



NORMANDALE  
COMMUNITY COLLEGE

# Applying for Financial Aid

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# Big Changes!

- FAFSA Simplification and FUTURE Acts made changes to the process for applying for financial aid and determining eligibility for Federal Pell Grant
- New state aid programs

# Applying for Financial Aid

## Free Application for Federal Student Aid (FAFSA)

- U.S. Citizens & Permanent Residents

## MN Dream Act

- Minnesota residents regardless of federal immigration status.




Financial Aid application needs to be completed once every school year. 2024-2025 application is for Fall 24, Spring 25 & Summer 25

Normally opens October 1, this year delayed until December.

# Dependency Status

Students who are under 24 years of age are considered dependent (include parent information) unless:

*Select all that 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, 2024 and June 30, 2025.
- ☐ 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.

# Parent Information

## Who is considered a legal parent?

- Legal parents are biological or adoptive (regardless of gender), or as determined by the state (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

## Which parent should include information?

- If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in the Parent section, and the Other Parent section should be skipped.
- If the parents are divorced or separated, answer the questions about the parent who provides the **greater portion of the student's financial support**, even if the student does not live with them. If this parent is remarried as of today, answer the questions about that parent and the stepparent.
- If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.

# 2022 Income Information

- **2022** income information:
  - Taxed income: Federal 1040 Income Tax Return, W-2s, 1099s or other records of earnings
  - Untaxed income: tax-exempt interest, untaxed portions of IRA dist/pensions
  - Benefits received (EITC, housing assistance, free/reduced price lunch, Medicaid, SNAP, SSI, TANF, WIC,

# Current Assets

- Total of cash/savings/checking
- Stocks, bonds, Coverdell/529 accounts
- Child support received
- Business or farm value (market value of land, buildings, machinery/equipment, inventory less any debts against
- Does not include primary residence, life insurance, or qualified retirement plans.

# Studentaid.gov

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FAFSA ▾

Loans & Grants ▾

Repayment ▾

Loan Forgiveness ▾



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## Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

### 2024–25 FAFSA® Form

Start New Form

Edit Existing Form

Need to access last year's form? [Start or Edit a 2023–24 FAFSA Form](#)



### Check FAFSA® Deadlines for the State You Live In

Some states and colleges use information from the FAFSA form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

School Year

State of Residence

Find Deadlines

[View All FAFSA Deadlines](#)



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# Create Federal Student Aid account

FederalStudentAid  
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FAFSA ▾

Loans & Grants ▾

Repayment ▾

Loan Forgiveness ▾

Log In ➞

Email, Phone, or FSA ID Username

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Password

.....

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# Consent Required

## Provide Consent or Be Ineligible for Federal Student Aid

### Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, 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, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024–25 FAFSA form.

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

→ FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by 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.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(l)(13)), only for the purpose of determining the eligibility for, and amount of, federal



# Parents=Contributors

## Understanding the FAFSA® Form

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### Contributors to the FAFSA® Form



#### Parents or Spouses

Your answers on the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for your education.



#### How to Invite

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to your FAFSA form, you'll need to provide their name, date of birth, Social Security number, and email address.

#### Information or Documents You May Need ^

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

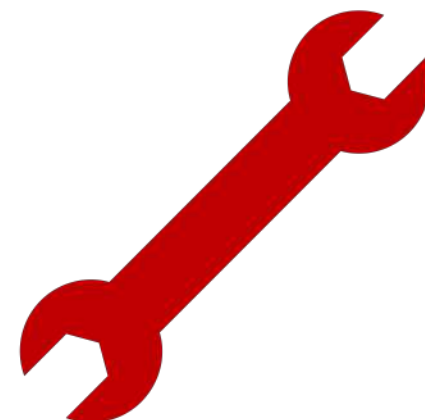
- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Previous

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# Import Federal Tax Information

- Authenticates against information from Federal Student Aid login.
- Must provide consent to access IRS information, regardless of filing status.
- If cannot access IRS, can still manually enter information.



# Minnesota Dream Act Application

## Qualifying undocumented students eligible for:

- In-state tuition rates and private scholarships at state schools
- State financial aid programs such as MN State Grant, Child Care Grant, Work Study (if student has work permit), SELF Loan

Preparing for College	Choosing a College	Paying for College	Outreach	High School & Campus Resources	Research, Data & Reports
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### Paying for College

#### Financial Aid Estimator

#### Online Applications

#### ▼ About Financial Aid

##### Are You Eligible?

Changes That Affect Eligibility

Eligible Non-Citizen Status

Minnesota Resident Status

Dependent/Independent Status

Eligible Distance Learner Status

Resources for Undocumented Students and MN Dream Act

## Minnesota Dream Act

**UPDATE 9/5/2017:** President Trump directed the U.S. Department of Homeland Security (DHS) and U.S. Citizenship and Immigration Services (USCIS) to phase out and eventually end Deferred Action for Childhood Arrivals (DACA). **The Minnesota Dream Act remains intact.** One benefit of the Minnesota Dream Act is access to the Minnesota State Work Study program; students are required to document eligibility to work in the U.S. in order to utilize this program. DACA recipients may continue to utilize Minnesota Work Study until their work authorization expires. The MN Dream Act remains in place for Minnesota students who qualify. This includes access to the Minnesota State Grant, Minnesota Childcare Grant, Teacher Candidate Grant, Occupational Grant, Dual-Training Grant, Minnesota SELF Loan, in-state tuition rates and privately funded financial aid through public colleges and universities.

#### Changes to DACA September 2017 ▼

Individuals with a work permit issued via the DACA program should:

- Review their Employment Authorization Card (work permit)
- Determine when it expires;
- If it expires between September 5, 2017 and March 5, 2018, the individual must file their DACA renewal application BEFORE October 5, 2017
- There is free and low-cost legal help available in Minnesota



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# Minnesota Dream Act application

## **Submit the required documents to MOHE after submitting**

- MN high school transcripts showing attendance at a MN high school for at least 3 years (do NOT have to be certified copies)
- MN high school diploma (or transcript showing the student graduated) or copy of GED earned in MN (does NOT have to be certified copy)
- Copy of Selective Service card
- Copies of 2022 Federal 1040 Income Tax Returns
- Other documents as requested by MOHE

# Next Steps

- About a third of FAFSA applications are selected for VERIFICATION - not an audit or that you've done anything wrong
- **Do not** make corrections to your FAFSA unless directed by the Financial Aid Office
- Does your college/university require other forms such as the Profile?

<https://profileonline.collegeboard.com>

# How Aid is Determined

**Cost of attendance (COA)**

**– Student Aid Index (SAI)**

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**= Financial need**



# Types of Financial Aid

## Gift Aid (Free Money)

- Need-Based Grants (Federal Pell, MN State Grant, Institutional Grants)
- Merit-based Scholarships (Institutional, External)

## Self-Help Aid (Earn)

- Student Employment (Work-study)

## Repay

- Student Loans (Federal, Private)
- Parent Loans (Federal)



# Pell Eligibility

*Dependent Student Look-Up Tables: 48 Contiguous States and District of Columbia*

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$18,310	\$41,198	\$59,508
3	\$23,030	\$51,818	\$74,848
4	\$27,750	\$62,438	\$90,188
5	\$32,470	\$73,058	\$105,528
6	\$37,190	\$83,678	\$120,868
7	\$41,910	\$94,298	\$136,208
8	\$46,630	\$104,918	\$151,548
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		



# State Aid Programs

- MN State Grant/MN Dream Act Grant
- Postsecondary Child Care Grant
- Minnesota Indian Scholarship
- MN GI Bill
- Fostering Independence Grant
- Northstar Promise Grant
- Student Teacher Grants/Aspiring Teachers of Color (pilot)

# Resources

- Federal Student Aid
  - [www.studentaid.gov](http://www.studentaid.gov)
- Minnesota Office of Higher Education
  - <https://www.ohe.state.mn.us/>
- Minnesota Goes to College!
  - College Knowledge Month and FAFSA completion events
- Net Price Calculator
- Scholarship searches – check with your high school,  
[www.fastweb.com](http://www.fastweb.com)
- Financial Aid Completion events



# Thank you!

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