

Paying for College FAFSA Overview 2014-2015

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January 2014

- How parents help their students get ready for college
 - College Costs
 - Types of aid
 - Where to look for Financial Aid
 - FAFSA Tips
 - Questions

Paying for College

MINNESOTA 2014-15

Grants
Scholarships
Loans
Work-Study
Military Service
Reciprocity
Family Support
Tax Credits
Savings
Community Service Benefits

A guide to help you make the big decision. Which combination is right for you?

What extra costs will I pay for college?

Cost of Attendance	Is this an extra expense due to college enrollment?	Is cost included in school bill?
Tuition	Yes	Yes
Fees	Yes	Yes
Room	Maybe	If living in campus housing, yes
Board/M meal Plan	Maybe	If sign up for meal plan, yes
Books & Supplies	Yes	No (may purchase on- or off-campus)
Transportation	No	No
Personal Supplies	No	No

Other College Costs (pages 4, 19)

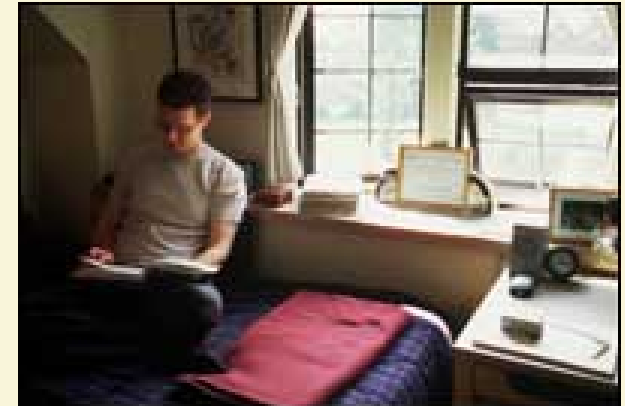
The cost of attending an institution includes more than just tuition and fees. Also included are \$10,000 to \$15,000 in...

Room and Board

Books & Supplies

Transportation
Expenses

Personal



Estimated Average Annual Tuition & Fees (page 19)

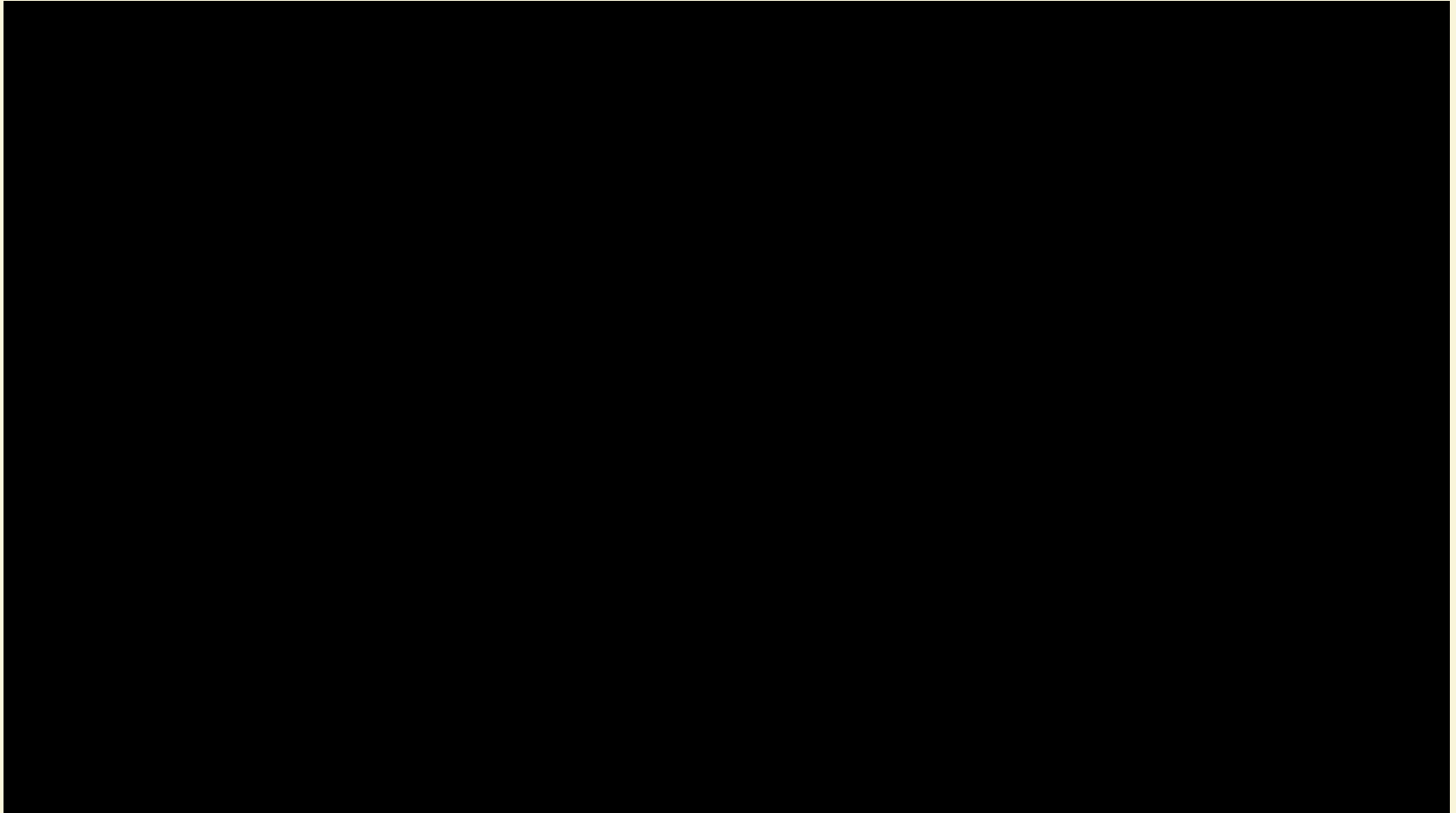
	Estimated 2014-2015 Annual Tuition & Fees	% First-Time, Full-Time Freshmen Receiving Institutional Gift Aid
2-Year Public	\$5,370	4%
State Universities	\$7,700	28%
University of Minnesota	\$13,620	58%
4-Year Private Colleges	\$35,175	93%
Private Career Schools	\$14,000	20%



Paying for Post Secondary Education

What is Financial Aid?

Financial Aid - Video



What is Financial Aid?

- Funds provided to students and families to help pay for postsecondary educational expenses
 - Grants
 - Scholarships
 - Loans
 - Work Study

What is a Grant?

- Gift aid (free money)
- Used to pay educational expenses
- Typically based on need
- Examples
 - Federal Pell Grant
 - MN State Grant
 - “School” Grant



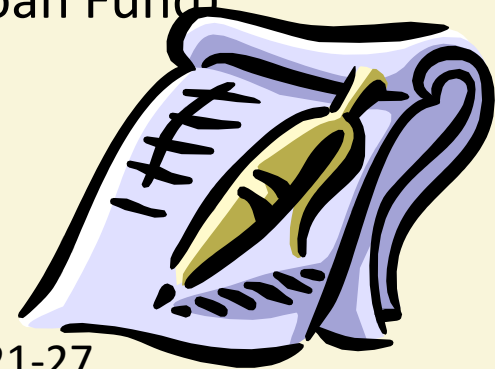
What is a Scholarship?

- Gift Aid (free money)
- Typically based on merit or circumstance
- Examples
 - Minnesota Indian Scholarship
 - Athletics
 - Academic
 - Leadership



What is a Loan?

- Money needs to be repaid – with interest
- Common types of Educational Loans
 - Federal Perkins
 - Direct Loans
 - Direct Subsidized (formerly Subsidized Stafford)
 - Direct Unsubsidized (formerly Unsubsidized Stafford)
 - Direct PLUS (Parent Loan for Undergraduate Students)
 - Minnesota SELF (Student Educational Loan Fund)
 - Private



What is Work Study?

- Opportunity to work while going to college
- Funding sources
 - State
 - Federal
 - College
- Guaranteed?
- Types of work
 - On-campus
 - Off-campus

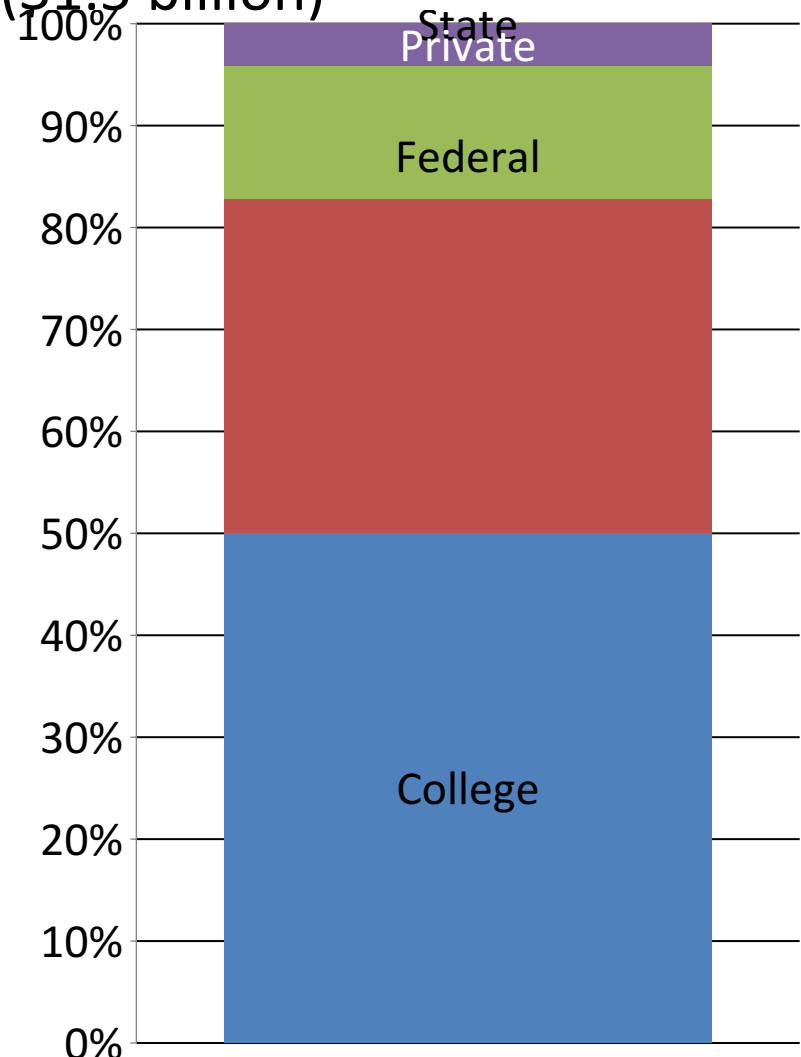




Where does financial aid come from?

2012-2013 Minnesota Undergraduate Grants & Scholarships (\$1.5 billion)

- Private
 - \$66 million
- State
 - \$207 million
- Federal
 - \$521 million
- Colleges & Universities
 - \$795 million



Source: MN Office of Higher Education, *Financial Aid Awarded, Fiscal Year 2013, Grants, Loans and Earnings from Work-Study*, August, 2013, <http://www.ohe.state.mn.us/pdf/highlights2013.pdf>

- Research what is available in school, community and parents' employers
- To what organizations and churches does student and family belong?
- Application process usually spring of senior year
- Small scholarships add up!
 - www.finaid.org/scholarships
 - www.fastweb.com



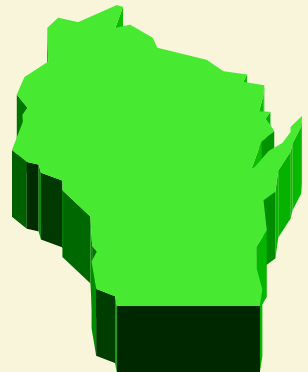
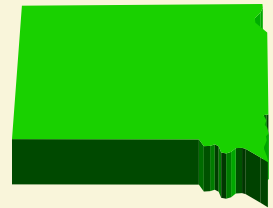
Other ways to reduce net price

- Tuition Reciprocity

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EDUCATION

- Allows MN residents to attend in neighboring states at rate similar to what they would have paid in MN (and vice versa)
- Apply directly to ND or SD college if recent MN high school graduate
- Apply directly to colleges in Manitoba
- All other students must submit application to Office of Higher Education in MN around March 1 for following fall

www.ohe.state.mn.us/ssl/reciprocity



Other ways to reduce net price

- Income Tax Options

- **American Opportunity Tax Credit**
 - Formerly Hope Tax Credit
 - Credit of up to \$2,500 per eligible student
- Lifetime Learning Tax Credit
- Tuition and Fees Deduction
- Student Loan Interest Deduction
- Check with your tax preparer





Need-Based Financial Aid

3 Applications for Need-Based Aid

- CSS Profile (College Board)
 - Used by select schools to award their gift aid.
- MN Dream Act
 - Used by some students (not U.S. citizens and not eligible non-citizens) to determine eligibility for in-state tuition and Minnesota's financial aid programs.
- **Free Application for Federal Student Aid (FAFSA)**
 - Used by all colleges to award Federal financial aid.

FAFSA on the Web (FOTW)

www.fafsa.gov

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FAFSA™
Free Application for Federal Student Aid

Home About Us PIN Site Student Aid on the Web Help

SEARCH

English Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

- Available January 1st
- Can complete with estimated tax figures and make corrections later
- Add additional colleges
- Use PIN to sign electronically

- Create Password
 - Used to access saved, unsubmitted, FAFSA application
 - Can save FAFSA application (unsubmitted) for 45 days
- PIN
 - Sign FAFSA
 - Make FAFSA corrections
 - Sign federal loan promissory notes
 - Look up student's student loan history
- FAFSA takes less than an hour to fully complete

- To complete the Free Application for Federal Student Aid (FAFSA), you will need:
 - Your Social Security Number, or Alien Registration Number
 - Your most recent federal income tax returns, W-2s, and other records of money earned.
 - Bank statements and records of investments (if applicable).
 - Records of untaxed income from prior year (if applicable)
- If you are a dependent student, then you will also need most of the above information for your parent(s).

- After completing data on first page of FAFSA, MN residents will be reminded they can transfer FAFSA data into Minnesota's state student aid application via the "Start your State Application link on the FAFSA confirmation page.

Student Demographic Information

- S**
T
U
D
- You are eligible to transfer your FAFSA information into Minnesota's state student aid application. Use the **Start your state application** link on the FAFSA confirmation page to transfer your information.

Note: This feature is only displayed once on the confirmation page after submitting your FAFSA.

Help Text for Active Field

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

Student Eligibility

Are you a U.S. citizen?

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

When you begin college in the 2014-2015 school year, what will be your high school completion status?

High school diploma ▼

When you begin the 2014-2015 school year, what will be your grade level?

- Select ▼
- Select
- Never attended college/1st yr.
- Attended college before/1st yr.
- 2nd yr./sophomore
- 3rd yr./junior
- 4th yr./senior
- 5th yr./other undergraduate
- 1st yr. graduate/professional
- Continuing graduate/professional or beyond

Highest school completed by Parent 1

Select ▼

Highest school completed by Parent 2

Select ▼

Help and Hints

Student's Grade Level in College in 2014-2015 Question 29

Select your grade level in college from July 1, 2014 through June 30, 2015. If you are currently a senior in high school or will be a first-time college student, select **Never attended college / 1st yr.**

"Grade level" does not mean the number of years you have attended college, but refers to your grade level in regard to completing your degree or certificate. A student who is not enrolled full-time will require more years than a full-time student to reach the same grade level.

- After completing School Section, FAFSA saved

Student
Demographics

School
Selection

Dependency
Status

Parent
Demographics

Financial
Information

Dependency Determination



- Application was successfully saved.

Definitions: Independent Student

1. Born before January 1, 1991?
2. As of today, is student separated or married?
3. Enrolled in graduate program (e.g. MBA)?
4. Active Duty or veteran of U.S. military?
5. Have children or others that receive more than 50% of their support from you?
6. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
7. Are or were you an emancipated minor as determined by a court in your state of legal residence?
8. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
9. Homeless?



- Beginning with the 2014–15 FAFSA, dependent students will be required to include on the FAFSA income and other information from the dependent student's legal parents (biological or adoptive) regardless of the parents' marital status or gender, if those parents live together.
- <http://studentaid.ed.gov/sites/default/files/fafsa-parent.pdf>
- <http://studentaid.ed.gov/sites/default/files/dependency-status.wmv>

Providing Parents' Information on FAFSA

- Others filling role of parents
 - Grandparents, foster parents, other relatives and legal guardians are **NOT** considered parents on the FAFSA unless they legally adopted student
 - Do NOT substitute information about above parties in parent section on FAFSA



Providing Parents' Information on FAFSA

- **Single or Widowed**. If biological/adoptive parent is widowed, provide information about surviving parent
 - If surviving parent remarried, include stepparent's information, even if stepparent did not adopt student



Providing Parents' Information on FAFSA

- **Married**. If biological/adoptive parents married, report information for both parents
- **Divorced or Separated**. If biological/ adoptive parents are divorced or separated, provide information for parent:
 - Student lived with the most in last year
 - Or, if lived equal periods with each parent, parent who provided the most financial support in last year or most recent year support provided
 - If that parent remarried, include stepparent's information, even if stepparent did not adopt student
- **Note: Unlike FAFSA, CSS Profile form will require information for non-custodial parent**

- Consistent with the Supreme Court decision on the Defense of Marriage Act (DOMA), same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage.
 - Students – FAFSA questions 16-17
 - Parents – FAFSA questions 59-60

Parents' Info on FAFSA

2014-2015 FAFSA Changes

Parents unmarried but living together

- Beginning with 2014-2015, Dependent student will report information about both legal (biological or adoptive) parents if the parents are living together, regardless of the parents' marital status or gender
 - Previously, student only reported information about one parent (typically, custodial parent) if not married
- New response added to parents' marital status – 'Unmarried and both parents living together'

- Filing Status
 - Already completed
 - Will file (use 2012 tax return to estimate, or online Income Estimator)
 - After filing tax return, MUST correct FAFSA
 - Change filing status from "Will file" to "Already completed," and
 - Change estimated answers to the final amounts on your 2013 tax return.
 - Not going to file

Income Tax

“Enter the amount of your income tax for 2013, found on IRS Form 1040- line 55”

42	Exemptions. Multiply \$3,000 by the number on line 41.				42
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-				43
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/> 962 election				44
45	Alternative minimum tax (see instructions). Attach Form 6251				45
46	Add lines 44 and 45				46
47	Foreign tax credit. Attach Form 1116 if required	47			
48	Credit for child and dependent care expenses. Attach Form 2441	48			
49	Education credits from Form 8863, line 19	49			
50	Retirement savings contributions credit. Attach Form 8880	50			
51	Child tax credit. Attach Schedule 8812, if required	51			
52	Residential energy credits. Attach Form 5695	52			
53	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	53			
54	Add lines 47 through 53. These are your total credits				54
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-				55
56	Self-employment tax. Attach Schedule SE				56
57	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919				57
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required				58
59a	Household employment taxes from Schedule H				59a
59b	b First-time homebuyer credit repayment. Attach Form 5405 if required				59b
60	Other taxes. Enter code(s) from instructions				60
61	Add lines 55 through 60. This is your total tax				61
62	Federal income tax withheld from Forms W-2 and 1099	62			
63	2013 estimated tax payments and amount applied from 2011 return	63			

IRS Data Retrieval

- Adjusted Gross Income
- Federal Tax Paid
- # of Exemptions?
- Untaxed Income
 - IRA deductions
 - Tax exempt interest
 - Untaxed IRA distributions
 - Untaxed pension
- Student's and parents' income from work if:
 - Marital status is other than married
 - If 'married', total income from work from tax form will appear on screen and will need to be separated by student or parent for entry into FOTW fields



Hand Enter on FAFSA

- Type of tax return
- Additional Financial Info
 - Child support paid
 - Work-Study earnings, etc.
- Untaxed Income
 - Payments to tax deferred savings (e.g. 401(k))
 - Child Support Received
 - Housing Allowance, etc.
- Asset questions

Definitions: Investments



- Do Not Include...
 - Home you live in
 - Value of life insurance
 - Retirement plans (pension, annuities, non-education IRAs, Keogh plans, etc)
 - Prepaid tuition plans

- **Investments include** real estate (do not include the home in which you live), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.
- **Investments also include** qualified educational benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans. For a student who does not report parental information, the accounts owned by the student (and the student's spouse) are reported as student investments. For a student who must report parental information, the accounts are reported as parental investments, including all accounts owned by the student and all accounts owned by the parents for any member of the household.
- **Investments do not include** the home in which you live, the value of life insurance, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts.

- **Business value does not include** the value of a small business if...
 - You (and if married, your spouse) own and control more than 50 percent, and
 - has 100 or fewer full-time or full-time equivalent employees.
- **Investment farm value does not include** the value of a family farm that you (and if married, your spouse) live on and operate.

After Entering PIN, still need to Submit

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

Sign & Submit

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a [preparer](#)?
 Yes No

Student Signature

APPLICATION SIGNED BY STUDENT

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

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

Terms of Agreement - Student

Agree Disagree

[PREVIOUS](#) [SUBMIT MY FAFSA NOW](#)

Help and Hints

Are you a preparer?

A preparer is anyone who charges a fee for helping you fill out your FAFSA.

Typically high school counselors, school financial aid administrators, or other mentors do not charge a fee to help you complete your application, so they are not considered preparers unless you paid them for their services.

If you are a preparer, select **Yes**.

- Sent to email address recorded in FAFSA
- Next steps
- Start your state application
- Eligibility information (only some federal programs – can be misleading)
- Estimated Expected Family Contribution – “a measure of how much you can contribute to the cost of your education.... The EFC is not how much aid you will receive or how much you have to pay for college.”

Minnesota State Grant Eligibility - Narrative Response for Graduate Students

- You will NOT need to complete the 2014-2015 Minnesota State Grant eligibility questionnaire because:
 - You have already completed this questionnaire and **did not list any additional MN colleges on your 2014-2015 FAFSA**; OR
 - You do not plan to attend a MN college or university that wants its students to complete this on-line questionnaire (your college will collect the necessary information from you); OR
 - Based on the information provided on your 2014-2015 FAFSA, you fall into one or more of the categories listed below and do not meet State Grant program eligibility requirements:
 - **Are pursuing a master's or doctorate degree**
 - **Have already earned your bachelor's degree**
 - Are not a U.S. citizen or eligible non-citizen
 - **Do not plan to attend a college or university located in Minnesota**

To Conclude Session

- Exit
- Logout
- Returns to FAFSA Login Screen

The screenshot shows the FAFSA website interface. At the top, it features the 'Federal Student Aid' logo with the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' and 'PROUD SPONSOR of the AMERICAN MIND™'. To the right, it says 'Free Application for Federal Student Aid' and 'FAFSA™'. Below the logo is a navigation bar with icons for Home, About Us, PIN Site, Student Aid on the Web, and Help. A search bar is also present with a 'SEARCH' button and language options for 'English' and 'Español'. The main banner area has a blue background with the text 'Get help paying for college' and 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below the banner is a collage of four photos showing diverse college students. At the bottom, there are two columns: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of options (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a 'Login' button.

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Home About Us PIN Site Student Aid on the Web Help

SEARCH

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Get help paying for college

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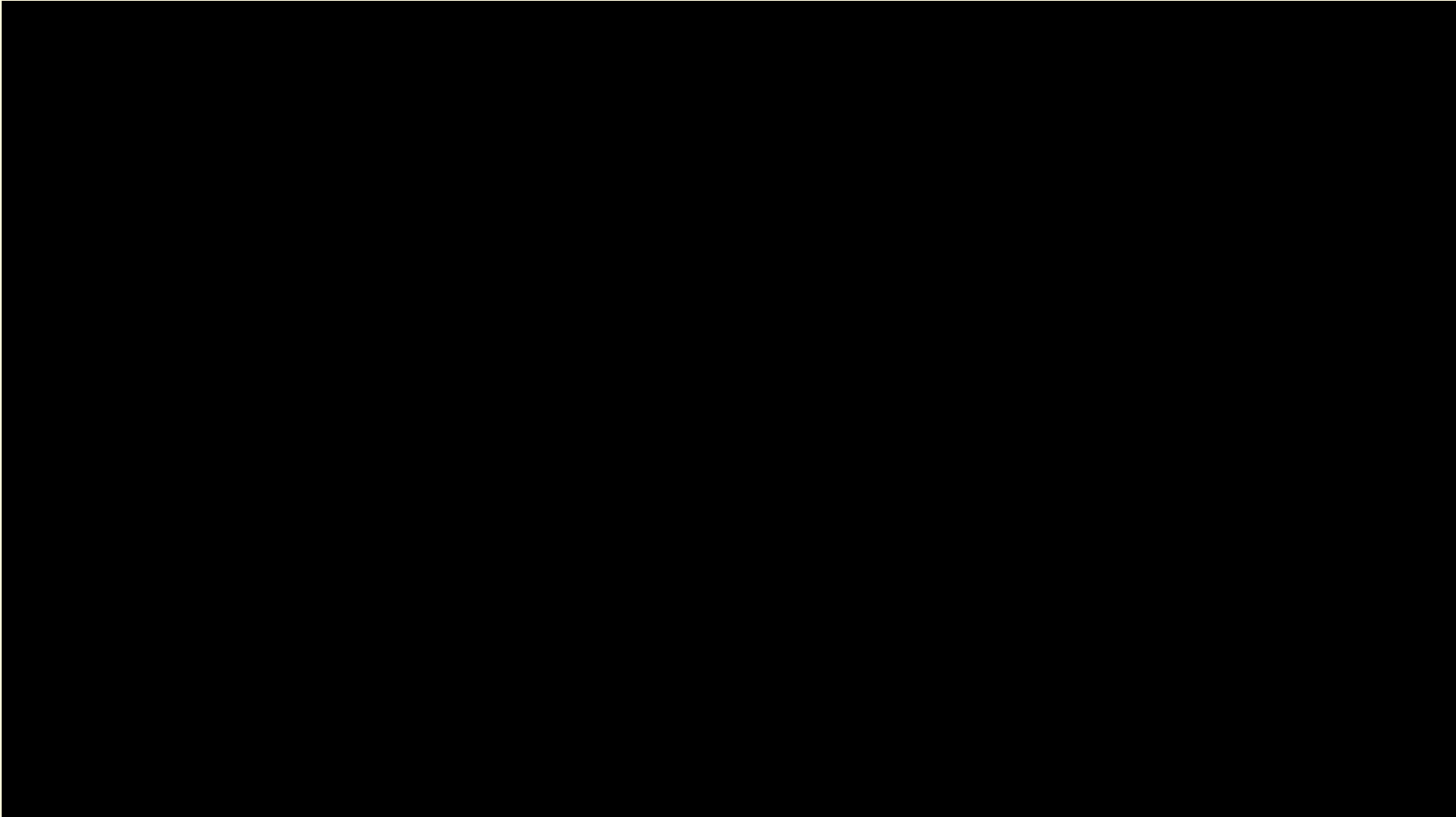
Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

What's next? - Video

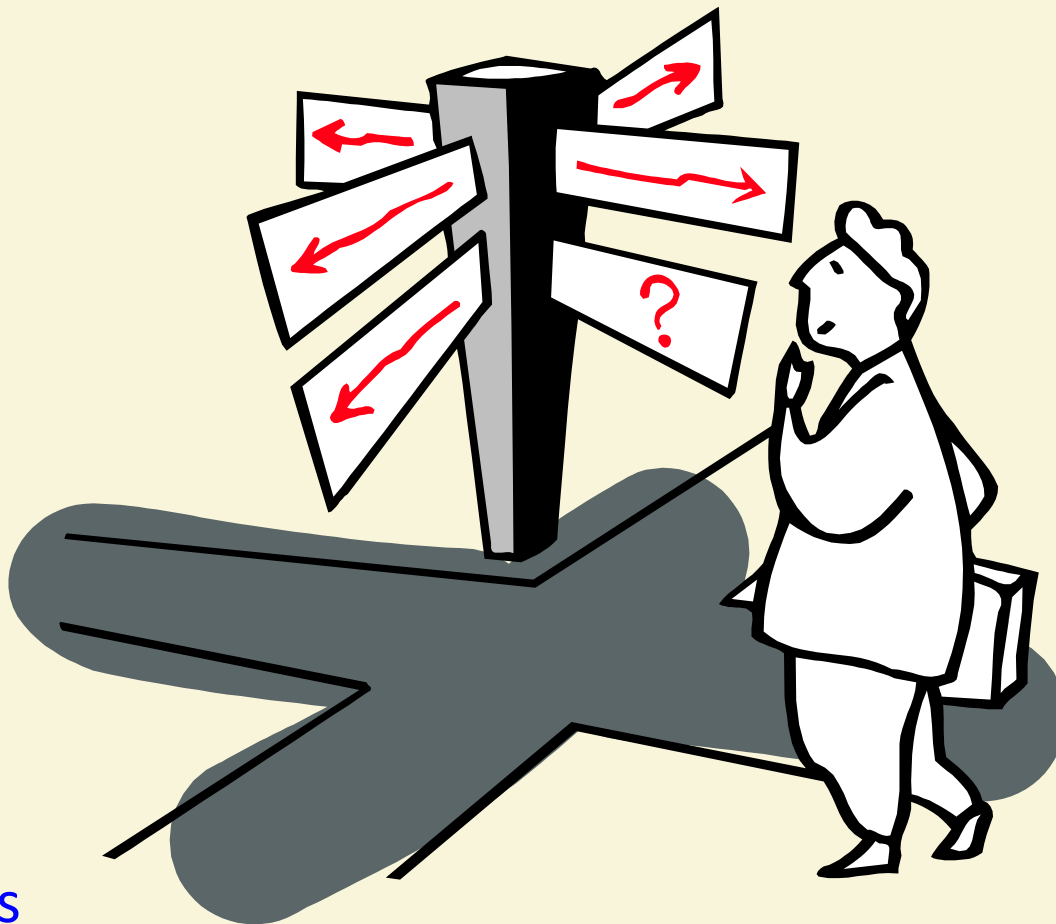


Questions?

- Contact Guidance Counselor
- Contact financial aid offices where your students are applying

Or mail

Jessica.larson@state.mn.us



2014-2015 *FAFSA on the Web* Preview Presentation

<http://financialaidtoolkit.ed.gov/tk/learn/fafsa.jsp>

December 2013

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Dependent Student with Parental Data

Get Started

Welcome, Student FSA!

Fill out your FAFSA (*Free Application for Federal Student Aid*)!

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

When are you attending college?

Between July 1, 2014 and June 30, 2015?

**START 2014-2015
FAFSA**

Between July 1, 2013 and June 30, 2014?

**START 2013-2014
FAFSA**

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

Federal Student Aid PIN

PIN Status: No PIN - Submit PIN Application

[Apply For A PIN](#)

You do not have a PIN on file. You will need a PIN to sign your FAFSA electronically or make corrections to your FAFSA.

NEED HELP?

Introduction Page - 2014-2015 FAFSA

Use the **Next** and **Previous** buttons to move from page to page in the form. If you use your browser's back and forward buttons to move from page to page, you may lose your data.

Additional information about *FAFSA on the Web*:

[How can I get help completing my FAFSA?](#)

[How many steps does it take to complete?](#)

[How long will it take to complete?](#)

[Can I save my FAFSA if I can't finish it?](#)

[Documents needed to complete the FAFSA](#)

[Signing the FAFSA](#)

[FAFSA on the Web Security and Privacy](#)

NEXT 

EXIT

Student Demographic Information

Your last name

FSA

Your first name

Student

Your middle initial

Your Social Security Number

550-12-1415

Your date of birth (mmddyyyy)

01/01/1994

Are you male or female?

Male Female

Your permanent mailing address (include apt. number)

100 Test Way

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

Test City

Your state

Alabama

Your ZIP code

12345

Have you lived in Alabama for at least 5 years?

Yes No

What is your state of legal residence?

Alabama

Did you become a legal resident of Alabama before January 1, 2009?

Yes No

Your permanent telephone number

() -

Your e-mail address

random@fsa.gov

Re-enter your e-mail address

random@fsa.gov

What is your marital status as of today?

I am single

Do you have driver's license information that you want to provide?

Yes No

Your driver's license number

Your driver's license state

Select

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

Student Eligibility

Are you a U.S. citizen?

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

When you begin college in the 2014-2015 school year, what will be your high school completion status?

High school diploma ▼

When you begin the 2014-2015 school year, what will be your grade level?

Attended college before/1st yr. ▼

When you begin the 2014-2015 school year, what degree or certificate will you be working on?

1st bachelor's degree ▼

Are you interested in being considered for work-study?

No ▼

Will you have your first bachelor's degree before July 1, 2014?

Yes No

Highest school completed by Parent 1

Middle School/Jr. High ▼

Highest school completed by Parent 2

Middle School/Jr. High ▼

Have you ever received federal student aid?

Yes No

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)?

Yes No

Based on the answers you provided, we have determined that your eligibility for federal student aid is not affected by the previous question(s).

If you are convicted of possessing or selling drugs after you submit your FAFSA, you must notify the financial aid administrator at your college immediately. You will lose your eligibility for federal student aid and will be required to pay back all aid you received after your conviction.

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

Student Eligibility continued



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

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

What is the name of your high school?

In what city is your high school located?

In what state is your high school located?


School Selection

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

State <input type="text" value="Select"/>	Federal School Code <input type="text"/>
City <input type="text"/> (optional)	OR
School Name <input type="text"/> (optional)	
<input type="button" value="SEARCH"/> Search Tips	<input type="button" value="SEARCH"/>

Select a school from the Search Results table and click **Add >>** to add a school to the Selected Schools table.

Search Results: 1

Sort By: Best Match School Name	
<input type="checkbox"/>	UNIVERSITY OF IOWA IOWA CITY, IA Federal School Code: 001892 

Selected Schools

Select up to 10 schools	
<input type="checkbox"/>	UNIV OF ILLINOIS @ URBANA-CHAMPAIGN CHAMPAIGN, IL Federal School Code: 001775 Remove
<input type="checkbox"/>	ALABAMA AGRCLTL & MECHL UNIV NORMAL, AL Federal School Code: 001002 Remove
<input type="checkbox"/>	UNIVERSITY OF IOWA IOWA CITY, IA Federal School Code: 001892 Remove

School Selection Summary

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

School Name	Federal School Code	Housing Plans	
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	001775	On Campus ▾	Remove
ALABAMA AGRCLTL & MECHL UNIV	001002	With Parent ▾	Remove
UNIVERSITY OF IOWA	001892	Off Campus ▾	Remove

FIRST
UP
DOWN
LAST

[VIEW SELECTED SCHOOL INFORMATION](#)

[ADD A SCHOOL](#)

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

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#)

[EXIT](#)

Dependency Determination



Application was successfully saved.

Were you born before January 1, 1991?

- Yes No

As of today, are you married?

- Yes No

At the beginning of the 2014-2015 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

- Yes No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015?

- Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2015?

- Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

- Yes No

Are you a veteran of the U.S. Armed Forces?

- Yes No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

- Yes No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

- Yes No

As determined by a court in your state of legal residence, are you or were you in legal guardianship?

- Yes No

On or after July 1, 2013, were you homeless or were you self-supporting and at risk of being homeless?

- Yes No

At any time on or after July 1, 2013, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

- Yes No

At any time on or after July 1, 2013, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

- Yes No

At any time on or after July 1, 2013, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

- Yes No

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NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

Dependency Status Results

Based on your answers to the dependency status questions, you are considered a **dependent student**. This means you must provide [parental information](#). Select "I will provide parental information" and click **Next** to continue to Parent Demographics.

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

- I will provide parental information
- I am unable to provide parental information

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EXIT

Parent Demographics Information

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

Married or Remarried

When did your parents get married or remarried? Enter the month and year. (mmyyyy)

02/1985

What is your father's/stepfather's Social Security Number?

123-46-4495

What is your father's/stepfather's last name?

FilingMFJ

What is your father's/stepfather's first initial?

M

What is your father's/stepfather's date of birth? (mmdyyy)

01/01/1980

What is your mother's/stepmother's Social Security Number?

550-14-1415

What is your mother's/stepmother's last name?

FSA

What is your mother's/stepmother's first initial?

M

What is your mother's/stepmother's date of birth? (mmdyyy)

11/10/1962

Your parents' e-mail address

parent@FSA.gov

Re-enter your parents' e-mail address

parent@FSA.gov

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

Yes No

What is your parents' state of legal residence?

Connecticut

Did your parents become legal residents of Connecticut before January 1, 2009?

Yes No

Your parents' number of family members in 2014-2015 (household size)

If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.

3

[HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2014 and June 30, 2015? Do not include your parents.

1

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[EXIT](#)

Parent Tax Information



Application was successfully saved.

For 2013, have your parents completed their IRS income tax return or another tax return?

Already completed ▾

For 2013, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return ▾



You, the parents, may be able to use the [IRS Data Retrieval Tool](#) to view and transfer your tax information from the IRS.

Did you, the parents, file an amended tax return?

Yes No

Did you, the parents, file a Puerto Rican or foreign tax return?

Yes No

Did you, the parents, file taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?

Yes No

Based on your response, we recommend that you, the parents, transfer your information from the IRS into this FAFSA.

Enter your PIN and click **Link To IRS**.

Which parent are you?

Select ▾

What is your PIN?

[Apply For A PIN](#)

[I Forgot/Don't Know My PIN](#)

LINK TO IRS

PREVIOUS

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NEED HELP?

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VIEW FAFSA SUMMARY

EXIT

Leaving *FAFSA on the Web*

You are now leaving *FAFSA on the Web* and will be transferred to the IRS Web site to access your IRS tax information. Your information will be saved and your *FAFSA on the Web* session will end.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to *FAFSA on the Web* from the IRS Web site. If you do not transfer your information or choose not to return to *FAFSA on the Web* from the IRS Web site, you will have to log in to open your saved FAFSA.

Click **OK** to continue. Otherwise, click **Cancel**.

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

CANCEL

OK

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your 2013 Federal Income Tax Return. [?](#)

Required fields *

First Name *	<input type="text" value="COPPER"/>
Last Name *	<input type="text" value="C.Dog"/>
Social Security Number *	*** - ** - 8046
Date of Birth *	<input type="text" value="01"/> / <input type="text" value="01"/> / <input type="text" value="1959"/>
Filing Status * ?	Head of Household <input type="text"/>
Address - Must match your 2013 Federal Income Tax Return. ?	
Street Address *	<input type="text" value="DOE Testing"/>
P.O. Box (Required if entered on your tax return) ?	<input type="text"/>
Apt. Number (Required if entered on your tax return)	<input type="text"/>
Country *	United States <input type="text"/>
City, Town or Post Office *	<input type="text" value="FSA"/>
State/U.S. Territory *	Massachusetts (MA) <input type="text"/>
ZIP Code *	<input type="text" value="23456"/>

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

[Return to FAFSA](#)

[Submit](#)

[IRS Privacy Policy](#)

Parent 2013 Federal Income Tax Information

The information below is your tax information that will help you answer some of the questions on the FAFSA.

	My Tax Information	FAFSA Question Numbers
Tax Year	2013	
Name(s)	Copper C Dog	
Social Security Number	*** - ** - 8046	
Filing Status	Head of Household	
Type of Tax Return Filed	1040	Question 81 on the FAFSA
Adjusted Gross Income	\$11,000	Question 85 on the FAFSA
Income Earned From Work	\$10,000	Mother: Question 88 on the FAFSA or Father: Question 89 on the FAFSA
Income Tax	\$2,200	Question 86 on the FAFSA
IRS Exemptions	1	Question 87 on the FAFSA
Education Credits	\$0	Question 93a on the FAFSA
IRA Deductions and Payments	\$0	Question 94b on the FAFSA
Tax-Exempt Interest Income	\$200	Question 94d on the FAFSA
Untaxed IRA Distributions	\$0	Question 94e on the FAFSA
Untaxed Pensions	\$0	Question 94f on the FAFSA

Print this page for your records before choosing an option below.

Transfer My Tax Information into the FAFSA

- The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

Transfer Now

Do Not Transfer My Tax Information and Return to the FAFSA

- By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA.

Do Not Transfer

Parent Financial Information

What type of income tax return did your father file for 2013?

Transferred from the IRS

IRS 1040

What was your father's adjusted gross income for 2013? This amount is found on IRS Form 1040-line 37.

\$ 11,000 .00 Transferred from the IRS

Your father's income earned from working (wages, salaries, tips, etc.) in 2013 was transferred from the IRS. This amount is the total of IRS Form 1040-lines 7+12+18.

\$ 10,000 .00

Did your father file an IRS Schedule K-1 (Form 1065) for 2013?

Yes No

As of today, is your father a dislocated worker?

No

In 2012 or 2013, did your father receive benefits from any of the federal benefits programs listed below? Check all that apply or check **None of the above**.

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

You indicated that your father filed an IRS 1040. Was he eligible to file a 1040A or 1040EZ?

Yes

Do you want to skip the remaining questions about you and your father's income and assets?

Yes No

Parent Financial Information continued

Enter the amount of your father's income tax for 2013. This amount is found on IRS Form 1040-line 55.

\$2,200 .00 **Transferred from the IRS**

Enter your father's exemptions for 2013. This amount is found on IRS Form 1040-line 6d.

1 **Transferred from the IRS**

Did your father have any of the following items in 2013? Check all that apply and provide amounts.

Additional Financial Information

American Opportunity Tax Credit or Lifetime Learning Tax Credit

Education credits (*American Opportunity Tax Credit or Lifetime Learning Tax Credit*) from IRS Form 1040-line 49

\$0 .00 **Transferred from the IRS**

Child support paid

Taxable earnings from Work-study, Assistantships or Fellowships

Grant and scholarship aid reported to the IRS

Combat pay or special combat pay

Cooperative education program earnings

Untaxed Income

Payments to tax-deferred pension and retirement savings plans

IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

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

\$0 .00 **Transferred from the IRS**

Child support received

Tax exempt interest income

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

\$200 .00 **Transferred from the IRS**

Untaxed Income

Payments to tax-deferred pension and retirement savings plans

IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

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

\$ 0 .00 **Transferred from the IRS**

Child support received

Tax exempt interest income

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

\$ 200 .00 **Transferred from the IRS**

Untaxed portions of IRA distributions

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

\$ 0 .00 **Transferred from the IRS**

Untaxed portions of pensions

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

\$ 0 .00 **Transferred from the IRS**

Housing, food, and other living allowances paid to military, clergy, and others

Veterans noneducation benefits

Other untaxed income not reported such as workers' compensation or disability

Do you want to skip questions about your father's assets?

Yes No

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NEED HELP?

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CLEAR ALL DATA

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EXIT

Student Tax Information

For 2013, have you completed your IRS income tax return or another tax return?

Will file ▼

For 2013, what will be your tax filing status according to your tax return?

Single ▼

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Student Financial Information



You indicated you "Will file" a 2013 tax return.

If your 2013 income is similar to your 2012 income, use your 2012 tax return to provide estimates for questions about your income. If your income is not similar, click **Income Estimator** for assistance estimating your adjusted gross income, and answer the remaining questions about your income to the best of your ability.

Once you file, you **must** correct your FAFSA, changing 1) your filing status from "Will file" to "Already completed," and 2) your estimated answers to the final amounts on your 2013 tax return. At that time, you may be eligible to use the [IRS Data Retrieval Tool](#) to transfer your tax return information into the FAFSA.

What income tax return will you file for 2013?

IRS 1040

What was your adjusted gross income for 2013? This amount is found on IRS Form 1040-line 37.

\$ 210 .00

[INCOME ESTIMATOR](#)

Wages, salaries, tips, etc.

\$ 10 .00

Interest income

\$ 100 .00

Dividends

\$ 10 .00

Other taxable income (alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation, Social Security, Railroad Retirement, and all other taxable income)

\$ 100 .00

IRS-allowable adjustments to income (payment to IRA and Keogh Plans, one-half of self employment tax, self-employed health insurance deduction, interest penalty on early withdrawal of savings, alimony paid, and student loan interest deduction)

\$ 10 .00

[CALCULATE](#)

How much did you earn from working (wages, salaries, tips, etc.) in 2013? This amount is the total of IRS Form 1040-lines 7+12+18.

\$ 100 .00

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Student Financial Information continued

Enter the amount of your income tax for 2013. This amount is found on IRS Form 1040-line 55.

\$0 .00

Enter your exemptions for 2013. This amount is found on IRS Form 1040-line 6d.

1

Did you have any of the following items in 2013? Check all that apply and provide amounts.

Additional Financial Information

- American Opportunity Tax Credit, or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from Work-study, Assistantships or Fellowships
- Grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food, and other living allowances paid to military, clergy, and others
- Veterans noneducation benefits
- Other untaxed income not reported such as workers' compensation or disability
- Money received or paid on your behalf

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

\$0 .00

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

\$0 .00

As of today, what is the net worth of your current businesses and/or investment farms?

\$0 .00

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Sign & Submit



Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a preparer?

Yes No

Student Signature

Student's Social Security Number

Student's last name

Student's date of birth

Don't have a PIN? [Apply For A PIN](#)
It takes only a few minutes to get your PIN.

What is your (the student's) PIN?

••••

[Other options to sign and submit](#)

READ BEFORE PROCEEDING

2. to provide U.S. or state 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 with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Terms of Agreement - Student

Agree Disagree

Parent Signature

Are you signing as the student's Father/Stepfather, or Mother/Stepmother?

Father/Stepfather Mother/Stepmother

Information about the Father/Stepfather:

Father's/Stepfather's Social Security Number

Father's/Stepfather's last name

Father's/Stepfather's date of birth

What is your (the parent's) PIN?

[Apply For A PIN](#)

[I Forgot/Don't Know My PIN](#)

••••

[Other options to sign and submit](#)

READ BEFORE PROCEEDING


2. to provide U.S. or state 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 with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Terms of Agreement - Parent



Agree Disagree


 Your confirmation page has been sent to you at the e-mail address: random@fsa.gov

[PRINT THIS PAGE](#)

Confirmation Number: F 01500243001 11/19/2013 13:55:26
Data Release Number (DRN): 6634

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


 **Does your brother or sister need to complete a FAFSA?** If so, you can [transfer your parents' information into a new FAFSA](#) for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.
 **Start your state application** to apply for Iowa state-based financial aid.

 **What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from <i>College Navigator</i>
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	84%	94%	NA	NA
ALABAMA AGRICULT & MECHANICAL UNIV	32%	68%	NA	NA
UNIVERSITY OF IOWA	70%	86%	24%	NA

 **Eligibility Information**

Estimated Expected Family Contribution (EFC) = 000000

The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

[Pell Grant](#) Estimate - \$5,645.00

[Direct Stafford Loan](#) Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

You and your parent(s) indicated that you had filed an IRS tax return when you provided your financial information and it appears that you were eligible to use the [IRS Data Retrieval Tool](#), which allows you to view information from your IRS tax return and transfer that information directly into your FAFSA. The benefit of using the tool is that it's the easiest way to provide accurate tax information, and it also eliminates the need for providing a copy of your and your parents' tax return to the financial aid office at your college. Once your FAFSA has been processed, you and your parents can return to *FAFSA on the Web* and use the tool to transfer your tax information.

If you have questions, visit www.fafsa.gov and click the "Help" icon on the FAFSA home page.

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