



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.
- Learn who to contact and how to proceed if your ***financial circumstances have changed*** and need to be communicated to the college for additional consideration.
- 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.

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:

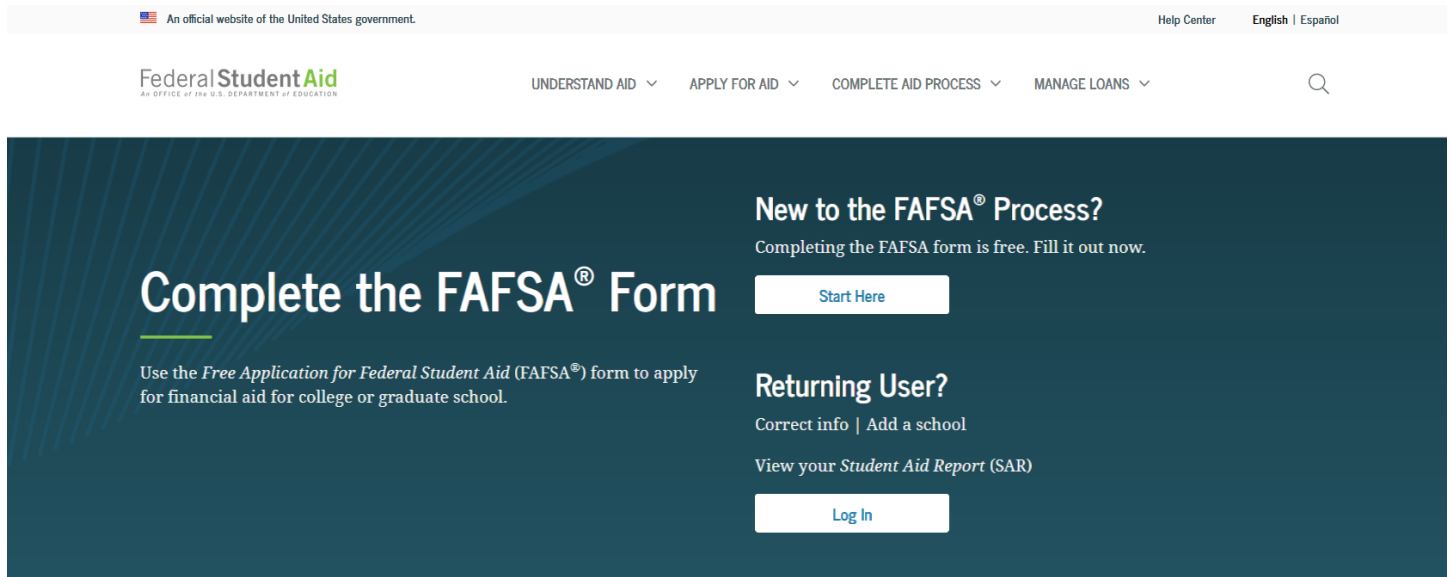
The FAFSA for the next academic year opens October 1st each year. Students filing for 2021–22 can file their FAFSA on or after October 1st, 2020. **REMINDER:** Some aid is first-come, first-served.

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



Please be aware that Federal Student Aid has moved nearly all of their websites into one platform: www.studentaid.ed.gov. Users who visit www.fafsa.gov will be redirected.

Some tips for using FAFSA on the web:

1. Microsoft's Chrome browser often does not work well with this website; consider a different browser if possible.
2. Using a pop-up blocker may prevent the FAFSA website from working to its full functionality, especially when trying to obtain the Student Aid Report (SAR); consider disabling for this website.

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2021

☐ I am the student

OR

☐ I am a parent, preparer, or student from a Freely Associated State

NEXT ➔

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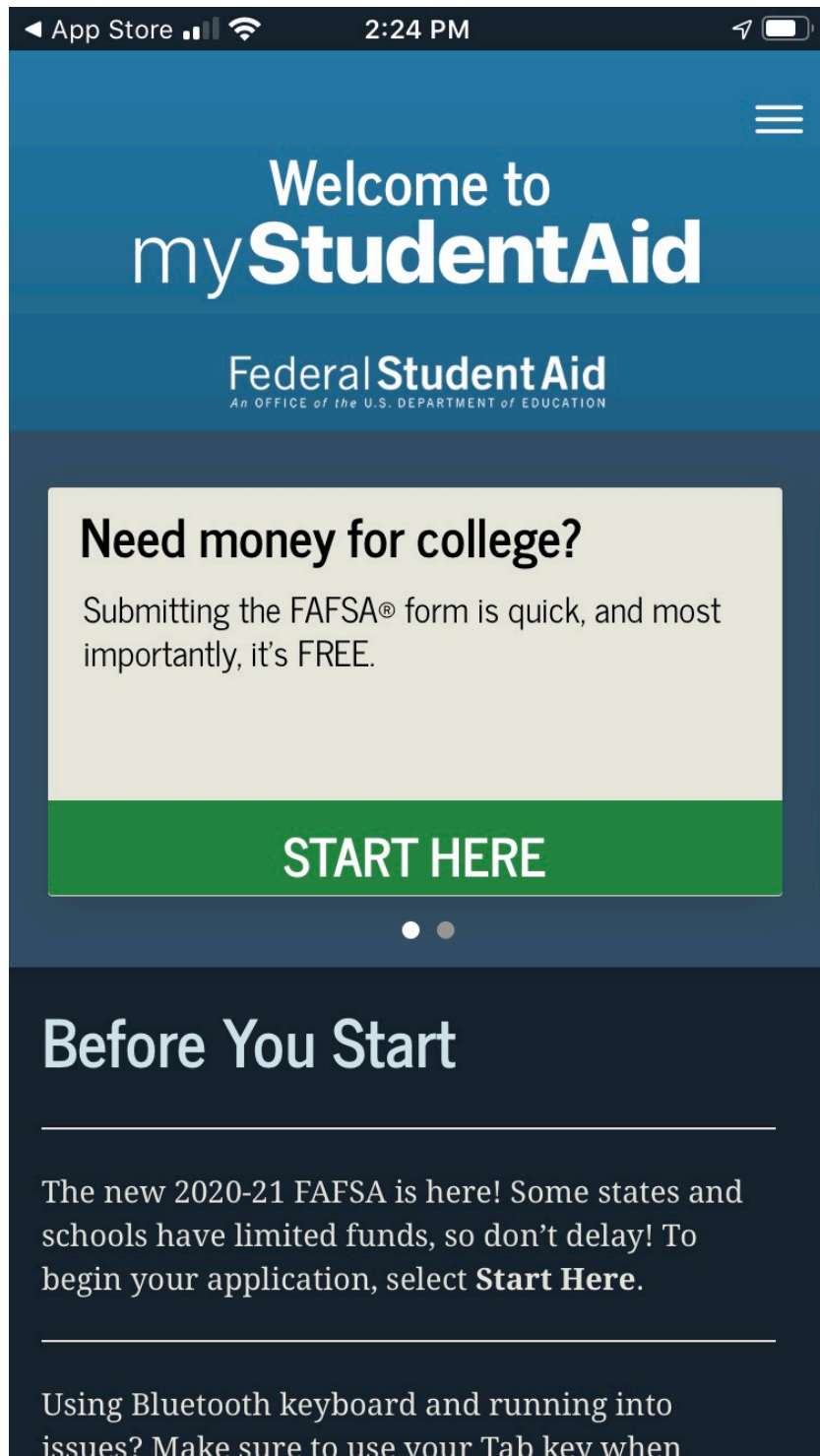
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Students will log-in here, using their FSA ID.

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 2021-22 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

The screenshot shows the 'Login' page for the FAFSA. At the top, there are links for 'Home' and 'Help'. The main heading is 'Login'. Below this, there is a section titled 'Log in to the FAFSA' with a sub-header 'Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the Save Key that the student made. [Help for parents.](#)'

There are two radio button options: 'I am the student' (which is selected and circled in red) and 'I am a parent, preparer, or student from a Freely Associated State'. Below these options, there is a section titled 'Do not log in with the FSA ID if you are not the student.' followed by instructions: 'Don't have an FSA ID? [Create one](#) or login using the [student's identifiers.](#)'

There are two input fields: 'The student's FSA ID Username or Verified E-mail Address' and 'The student's FSA ID Password'. Both fields have a 'Forgot' link below them. A 'NEXT' button is at the bottom right.

At the bottom of the page, it says 'Site Last Updated: Sunday, July 22, 2018' and '©2010 fafsa.gov. All rights reserved.'

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).

The screenshot shows the 'Login' page for the FAFSA. At the top, there are links for 'Home' and 'Help'. The main heading is 'Login'. Below this, there is a section titled 'Log in to the FAFSA' with a sub-header 'Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the Save Key that the student made. [Help for parents.](#)'

There are two radio button options: 'I am the student' and 'I am a parent, preparer, or student from a Freely Associated State' (which is selected and circled in red). Below these options, there are several input fields: 'The student's first name', 'The student's full last name', 'The student's Social Security Number', and 'The student's date of birth (mm/dd/yyyy)'. There is also a checkbox for 'Show SSN' and a link 'From a Freely Associated State?'. A 'NEXT' button is at the bottom right.

At the bottom of the page, it says 'Site Last Updated: Tuesday, June 30, 2020' and '©2010 fafsa.gov. All rights reserved.'

Get Started

STUDENT INFORMATION

Welcome, first last!

Fill out your FAFSA form!

To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

For which school year are you applying for financial aid?

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

[Which school year should I choose?](#)

START 2021-2022 FAFSA

OR

START 2020-2021 FAFSA

FSA ID

Last Time, Date FSA ID Used:

FSA ID Status:

[User Account Management](#)

You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

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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 **2021-2022 FAFSA**, which is available starting October 1st, 2020.

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.

Pay close attention to the navigation bar at the top of each page; it will clearly indicate if you are answering questions about the student or about the parent(s).

Exit
Reset FAFSA
View FAFSA Summary
Save
Help

Personal Information for Student

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

STUDENT INFORMATION

Application was successfully saved.

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your Social Security Number

Your first name
Teresa

Your middle initial

Your last name
Steinkamp

Your date of birth
08/30/1983

PREVIOUS
NEXT

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.

Exit
Reset FAFSA
View FAFSA Summary
Save
Help

Student E-mail and Phone

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

STUDENT INFORMATION

Your e-mail address
teresa@sfstl.org

Re-enter your e-mail address
teresa@sfstl.org

Your telephone number
(314) 932-6932

PREVIOUS
NEXT

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Exit Reset FAFSA View FAFSA Summary Save Help

Student Address

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

STUDENT INFORMATION

Your permanent mailing address (include apt. number) ?
6825 Clayton Ave

Your city (and country if not U.S.) ?
ST. LOUIS

Your state ?
Missouri

Your ZIP code ?
63139

PREVIOUS NEXT

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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.*

Exit Reset FAFSA View FAFSA Summary Save Help

Student Residency and Eligibility

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

STUDENT INFORMATION

Have you lived in Missouri for at least 5 years? ?
☒ Yes ☐ No

Are you a U.S. citizen? ?
Yes, I am a U.S. citizen (or U.S. national)

PREVIOUS NEXT

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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 2021–22.

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.

Student Education

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

STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2020-2021 school year? ?
 High school diploma

What college degree or certificate will you be working on when you begin the 2020-2021 school year? ?
 1st bachelor's degree

Will you have your first bachelor's degree before you begin the 2020-2021 school year? ?
☐ Yes ☒ No

What will your college grade level be when you begin the 2020-2021 school year? ?
 Never attended college/1st yr.

Are you interested in being considered for work-study? ?
☒ Yes ☐ No ☐ Don't know

PREVIOUS NEXT

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Student Selective Service

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

STUDENT INFORMATION

Are you male or female? ?
☒ Male ☐ Female

i Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid.

Are you registered with the Selective Service System? ?
☐ Yes ☒ No

PREVIOUS NEXT

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The question asking about a student's sex is intended to determine if the student is required to be registered with the selective service. Students assigned male at birth, and who are over the age of 18, are required to register with the Selective Service, as it is an eligibility criterion for Federal Student Aid. The FAFSA does provide a mechanism for students to register for selective service through the form. Transgender students who wish to speak further may contact The Scholarship Foundation and ask to speak with a Student Advisor.

Exit Reset FAFSA View FAFSA Summary Save Help

Student Driver's License

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

STUDENT INFORMATION

Your driver's license number (if you have one) ?

Your driver's license state ?

Select

PREVIOUS NEXT

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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.

Exit Reset FAFSA View FAFSA Summary Save Help

Student Foster Care and Parent Education Completion

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

STUDENT INFORMATION

Are you a foster youth or were you at any time in the foster care system? ?

☐ Yes ☒ No

Highest school completed by Parent 1 ?

High School

Highest school completed by Parent 2 ?

College or beyond

PREVIOUS NEXT

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Search for High School

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

STUDENT INFORMATION

✓ The high school you selected was added to your application. Click **Next** to continue.

ⓘ Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

ⓘ Enter the name, city, and state of your high school, then click **Search**.

What is the name of your high school?
GATEWAY HIGH

In what city is your high school located?
ST LOUIS

In what state is your high school located?
Missouri

SEARCH PREVIOUS NEXT

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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.

Search for Colleges

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

STUDENT INFORMATION

ⓘ Teresa, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

ⓘ Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

ⓘ Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?
☐ Yes ☒ No

State
Select

City (optional)

School Name (optional)

SEARCH TIPS ⓘ PREVIOUS SEARCH



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 <i>College Scorecard</i> :	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 <i>College Scorecard</i> :	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 <i>College Scorecard</i> :	NA

The screenshot shows the 'Student Marital Status' section of the FAFSA application. At the top, a navigation bar includes links for 'Exit', 'Reset FAFSA', 'View FAFSA Summary', 'Save', and 'Help'. Below this, a progress bar indicates the steps: 'Student Demographics' (completed), 'School Selection' (completed), 'Dependency Status' (current step), 'Parent Demographics', 'Parent Financials', 'Student Financials', 'Sign & Submit', and 'Confirmation'. The 'STUDENT INFORMATION' section displays a green message: 'Application was successfully saved.' Below this, a question asks 'What is your marital status as of today?' with a dropdown menu showing 'I am single'. Navigation buttons for 'PREVIOUS' and 'NEXT' are at the bottom right. The footer includes the date 'Site Last Updated: Sunday, December 15, 2019', a link to 'Download Adobe Reader', and the copyright notice '©2010 fafsa.gov. All rights reserved.'

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**.

The screenshot shows the 'Does Student Have Dependents?' section of the FAFSA application. The navigation bar and progress bar are identical to the previous form. The 'STUDENT INFORMATION' section contains two questions, each with a help icon (?). The first question is 'Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?' with radio buttons for 'Yes' and 'No' (selected). The second question is 'Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2022?' with radio buttons for 'Yes' and 'No' (selected). Navigation buttons for 'PREVIOUS' and 'NEXT' are at the bottom right. The footer includes the date 'Site Last Updated: Sunday, September 29, 2019', a link to 'Download Adobe Reader', and the copyright notice '©2010 fafsa.gov. All rights reserved.'

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**

← PREVIOUS

NEXT →

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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, 2020, were you homeless or were you self-supporting and at risk of being homeless? ?

☐ Yes
 ☒ No

← PREVIOUS

NEXT →

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Exit	Reset FAFSA	View FAFSA Summary	Save	Help
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Dependent Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Based on your answers to the dependency status questions, you are considered a dependent student. This means you must provide parental information. Select "I will provide information about my parent(s)" and click Next to continue filling out your FAFSA.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide information about my parent(s)" and click Next to get additional information.

☒ I will provide information about my parent(s)
☐ I am unable to provide information about my parent(s)

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 must meet ***one of the following criteria*** to be independent: ***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 student 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.

PREVIOUS

NEXT

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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

PREVIOUS NEXT

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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.

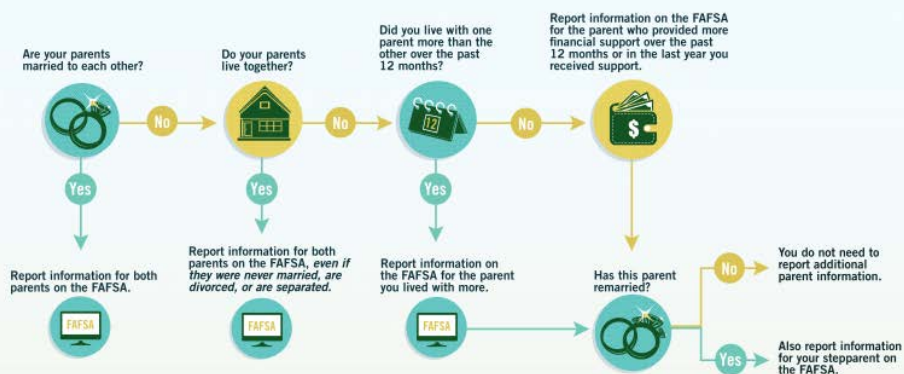
If the student lives with both biological parents together in one household, their marital status does not matter—both parents' information must be provided. One marital status option is

Unmarried but Living Together.

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid* (FAFSA). For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

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View FAFSA Summary

Save

Help

Parent Marital Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Application was successfully saved.

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your parents?

Married or Remarried

When did your parents get married or remarried?

07/1982

PREVIOUS

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Remember, the FAFSA belongs to the student; "you" and "your" refer to the student, so questions should be considered from the student perspective.

Personal Information for Parent

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

PARENT INFORMATION

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

Parent's Social Security Number
747-84-8787

Parent's last name
Stock

Parent's first initial
P

Parent's date of birth
11/16/1954

Your parents' e-mail address
teresa@sfstl.org

Re-enter your parents' e-mail address
teresa@sfstl.org

[PREVIOUS](#) [NEXT](#)

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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, including a legal guardian!

Personal Information for Other Parent

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

PARENT INFORMATION

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

Parent's Social Security Number
123-45-6789

Parent's last name
Steinkamp

Parent's first initial
S

Parent's date of birth
01/01/1954

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Parent State of Legal Residence

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

PARENT INFORMATION

Have your parents lived in Missouri for at least 5 years? ?

☒ Yes ☐ No

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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.

Parent Household Info

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

PARENT INFORMATION

Household Size

Your parents

2

Yourself, even if you do not live with your parents

1

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, 2020 through June 30, 2021 or
b. These children can answer “No” to every [Dependency Status question on the FAFSA](#)

2

Other people if:

a. they now live with your parents,
b. your parents provide more than half of their support, and
c. your parents will continue to provide more than half of their support from July 1, 2020 through June 30, 2021

—

Your parents' number of family members in 2020-2021 (household size)

5

Number in College

How many people in your parents' household (as reported above) will be college students between July 1, 2020 and June 30, 2021? Do not include your parents. ?

2

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Parent Tax Filing Status

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

PARENT INFORMATION

✓
Application was successfully saved.

Attention! You must provide financial information from your parents' **2019 tax return** on the following pages.

For 2019, have your parents completed their IRS income tax return or another tax return? ?

Already completed
▼

What type of income tax return did your parents file for 2019? ?

IRS 1040
▼

For 2019, what is your parents' tax filing status according to their tax return? ?

Married-Filed Joint Return
▼

⚙️
IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT):

LINK TO IRS ↕

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The student's parent(s) will be asked if they filed **federal** taxes for **2019**. 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)

Parent Eligible for IRS DRT

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

PARENT INFORMATION

Applying is faster and easier with the IRS DRT!

Based on your responses, we recommend that you, the mother, transfer your information from the IRS into this FAFSA. The [IRS Data Retrieval Tool \(IRS DRT\)](#) allows users to link to the IRS Web site and securely transfer original IRS tax return information into their FAFSA.

For your protection, your tax return information will not display on the IRS Web site or on the FAFSA.

If you use the IRS DRT, you may not have to provide additional IRS documentation later to qualify for federal student aid.

[LINK TO IRS](#)

[No Thanks](#)

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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.

Parent Log In to IRS DRT

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

PARENT INFORMATION

You, the parent, should enter the information below and click **Next** to continue. Otherwise, click **Skip IRS DRT**.

If you have any questions or problems using this tool, click [FAFSA Help](#) for assistance.

Provide Parent's FSA ID

Which parent are you? ?

☒ Parent 1 ☐ Parent 2

Parent's FSA ID Username, E-mail Address, or Mobile Number ?

[Forgot Username](#) | [Create an FSA ID](#)

Parent's FSA ID Password ?

[Forgot Password](#)

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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.

Parent IRS Info

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

PARENT INFORMATION

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

\$.00

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Parent Income from Work

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

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

\$

16,000

.00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2019? This amount is your Parent 2 (father's/mother's/stepparent's) portion of IRS Form 1040-line 1 + Schedule 1 lines 3 + 6 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065).

\$

12,000

.00

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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.

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Parent Simplified Path Determination

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

PARENT INFORMATION

You indicated that your parents filed an IRS 1040. Did your parents file a Schedule 1? Select **No** if your parents did not file a Schedule 1 or **only filed** a Schedule 1 to report unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, Alaska Permanent Fund dividend, or virtual currency. Click [here](#) for more information. ?

☒ Yes ☐ No ☐ Don't know

As of today, is either of your parents a [dislocated worker](#)? ?

☐ Yes ☒ No ☐ Don't know

In 2019 or 2020, did you, your parents, or anyone in your parents' household receive benefits from any of the federal benefits programs listed below?

Check all that apply or check **None of the above**. If, at the time you are completing the FAFSA, you, your parents, or anyone in your parents' household did NOT receive any of these benefits during 2019 or 2020, but do receive any of them on or before December 31, 2020, you must return to the FAFSA and update your response. ?

Answering these questions will not reduce eligibility for student aid or these programs.

- ☐ Medicaid
- ☐ Supplemental Security Income (SSI)
- ☒ Supplemental Nutrition Assistance Program (SNAP)
- ☐ Free or Reduced Price School Lunch
- ☐ Temporary Assistance for Needy Families (TANF)
- ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- ☐ None of the above

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Parent Additional IRS Info

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

PARENT INFORMATION

Enter the amount of your parents' income tax for 2019. This is the total amount of IRS Form 1040-line 14 minus Schedule 2-line 2. ?

\$.00

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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 2019? 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 3 ?

\$ 0 .00

Untaxed portions of IRA distributions and pensions from IRS Form 1040-lines (4a + 4c) - (4b + 4d). **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 15 + 19 ?

\$ 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 2019? 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

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Parent Untaxed Income

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 2019? Enter amounts for all that apply.

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

\$.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. ?

\$.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). ?

\$.00

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

\$.00

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

\$.00

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Many of these items will transfer over from the IRS DRT; one exception is the question about payments to tax-deferred pension and retirement plans. This is a very common question for families to have to answer. Have W2s accessible when filing the FAFSA!

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.

Parent Assets

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

PARENT INFORMATION

As of today, does the total amount of your parents' current assets exceed \$9,400.00? ?

☒ Yes ☐ No

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

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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 2019, have you completed your IRS income tax return or another tax return? ?

Already completed v

What income tax return did you file for 2019? ?

IRS 1040 v

For 2019, what is your tax filing status according to your tax return? ?

Single v

IRS Data Retrieval Tool

Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT):

[LINK TO IRS](#)

[CHECK FOR ERRORS](#)
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[NEXT](#)

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Student IRS Info

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

STUDENT INFORMATION

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

\$

2,700

.00

INCOME ESTIMATOR

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Student Income from Work



STUDENT INFORMATION

How much did you 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

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Student Additional IRS Info



STUDENT INFORMATION

Enter the amount of your income tax for 2019. This is the total amount of IRS Form 1040-line 14 minus Schedule 2-line 2. ?

\$.00

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Student Questions for Tax Filers Only

STUDENT INFORMATION

Did you have any of the following items in 2019? 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 (and, if married, your spouse's) adjusted gross income.

\$.00

Student college grant and scholarship aid reported to the IRS in your income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

\$.00

Education credits (*American Opportunity Tax Credit* or *Lifetime Learning Tax Credit*) from IRS Form 1040 Schedule 3-line 3

\$.00

Untaxed portions of IRA distributions and pensions from IRS Form 1040-lines (4a + 4c) - (4b + 4d). **Exclude rollovers.** If negative, enter a zero here.

\$.00

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040 Schedule 1-total of lines 15 + 19

\$.00

Tax exempt interest income from IRS Form 1040-line 2a

\$.00

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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 2019? 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. ?

\$

.00

Earnings from work under a Cooperative Education Program offered by a college ?

\$

.00

Taxable earnings from need-based employment programs, such as Federal Work-study and need-based employment portions of fellowships and assistantships ?

\$

.00

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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 2019? Enter amounts for all that apply.

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

\$.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. ?

\$.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). ?

\$.00

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

\$.00

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

\$.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. ?

\$.00

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Student Assets

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

STUDENT INFORMATION

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

\$.00

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

\$.00

As of today, what is the net worth of your 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

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

Preparer Info

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

Are you a preparer? (This is rare.)
☐ Yes ☒ No

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Signature Status

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

Both you and a parent need to sign your FAFSA.
Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.
Be sure not to mix up your and your parent's FSA IDs when signing.

Student Signature Needed
Signature Status: Unsigned
PROVIDE STUDENT SIGNATURE

Parent Signature Needed
Signature Status: Unsigned
PROVIDE PARENT SIGNATURE

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Signature Status

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

You have provided all necessary signatures. Click **Submit My FAFSA Now** to submit your FAFSA.

Student Signed With FSA ID
Social Security Number: XXX-XX-1111
Last Name: **last**
Date of Birth: 06/06/2000
Signature Status: **Signed Electronically**

Parent Signed With FSA ID
Social Security Number: XXX-XX-2222
Last Name: **last**
Date of Birth: 06/06/1960
Signature Status: **Signed Electronically**

PREVIOUS SUBMIT MY FAFSA NOW

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2021-2022 Confirmation Page

Congratulations, First!
 Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 00600689903 07/13/2020 16:32:10
 Data Release Number: [DRLN](#)2866

What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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).

PRINT THIS PAGE

Start your state application to apply for Iowa state-based financial aid.

Does your brother or sister need to complete a FAFSA?
 If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

Expand All

> Estimated Expected Family Contribution (EFC) = 002592

> IRS Information

> School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Scorecard
MID-ATLANTIC CHRISTIAN UNIVERSITY	31%	62%	0%	NA

If you have questions, visit [StudentAid.gov/fafsa/help](#)

TAKE A SURVEY

10K
 Share Tweet

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Professional Judgement Review/Special Circumstances Appeal

Because the FAFSA is a form, there are many facets of a student and their family's experiences and circumstances that are not accounted for when applying for financial aid.

Upon submitting the FAFSA, a student may follow up with the college(s) they are applying to for admission and request that the school consider additional or new information. This process is typically referred to as either a **professional judgement review** or **special circumstances appeal**. Especially because many experienced significant changes in their lives because of COVID-19 and the economic devastation it brought in 2020, many applicants for financial aid will find that 2019 taxes no longer reflect their financial circumstances.

Students should contact the school if there has been a reduction or loss of income; change in employment for a member of the household; or other extenuating costs due to illness, hospitalization, etc. Please note, not all reasons to request a review or pursue an appeal will be directly related to COVID.

If a Student Advisor can assist you in navigating this process, please contact us by email at info@sfstl.org or phone at (314) 725-7990.

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 (live under one roof together), 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 is required. 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!

Scholarship Foundation's Student Advisors are available for FREE appointments to assist you. Please call (314) 725-7990 or email info@sfstl.org to schedule an appointment. (NOTE: All Fall 2020 appointments will be conducted via a virtual platform such as Microsoft Teams, Zoom, FaceTime, or similar.)

2021-2022 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
<input type="checkbox"/> 2019 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.
<input type="checkbox"/> 2019 W-2 Forms or 1099s	Personal records or contact your employer(s) or call the IRS at 800-829-1040
<input type="checkbox"/> Federal Student Aid (FSA) IDs	Create FSA ID Username and Password fsaid.ed.gov
<input type="checkbox"/> Student's driver's license number	Personal records
<input type="checkbox"/> Social Security Number (both student and parent)	Personal records or call the Social Security Administration at 800-772-1213
<input type="checkbox"/> Birth date (for both parents and student)	Personal records
<input type="checkbox"/> Date you or your parents were married, separated, divorced, or widowed.	Personal records
<input type="checkbox"/> Current (day of FAFSA filing) cash and checking/savings account balances.	Personal records or from your bank
<input type="checkbox"/> Current investment values (stocks, savings bonds, mutual funds, CDs) excluding parent's home and retirement plans.	Statements from the financial institution

2021-2022 Dependency Checklist

Dependency Status Questions		
Answer the following questions to determine your dependency status for the FAFSA.		
Were you born before January 1, 1998?	Yes	No
Are you married?	Yes	No
Will you be enrolled in a master's or doctorate program at the beginning of the 2021-22 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, 2020, 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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