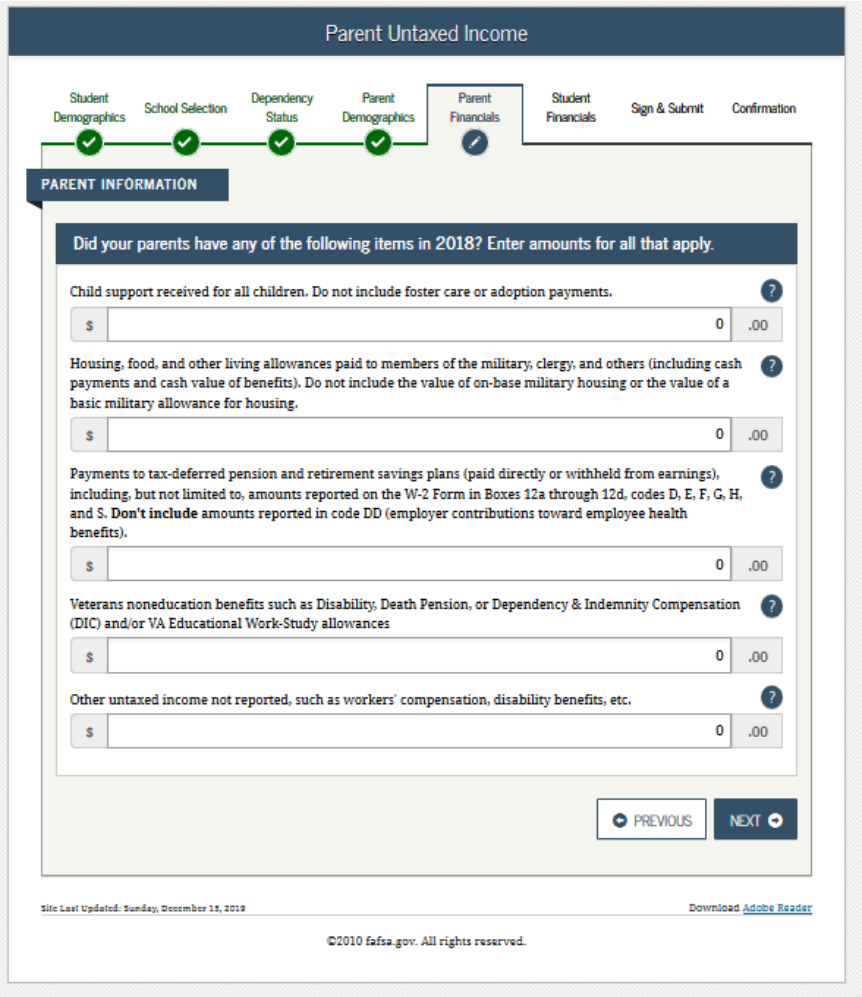
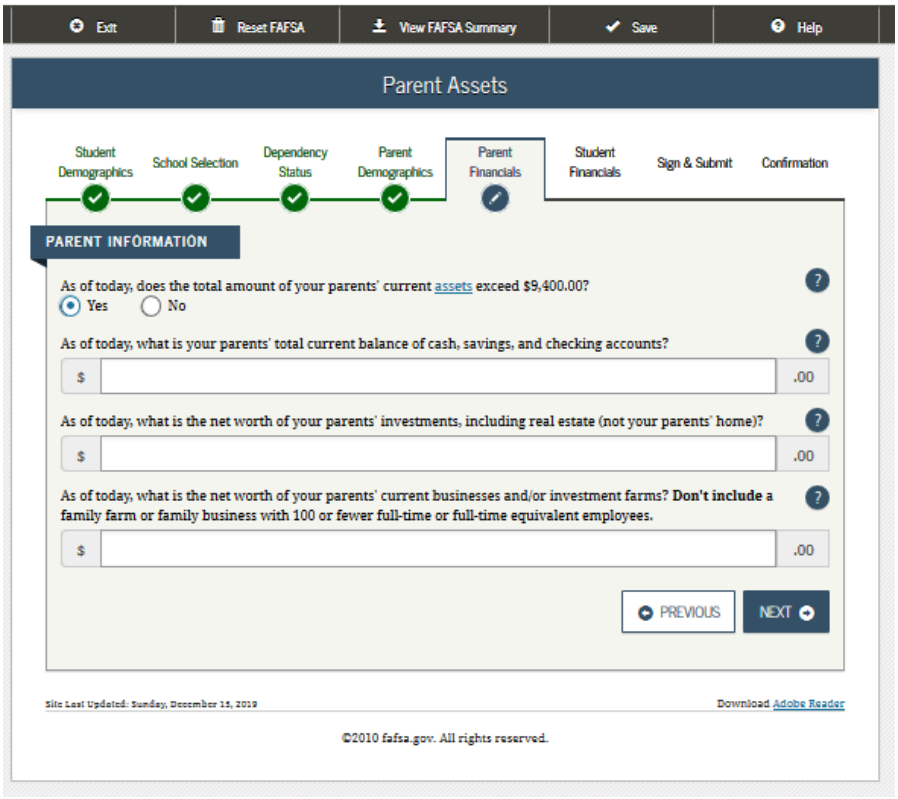
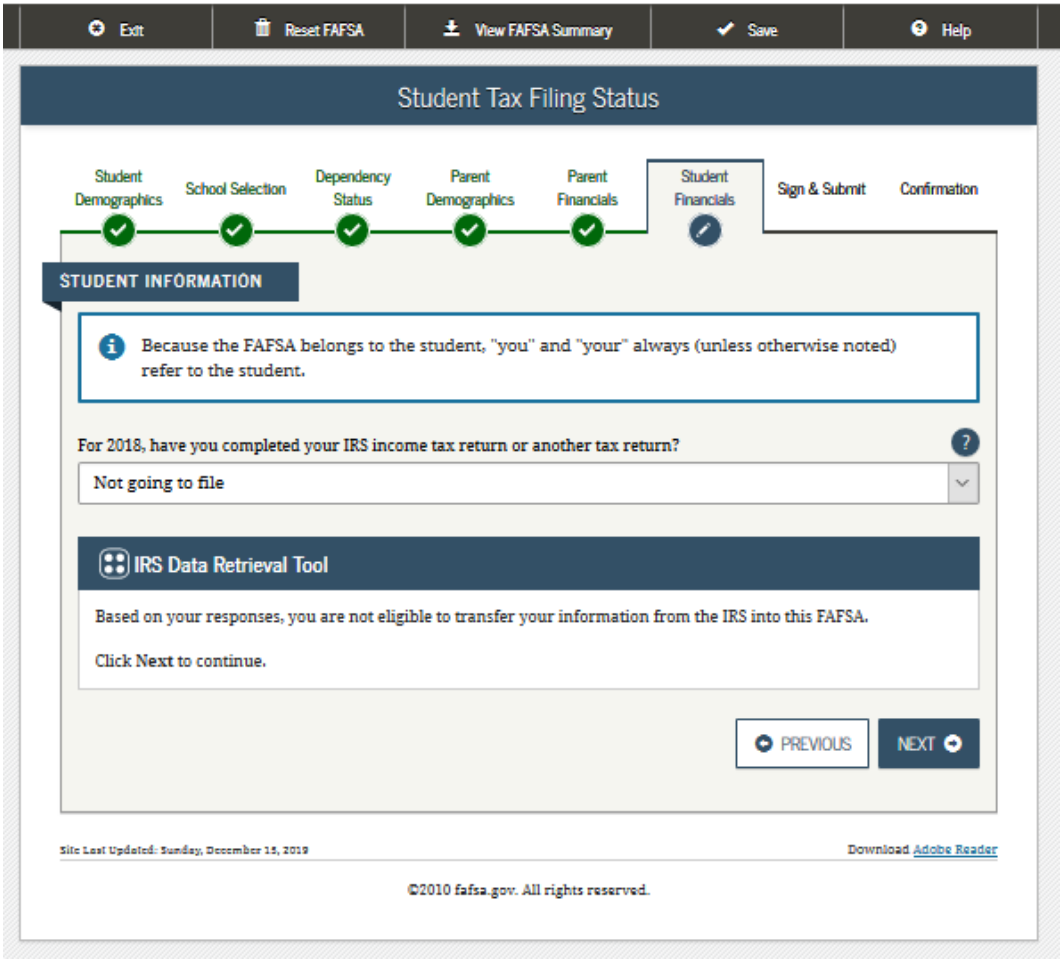


The asset question is dynamic. Every family has an asset protection allowance, which is determined by factors such as marital status and the age of the older parent. How this question presents will vary. For purposes of the FAFSA, not all assets are counted—it is important to report assets correctly. Parents will need to report the balance of cash, savings, and checking; the net worth of investments (NOTE: retirement accounts, such as 401Ks, 403Bs, etc. are NOT reportable assets on the FAFSA); and, the net worth of businesses (if applicable) are assets to be reported. If a family has assets that do not exceed the dollar amount given in the question, assets do not need to be reported at all.




Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Student Tax Filing Status
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.
For 2018, have you completed your IRS income tax return or another tax return?
Not going to file
IRS Data Retrieval Tool
Based on your responses, you are not eligible to transfer your information from the IRS into this FAFSA.
Click Next to continue.
PREVIOUS
NEXT
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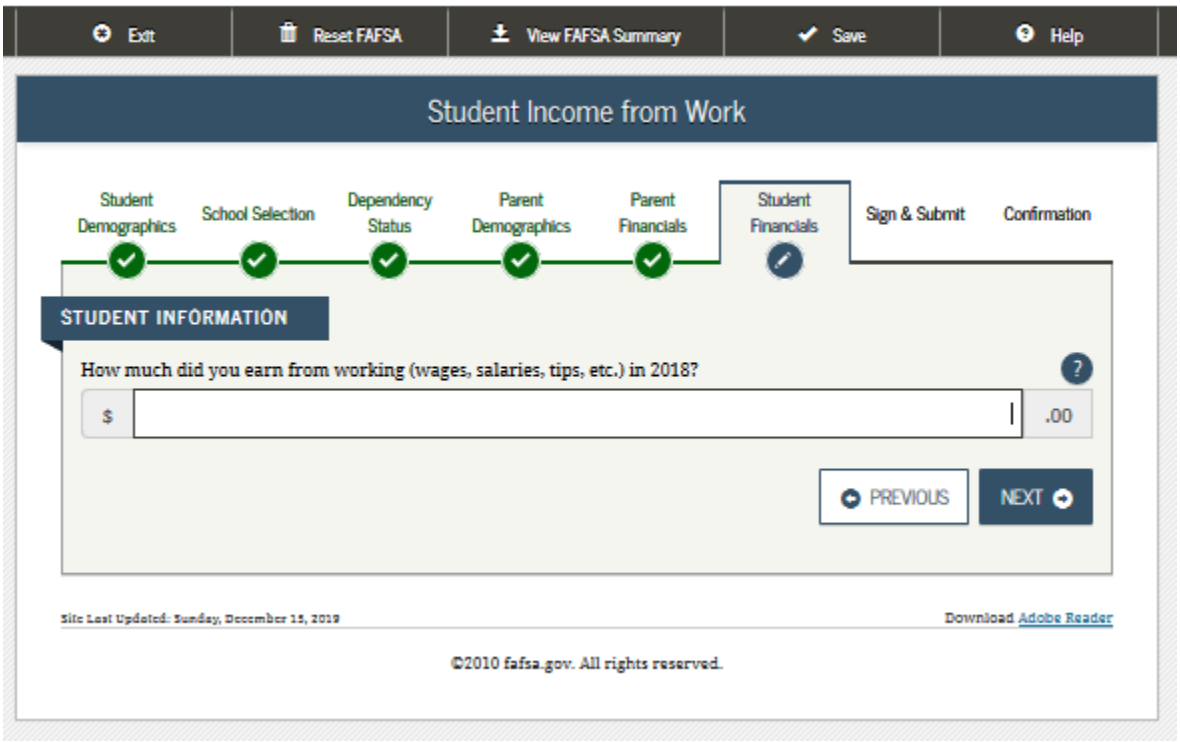
Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Student Income from Work
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
How much did you earn from working (wages, salaries, tips, etc.) in 2018?
$
.00
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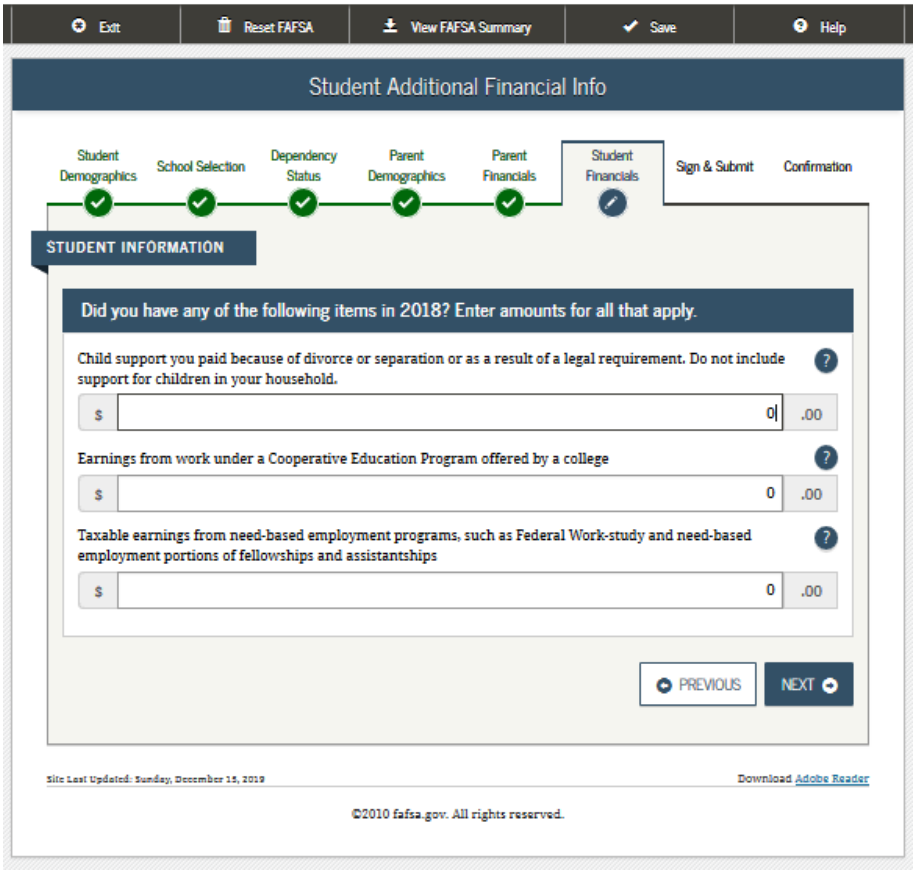
Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Student Additional Financial Info
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
Did you have any of the following items in 2018? Enter amounts for all that apply.
Child support you paid because of divorce or separation or as a result of a legal requirement. Do not include support for children in your household.
$ 0 .00
Earnings from work under a Cooperative Education Program offered by a college
$ 0 .00
Taxable earnings from need-based employment programs, such as Federal Work-study and need-based employment portions of fellowships and assistantships
$ 0 .00
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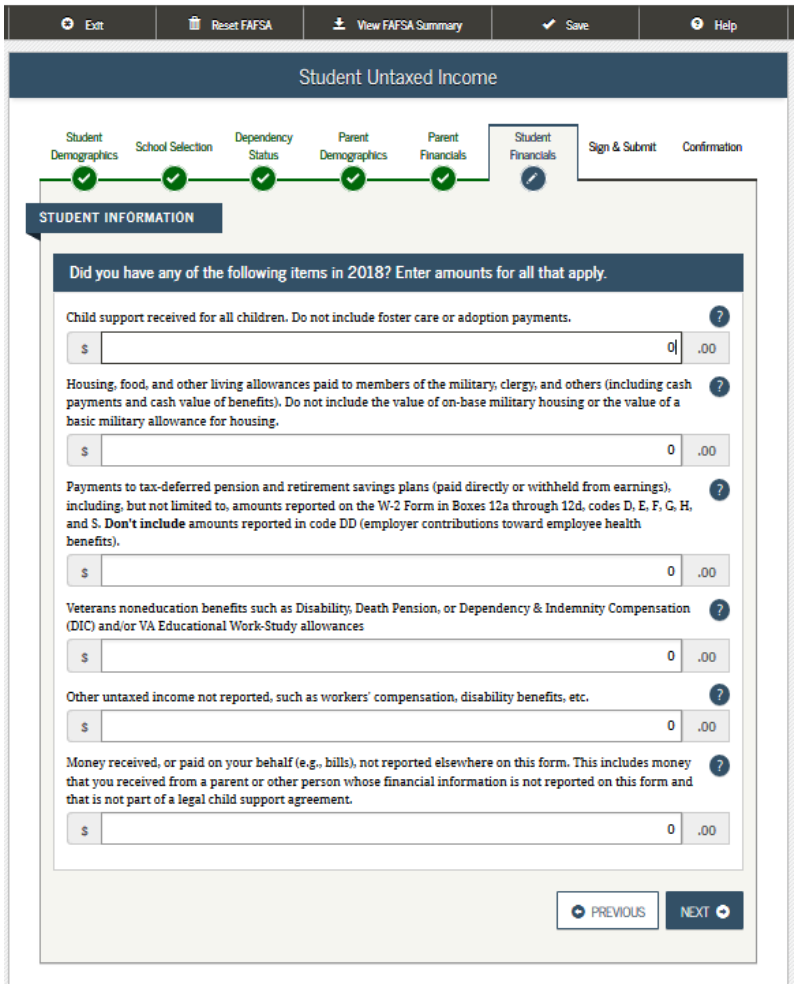
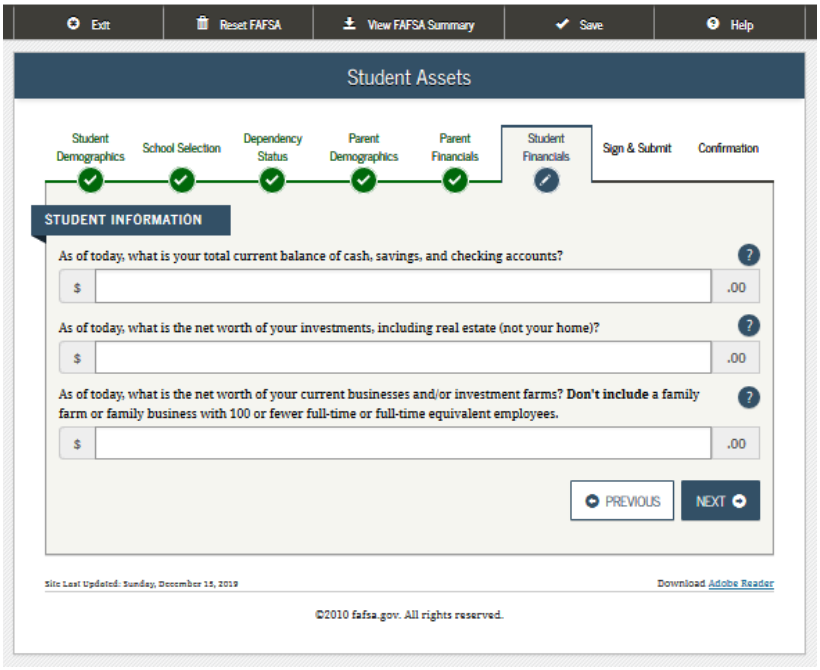
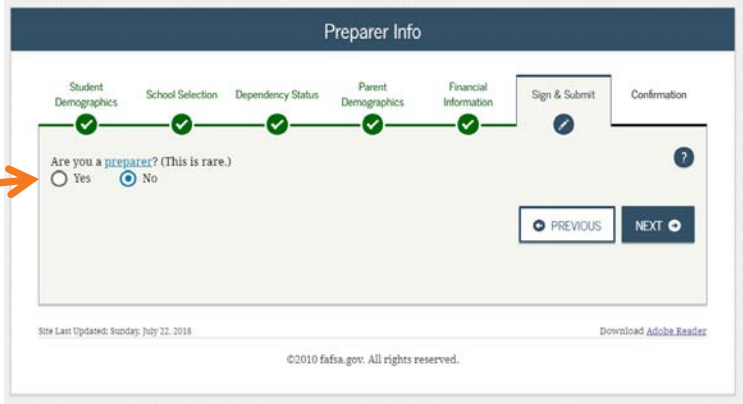
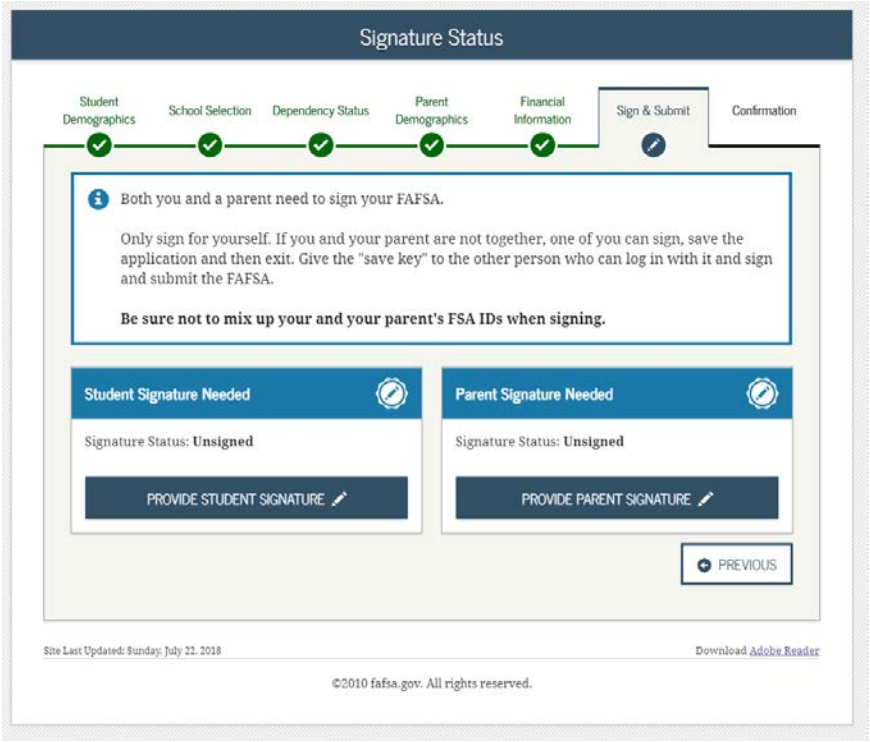

Exit
Reset FAFSA
View FAFSA Summary
Save
Help
Student Untaxed Income
Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation
STUDENT INFORMATION
Did you have any of the following items in 2018? Enter amounts for all that 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).
$ 0 .00
Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances
$ 0 .00
Other untaxed income not reported, such as workers' compensation, disability benefits, etc.
$ 0 .00
Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement.
$ 0 .00
PREVIOUS
NEXT



A preparer is someone PAID to file a FAFSA. There is LOTS of FREE help available. **Please do NOT use a preparer!**





Frequently Asked Questions

If my parents are divorced, whose information do I need?

Report the information of the parent with whom you lived the most during the 12 months preceding the date you completed the FAFSA. It does not make a difference which parent claims you as a dependent for tax purposes. If you did not live with either parent or lived equally with each parent, the parental information must be provided for the parent from whom you received the most financial support during the preceding 12 months or the parent from whom you received the most support the last time support was given. *If your parents are divorced, but still share a household, both parents' information is required in the FAFSA.*

What should I do if my parent with whom I live is remarried and my stepparent refuses to supply information?

If you are a dependent student and your parent is remarried, the stepparent's information must be included, or you will not be considered for federal student aid. If you believe that your situation is unique or unusual other than the stepparent's simple refusal to provide the requested information, you should discuss the matter further with your financial aid administrator at the college or university which you plan to attend.

How are 529 savings plans reported on the FAFSA?

There are two types of Qualified Tuition Programs: tuition prepayment plans and college savings plans (529s). Both will have the plan value reported on the FAFSA as an asset of the owner (not the beneficiary), except when the owner is a dependent student, in which case the plan is an asset of the parent. So, regardless of whether student or parent is owner, it is always reported as an asset of the parent. The plan value is not reported as an asset if the owner is another person (i.e., grandparent or non-custodial parent). In addition, plan values of a student's sibling are also reported when the parent is the owner of the plans.

Whose income do I report if I live with a grandparent, aunt, etc. (other than a biological or adoptive parent)?

The FAFSA is very clear—*only biological or adoptive parent information should be included in the FAFSA*. Students who reside with a grandparent, aunt/uncle, or another adult may, depending on circumstances, be considered an independent student, which means no parent/guardian information is required. Otherwise, students may need to pursue a dependency override or begin conversations with a parent to secure necessary information.

That's great, but I still want help.

Help text is available and accessible for every question on the FAFSA if you apply online at fafsa.ed.gov. You can also get free live help online via this website.

Contact the ***Federal Student Aid Information Center***: 1.800.4.FED.AID (1.800.433.3243) for assistance with any questions you have regarding your FAFSA!

Take advantage of the Department of Higher Education and Workforce Development's FAFSA Frenzy in 2019! https://journeytocollege.mo.gov/pay/file-a-fafsa/fafsa-frenzy/public-fafsa-frenzy-events/

THE Scholarship Foundation OF ST. LOUIS

2020-2021 FAFSA Checklist

Complete the FAFSA (Free Application for Federal Student Aid) at fafsa.gov to apply for federal, state, and college-based financial aid.

Dependent students must include parents' information on the FAFSA. To determine your dependency status, see dependency status worksheet.

	REQUIRED INFORMATION	WHERE TO FIND IT
☐	2018 Federal Income Tax Forms and, If applicable, Schedule K-1 (Form 1065)	Personal records or call the IRS at 800-829-1040—allow 10 days processing.
☐	2018 W-2 Forms or 1099s	Personal records or contact your employer(s) or call the IRS at 800-829-1040
☐	Federal Student Aid (FSA) IDs	Create FSA ID Username and Password fsaid.ed.gov
☐	Student's driver's license number	Personal records
☐	Social Security Number (both student and parent)	Personal records or call the Social Security Administration at 800-772-1213
☐	Birth date (for both parents and student)	Personal records
☐	Date you or your parents were married, separated, divorced, or widowed.	Personal records
☐	Current (day of FAFSA filing) cash and checking/savings account balances.	Personal records or from your bank
☐	Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent's home and retirement plans.	Statements from the financial institution

THE Scholarship Foundation OF ST. LOUIS

2020-2021 Dependency Checklist

Dependency Status Questions		
Answer the following questions to determine your dependency status for the FAFSA.		
Were you born before January 1, 1997?	Yes	No
Are you married?	Yes	No
Will you be enrolled in a master's or doctorate program at the beginning of the 2020-21 school year?	Yes	No
Are you a veteran of the U.S. Armed Forces or currently serving on active duty?	Yes	No
Do you have children who will receive more than half of their financial support from you?	Yes	No
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Yes	No
Are you or were you an emancipated minor as determined by a court in your state of legal residence?	Yes	No
Are you or were you in legal guardianship as determined by a court in your state of legal residence?	Yes	No
At any time on or after July 1, 2019, were you homeless?	Yes	No

If you answer "no" to **every** question, you are dependent and must provide parental information on the FAFSA.

If you answer "yes" to **any** question, you are independent and should not include parental information on the FAFSA.

Federal Student Aid (FSA) ID

Federal Student Aid IDs (FSA ID) are a username and password, created by the individual student and/or parent. FSA IDs are used to sign the Free Application for Federal Student Aid (FAFSA) and, as a result, are a crucial part of the FAFSA-completion process. All FAFSA-filers are required to create an FSA ID; if the student is dependent, a parent is strongly advised to create one as well. Here are a few recommendations regarding the FSA IDs.

- Create an FSA ID at https://fsaid.ed.gov.
- FSA IDs are linked to the user's Social Security Number. *Please double check that the name, birthdate, and SSN used on the FSA ID application match what is listed on your Social Security card*.
- Users are ***required*** to link an email address to their FSA ID; a second step in this process is verifying the email address by entering a secure code that has been sent to the email address listed on the application. ***The FSA ID is not finalized until the email address has been verified***. Remember:
    - 1. A *verified* email address can be used interchangeably with the username, offering greater flexibility.
    - 2. If the username and/or password are forgotten, a user may send a secure code to their *verified* email, which allows for easier retrieval and/or reset.
- Users may also link a cell phone number to their FSA ID; again, a second step in this process is verifying the cell phone number by entering a secure code that has been sent by text message to the cell number listed. Doing so is strongly encouraged for two reasons:
    - 1. A *verified* cell phone number can be used interchangeably with the username, offering greater flexibility.
    - 2. If the username and/or password are forgotten, a user may send a secure code to their *verified* cell phone number, which allows for easier retrieval and/or reset.
- Show text when answering challenge questions to ensure they are typed as intended.
- Write everything down and save in a safe, secure spot.
- Although it is understandable the many reasons why students create parent FSA IDs (and vice versa), it is advisable to avoid this unless absolutely necessary. When it is necessary, one suggestion is to use the same password for both accounts, to minimize what detail needs to be remembered.

Student: _____

Email Address: _____

Username:_____

Password: _____

Challenge Questions and Answers:

Question #1: _____

Answer #1: _____

Question #2: _____

Answer #2: _____

Question #3: _____

Answer #3: _____

Question #4: _____

Answer #4: _____

Parent: _____

Email Address: _____

Username:_____

Password: _____

Challenge Questions and Answers:

Question #1: _____

Answer #1: _____

Question #2: _____

Answer #2: _____

Question #3: _____

Answer #3: _____

Question #4: _____

Answer #4: _____

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Revised January 2020