



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

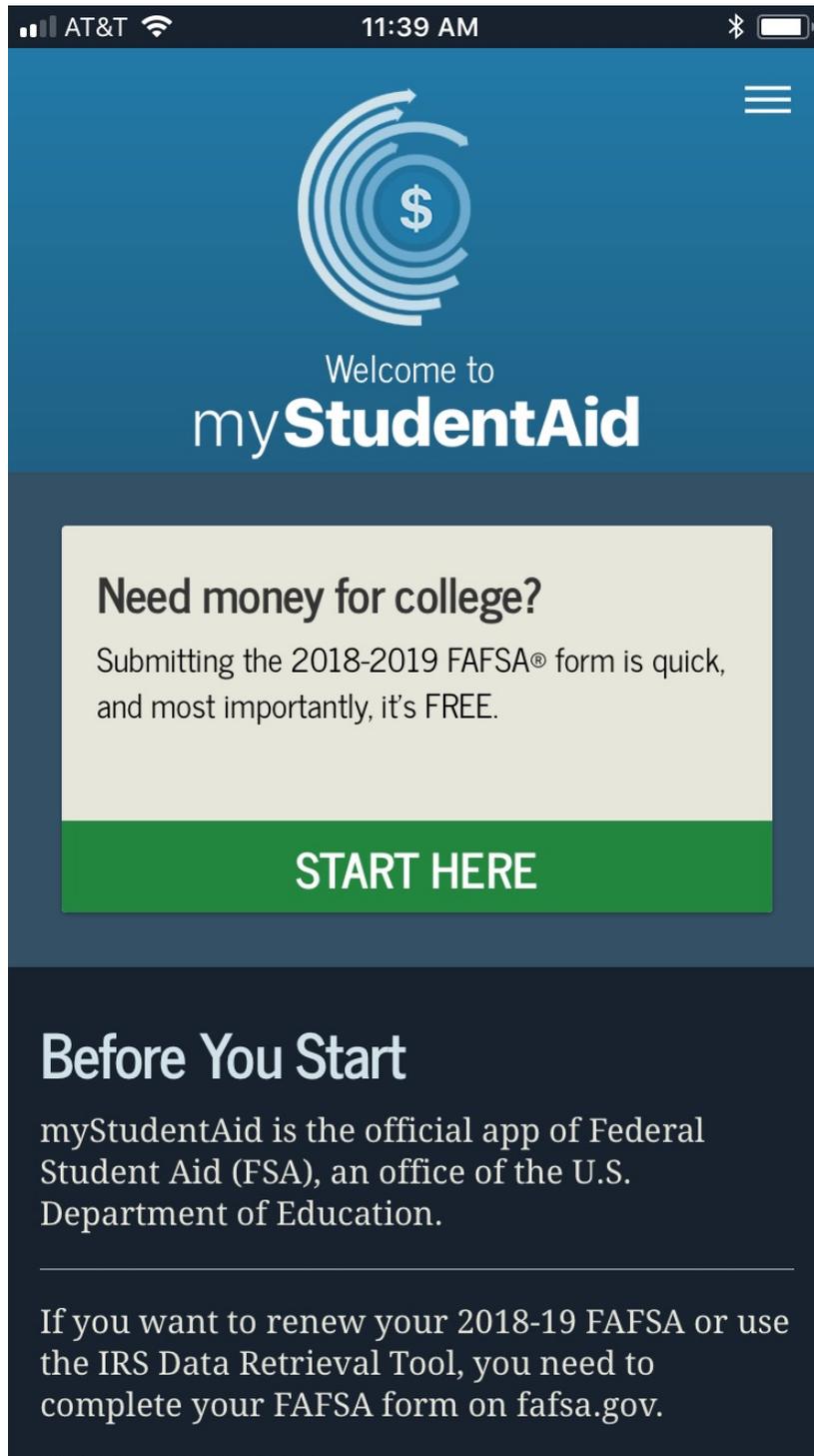
fafsa.gov



First-time FAFSA filers will want to log-in here!

If you are a returning user, you will use this Login to complete, correct, or update your 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

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. 12/31/2019.

I am the student

OR

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

NEXT →

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Home Help

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. 18-45-0001
App. Exp. 12/31/2019

I am the student **OR** I am a parent, preparer, or student from a Freely Associated State

Do not log in with the FSA ID if you are not the student.
Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

The student's FSA ID Username or Verified E-mail Address ?

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

NEXT

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Students may log in using their FSA ID or personal identifiers. Students are encouraged to log in with FSA ID when possible and 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 11).

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. 18-45-0001
App. Exp. 12/31/2019

I am the student **OR** I am a parent, preparer, or student from a Freely Associated State

The student's first name ?

Teresa

The student's full last name ?

Steinkamp

The student's Social Security Number ?

From a Freely Associated State? ?

The student's date of birth (mmddyyyy) ?

08/30/1983

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Get Started

STUDENT INFORMATION

Welcome, Teresa Steinkamp!

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.

START 2018-2019 FAFSA

FSA ID

Last Time, Date FSA ID Used: 11:22, 07/24/2018

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

Start Student's 2018-2019 FAFSA

STUDENT INFORMATION

Form Approved
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App. Exp. 12/31/2019.

Create a Save Key.

The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key

Re-enter Save Key

MY FAFSA →

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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.

Introduction – 2018-2019 FAFSA

STUDENT INFORMATION

[Expand All](#)

- > How can I get help completing my FAFSA?
- > How many steps does it take to complete?
- > How long will it take to complete?
- > Can I save my FAFSA if I can't finish it?
- > Documents needed to complete the FAFSA
- > Signing the FAFSA
- > *FAFSA on the Web* Security and Privacy

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Personal Information for Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

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

Your last name

Steinkamp

Your first name

Teresa

Your middle initial

S

Your Social Security Number

Your date of birth

08/30/1983

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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.

Student Address and E-mail

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

Your permanent mailing address (include apt. number) ?

6825 Clayton Ave, Suite 100

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

ST. LOUIS

Your state ?

Missouri

Your ZIP code ?

63139

Your e-mail address ?

teresa@sfstl.org

Re-enter your e-mail address ?

teresa@sfstl.org

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Student Residency

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

Have you lived in Missouri for at least 5 years? ?

Yes No

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Student Phone and Driver's License

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

STUDENT INFORMATION

Are you male or female? ?

Male Female

Your telephone number ?

(314) 932-6932

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

Your driver's license state ?

Select ▼

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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.

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

Student Marital Status

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

STUDENT INFORMATION

What is your marital status as of today? ?

I am single ▼

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Student Eligibility

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

STUDENT INFORMATION

Are you a U.S. citizen? ?

Yes, I am a U.S. citizen (or U.S. national) ▼

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

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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.*

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.

Student Education

Student
Demographics

School Selection

Dependency Status

Parent
Demographics

Financial
Information

Sign & Submit

Confirmation

STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2018-2019 school year? ?

High school diploma ▼

What will your college grade level be when you begin the 2018-2019 school year? ?

Never attended college/1st yr. ▼

What degree or certificate will you be working on when you begin the 2018-2019 school year? ?

1st bachelor's degree ▼

Will you have your first bachelor's degree before you begin the 2018-2019 school year? ?

Yes No

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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 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**.

Student and Parent Education Completion

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

STUDENT INFORMATION

Are you interested in being considered for work-study? ?

Yes No Don't know

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 ▼

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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.

Search for High School

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

STUDENT INFORMATION

✔ Application was successfully saved.

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

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

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

What is the name of your high school?

RITENOUR SR. 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.

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

STUDENT INFORMATION

i 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.

i 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 NEXT → SEARCH 🔍

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STUDENT INFORMATION

i You may change the positioning of any school in this list. To do so, click the icon to the left of the school name and then use the buttons displayed to change the position of the selected school. The **UP** and **DOWN** buttons will move the school one position up, or one position down. The **REMOVE** button will delete the school from your list.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Find more information on your state's preferences for listing schools [here](#).

For each school listed, select the appropriate housing plan from the dropdown list

School Name:	St Louis Community College
Federal School Code:	002469
Housing Plans	With Parent
School Name:	University Of Missouri - Columbia
Federal School Code:	002516
Housing Plans	On Campus
School Name:	Kentucky State University
Federal School Code:	001968
Housing Plans	On Campus

VIEW COLLEGE INFO

ADD MORE SCHOOLS **PREVIOUS** **NEXT**

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 from 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:	www.stlcc.edu/
In-State	\$3,090
Out-of-State	\$6,150
Net Price Average:	\$7,101
Graduation Rate:	10%
Retention Rate:	55%
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	\$9,509
Out-of-State	\$25,166
Net Price Average:	\$16,902
Graduation Rate:	69%
Retention Rate:	87%
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	\$7,754
Out-of-State	\$18,056
Net Price Average:	\$8,770
Graduation Rate:	21%
Retention Rate:	50%
Transfer Rate:	43%
Additional Information from <i>College Scorecard</i> :	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**.

Student Age/Marital Status/Degree Confirmation

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

STUDENT INFORMATION

✔ Application was successfully saved.

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

Were you born before January 1, 1995? ?
 Yes No

As of today, are you married? ?
 Yes No

At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? ?
 Yes No

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Students are next asked to address any dependents they may have, including children of their own. Having dependents may make a student **independent**.

Does Student Have Dependents?

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

STUDENT INFORMATION

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019? ?
 Yes No

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, 2019? ?
 Yes No

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Student Additional Dependency Questions

Student Demographics School Selection Dependency Status Parent Demographics Financial Information 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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Student Homelessness Filter Question

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

STUDENT INFORMATION

On or after July 1, 2017, were you homeless or were you self-supporting and at risk of being homeless?

- Yes No

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Dependent Student

Student Demographics
School Selection
Dependency Status
Parent Demographics
Financial Information
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)

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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.

Special Circumstances

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

STUDENT INFORMATION

Important: You told us that you think you have a special circumstance and are unable to provide parent information. Before you can skip the required parent section of your FAFSA, read the **Special Circumstances** information below.

Special Circumstances

Under Federal law, to the extent your family is able, they are primarily responsible for paying for your college expenses. To determine how much your family can afford to pay towards your college expenses, we must collect your financial information and your parents' financial information.

However, Federal law allows for some exceptions, if you have a special circumstance. The following are **examples** of some special circumstances where you may submit your FAFSA without providing parental information:

- Your parents are incarcerated; or
- You have left home due to an abusive family environment; or
- You do not know where your parents are and are unable to contact them (and you have not been adopted).

Not all situations are considered a special circumstance. The following are situations that would **not** be considered a special circumstance:

- 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.

Now that you have reviewed the information regarding special circumstances, click **Next** to continue.

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Special Circumstances Acknowledgement

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

STUDENT INFORMATION

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, but am unable to provide information about my parent(s)

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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***.

Parent Marital Status

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

PARENT INFORMATION

i 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

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Personal Information for Parent



PARENT INFORMATION

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

Parent's Social Security Number

123-45-6789

Parent's last name

Steinkamp

Parent's first initial

P

Parent's date of birth

01/01/1954

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Personal Information for Other Parent



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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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!

Parent E-mail and State

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

PARENT INFORMATION

Your parents' e-mail address ?

Re-enter your parents' e-mail address ?

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 INFORMATION

Household Size

Your parents

Yourself, even if you do not live with your parents

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, 2018 through June 30, 2019 or
b. These children can answer "No" to every [Dependency Status question on the FAFSA](#) ?

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, 2018 through June 30, 2019

Your parents' number of family members in 2018-2019 (household size)

Number in College

How many people in your parents' household (as reported above) will be college students between July 1, 2018 and June 30, 2019? Do not include your parents. ?

Parent Tax Filing Status

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

PARENT INFORMATION

✓ Application was successfully saved.

i **Attention!** You must provide financial information from your parents' **2016 tax return** on the following pages.

For 2016, have your parents completed their IRS income tax return or another tax return? ?

Already completed ▼

For 2016, what is your parents' tax filing status according to their tax return? ?

Married-Filed Joint Return ▼

Did your parents file a Puerto Rican or foreign tax return for 2016? ?

Yes
 No

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 **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.

Parent Log In to IRS DRT

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

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 or Verified E-mail Address

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

Parent's FSA ID Password

[Forgot Password](#)

 SKIP IRS DRT

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The parent 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.

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.

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
Financial Information
Sign & Submit
Confirmation

✓
✓
✓
✓
✎

PARENT INFORMATION

What type of income tax return did your parents file for 2016? ?

IRS 1040
▼

What was your parents' adjusted gross income for 2016? This amount is found on IRS Form 1040-line 37. ?

\$

80,000

.00

INCOME ESTIMATOR

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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.

Parent Income from Work

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

✓
✓
✓
✓
✎

PARENT INFORMATION

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016? This amount is your Parent 1 (father's/mother's/stepparent's) portion of IRS Form 1040-lines 7+12+18 and Box 14 [Code A] of IRS Schedule K-1 (Form 1065). ?

\$

40,000

.00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016? This amount is your Parent 2 (father's/mother's/stepparent's) portion of IRS Form 1040-lines 7+12+18 and Box 14 [Code A] of IRS Schedule K-1 (Form 1065). ?

\$

40,000

.00

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Parent Additional IRS Info

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

PARENT INFORMATION

Enter the amount of your parents' income tax for 2016. This amount is found on IRS Form 1040 lines (56 minus 46). ?

\$.00

Enter your parents' exemptions for 2016. This amount is found on IRS Form 1040-line 6d. ?

\$

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PARENT INFORMATION

Did your parents have any of the following items in 2016? Enter amounts for all that apply.

Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q ?

\$.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 ?

\$.00

Education credits (*American Opportunity Tax Credit* or *Lifetime Learning Tax Credit*) from IRS Form 1040-line 50 ?

\$.00

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040-total of lines 28+32 ?

\$.00

Tax exempt interest income from IRS Form 1040-line 8b ?

\$.00

Untaxed portions of IRA distributions from IRS Form 1040-lines (15a minus 15b). Exclude rollovers. If negative, enter a zero here ?

\$.00

Untaxed portions of pensions from IRS Form 1040-lines (16a minus 16b). Exclude rollovers. If negative, enter a zero here ?

\$.00

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Parent Additional Financial Info

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

PARENT INFORMATION

Did your parents have any of the following items in 2016? 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 ?

\$.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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Parent Additional Financial Info

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

PARENT INFORMATION

Did your parents have any of the following items in 2016? 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

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

\$.00

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

\$.00

PREVIOUS NEXT

Parent Assets

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

PARENT INFORMATION

As of today, does the total amount of your parents' current [assets](#) exceed \$32,600.00? ?

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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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.

Student Tax Filing Status



STUDENT INFORMATION

✔ Application was successfully saved.

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

i **Attention!** You must provide financial information from your **2016 tax return** on the following pages.

For 2016, have you completed your IRS income tax return or another tax return? ?

Not going to file

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Student Income from Work



STUDENT INFORMATION

How much did you earn from working (wages, salaries, tips, etc.) in 2016? ?

\$

d

.00

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Student Additional Financial Info

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

STUDENT INFORMATION

Did you have any of the following items in 2016? 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 INFORMATION

Did you have any of the following items in 2016? 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

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

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

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

\$.00

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

\$.00

PREVIOUS NEXT

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

Signature Status

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

i 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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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/>

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
<input type="checkbox"/> 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.
<input type="checkbox"/> 2018 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

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 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 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 and verify an email address and/or cell phone number to their FSA ID**; a second step in this process is verifying the email address or cell phone number by entering a secure confirmation code. A verified email address and/or cell phone number is helpful because:
 - 1. A *verified* email address and/or 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* email and/or cell phone number, which allows for easier retrieval and/or reset.
- When choosing challenge questions and answers, choose things that are constant or that will not change. For example, the name of your favorite song may change over the years, but the hospital in which you were born will always remain the same.
- 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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