



# FAFSA: Free Application for Federal Student Aid

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*Policy is often changing and that is true for financial aid policy and programs. The Scholarship Foundation updates all materials, as needed, throughout the year and all content in this workbook is accurate as of the date on the back of page; please check the Foundation's website at [www.sfstl.org](http://www.sfstl.org) for an updated version or contact us to speak with a member of our advising team to understand any changes that have been made after that date.*

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# Objectives

- Understand **acronyms** and **jargon** associated with the FAFSA, or Free Application for Federal Student Aid.
- Discover **what** the FAFSA is, **why** it is important, **when** to file each year, and **how** to get started.
- Identify the **correct** FAFSA website.
- Recognize common pitfalls and learn how to address **everyday family and financial situations** when completing the FAFSA, and what to do if your situation cannot be addressed within the form itself.
- Understand what the **FAFSA Submission Summary** is and how to read it.
- Learn about the two forms of professional judgement review and when to consider a **special circumstances appeal**.
- Determine what **information and/or documents** are needed to complete the FAFSA.
- Familiarize yourself with **dependency status**, as well as the **dependency questions** that determine whether a student requires parent(s) information on the FAFSA.

## Objective 1: Understand Acronyms and Jargon

**FAFSA:** The FAFSA is the Free Application for Federal Student Aid; for students eligible<sup>1</sup> 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 calculate the Student Aid Index (SAI), which is used to determine a student's aid eligibility. The SAI is used to award federal and state grants, work-study, and student loans.

**FSA ID:** The FSA ID is a Federal Student Aid Identification, which is used to access critical Federal Student Aid applications and serves as an individual user's legally binding electronic signature. The FSA ID consists of a username and password and can be created online <https://studentaid.gov/fsa-id/create-account>. **All** students must have an FSA ID to file a FAFSA; in addition, dependent students will need their parent(s) to create an FSA ID too. For a list of questions used to determine dependency status, please see page 48. Additionally, please see pages 49-50 for more information on the FSA ID.

**SAI:** The SAI is Student Aid Index. The Student Aid Index is the output of a processed FAFSA and is used to determine a student's financial aid eligibility. The SAI is a student's approximate financial resources to contribute toward their education for one school year. A Student Aid Index can be a negative number, with -1,500 being the lowest SAI possible.

**FAFSA Submission Summary:** The FAFSA Submission Summary is the output document of a FAFSA form, which provides a summary of data reported on the form.

**Contributor:** A contributor is any individual required to provide information on a FAFSA. Contributors give consent and approval, via an FSA ID, for federal tax information and their signature, on a FAFSA form. Contributors can include the student, the student's spouse (if married), a biological or adoptive parent, or the parent's spouse. A contributor must have an FSA ID, which is used as a legally binding signature on the FAFSA and allows an individual to provide approval for their federal tax information to be used in determining the student's financial aid eligibility. All contributors must provide approval, regardless of their tax filing status.

**FTI:** Federal Tax Information, or FTI, is the data and information related to paying federal taxes. This includes a tax return or return information that is received directly from the IRS or obtained through an authorized secondary source, such as the U.S. Department of Education (ED).

**FAFSA FTI Approval:** This is the formal approval granted by an applicant, and any applicable contributors, to the Department of Education for a given FAFSA cycle to retrieve and use FTI to determine the applicant's federal financial aid eligibility. FAFSA FTI approval also permits the redisclosure of FTI to an eligible institution (college), state higher education agency, or a designated scholarship organization for the application, award, and administration of student aid programs. An applicant and contributor (if applicable) must provide consent once each year. If FAFSA FTI consent is not provided, the student will not be eligible for any Title IV aid until the appropriate consent is provided.

**Title IV:** Title IV refers to federal financial aid funds for postsecondary education, including federal grants, Federal Work Study, and student loans.

## Objective 2: What, Why, When, and How of FAFSA

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<sup>1</sup> Eligible students include US citizens, as well as eligible non-citizens, which includes those who are legal permanent residents and have a green card. Students who are unable to file a FAFSA are encouraged to contact The Scholarship Foundation for assistance in exploring other financial aid options, including funding available through The Scholarship Foundation's grant and interest-free loan programs.

## **What** is the FAFSA?

The FAFSA is the Free Application for Federal Student Aid; it is an application a student completes for every year that they hope to receive financial assistance in paying for college.

## **Why** should a student file the FAFSA?

For students who are eligible to do so, filing a FAFSA is a critical 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 who are ineligible to file a FAFSA or who are unsure they can file should contact The Scholarship Foundation for assistance.)**

## **When** does a student file the FAFSA?

The 2026–27 FAFSA will open in October 1, 2025. Some financial aid is awarded first-come, first-served.

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

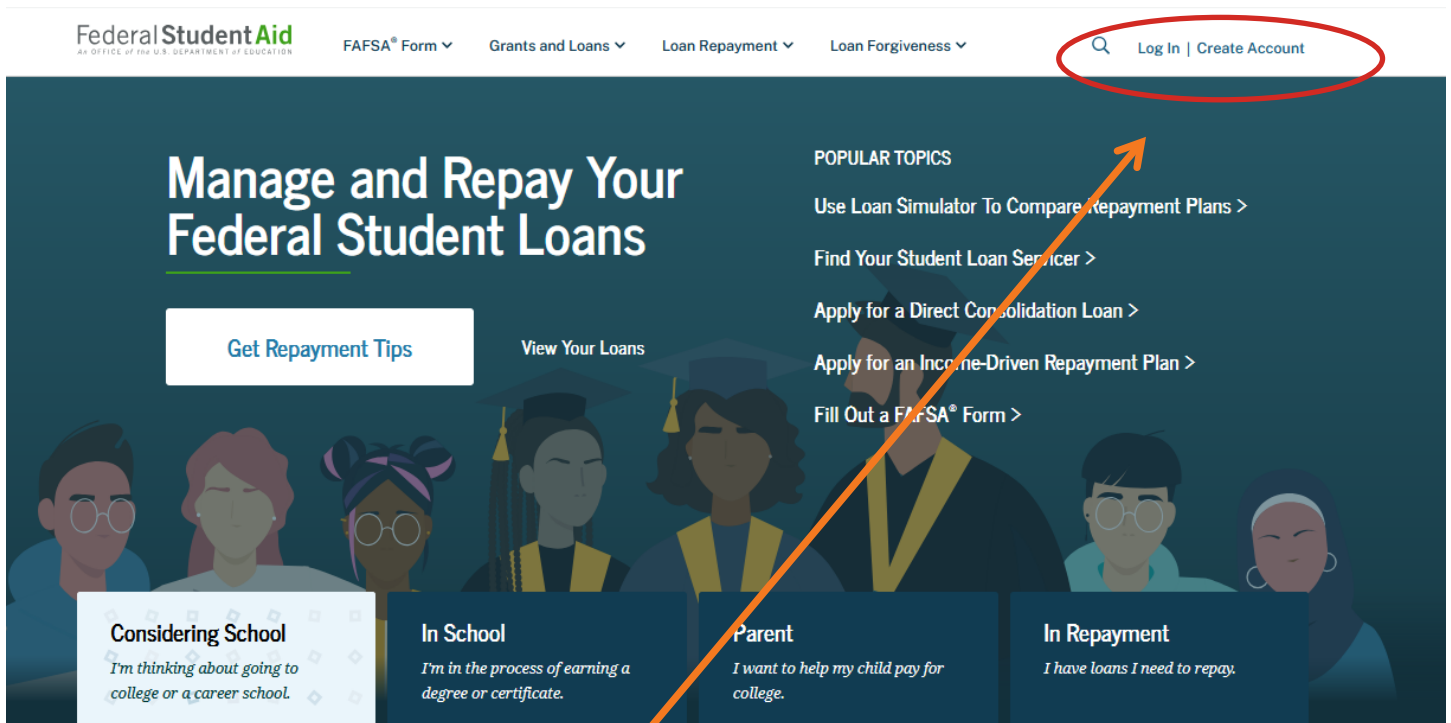
Many colleges have priority financial aid deadlines. It is critical to meet these deadlines; while researching these deadlines, determine if your college requires any other financial aid paperwork, such as the CSS Profile. The CSS Profile is used by some colleges to award institutional aid; you can learn more and view a list of colleges that require it here: <https://cssprofile.collegeboard.org/>.

## **How** does a student begin?

The FAFSA belongs to the student, so they should initiate the process. First, they will need to create an FSA ID (or StudentAid.gov account) at <https://studentaid.gov>. This username and password allow the student to securely access their FAFSA and sign Federal Student Aid forms and documents. An individual's identity is verified **immediately**; if the identity is not confirmed with the Social Security Administration, information will need to be corrected before the FAFSA can be started. **REMEMBER:** The FAFSA is free; do not complete the FAFSA at any other website, no matter how much “easier” that site promises to make the process—you may be asked to pay.

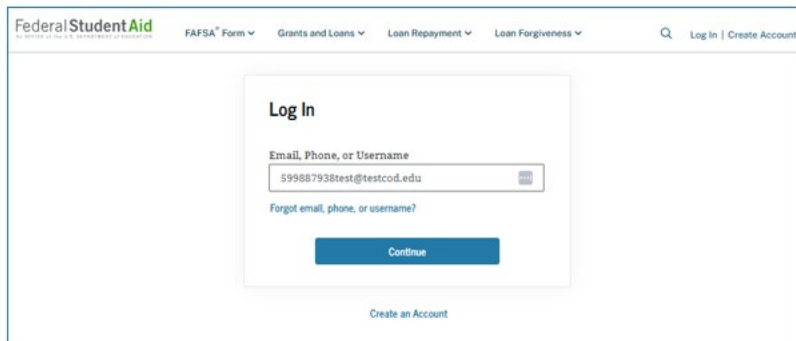
Students will be prompted to invite the appropriate contributor(s) to complete their respective portion of their FAFSA. *Everyone will only see the questions that are specific to them.* Although a parent can begin the FAFSA for the student and invite them, ***it is highly recommended that the student be the one to initiate the FAFSA.***

## Objective #3: Identify the Correct FAFSA Website



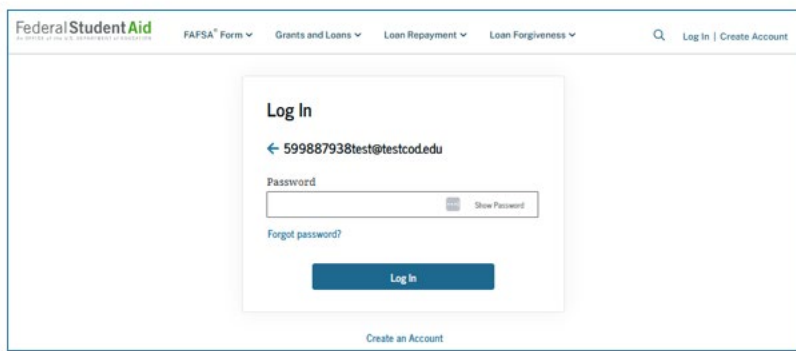
**Objective #4:** Recognize common pitfalls and learn how to address everyday family and financial situations.

## Student Portion



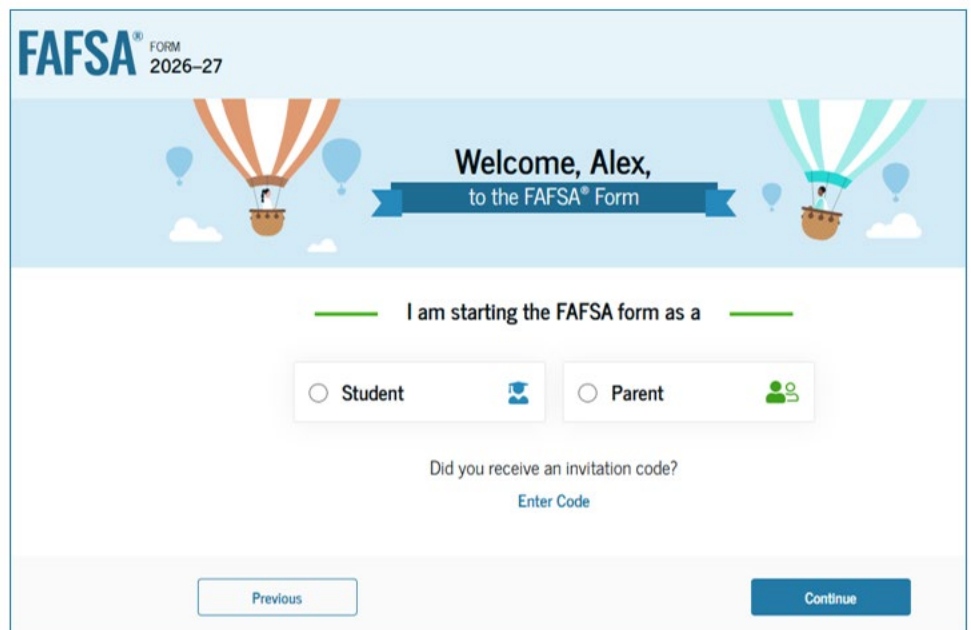
The student will log in with their FSA ID; once verified, a student may use their email address and/or cell phone number in place of the username.

After logging in, the student will receive a two-factor verification code via email or text message. Access to one or both is necessary when filing the FAFSA.



As a reminder, the FAFSA belongs to the student. Once the student has logged in, they will indicate they are beginning the form in the role of student.

Students will only see questions that directly relate to them and their finances.



**FAFSA** FORM 2026-27 Student Alex Tran

Understanding the FAFSA® Form

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### What is the FAFSA® form?

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college, career school, or graduate school.

You might need the following information or documents as you fill out the FAFSA form:

- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Watch on YouTube

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A first-time FAFSA filer will first view Federal Student Aid's "onboarding." This process will walk a student through four steps to understanding the FAFSA:

1. What is the FAFSA form?
2. Contributors to the FAFSA form
3. What to Expect
4. After Submitting the FAFSA form

**FAFSA** FORM 2026-27 Student Alex Tran

Understanding the FAFSA® Form

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### Contributors to the FAFSA® Form

Watch on YouTube

**Parents or Spouses**  
Your answers on the FAFSA® form will determine if any contributors (your spouse, your biological or adoptive parent(s), or your parent's spouse) need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but they won't be financially responsible for your education.

**How To Invite**  
Contributors will need to log in with their own StudentAid.gov account username and password to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their email address.

Which parent is considered a contributor? ▼

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Understanding the FAFSA® Form

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### What To Expect

How long will this take? 30 minutes

Every contributor must provide consent and approval for you to be eligible for federal student aid. With your consent and approval, we can obtain your federal tax information automatically from the IRS to help you complete the FAFSA® form.

You can save the form and return to it later if you need more time.

Watch on YouTube

Learn about [how we use the information we collect](#) on the FAFSA form.

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Understanding the FAFSA® Form

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### After Submitting the FAFSA® form

After submission, you'll need to check on the status of your FAFSA form and make corrections, if required.

Watch on YouTube

- Your form will be processed in one to three days.
- You'll be able to view your FAFSA Submission Summary. It will include the Student Aid Index (SAI), an index number used to determine federal student aid eligibility.
- Schools will use your SAI to create your financial aid offer that explains the types and amounts of aid they are offering you. Most schools only send an aid offer when they accept you for admission.

Previous Start FAFSA Form



Before beginning the rest of the form, students will review their identity information. *Please be aware that none of this information can be changed anywhere but **Account Settings**.*

**FAFSA**<sup>®</sup> FORM 2026–27 Student Alex Tran Save FAFSA Menu

### Student Identity Information

Review the information below and verify that it's correct before moving forward.

---

Name  
Alex Tran

Date of Birth  
02/15/2006

Social Security Number  
\*\*\*-\*\*-9036

Email Address  
599889036test@testcoo.edu

Mobile Phone Number  
(555) 557-6997

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

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Permanent Mailing Address  
Include apartment number.  
324 dsfsd

City  
dsfsd

State  
IA

Zip Code  
34343

Country ⓘ  
United States (US)

Continue

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### Student State of Residence

**State**

Usually, this is the state where the student lives while not attending school.

Iowa (IA) ⓘ

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**Date the Student Became a Resident of Iowa (IA)**

If the student was born in Iowa (IA) and has not moved out of state since, enter their date of birth. Otherwise, enter the date the student moved to Iowa (IA).

Month Year ⓘ

01 2006

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Every contributor, including the student, will be required to provide consent for their Federal Tax Information (FTI), whatever it is, to be retrieved from the IRS and shared with Federal Student Aid for the purposes of calculating the Student Aid Index and awarding financial aid.

*No one should provide consent for anyone but themselves.*

**FAFSA**<sup>®</sup> FORM 2026–27 Student Alex Tran Save FAFSA Menu

**Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid** ⓘ

**Summary**

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA<sup>®</sup> form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2024 tax return information for the 2026–27 FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>) form.

4. ED may redisclose my federal tax information to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my federal tax information will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my federal tax information to that FAFSA form.

By consenting and providing my affirmative approval, I further understand the following:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form, for federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, even if I did not file a U.S. federal tax return.
2. I am providing my written consent for the redisclosure of my federal tax information by ED to include, but not limited to, institutions of higher education, state higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
5. If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

### Frequently Asked Questions

Who should provide consent and approval?	⌵
If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?	⌵
What happens after I provide consent and approval?	⌵
What happens if I decline consent and approval?	⌵

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

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Decline

Approve



We're securely importing your information.

Do not leave this page while your information is being imported into your application.



Loading...

As a reminder, an individual may decline to provide consent for use of their FTI. **However, if consent is not provided for a contributor on the FAFSA (student, parent, other parent, or spouse), the student will be ineligible for financial aid.**

Questions related to **personal circumstances** help determine if a student is **dependent or independent**. A **dependent student** is required to provide parent(s) information on the FAFSA to be considered for financial aid; an **independent student** does not. See more about dependency questions on page 48.

## Your Personal Circumstances

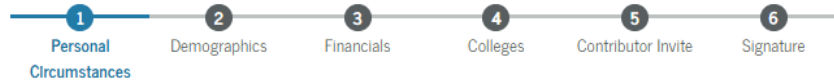
We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.



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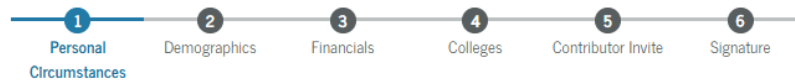


## Student Current Marital Status ⓘ

☒ Single (never married)☐ Married (not separated)☐ Remarried☐ Separated☐ Divorced☐ Widowed

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## Student College or Career School Plans

When the student begins the 2026–27 school year, what will their college grade level be? ⓘ

☒ First year (freshman)☐ Second year (sophomore)☐ Other undergraduate (junior and beyond)☐ Master's, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

When the student begins the 2026–27 school year, will they already have their first bachelor's degree? ⓘ

☐ Yes☒ No

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**Student Personal Circumstances**

Select all that apply or "None of these apply."

☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. ⓘ

☐ The student is a veteran of the U.S. armed forces. ⓘ

☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2026, and June 30, 2027. ⓘ

☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ⓘ

☐ At any time since the student turned 13, they were a ward of the court. ⓘ

☐ At any time since the student turned 13, they were in foster care. ⓘ

☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ⓘ

☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ⓘ

☒ None of these apply.

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**Student Homelessness**

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

☐ Yes ☒ No

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Students who are under the age of 24, unmarried, do not yet have a bachelor's degree, and who cannot answer "yes" to any of the personal circumstances questions are likely to be considered dependent and will require the information of their parent(s). The parent(s) will be invited as contributors to the student's FAFSA.

FAFSA<sup>®</sup>

FORM 2026–27

Student Alex Tran

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## Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? ⓘ

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes

☒ No

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Federal Student Aid recognizes that some students may not meet the definition of an independent student but will be unable to invite their parent(s) to contribute to the FAFSA. This is referred to as “unusual circumstances<sup>2</sup>” and students who may have a circumstance that prevents them from obtaining parent information may be able to file the FAFSA as provisionally independent student and request their prospective college(s) consider them for a **dependency override**.


A provisionally independent student status will allow a student to submit their FAFSA without inviting parent(s) to contribute. The FAFSA will calculate a *provisional* Student Aid Index (SAI); however, the student must follow up with the college’s financial aid office and provide documentation to verify their circumstances.

<sup>2</sup> The term “unusual circumstances” is Federal Student Aid’s language. The Scholarship Foundation considers this language problematic and will use other language whenever possible to describe or discuss provisionally independent students, their circumstances, and the dependency override process.

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### Your Dependency Status



**Provisionally Independent Student**

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances.

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.


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Students who are considered dependent who cannot obtain the information of their parent(s) for the FAFSA, and who do not have circumstances that qualify them for provisional independent status and, ultimately, a dependency override, may submit their FAFSA without parent information. However, they would be eligible to apply *only* for a Direct Unsubsidized Loan<sup>3</sup>.

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### Your Dependency Status



**Dependent Student**

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA<sup>®</sup> form. This information helps determine how much federal student aid you're eligible to receive.

### Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA<sup>®</sup> form? ⓘ

*This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

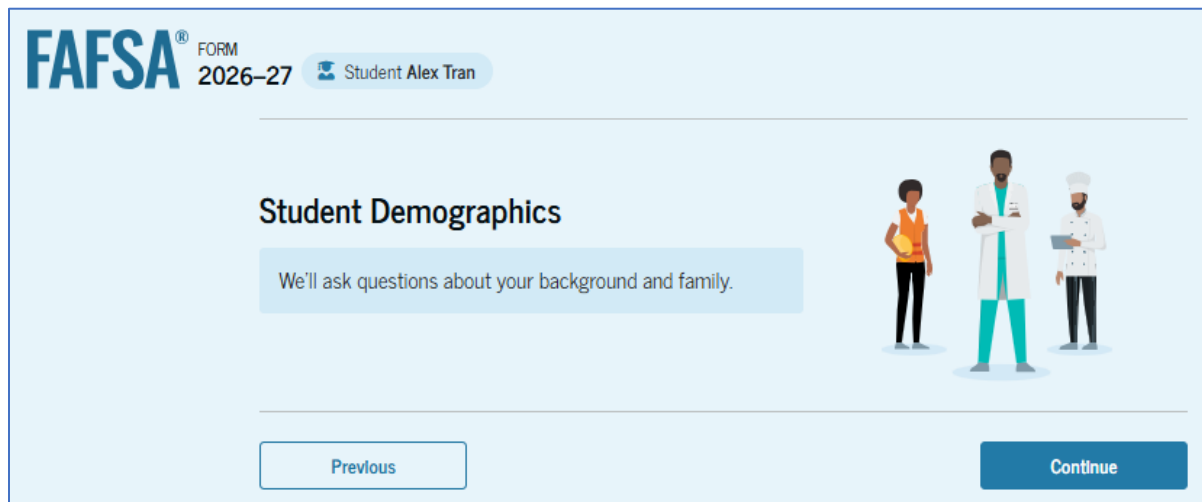
☐ Yes ☒ No

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<sup>3</sup> For more information about the Direct Loans, both subsidized and unsubsidized, please visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

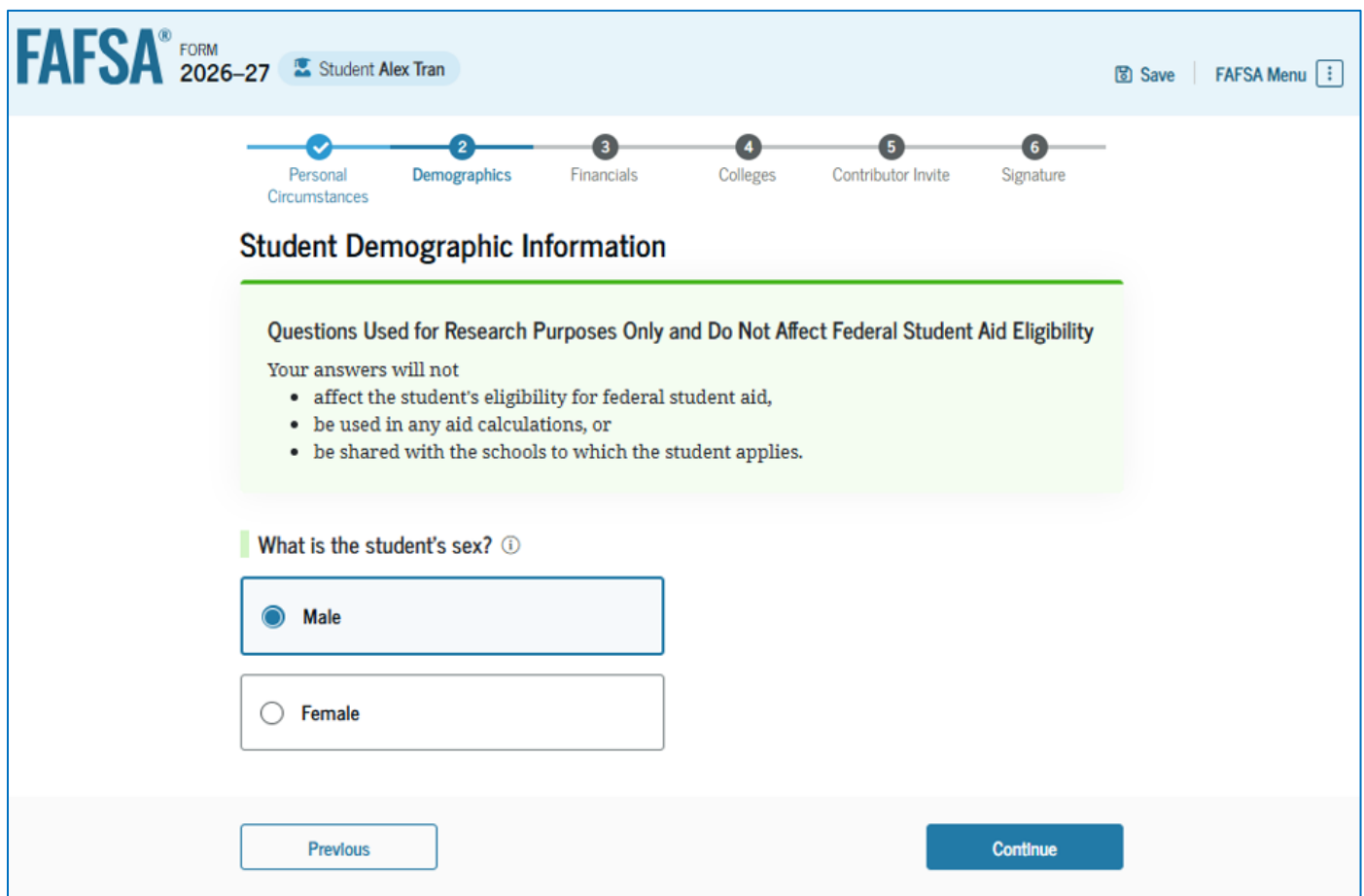


If the student lives with both parents and they filed their taxes together, students may invite both parents, although only one parent will need to serve as the contributor. Either parent can then serve as the contributor and provide the necessary consent for the student's FAFSA.



The screenshot shows the FAFSA 2026-27 interface for Student Alex Tran. The header includes the FAFSA logo, the text 'FORM 2026-27', and the student's name. The main heading is 'Student Demographics'. Below it, a light blue box contains the text: 'We'll ask questions about your background and family.' To the right of this text is an illustration of three people: a woman in an orange vest, a man in a white lab coat, and a man in a chef's hat. At the bottom, there are two buttons: 'Previous' and 'Continue'.

The FAFSA does ask students to provide demographic information. It is important to note that responses to the questions related to race and gender will not be used to determine student's aid eligibility; are not shared with colleges or state agencies; and are not listed on the FAFSA submission summary. *These questions, and the responses, are visible **only** to the student.*



The screenshot shows the FAFSA 2026-27 interface for Student Alex Tran, specifically the 'Student Demographic Information' section. The header includes the FAFSA logo, the text 'FORM 2026-27', the student's name, and links for 'Save' and 'FAFSA Menu'. A progress bar at the top shows six steps: 1. Personal Circumstances (checked), 2. Demographics (active), 3. Financials, 4. Colleges, 5. Contributor Invite, and 6. Signature. The main heading is 'Student Demographic Information'. Below this, a green box contains the text: 'Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility'. This is followed by the text: 'Your answers will not' and a bulleted list: 'affect the student's eligibility for federal student aid,' 'be used in any aid calculations, or' 'be shared with the schools to which the student applies.' Below this, the question 'What is the student's sex?' is displayed with a help icon. There are two radio button options: 'Male' (selected) and 'Female'. At the bottom, there are two buttons: 'Previous' and 'Continue'.

**Please note:** These images all reflect “prefer not to answer.” These are FSA screenshots, and the images are not intended to be perceived as a recommendation on how to respond to these questions.

FAFSA<sup>®</sup> FORM 2026–27

Student Alex Tran

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Circumstances

### Student Race and Ethnicity

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any aid calculations, or
- be shared with the schools to which the student applies.

What is the student's race and/or ethnicity?

Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☒ Asian

☐ Chinese

☐ Asian Indian

☐ Filipino

☐ Vietnamese

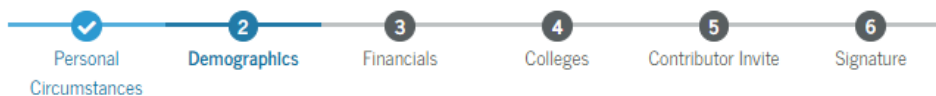
☐ Korean

☐ Japanese

Other Asian (Enter, for example, Pakistani, Hmong, Afghan, etc.)

☐ Black or African American

☐ Hispanic or Latino



### Student Citizenship Status ⓘ

☒ U.S. citizen or national

☐ Eligible noncitizen

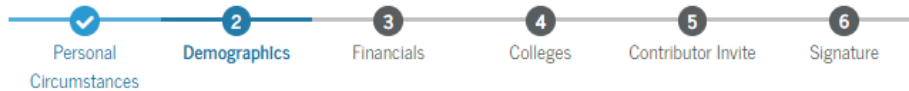
☐ Neither U.S. citizen nor eligible noncitizen

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As the primary financial aid application, filing the FAFSA is critical for students eligible to do so. All U.S. citizens are eligible, as well as eligible noncitizens. Eligible noncitizens include those who have legal permanent residence (green card holders). In addition, individuals with an Arrival-Departure Record (I-94) from U.S. Citizen and Immigrant Services (USCIS) showing any of the following may also be eligible to file the FAFSA: refugee, asylum granted, Cuban-Haitian Entrant, or parolee.

Students who are undocumented, including those approved for Deferred Action for Childhood Arrivals (DACA), are not eligible for federal student aid. Students who wish to speak with someone about financial aid opportunities are encouraged to contact The Scholarship Foundation for information and assistance.



## Parent Education Status

Did either of the student's parents attend college or complete college? ⓘ

☒ Neither parent attended college

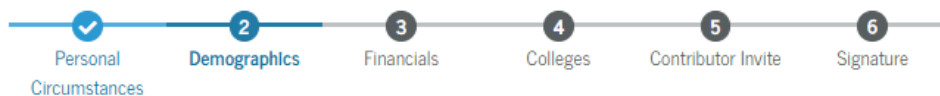
☐ One or both parents attended college, but neither parent completed college

☐ One or both parents completed college

☐ Don't know

Previous

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## Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer? ⓘ

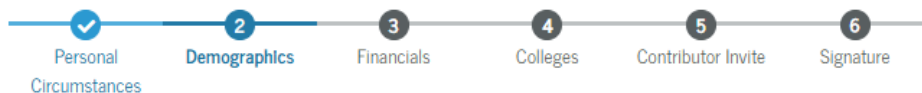
*Public safety officers include law enforcement officers, firefighters, and emergency service workers.*

☐ Yes

☒ No

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## Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2026–27 school year? ⓘ

☒ High school diploma

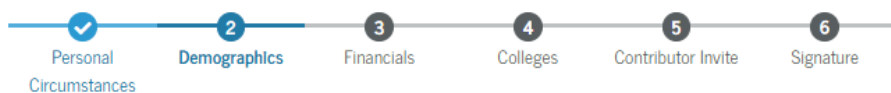
☐ State-recognized high school equivalent  
(e.g., GED certificate)

☐ Homeschooled

☐ None of the above

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## Student High School Information

From what high school did or will the student graduate? ⓘ

State

Alabama (AL)

City

Brantley

High School Name

optional

b



Brantley High School

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FAFSA<sup>®</sup> FORM 2026–27

Student Alex Tran

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Circumstances

Student High School Information

From what high school did or will the student graduate? ⓘ

State

Alabama (AL)

City

Brantley

High School Name

Brantley High School

optional

☒

Brantley High School  
Brantley, Alabama (AL)

Search Again

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Circumstances

Confirm Your High School

Verify that your high school information below is correct. Once you're ready, select "Continue" and we'll add it to your FAFSA<sup>®</sup> form.

High School Name

Brantley High School

Edit

City

Brantley

State

AL

PreviousContinue

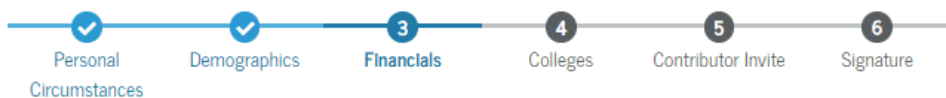
## Your Finances

The FAFSA<sup>®</sup> form helps determine your ability to pay for school. We ask about your financial information in this section.

What if you have special financial circumstances?

[Previous](#)[Continue](#)

Although most FTI will be shared directly from the IRS through a direct data exchange, tax filers should have relevant tax information on hand when they file the FAFSA, as some questions may still require referencing the tax return for the answer.



## Student Tax Filing Status

Did or will the student file a 2024 IRS Form 1040 or 1040-NR? ⓘ

☒ Yes☐ No[Previous](#)[Continue](#)

FAFSA<sup>®</sup>

FORM 2026-27

Student Alex Tran

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Student 2024 Tax Return Information

Refer to the student's 2024 tax return to answer the following questions.

If the answer is zero or the question does not apply, enter 0.

Where to find this information on the tax form

Filing Status

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

Income Earned From Work

IRS Form 1040 (or 1040-NR): Line 1z + Schedule 1: Lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

\$

1,000

.00

Untaxed Portions of IRA Distributions

IRS Form 1040: Line 4a Minus Line 4b

\$

0

.00

Untaxed Portions of Pensions

IRS Form 1040: Line 5a Minus Line 5b

\$

0

.00

Adjusted Gross Income

IRS Form 1040 (or 1040-NR): Line 11

\$

700

.00

Income Tax Paid

IRS Form 1040: Line 26. If negative, enter a zero.

\$

234

.00

Did the student receive the Earned Income Credit (EIC)?

IRS Form 1040: Line 27

Yes

No

Don't know

IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans

IRS Form 1040 Schedule 1: Total of Lines 16 + 20

\$

4

.00

Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

IRS Form 1040 Schedule 3: Line 3 + IRS Form 1040: Line 29

\$

0

.00

Did the student file a Schedule A, B, D, E, F, or H with their 2024 IRS Form 1040?

Yes

No

Don't know

Net Profit or Loss From IRS Form 1040 Schedule C

IRS Form 1040 Schedule C: Line 31

\$

0

.00

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS

Students typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the student is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

\$

0

.00

Foreign Earned Income Exclusion

IRS Form 1040 Schedule 1: Line 8d

\$

0

.00

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**FAFSA**<sup>®</sup> FORM 2026-27 Student Alex Tran Save | FAFSA Menu

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

### Student Assets

**Current Total of Cash, Savings, and Checking Accounts**  
*Don't include student aid, retirement accounts, or investments.*

\$ 800 .00 ⓘ

**Current Net Worth of Investments, Including Real Estate**  
*Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.*

\$ 0 .00 ⓘ

**Current Net Worth of Businesses and Farms**  
*Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.*

\$ 0 .00 ⓘ

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Students will only see the asset questions if they complete their entire portion first and/or if their parent(s) are *not* exempt from asset reporting. If the student provides responses to these questions and it is later determined the household is exempt from asset reporting, the information will be excluded from the SAI calculation. Students are exempt from asset reporting if:

- The applicant qualifies for a maximum Pell Grant.
- The applicant's parent(s) adjusted gross income is less than \$60,000 and they did not meet additional tax-filing conditions.<sup>4</sup>
- The applicant or their parent received a benefit under a means-tested Federal benefit program during the 2024 or 2025 calendar year<sup>5</sup>.

<sup>4</sup> If the parent(s) did not file a Schedule A, B, D, E, F, or H **and** did not file a Schedule C, **or** they file a Schedule C with net business income of not more than a \$10,000 loss or gain.

<sup>5</sup> The reference to 2024 or 2025 is specific to the 2026-27 FAFSA.

## Select Colleges and Career Schools

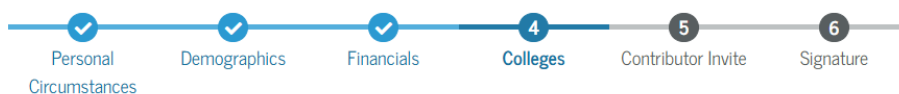
Search for and select colleges and career schools you're considering so they automatically receive an electronic copy of the FAFSA<sup>®</sup> form.



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Students may list up to 20 colleges on their FAFSA and they should list any colleges they have already applied to, as well as any they may still apply to for admission. Students may always return to their FAFSA and amend this list, adding or removing as necessary. In some states, the order of schools does matter for consideration of state financial assistance. The FAFSA will now provide guidance appropriate to students if their state of legal residence has any eligibility requirements. The schools listed will not be able to see what other colleges a student has listed on their FAFSA.



### Where should we send the FAFSA<sup>®</sup> information?

Add at least one college or career school now.

You can add or remove schools before and after submitting your form.

You can add up to 20 schools. List any schools you're considering, even if you're not certain you'll apply to them. [Find tips for searching for colleges or career schools.](#)



0 out of 20 schools selected

[View Selected Schools](#)

Search by State   Enter School Code

California (CA)

 Search

Previous

Continue

American Career College

Los Angeles, California (CA)

Federal School Code

015829

+ Select

American Career College

Ontario, California (CA)

Federal School Code

039713

✓ Selected

American College of Healthcare and Techn

Riverside, California (CA)

Federal School Code

031444

✓ Selected

American Conservatory Theater Foundation

San Francisco, California (CA)

Federal School Code

014545

✓ Selected

American Film Institute

Los Angeles, California (CA)

Federal School Code

G22220

✓ Selected

Search and Select More Schools

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4

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FAFSA<sup>®</sup> FORM

2026-27

Student Alex Tran

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Signature

Selected Colleges and Career Schools

These are the colleges and career schools that you've selected to receive the FAFSA<sup>®</sup> form.

Review this list of schools and confirm your selection(s).

School List Guidelines for Texas Residents

To be eligible for state grant aid in Texas, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

4 out of 20 schools selected

Showing 1 to 4 of 4

American Career College

Ontario, California (CA)

Federal School Code

039713

Remove

View Information

American College of Healthcare and Techn

Riverside, California (CA)

Federal School Code

031444

Remove

View Information

American Conservatory Theater Foundation

San Francisco, California (CA)

Federal School Code

014545

Remove

View Information

American Film Institute

Los Angeles, California (CA)

Federal School Code

G22220

Remove

View Information

Search and Select More Schools

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When a student is dependent and can invite their parent(s) to contribute, they will be prompted to enter their parent's email, so an invite code will be sent. The FAFSA form will include a parent wizard, which will help guide the student in determining which parent(s) must be invited to contribute to their FAFSA.

**FAFSA<sup>®</sup> FORM 2026-27** Student Alex Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges **Contributor Invite** Signature

### Invite a Parent as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. You must invite a legal parent—a biological or adoptive parent as determined by the state.

Stepparents and other types of guardians do not count unless they have legally adopted the student.

Who counts as a parent on the FAFSA form?

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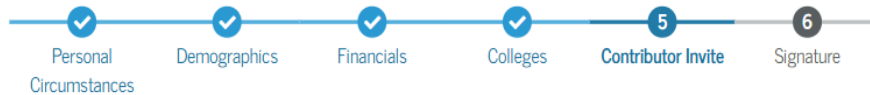
Depending on the marital and tax filing statuses of the student's parents, one or both may need to contribute. Outlined below are some examples.

If the student's parents are **married and filed their federal taxes using a married-joint tax return**, only one parent will be required to create an FSA ID, act as a contributor, and provide consent.

If the student's parents are **married and filed their federal taxes using a married-separate tax return**, both parents will be required to create an FSA ID, act as contributors, and provide consent.

If the student's parents are **divorced**, the student will need to determine which parent provides more than 50% of the financial support.

If the student's parents are **unmarried but living together in one household**, both parents will be required to create an FSA ID, act as a contributor, and provide consent.



## Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

Who counts as a parent on the FAFSA form?



### Invite a Parent Contributor

Email



Send Invite

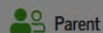


## Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

Who counts as a parent on the FAFSA form?



### Send Invite to 599887939test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back

Send Invite



## Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

*They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the "My Activity" page.*

 Parent

599887939test@testcod.edu

☒ Invite Sent

[Other Ways to Send the Invite](#) ^

### Copy and Send the Invite Link <sup>1</sup>

[www.fafsa.gov/invite/7NDNUKA](http://www.fafsa.gov/invite/7NDNUKA)  Copy Link

You can also have them go to [www.fafsa.gov/invite](http://www.fafsa.gov/invite) and enter code:

**7NDNUKA**

[Cancel Invite](#)

**FAFSA** FORM 2026-27 Student: Alex Tran Save FAFSA Menu

### Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA\* form. Continue once you're ready to submit.

**Scroll To Continue**  
After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

**Student Sections** Expand All

- Introduction Personal Identifiers
- Section 1 Personal Circumstances
- Section 2 Demographics
- Section 3 Financials
- Section 4 Colleges

**Contributor Section**

This Section is Shared with 1 Contributor(s) [Manage Contributor Information](#)

Contributor(s)	Role	Invite Code	Status
599887939test@testcod.edu	Parent	7N0NLUKA	Invite Sent

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Students will be able to review, and edit, if necessary, the information for their contributors before submitting the FAFSA.

Remember, the FAFSA cannot be processed until any required contributor(s) have provided their information, including consent for use of FTI.

Finally, students will be asked to sign and submit. *As with the consent for use of FTI, students should read this page before using their FSA ID to sign and submit.*



## Sign and Complete Your Section <sup>①</sup>

### Summary

This page confirms that you understand the terms and conditions of the FAFSA<sup>®</sup> form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your StudentAid.gov account username and password, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

By signing this application electronically using your StudentAid.gov account username and password, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

### Sign Your FAFSA<sup>®</sup> Form

☒ I, Alex Tran, agree to the terms outlined above.

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Sign



**FAFSA** FORM 2026-27 Student Alex Tran Save FAFSA Menu

Student Section Parent Section

## Pending Submission

Check With Your Contributor

### Parent Contributors

**Requirements for Dependent Students**  
Your FAFSA® form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor(s)	Role	Invite Code	Status
599887939test@testcod.edu	Parent	7NDNLUKA	Invite Sent

[Manage Invitations](#)

**Track and Manage Your FAFSA® Form and Contributors**  
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

[View Status](#)

After completing the student portion of the FAFSA, the applicant will see a confirmation page, which will include details about next steps and information about what the FAFSA Submission Summary is and how to access it.

## Here's What You Can Do Next

**Check Your Email**  
You'll receive an email version of this page at the following email address:  
599887938test@testcod.edu.

**Your FAFSA® Form Still Needs Contributor Information**  
The contributor(s) you selected will receive an email invitation to join your form.

### Things You Should Know

**View Your FAFSA® Submission Summary**  
Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (FSA ID).

**Questions About The FAFSA® Process?**  
Visit the "FAFSA Help" page for more information.  
[Get Help](#)

**Objective #4:** Recognize common pitfalls and learn how to address everyday family and financial situations.

## Parent Portion

Parent contributors will receive an email invitation, which explains in more detail what they have been invited to complete, and why. Note that the student's portion will be deleted after 45 days of inactivity, which would then require the student to return to their portion and do over.

The screenshot shows the 'Complete Your Section of Alex's FAFSA Form' invitation page. The header is dark blue with the 'Federal Student Aid' logo. The main content area is white with a yellow warning icon. It says 'Hello,' followed by a message from Alex T. asking for help as a contributor. A blue 'Accept Invitation' button is prominent. Below the button, it explains that logging in to StudentAid.gov is required. On the right, a light blue box displays the code '7X6XHXF' and a link to 'decline the invitation'. Another light blue box titled 'Why You Were Invited' explains the need for contributor information. At the bottom right, a dark blue box encourages signing up for text alerts.

Federal Student Aid

### Complete Your Section of Alex's FAFSA® Form

7X6XHXF

If this invitation was sent to you by mistake, [decline the invitation](#).

**Why You Were Invited**

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier **deadlines**.

**Accept Invitation**

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:

[Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

The first screenshot shows the 'Log In' page with a search bar at the top. The login form has a field for 'Email, Phone, or Username' containing '599887939test@testcod.edu' and a 'Continue' button. The second screenshot shows the same 'Log In' page but with a 'Password' field containing masked characters and a 'Log In' button. Both screenshots include a 'Create an Account' link at the bottom.

Federal Student Aid

FAFSA® Form Grants and Loans Loan Repayment Loan Forgiveness Log In | Create Account

### Log In

Email, Phone, or Username

599887939test@testcod.edu

Forgot email, phone, or username?

**Continue**

Create an Account

### Log In

599887939test@testcod.edu

Password

Forgot password?

**Log In**

Create an Account

Like student applicants, contributors will be prompted to log in with their FSA ID username and password.

[← FAFSA Home Page](#)

## Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

[Submit](#)

**Need to accept an Invitation for a different year?**

Go to [My Activity](#) where you can find any existing invitations for an earlier year FAFSA form.

**Don't have an Invitation code?**

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Individuals who have an existing relationship with Federal Student Aid may see details about other activities, past or present.

[← FAFSA Home Page](#)

## Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

[Submit](#)

**Need to accept an Invitation for a different year?**

Go to [My Activity](#) where you can find any existing invitations for an earlier year FAFSA form.

**Don't have an Invitation code?**

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

**By Accepting This Invitation to Alex T's FAFSA Form You Agree To Share Your Information**

We will need to use some personal information we already have on file about you in order to fill out the necessary steps in this FAFSA® form.

[Decline](#) [Accept](#)

## Parent Identity Information

Review the information below and verify that it's correct before moving forward.

Name

Alcina Tran

Date of Birth

03/14/2004

Social Security Number

•••••7939

Email Address

599887939test@testcod.edu

Mobile Phone Number

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Parent contributors will also only be able to update their identity information in **account settings**.

### Permanent Mailing Address

*Include apartment number.*

200 Ave

City

Austin

State

TX

Zip Code

22828

Country ?

United States (US)

Continue

FAFSA<sup>®</sup>

FORM 2026-27

Parent of Alex Tran

Save

FAFSA Menu

Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA<sup>®</sup> form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2024 tax return information for the 2026-27 FAFSA form.

→ Federal tax information is used to determine the student's eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors (as defined in 26 U.S.C. § 6103(d)(13)(E))) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, for myself or an applicant for federal student

Every contributor **must** provide consent. Parent contributors can decline to provide consent, but the student will be ineligible for Federal Student Aid.

- State higher education agencies
- Scholarship organizations designated prior to Dec. 19, 2019, by the secretary of education
- Contractors of institutions of higher education and state higher education agencies to administer aspects of the institution's or state agency's activities for the application, award, and administration of such financial aid

4. ED may redisclose my federal tax information to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my federal tax information will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my federal tax information to that FAFSA form.

By consenting and providing my affirmative approval, I further understand the following:

- My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form, for federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, even if I did not file a U.S. federal tax return.
- I am providing my written consent for the redisclosure of my federal tax information by ED to include, but not limited to, institutions of higher education, state higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(d)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
- Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
- ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(1)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

Frequently Asked Questions

Who should provide consent and approval?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?

What happens after I provide consent and approval?

What happens if I decline consent and approval?

Select "Approve" to consent and approve for the use of your federal tax information to determine the student's eligibility for federal student aid. If you select "Decline," the student will not be eligible for federal student aid.

Previous


Decline

Approve

Parent contributors will also be prompted to provide some demographic information, but the information is different than what is required from students.

FAFSA<sup>®</sup> FORM

2026–27


 Parent of Alex Tran

## Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.


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Continue




FAFSA<sup>®</sup> FORM

2026–27

 Parent of Alex Tran

 Save

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Signature

### Parent Current Marital Status

☐ Single (never married)

☐ Unmarried and both legal parents living together

☒ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

Previous

Continue

FAFSA<sup>®</sup>

FORM 2026–27

Parent of Alex Tran

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## Parent State of Residence

### State

Usually, this is the state where the parent lives.

Tennessee (TN) ⓘ

### Date the Parent Became a Resident of Tennessee (TN)

If the parent was born in Tennessee (TN) and has not moved out of state since, enter their date of birth. Otherwise, enter the date the parent moved to Tennessee (TN).

Month

Year

01

2006

ⓘ

Previous

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FAFSA<sup>®</sup>

FORM 2026–27

Parent of Alex Tran

## Parent Finances

The FAFSA<sup>®</sup> form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.

What if you have special financial circumstances?

Previous

Continue

Parent financial information is an important part of the FAFSA. The parent contributor(s) will be prompted to answer the following questions related to their finances.

FAFSA<sup>®</sup>

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### Federal Benefits Received

Responses Won't Reduce Federal Student Aid Eligibility

Answering these questions won't reduce the student's eligibility for federal student aid or these programs.

At any time during 2024 or 2025, did the parent or anyone in their family receive benefits from any of the following federal programs? ⓘ

Family includes the parent's spouse, children, and other dependents. Select all that apply or "None of these apply."

☐ Earned Income Credit (EIC) ⓘ

☐ Federal Housing Assistance ⓘ

☐ Free or Reduced Price School Lunch ⓘ

☐ Medicaid ⓘ

☐ Refundable Credit for Coverage Under a Qualified Health Plan (QHP) or Health Insurance Subsidy ⓘ

☐ Supplemental Nutrition Assistance Program (SNAP) ⓘ

☐ Supplemental Security Income (SSI) ⓘ

☐ Temporary Assistance for Needy Families (TANF) ⓘ

☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ⓘ

☒ None of these apply.

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FAFSA<sup>®</sup>

FORM 2026–27

Parent of Alex Tran

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### Parent Tax Filing Status

Did or will the parent file a 2024 IRS Form 1040 or 1040-NR? ⓘ

☒ Yes

☐ No

Did or will the parent file a 2024 joint tax return with their current spouse? ⓘ

☒ Yes

☐ No

Previous

Continue



The marital and tax filing status of the parent(s) will confirm if all contributors are correctly accounted for on the student's FASFA.

The screenshot shows the FAFSA 2026-27 interface for a parent of Alex Tran. The progress bar at the top indicates three steps: 1. Demographics (completed), 2. Financials (current), and 3. Signature. The 'Family Size' section explains that the system has made assumptions based on previous answers, resulting in a family size of 5. This total includes the parent (1), parent spouse or partner (1), student (1), and parent's children and other dependents (2). A text box prompts the user to enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2026, and June 30, 2027. The instructions specify to include dependent children who meet these criteria, even if they live apart because of college enrollment, and to not include the student applicant. The input field contains the number '2'. At the bottom are 'Previous' and 'Continue' buttons.

FAFSA<sup>®</sup> FORM 2026-27 Parent of Alex Tran Save FAFSA Menu

Demographics Financials Signature

### Family Size

Based on answers to previous questions, we've made some assumptions about the parent's family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows the parent's family size based on our assumptions and the number of children or other dependents you report.

The parent's family size is 5.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 2

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2026, and June 30, 2027.

Include dependent children who meet these criteria, even if they live apart because of college enrollment. Do not include the student applicant.

2 ⓘ

Previous Continue

Although most tax information will be directly transferred from the IRS, some questions will require manual entry or allow for updated information to be provided. Family size is one item that parent contributors can update and so it is necessary to have tax returns on hand for reference when filing the FAFSA.

The screenshot shows the FAFSA 2026-27 interface for a parent of Alex Tran. The progress bar at the top indicates three steps: 1. Demographics (completed), 2. Financials (current), and 3. Signature. The 'Number in College' section asks how many of the 5 people in the parent's family will be in college between July 1, 2026, and June 30, 2027. The instructions specify to never include the student's parent(s), to always include the student applicant, and to include the parent's other children or dependents if they will also be in college during this time. The input field contains the number '1'. At the bottom are 'Previous' and 'Continue' buttons.

FAFSA<sup>®</sup> FORM 2026-27 Parent of Alex Tran Save FAFSA Menu

Demographics Financials Signature

### Number in College

Out of the 5 people in the parent's family, how many will be in college between July 1, 2026, and June 30, 2027?

Never include the student's parent(s). Always include the student applicant. Also include the parent's other children or dependents if they will also be in college during this time.

1 ⓘ

Previous Continue

Please be aware that although the FAFSA asks about the number of household members, excluding parent(s), will be enrolled in college, this information is **not** a factor in determining the Student Aid Index or the student's aid eligibility.

FAFSA<sup>®</sup>

FORM 2026-27

Parent of Alex Tran

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Parent 2024 Tax Return Information

Refer to the parent's 2024 tax return to answer the following questions.  
If the answer is zero or the question does not apply, enter 0.

i

Report Combined Taxes

Report the combined tax information for the parent and their spouse.

Where to find this information on the tax form

Filing Status

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

Income Earned From Work

IRS Form 1040 (or 1040-NR): Line 1z + Schedule 1: Lines 3 + 6. If a tax form line's value is negative, treat it as zero in your calculation.

\$

40,000

.00

Tax Exempt Interest Income

IRS Form 1040: Line 2a

\$

1,000

.00

Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

IRS Form 1040 Schedule 3: Line 3 + IRS Form 1040: Line 29

\$

0

.00

Did the parent file a Schedule A, B, D, E, F, or H with their 2024 IRS Form 1040?

Yes

No

Don't know

Net Profit or Loss From IRS Form 1040 Schedule C

IRS Form 1040 Schedule C: Line 31

\$

0

.00

Amount of College Grants, Scholarships, or AmeriCorp Benefits Reported as Income to the IRS

People typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the parent is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

\$

0

.00

Foreign Earned Income Exclusion

IRS Form 1040 Schedule 1: Line 8d

\$

0

.00

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Continue

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**FAFSA**® FORM 2026–27 Parent of Alex Tran Save FAFSA Menu

Demographics **2** Financials Signature

### Annual Child Support Received

Enter the total amount of child support the parent received for the last complete calendar year.

\$   ⓘ

### Parent Assets

#### Current Total of Cash, Savings, and Checking Accounts

Don't include student aid, retirement accounts, or investments.

\$   ⓘ

---

#### Current Net Worth of Investments, Including Real Estate

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

\$   ⓘ

---

#### Current Net Worth of Businesses and Farms

Enter the net worth of the parent's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$   ⓘ

[Previous](#) [Continue](#)

Some parent contributors will be **exempt from reporting assets**. However, those who are required to provide asset information should note the following:

- Child support *received* is an asset and is reported on the FAFSA if applicable.
- Small businesses with fewer than 100 employees and family farms are exempt starting with the 2026–27 FAFSA, and do not need to be included in the net worth of investments.
- Parent contributors must also report the net worth of any investments; please note that this question specifically *excludes* the value of the home the family lives in, as well as retirement accounts (401K, 403B, etc.). **Please carefully review information about investments that are required.**

FAFSA<sup>®</sup>

FORM 2026–27

Parent of Alex Tran

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FAFSA Menu

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## Parent Spouse Information

Based on your responses, we need to know your spouse's date of birth.

We need to know their age to determine the student's eligibility for federal student aid.

Month

Day

Year

05

04

1982

Previous

Continue

FAFSA<sup>®</sup>

FORM 2026–27

Parent of Alex Tran

Save

FAFSA Menu

## Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA<sup>®</sup> form. Continue once you're ready to submit.

✓

Scroll To Continue

After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

Parent Sections

Expand All

✓

Introduction

Personal Identifiers

✓

Section 1

Demographics

✓

Section 2

Financials

Previous

Continue

FAFSA® FORM 2026-27 Parent of Alex Tran Save FAFSA Menu

Demographics Financials Signature

### Sign and Submit the FAFSA® Form

#### Summary

This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your StudentAid.gov account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

Sign for yourself and submit the application for Alex Tran (Student).

☐ I, Alcina Tran, agree to the terms outlined above.

The parent contributor(s) must also sign using their FSA ID.

FAFSA® FORM 2026-27 Parent of Alex Tran Exit FAFSA Menu

## Congratulations, the FAFSA® Form Is Complete!

Alex Tran

Completion Date  
07/17/2025

### What Happens Next

- Email Sent**  
Confirm that the student received an email version of this page.
- The Student Can Track the Status of Their Form**  
In one to three days, the student's FAFSA form will be processed and made available to their schools.
- The Student Will Receive School Communications**  
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

**Track and Manage the Student's FAFSA® Form**  
You can check the status of the student's application in the "My Activity" section of your account Dashboard. We will let you know if we need anything more from you.

View Status

After submitting, the parent contributor will see a confirmation page. Because the FAFSA belongs to the student, it is the student who will receive the confirmation email. Once the FAFSA has processed, one to three days after submission of the form, the student will receive a notice. They will be able to return to the FAFSA to access and review their FAFSA Submission Summary.

## Objective #5: Understand the FAFSA Submission Summary

The **FAFSA Submission Summary** is a summary of information related to the student's FAFSA. There are four tabs to the summary. There are several key elements to notice below; they include:

- The date the application was received.
- The date the application was processed.
- Which submission is being viewed (corrections to the form generate a new FAFSA Submission Summary).

The screenshot shows the FAFSA Submission Summary page for Michelle Allen. The page has a header with a back button, a print button, and the FAFSA logo. Below the logo, the title "FAFSA Submission Summary" is displayed. A table contains the following information: Student: Michelle Allen; Application received: June 20, 2025; Application processed: June 20, 2025; Data Release Number: 8720. The "Viewing: Submission 1" text is also visible. At the bottom, there are four tabs: Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps.

Student	Michelle Allen	Application received	June 20, 2025	Application processed	June 20, 2025	Data Release Number	8720	Viewing: Submission 1
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Eligibility Overview | FAFSA Form Answers | School Information | Next Steps

The **first tab** of the FAFSA Submission Summary is an Eligibility Overview. This page will include an estimate of the student's Pell Grant if they are eligible. It will also provide the Student Aid Index.

The screenshot shows the FAFSA Eligibility Overview page. The "Eligibility Overview" tab is selected and circled in red. The page title is "Your Estimated Federal Student Aid". It displays the following information:

- Federal Pell Grant:** You are not eligible for a Federal Pell Grant, but you may be eligible for other aid. (N/A)
- Federal Direct Loans:** A federal direct loan is money lent to you by the government that you must repay with interest. Up to \$9,500
- Federal Work-Study:** Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus. (You May Be Eligible)

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

Learn more about financial aid

**Keep In mind, this is only an estimate**  
Always refer to your school's financial aid offer for a final determination of financial aid available.

**Need to make a correction?**  
Start a correction to revise your form if you need to update or change information (such as adding an additional school).  
Visit the FAFSA Form Answers tab to review your responses and make sure all the information you provided is correct.  
Make a Correction

**View All of Your Federal Student Aid In One Place**  
View detailed information about your federal student loan and grant aid, including your enrollment history, payment history, and subsidized usage.  
Visit My Aid

### Your Student Aid Index (SAI)

Your SAI is an index number calculated using information provided on your FAFSA form. Your school uses your SAI to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change if you update or correct your FAFSA information or after verification (if your FAFSA form was selected for review). Once your updated FAFSA form is complete and fully processed, you'll receive a new FAFSA Submission Summary, which may include changes to your SAI and estimated federal student aid.

-1500

[What does this mean?](#)

The **second tab** of the FAFSA Submission Summary is an actual summary of the answers reported on the FAFSA itself.

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

### Your FAFSA® Form Answers

Review your responses carefully and make sure all the information you provided is correct. Start a correction to fix any errors and ensure that your form is processed correctly.

**Student Sections** [Collapse All](#)

Introduction

**Personal Identifiers**

First Name	→ Michelle
Middle Name	→ N
Last Name	→ Allen
Suffix	→
Date of Birth	→ 01/01/2002
Social Security Number	→ ---8526
Individual Taxpayer Identification Number (ITIN)	→
Mobile Phone Number	→ (555) 557-6487
Email	→ 599888526test@testcon.edu
Permanent Mailing Address	→ 123 test
City	→ city
State	→ Military—Pacific (AP)
Zip Code	→ 30202
Country	→ United States (US)
State of Legal Residence	→ Alabama (AL)
Legal Residence Date	→ 01/2005

**Need to make a correction?**

Start a correction to revise your form if you need to update or change information (such as adding an additional school).

Visit the [FAFSA Form Answers](#) tab to review your responses and make sure all the information you provided is correct.

[Make a Correction](#)

**View All of Your Federal Student Aid In One Place**

View detailed information about your federal student loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit My Aid](#)

**Find the Right College or Career School**

Use College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#)

The **third tab** is school information, where students can view key data elements about their prospective institution(s), including graduation and retention rates; median debt upon completion; average annual cost; and more.

Eligibility Overview

FAFSA Form Answers

School Information

Next Steps

Find an Affordable School

Many schools offer the opportunity to attend college affordably. Learn about the costs and benefits associated with the schools you listed on your form.

Learn More on College Scorecard

Showing results for family income between \$0-\$30,000

School Name	Graduation Rate ?	Retention Rate ?	Transfer Rate ?	Default Rate ?	Median Debt Upon Completion ?	Average Annual Cost ?
George Washington University	15%	89%	26%	64%	\$56,000	\$102,000
University of North Carolina, Chapel Hill	26%	76%	25%	34%	\$24,000	\$38,000
University of California, North Ridge	55%	65%	35%	15%	\$19,000	\$24,000

View All

The **fourth and final tab** outlines the next steps. If the student has required action, the FAFSA Submission Summary should open directly to that tab first.

Eligibility OverviewFAFSA Form AnswersSchool InformationNext Steps

Next Steps

1 Correct Any Errors on Your FAFSA® Form

2 Make Sure Your Schools Have Everything They Need

3 Look Out for Aid-Related Communications From Your Schools

For Your Awareness

VA Education and Training Benefits help veterans, service members, and their family members with needs like paying college tuition or finding the right school.

The limit to the total amount of Federal Pell Grants that a student may receive is the equivalent of six school years. Once you've reached that limit, you can no longer receive a Federal Pell Grant.

Based on the information we have on record for you, your Student Aid Index (SAI) is -1500. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans.

Based on information you provided on your FAFSA form, you may be eligible for other federal benefits not awarded by the U.S. Department of Education. Visit [StudentAid.gov/help/means-tested-benefits](#) for more information on federal benefits.

Understand Your Tax Benefits

Did you know that the IRS provides tax benefits for education? These tax benefits can be used to get back some of the money you spend on tuition or loan interest, or to maximize your college savings.

[Learn About Tax Benefits](#)

Need to make a correction?

Start a correction to revise your form if you need to update or change information (such as adding an additional school).

Visit the [FAFSA Form Answers](#) tab to review your responses and make sure all the information you provided is correct.

[Make a Correction](#)

View All of Your Federal Student Aid in One Place

View detailed information about your federal student loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit My Aid](#)

Find the Right College or Career School

Use College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#) [↗](#)

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**Objective #6:** Learn when to consider a special circumstances appeal.

## **Special Circumstances Appeal**

The FAFSA is a form, and many aspects of students' lives, experiences, and financial circumstances are not accounted for when applying for financial aid. Some circumstances may be considered through a process known as a **special circumstances appeal**.

Special circumstances appeals are a form of **professional judgement review** (unusual circumstances, which is the **dependency override process**, is also a form of professional judgement review). If a student has new or additional financial matters that affect their ability to cover the costs of college, they may follow up directly with their prospective college(s) and request the school consider this information.

Here are some examples of circumstances that *may* be considered:

- Recent reduction or loss of income
- Change in employment for a member of the house
- Extenuating costs due to ongoing illness, hospitalization, etc.

Please be aware that although it is always advisable to explore the possibility of an appeal, not all circumstances are considered by a college or will yield a change in the student's aid eligibility. It is the professional judgement of the financial aid administrator at the college. A successful appeal would mean the financial aid administrator makes changes to data in the student's FAFSA, prompting the form to recalculate a new SAI and, as result, potentially changing the student's aid eligibility.

Scholarship Foundation Student Advisors can assist you in navigating this process; please contact us by email at [info@sfstl.org](mailto:info@sfstl.org) or phone at (314) 725-7990.

## Frequently Asked Questions

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

Report the information of the parent who *provided more than 50%* of the student's financial support in the most recent 12 months. Financial support can be determined by considering who covers the greater share of the student's expenses, including, but not limited to housing, food, utility costs, health insurance, car note, car insurance, school fees, etc. *If the student's parents support the student equally, the student should provide the financial information for the parent who has the greater income.* Please note that if the parent whose information is required is remarried, the stepparent's information is also required. In addition, if the student's biological parents are divorced, but still share a household (live under one roof together), both parents' information is required on the FAFSA.

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

Federal Student Aid is clear—only biological or adoptive parent information should be included on 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 conversation with their parent(s) to secure required information.

### What kind of information is required in a dependency override?

Schools often require the student to submit paperwork to request a dependency override. This includes a school form, as well as supporting documentation. The supporting documentation will vary depending on the student's specific circumstances. For example, a student who has left the home due to abuse or neglect may be asked to provide copies of police reports, any relevant reports from the Division of Child and Family Services (or similar entities), etc. Letters of support or corroboration from school counselors, social workers, faith leaders, and others familiar with the student's circumstances are often needed too. Although the burden of proof is on the student, students do not have to go through this alone. The Scholarship Foundation's Student Advisors are here to listen, support, and help. Please contact us at [info@sfstl.org](mailto:info@sfstl.org) or (314) 725-7990 for assistance.

### What if I need or want additional help?

#### Help exists!

First, **help text** is available for every question on the FAFSA.

If you'd like to schedule a **free one-on-one appointment, or attend a FASFA clinic**, please contact the Foundation at [info@sfstl.org](mailto:info@sfstl.org) or call the office at (314) 725-7990. Clinics are in-person, although one-on-one appointments may be in-person or virtual.



## 2026-27 FAFSA Checklist

Complete the Free Application for Federal Student Aid, or FAFSA, at <https://studentaid.gov> to apply for federal, state, and institutional financial aid.

*Dependent students must include parent(s) information on the FAFSA. To determine dependency status, see the dependency status worksheet.*

- ☐ Student's Social Security Number, legal name, and birthdate  
***Please reference the student's social security card to ensure information matches.***
- ☐ Parent Contributor(s) Social Security Number(s)/Individual Taxpayer Identification Number(s) (ITIN), legal name(s), and birthdate(s)  
***Please reference the parent contributor(s) social security card(s) to ensure information matches.***
- ☐ Student Federal Student Aid ID  
*IDs are created at <https://studentaid.gov>.*
- ☐ Parent Contributor(s) Federal Student Aid ID  
*IDs are created at <https://studentaid.gov>*
- ☐ 2024 federal income tax forms, including the 1040 and any schedules and forms  
*Although most federal tax information will be directly transferred from the IRS, some manual entry will be required. Tax filers can use copies in their personal records or request documentation from the IRS at [www.irs.gov](http://www.irs.gov).*
- ☐ 2024 W-2s and/or 1099s
- ☐ Current (date of FAFSA filing) cash, checking, and savings account balances  
*Students and their contributor(s) will need to confirm via personal banking records.*
- ☐ Current (date of FAFSA filing) net worth investment values  
*Students and their contributor(s) will need to confirm via statements from their financial institutions.*
- ☐ Current (date of FAFSA filing) net worth of businesses or investment farms, if applicable  
*Students and their contributor(s) will need to confirm the net worth.*

## 2026-2027 Dependency Checklist

Dependency Status Questions		
<b>Answer the following questions to determine your dependency status for the FAFSA.</b>		
Were you born before January 1, 2003?	Yes	No
Are you married?	Yes	No
Will you be enrolled in a master's or doctorate program at the beginning of the 2026-27 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 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, 2025, 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), or StudentAid.gov accounts, 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 and, in some cases, two parents are required to create an FSA ID.** Here are a few recommendations regarding the FSA IDs.

- Create an FSA ID at <https://studentaid.gov>.
- Many 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. They will not work if the Social Security Administration cannot verify the individual's identity. **Identity verification occurs immediately; if your identity cannot be verified, you will be prompted to correct information and will be unable to begin the FAFSA until identity is verified.***
- Parent(s) or spouse contributors to a student's FAFSA, *who do not have a Social Security Number, are still able to create an FSA ID.* Individuals will create an ID through the same process but will have their identity verified through a set of knowledge-based identity verification questions.  
***Please contact us with your questions, concerns, or for help with the process!***
- Users are **required** to link an email address to their FSA ID and may also link to a cell phone number, which is recommended. Both the email address and a cell phone number must be verified through a two-factor authentication code. ***The FSA ID is not finalized until the email address, and the cell number, if entered, are 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.
- Federal Student Aid uses 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.
- All FSA ID users will receive a backup code, ***this is one-time use only!*** Please store it safely and securely.
- 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 it in a safe, secure spot. See the next page for a place to write everything down!

Although it is understandable the many reasons why students create parent FSA IDs (and vice versa), please **only create an FSA ID for yourself.** ***An FSA ID serves as a legally binding signature.*** When it is necessary, one suggestion is to use the same password for both accounts, to minimize what detail needs to be remembered.

**Student:** \_\_\_\_\_

**Backup Code:** \_\_\_\_\_

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:** \_\_\_\_\_

**Backup Code:** \_\_\_\_\_

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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Learn more and meet the advisors:

<https://sfstl.org/advice-assistance/advisor-bios/>

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