



Financial Planning for College Resource Manual

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Dear Student/Parent/Guardian:

Thank you so much for picking up this ***Financial Planning for College Resource Manual***, a resource designed to help support you through the financial aid application process. At The Scholarship Foundation of St. Louis, we believe *all* students and their families are entitled to free, objective, radically honest information about college and affordability. We invite you to review the information in this workbook and know that ***we have a team of four advisors ready and available to assist you in navigating this process***. If you have questions or concerns; would like to schedule an appointment with an advisor (*always free*); or, need additional information, please feel free to reach out to a member of our team. We look forward to working with you!

Sincerely,

The Scholarship Foundation's Student Advising Team

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Senior Year *Financial Aid Planning* Timeline

September:

- Attend at least one college fair and speak to college representatives.
- Identify what you want in a college. Location, available majors, teacher to student ratio, on campus support services available, student body demographics, etc. You can visit <https://collegescorecard.ed.gov/> to compare colleges by cost, graduation rate, student body demographic, and more!
- Create and/or refine the list of colleges to which you plan to apply for admission. *As you develop this list, research admissions, scholarship, and FAFSA priority deadlines for each school!*
- Attend a FREE workshop on the what, when, why, and how of the Free Application for Federal Student Aid (FAFSA) at The Scholarship Foundation.
 - Wednesday, September 21, 6:30pm (In-Person)
The complete 2022-23 workshop schedule and registration can be found at sfstl.org/advice-assistance/workshops-and-assistance/2022-23-workshop-schedule/
- Identify teachers, coaches, supervisors, and others who can write you a strong letter of recommendation.
- **Ask your prospective college(s) if they require the CSS Profile**, which is another financial aid application. NOTE: Most schools *do not* require, but if a school does, it is important to know and submit all forms on time. For more information about the CSS Profile visit: <https://cssprofile.collegeboard.org/>.
- Begin college admissions applications. *Remember to apply to a range of schools!*
- Create your **Federal Student Aid (FSA) ID** and, if dependent, have your parent create one too at <https://fsaid.ed.gov>. **See pages 12-13 for critical advice on creating FSA IDs and a safe place to keep all relevant information.**

October:

- File the FAFSA at fafsa.gov as soon after October 1st as possible! Remember, you will be filing with numbers and information from 2021 taxes!
- Schedule, if needed, a FREE appointment with a Student Advisor for help completing or correcting your FAFSA. <https://linktr.ee/SFSTLadvising>
- Attend a FREE workshop on the what, when, why, and how of the Free Application for Federal Student Aid (FAFSA) at The Scholarship Foundation.
 - Wednesday, October 13, 6:30pm (Online)
- Attend a FREE Financial Aid Basics workshop at The Scholarship Foundation to understand the federal, state, and institutional aid that may be available to help pay for college.
 - Wednesday, October 26, 6:30pm (In-Person)
- If necessary, attend additional college fair(s) and expose yourself to a variety of colleges.
- Seek a teacher or another trusted individual to help proofread admission and scholarship essays.
- Create an account at St. Louis Graduates' Scholarship Central (myscholarshipcentral.org) and review scholarship opportunities.

November:

- Wrap up outstanding college applications and work to meet priority deadlines, which may be on the horizon this month or on December 1st.
- Continue to complete additional scholarship applications, both through the college(s) and other, outside scholarship opportunities.
- Request your recommendation(s), through Scholarship Central, for any opportunities you are applying to for consideration. *Remember to ask your recommender in person and follow-through to ensure they receive the email from Scholarship Central; also, provide plenty of time to meet the deadline.*

December:

- Continue applications at colleges that did not have a priority admissions deadline pass.

- Request student and/or parent(s) *IRS Tax Return Transcript* (or verification of non-filing) at irs.gov. This may be required for verification; it is recommended to request early, just in case! To request verification of non-filing, you must use a **Form 4506-T**.
- Complete, if necessary, any **verification** paperwork! Verification means additional paperwork is necessary to verify information entered on your FAFSA. Contact The Scholarship Foundation if you have questions or need help! *Verification paperwork should be submitted ASAP; many schools will delay announcing a financial aid award until they've received **all** documentation!*

January:

- Visit your St. Louis Graduates' Scholarship Central account (myscholarshipcentral.org) and begin applying for scholarships and, if interested, The Scholarship Foundation's interest-free, fee-free student loan. **Remember, you can always turn down awards, including loans that you do not need or want. However, if you miss a deadline and later need funds, you may have missed an opportunity for a semester or the full academic year.**
- Attend a FREE Financial Aid Basics workshop at The Scholarship Foundation to understand the federal, state, and institutional aid that may be available to help pay for college.
 - Wednesday, January 18, 6:30pm (Online)

February:

- February 1st is a big date for priority admissions at many colleges. *Aim to have all your college applications submitted by this date!*
- February 1st is the state of Missouri's priority FAFSA filing date!
- Anxious about the math? Attend a FREE workshop at The Scholarship Foundation on Decision-Making: Using Award Offers to Assess Affordability:
 - Wednesday, February 22, 6:30pm (Online)

March:

- Anxious about the math? Attend a FREE workshop at The Scholarship Foundation on Decision-Making: Using Award Offers to Assess Affordability:
 - Wednesday, March 29, 6:30pm (In-Person)

April:

- Submit applications, on Scholarship Central (myscholarshipcentral.org), no later than midnight, for opportunities with a deadline of April 15th. **The deadline is firm.**
- Schedule an appointment with a Student Advisor from The Scholarship Foundation to review your financial aid offer(s), discuss affordability, and ensure you have sufficient financial resources! <https://linktr.ee/SFSTLadvising>
- Anxious about the math? Attend a FREE workshop at The Scholarship Foundation on Decision-Making: Using Award Offers to Assess Affordability:
 - Wednesday, April 26, 6:30pm (In-Person)

May:

- If necessary, appeal financial aid offers. Be prepared to provide supporting documentation for your request.
- Pay necessary enrollment and/or housing deposits, if not already paid.
- Accept/decline financial aid awards from college you plan to attend.
- Schedule an appointment with a Student Advisor from The Scholarship Foundation to review your financial aid offer(s), discuss affordability, and ensure you have sufficient financial resources! <https://linktr.ee/SFSTLadvising>

June/July:

- If borrowing any Federal student loans, visit studentloans.gov and complete entrance counseling and sign promissory note.
- Schedule an appointment with a Student Advisor from The Scholarship Foundation to review your financial aid offer(s), discuss affordability, and ensure you have sufficient financial resources! <https://linktr.ee/SFSTLadvising>

HELPFUL HINTS:

Tips on applying to college and navigating the financial aid process!

Apply early! It is a great idea to have applications in early! This helps to reduce stress, ensure timeliness of application materials, place you in line for financial aid, and allow for additional time in the final decision-making process.

Beware of early decision applications!! These are binding; if you are accepted and the college offers adequate financial aid, you agree to attend. (NOTE: This is different than early action!)

Apply to more than one school! Give yourself options! Apply to a variety of schools! (**HINT:** This can even be helpful when appealing for additional financial aid from a school!!)

Do not rule out private schools! This is not necessarily an endorsement. Yes, they are expensive, but that does not always equal the least affordable! Until you apply and receive financial aid packages you will not know for sure which school will truly be the most affordable.

Start your scholarship search with the college or university first! Many schools have strong institutional scholarship awards; starting with these applications is a great idea! See **Scholarships 101 Handout!**

Have a back-up plan! Make sure you have a Plan B (and Plan C, D, and E) in case your first choice does not work out. *This protects YOU!*

If necessary, appeal early! Investigate the financial aid appeals process or a professional judgment review at your possible school(s)! It is possible to appeal a financial aid package—either a financial need or competitive appeal. It is also important to contact your school ASAP if you worry about getting your parents' information for the FAFSA or think you have a unique situation.

Know your personal loan/debt limit! Have a conversation with your parent(s)/guardian(s) about how much each may be willing to borrow to pay for your education. The Scholarship Foundation recommends keeping your federal borrowing to Subsidized Stafford. It is a personal choice, but research the facts about interest rates, maximum loan amounts, income potential when you graduate, and repayment options. Be educated!

Complete your FAFSA (Free Application for Federal Student Aid) early!¹ Remember, the FAFSA is **free!** Get online, at fafsa.gov, as soon after October 1st as possible so that you are in line for maximum federal and state aid!

Use your supports and resources! After you identify the people who can support you, remember to use these individuals to for help identifying resources, seeking answers to questions, understanding applications, and navigating the process. These individuals may be family, friends or classmates, work supervisors, coaches, college access staff, and college or university representatives!

¹ Please be aware; there are other websites that may offer to help complete a FAFSA for you but will charge a fee. Completing the FAFSA at any other website than fafsa.gov is strongly discouraged. Do NOT file your FAFSA elsewhere.

Scholarship Searches 101

Always start with your college or university first! Institutional awards have higher dollar amounts, are more likely to be renewable (provided you meet requirements) and can make a high sticker price institution more affordable.

Check with your schools:

- Are you considered for scholarships when you apply for admissions and/or is there a separate scholarship application? **What are the deadlines?**
- Do academic departments offer scholarships to students studying within that department?
- Are there any other scholarships offered through the school to students based on an artistic, athletic, or other trait or talent? (Think broadly: dance, music, art, or writing)!

Consider **local** opportunities first to maximize your opportunities in being awarded!

- Check in with your high school counselor to get information on local scholarships.
- Local major-league sports teams.
- myscholarshipcentral.org: This is a database of scholarships for **St. Louis area students! GREAT resource!**
- ulstl.org –Urban League of St. Louis.
- <https://mslf.mohela.com/> – Missouri Scholarship and Loan Foundation.

Search for **national** scholarship opportunities, which may be based on academics, area of study, group affiliation or military study.

- <http://www.fastweb.com>
- <https://bigfuture.collegeboard.org/scholarship-search>
- <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
- <http://www.scholarships.com>
- <https://app.scholarships360.org>

Consider membership organizations or employers:

- Elks, Kiwanis, Boy Scouts/Girl Scouts, National Honors Society, local teacher 's union, etc.
- Sorority/Fraternity local chapters.
- Does your or your parent/guardian's employer offer a scholarship or tuition reimbursement?

Ask these two questions for all private scholarships:

- Is it **renewable**? (i.e., Can I be considered for this scholarship for multiple years?)
- Is it **portable**? (i.e., Can you take it from one school to another if you transfer?)

Consider your identity! Think about what sets you apart. *i.e., race, country of origin, ethnicity, gender, religion, political affiliation, immigration status, sexual orientation, gender identity, disability, community affiliations, hobbies, etc.*

NEVER, EVER pay for a scholarship search!

Scholarship Searches: Tips & Hints

Start your research early! The more time you have to complete the application, the better! Give yourself plenty of time!

Read the eligibility requirements carefully! Make sure you meet these requirements! If you have questions, contact the sponsor.

Organize all scholarship materials! Keep all documents together. Scholarships may ask for: transcripts/HiSET or GED test scores, standardized test scores, financial aid forms, tax returns, essays, and recommendations.

Proofread! Proofread! Proofread! Check spelling and grammar; have someone else proofread too.

Do not leave anything blank! If you have questions, contact the sponsor for the scholarship; otherwise put “N/A” or “Unknown.”

Follow Instructions! Read instructions carefully!

Make sure the application is legible. Type all pieces if able. If handwritten, print.

Make copies of everything you send. This is your safety! Make a copy!

Double-check! Make sure everything is correct, accounted for, and signed/dated. If you are reusing materials, make sure all names and dates have been updated.

Submit the application early! Reduces YOUR stress!

Scholarship Opportunities for Nursing Students

The Scholarship Foundation has many funding opportunities for students interested in pursuing careers in nursing, a field with one of the lowest unemployment rates in the country according to U.S. Census Bureau data. Applicants must meet the following eligibility requirements to apply demonstrate academic potential, personal character, and significant financial need. Additionally, applicants must be permanent residents who have lived in the St. Louis metropolitan region for at least two years prior to the date of their application.

Deaconess Foundation Nursing Scholarship

The Deaconess Foundation Nursing Scholarship will provide renewable grants to 10-15 students annually. Students must be pursuing nursing (RN, BSN) at an accredited, nonprofit school. Deaconess Foundation focuses its efforts on the eight counties in the St. Louis Metropolitan Area: City of St. Louis, Franklin County, Jefferson County, St. Charles County, and St. Louis County in Missouri; Madison County, Monroe County, and St. Clair County in Illinois.

Deedee Becker Loan Fund

The Deedee Becker Loan provides interest-free loans to nursing students from the St. Louis area who demonstrate significant financial need. The fund is a meaningful memorial to Deedee Becker, a Licensed Practical Nurse who became very concerned for her classmates in nursing school having difficulty meeting the costs of their education. Applications for this loan are accepted year-round.

Mildred E. and Francis R. Lynch Scholarship Grants

The Mildred E. and Francis R. Lynch Scholarship Grant will provide a renewable grant of up to \$4,000 to one student pursuing a nursing degree at an accredited, nonprofit school. Preference will be given to students who are members of the Chapel of the Cross Lutheran Church in north St. Louis County.

“I cannot file my FAFSA² until I, my parent(s), or both have filed our taxes.”

False. Historically, students have always been able to make corrections to the FAFSA, including to update tax information. For the 2023-24 FAFSA, which will be available beginning October 1, 2022, tax-filing individuals will have already completed taxes for 2021, which is the tax year needed for the 2023-24 FAFSA.

“I cannot file my FAFSA because my parent(s) are not filing taxes at all.”

False. The FAFSA specifically allows a student and/or family to indicate they will not file taxes. Filing taxes is not a requirement for completing a FAFSA. Students must still report income for themselves and parents if they are dependent, but they can indicate “will not file.”

“School will be 100% paid for by FAFSA.”

False. Remember, the FAFSA is a form. Yes, a student may receive significant financial aid because of completing a FAFSA, but it will not always cover the full cost of attendance. Even if it appears the full cost of attendance is covered, be wary of loans, especially a PLUS loan which may be packaged in, with the parent as borrower, to cover the balance after all other aid has been awarded.

“Loans are not financial aid.”

False. The term financial aid does include student loans; they are the biggest piece of the pie. Expect to see student loans on an award letter. Borrowing may be necessary, but it is important to be mindful of the amount and kinds of loans.

“My parent(s) do not claim me on taxes; my sibling/aunt/uncle/grandparent claims me, so I will need to use their information for my FAFSA.”

False. The FAFSA is explicitly clear on this matter. Only a biological or adoptive parent may provide information for the FAFSA. Legal guardians (formal or informal) or other adults' information is absolutely not to be provided for purposes of the FAFSA.

^{2 2} Please be aware; there are other websites that may offer to help complete a FAFSA for you but will charge a fee—sometimes as much as \$120.00. Completing the FAFSA at any other website than fafsa.ed.gov is strongly discouraged. Do NOT file your FAFSA elsewhere.

“The FAFSA is hard and complicated.”

At one time, the FAFSA was a confusing and tedious form; **this is no longer true**. The Department of Education has worked hard to ensure a form that is user-friendly. Make sure you visit the correct website: fafsa.gov and encourage students to take advantage of online chat, the help text on each page of the FAFSA, and all the many **free FAFSA** events during January-March of their senior year in high school.

“EFC isn’t a dollar amount.”

False. The EFC is the **E**xpected **F**amily **C**ontribution. Colleges do use this number in their calculation to reflect what they expect the family to pay on the student’s behalf. A student and his or her family may not pay the full EFC, but it is important to note how it affects the awarding of aid. If an EFC is more than a student and his or her family can contribute, they should immediately contact the school’s financial aid office.

“Financial aid offer letters are final; I don’t have a right to appeal.”

False. You always have the right to appeal. Encourage families to approach the school with legitimate and well-documented information and request a professional judgment review.

“I have to accept everything the school offers.”

False. Students have the right to decline any aid or portion of aid. If you do not need the full amount of the loan offered, you can accept only what you need. Do not borrow more than what you need.

“I will just start my fall semester and work to try and get enough aid in place to cover my balance.”

This is incredibly dangerous. Students who start a semester but are unable to pay the balance before the semester is over cannot register for spring classes; are unable to transfer because most schools will not release an official transcript; and are ineligible for financial aid. Additionally, many schools will send these balances to collection if the student does not make payment arrangements. Ensure that all aid is in place before starting the semester!

“I am not eligible to file a FAFSA. What are my options?”

You DO have options and we are here to help explore them and support your planning. Please contact us!

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://studentaid.gov/fsa-id/sign-in/landing>.
- 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 **exactly** what is listed on your Social Security card.*
- Users are **required** to link an email address *and/or* a cell phone number to their FSA ID; a second step in this process is verifying one *or* both by entering a secure code that has been sent. ***The FSA ID is not finalized until the email address and/or the cell phone number have been verified.*** Remember:
 - A *verified* email address *and/or* cell phone number can be used interchangeably with the username, offering greater flexibility.
 - 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.
- As of July 2022, Federal Student Aid has instituted a two-step verification process. ***All FSA ID users are required to set up, and use, two-step verification.*** Individuals may use their verified email address and/or cell phone numbers for two-step verification; users also may use an authenticator app.
- Federal Student Aid does not permit passwords to include any aspects of the user's legal name, DOB, or SSN.
- 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 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: _____

Web Resources

Use these web resources to support an informed decision-making process.

College Navigator

<https://nces.ed.gov/collegenavigator>

BigFuture

www.bigfuture.collegeboard.org

College Scorecard

<https://collegescorecard.ed.gov>

Here are some additional resources to help you navigate the pathway to college.

www.dhewd.mo.gov/

www.isac.org

www.mappingyourfuture.org

<http://collegecost.ed.gov>

www.collegerealitycheck.com

www.ctcl.org

www.workcolleges.org

Applying for financial aid from the government?

www.studentaid.gov/aid-estimator/

<https://fsaid.ed.gov> (Create your FSA ID)

www.studentaid.gov/h/apply-for-aid/fafsa

<https://nsls.ed.gov/npas/index.htm>

<http://studentaid.gov>

Bureau of Labor Statistics

www.bls.gov/emp

SALT

www.saltmoney.org

Looking for scholarship opportunities?

www.myscholarshipcentral.org (Start here!)

www.chegg.com

www.studentaid.org

www.unitednegrocollegefund.org

www.stlcc.edu/admissions/financial-aid/stlcc-scholarships.aspx

Questions about the ACT or SAT?

www.actstudent.org

<http://sat.collegeboard.com/home>

Additional resources can be found on our website at sfstl.org/advice-assistance/resources/

Financial Aid Office: *Responsibilities and Red Flags*

The purpose of a school's financial aid office is to assist students and their families in navigating the financial aid process. Financial aid offices have several **responsibilities**; this is what you can expect of a school's financial aid office:

- ✓ **Direct and honest answers**—even if you do not like them—about financial aid eligibility, awards, etc.
- ✓ **Support for the right to appeal a financial aid decision and facilitate the process**; it may not be approved, but you can appeal or ask for a professional judgment review.
- ✓ Assistance for students and families to **secure the financial aid necessary** to attend a given institution.
- ✓ **Education for** students and families about different types and sources of financial aid, the application process, requirements to renew your aid, and deadlines.
- ✓ **Guidance for** students in completing entrance and exit counseling for federal student loans.
- ✓ **Referral to** outside funding or scholarship opportunities. (**NOTE:** Many schools will refer to private lenders; be wary and/or avoid using private loans to fill the gap!)
- ✓ **Accurate and concrete** answers regarding the cost of attendance—which includes tuition and fees, books, and living expenses. This information should also be readily available on the school's website.

There are other things which you may encounter in dealing with a financial aid office which should serve as warning signs. Here are some **red flags**:

- ✓ Coercion or pressure to sign financial aid paperwork, particularly loan forms, on the spot or immediately. *You always have the right to take a step back and think about it before you borrow. You should always seek help from an adult to walk you through the paperwork.*
- ✓ Efforts to discourage the student from bringing a parent/guardian/adult to a campus visit or financial aid meeting. *It is your choice and right to bring someone with you; do not let the school tell you otherwise.*
- ✓ It is rare, but a school may ask you to “stretch” the truth to qualify for aid, which helps their bottom line. *Always, always, always be honest on financial aid forms. Never misrepresent yourself or lie—you may lose out on aid in the future, forever!*
- ✓ Questionable or uncertain answers regarding the cost of attendance; outright hesitation to answer the question is even more concerning. Furthermore, you should be cautious if this information is not readily available online. *Most colleges are expensive; however, a school should be honest, upfront, and consistent regarding the cost of attendance.*

Financial Aid Verification & Requesting Tax Transcripts

The IRS Data Retrieval Tool is available for online FAFSA applications and is accessible through the FAFSA website at fafsa.gov. The retrieval tool allows FAFSA applicants and parents to transfer their income information from the IRS to the FAFSA. See below.

For 2020, have you completed your IRS income tax return or another tax return?
Already completed

What income tax return did you file for 2020?
IRS Form 1040

For 2020, what is your tax filing status according to your tax return?
Single

RECOMMENDED
IRS Data Retrieval Tool

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

For your protection, your tax return information will not display on the IRS website or on the FAFSA® form.

Previous Skip IRS DRT and Complete Manually Proceed to the IRS >

BENEFITS OF USING THE TOOL:

- Applicants can complete their FAFSA easily and accurately.
- Applicants selected for verification can use the tool to update their income information and avoid unnecessary processing delays.

IMPORTANT INFORMATION REGARDING ENTERING TAXES INTO FAFSA:

- Most applicants and parents who indicate they have filed a federal tax return will have the option to use the IRS Tool.
- Applicants selected for the verification process will be encouraged to return to the FAFSA and use the IRS Data Retrieval Tool (or) they may choose to request a tax transcript from the IRS which can later be submitted to the Financial Aid Office.
- Tax information transferred into a FAFSA via the IRS DRT is encrypted and will not be visible on the FAFSA or SAR. Transferred answers will be denoted by text in an answer field that says, “**Transferred from the IRS.**”

WHO IS “NOT” ELIGIBLE TO USE THE TOOL?

- Married couples who file separate tax returns.
- Applicants whose marital status has changed as of October 1st, 2022.
- Applicants who are neither eligible nor required to file a 2021 Federal Tax Return.
- Tax-filers using an Individual Taxpayer Identification Number (ITIN) to file a 2021 Federal Tax Return.

SPECIAL ITEM OF NOTE

Contact the Financial Aid Office to discuss your circumstances. The Financial Aid administrator may ask you to submit copies of your W-2 form, last paycheck stub, a letter from your employer, tax transcript, or other.

WHAT IF YOUR FILE IS SELECTED FOR VERIFICATION?

If your 2023-24 FAFSA is selected for a process called **verification** and you and your parents were eligible to file a 2021 federal tax return, you will be required to:

- Use the IRS Data Retrieval Tool to update your and/or your parent or spouse income information; **(OR)**
- You and/or your parents or spouse may request a **“Tax Transcript”** from the **IRS** to submit to the Financial Aid Office to verify your income information.

USEFUL LINKS:

FAFSA on the WEB

fafsa.gov

IRS website

irs.gov

NOTE: If you are looking for IRS Form 4506-T:

