



# APPLYING FOR FINANCIAL AID

Brought to you by the Foundation of La Jolla High

Presentation created by Linda Dowley, College Information Specialist

Fall, 2021



# Overview:

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- Brief general overview of financial aid and definitions of terms and terminology
- Necessary forms to be filed, and differences between them
- Timelines for filing to maximize aid
- Variety of resources to help answer questions and provide assistance in filling out forms
- Few final tips on wrapping up applications and what is needed at LJHS



# What is Financial Aid, and where does it come from?

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- Financial Aid is monetary assistance to pay for college.
- It can be need based, or non-need based (also known as merit aid).
- It can come from the Federal government, the state in which you live, the college itself, private organizations or companies.



# Definitions: Need-based Aid vs. Merit Aid?

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- Need-based aid is provided when the federal government, state government and/or college have determined that a family has a need for financial assistance in order for the student to attend college.
- Merit aid is provided by the college to students identified as having a special talent or academic merit. Used to woo students, but not only for 4.0 students.



## More definitions - types of Financial Aid:

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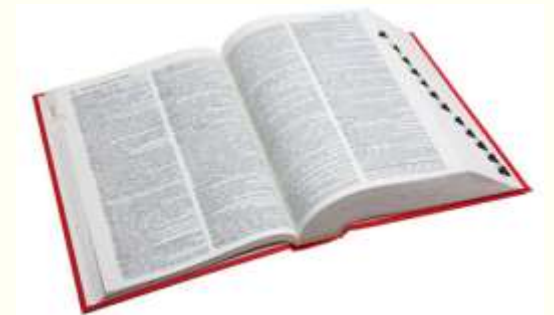
- Grants (money that does not need to be paid back)
- Loans (which need to be paid back with interest – may be government subsidized loans such as the Stafford Loan, PLUS loan or private loans)
- Federal Work Study (on campus jobs where the students work and earn money to pay college expenses)
- Scholarships (do not need to be paid back – can come from companies, organizations or the colleges themselves)



## More necessary terms:

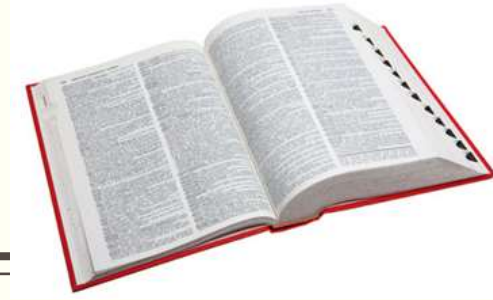
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- COA – Cost of Attendance – the full cost (includes tuition, fees, room, board, books, travel, estimated incidental expenses) for one year of college (aka – “sticker price”)
- EFC – Expected Family Contribution – the amount a family is expected to pay for college, determined by information submitted on the FAFSA
- Need – The difference between the Cost of Attendance (COA) and Expected Family Contribution (EFC).
- Federal Methodology – Method used by the federal government to determine a family’s EFC and the amount of federal financial aid a student is awarded.
- Institutional Methodology – Method used by a college to determine how the school’s financial aid funds will be awarded.



## A bit more terminology

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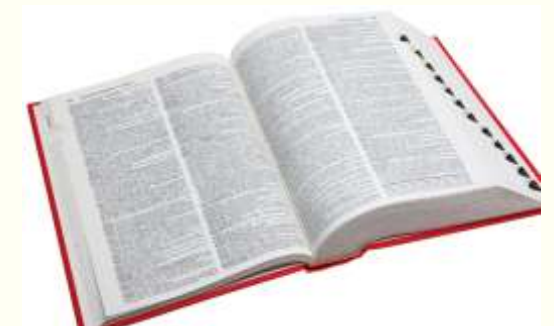
- Need Blind – A college which admits students without regard to whether or not they can pay to attend.
- Meets 100% of Need – A college which will cover the entire cost between the COA and the EFC. Some of this may be covered by loans...
- Gap – Unmet need. Difference between a family's demonstrated need and a college's financial aid offer.
- Tuition Discount – Term for net COA – meaning most families don't pay the “sticker price” – 58% of public school students and 89% of private school students receive some sort of financial aid or “Tuition Discount”.



## Last of the glossary terms!

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- FAFSA – Free Application for Federal Student Aid – the form required by most colleges to determine what federal financial aid a student will qualify for
- CSS Profile – The form required by approximately 400 schools (mostly private) to determine what institutional financial aid a student will qualify for
- FSAID – Federal Student Aid Identification needed by student and one parent to submit the FAFSA
- SAR – Student Aid Report – the report sent to the student approximately five days after submitting the FAFSA. Includes the EFC.
- IRS Data Retrieval Tool – DRT – Connected to the FAFSA, allows you to automatically download information from your tax returns.





# Sources of Money for College:

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## Scholarship/Grant Sources



# Who is eligible to receive financial aid?

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- U.S. citizen or permanent resident or Dream Act recipient
- High school graduate/GED holder
- Enrolling in an eligible degree/certificate program
- Males (age 18+) registered for Selective Service
- Make satisfactory academic progress in college/career school



## A word about Selective Service (aka “The Draft”)

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- Federal Law states all males 18-25 years of age must register for the draft.
- Students cannot receive Federal Financial Aid unless registered.
- If a student turns 18 and has not registered for Selective Service, their Federal Financial Aid will be revoked.
- If a student is not yet 18 but are 17 years and 3 months old, they may register early.
- To register, go to <https://www.sss.gov/Home/Registration>.
- Females are not currently required to register for Selective Service, despite being eligible for combat roles in the military.



SELECTIVE SERVICE SYSTEM



OFFICIAL SITE OF THE UNITED STATES GOVERNMENT

# How to apply for financial aid?

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- Determine which forms your colleges require and their deadlines
- Almost all require the Free Application for Federal Student Aid (FAFSA) – [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Almost 400 colleges (most private) also require the CSS Profile, (College Scholarship Service) administered by College Board – [www.collegeboard.org](http://www.collegeboard.org)
- A few colleges have their own forms so check the financial aid pages of your schools' websites!
- NOTE: Financial aid forms must be filed **each year**. It is wise to keep login and password information somewhere accessible to facilitate the process for the following year.

# How much financial aid will I qualify for?

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In general, it depends on your financial need.

- Financial need is determined by information submitted on FAFSA using a formula known as the Federal Methodology
- The amount the student/family is expected to contribute to the cost of college each year is called the Expected Family Contribution (EFC)
- EFC comes from what you report on FAFSA
- Cost of Attendance (COA) is tuition, fees, room and board, transportation, etc.

$$\text{COA} - \text{EFC} = \text{financial need}$$

To estimate of Federal aid, go to [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov) OR use the EFC Calculator found through College Board.



## Some items which determine “need”...

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- Depends on info reported in FAFSA including:
  - Parental Income
  - Number of students in the household
  - Number of children in college simultaneously
  - Whether or not parents are divorced or separated



# Federal Student Aid: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

ed.gov/sa/sites/default/files/aid-glance-2019-20.pdf

## FEDERAL STUDENT AID AT A GLANCE

Page 1 of 2  
2019-20

### WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school's financial aid office to find out which programs the school participates in.

### WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit [StudentAid.gov/how-calculated](http://StudentAid.gov/how-calculated));
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs);
- maintain satisfactory academic progress in college.

### HOW do you apply for federal student aid?

1. **To apply for federal student aid, you need to complete the FAFSA® form at [fafa.gov](http://fafa.gov).** The FAFSA form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2019–June 30, 2020, submit a 2019-20 FAFSA form. Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA deadlines at [StudentAid.gov/fafsa#deadlines](http://StudentAid.gov/fafsa#deadlines).
2. **Students and parents are required to use an FSA ID (a username and password combination) to sign their FAFSA form online and to access information about their financial aid on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit [StudentAid.gov/fsaid](http://StudentAid.gov/fsaid).
3. **After you apply, you'll receive a Student Aid Report, or SAR.** Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal

ed.gov/sa/sites/default/files/aid-glance-2019-20.pdf

## FEDERAL STUDENT AID AT A GLANCE

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
<b>Federal Pell Grant</b> Grant; does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit <a href="http://StudentAid.gov/pell-grant">StudentAid.gov/pell-grant</a> .	Amounts can change annually. For 2018-19 (July 1, 2018, to June 30, 2019), the award amount is up to \$6,095.
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b> Grant; does not have to be repaid	For undergraduates with exceptional financial need. Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit <a href="http://StudentAid.gov/fseog">StudentAid.gov/fseog</a> .	Up to \$4,000.
<b>Teacher Education Assistance for College and Higher Education (TEACH) Grant</b> Grant; does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit <a href="http://StudentAid.gov/teach">StudentAid.gov/teach</a> .	Up to \$4,000.
<b>Iraq and Afghanistan Service Grant</b> Grant; does not have to be repaid	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit <a href="http://StudentAid.gov/iraq-afghanistan">StudentAid.gov/iraq-afghanistan</a> .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
<b>Federal Work-Study</b> Work-Study; money is earned through a job and doesn't have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on: <ul style="list-style-type: none"><li>• when you apply;</li><li>• your level of financial need; and</li><li>• your school's funding level.</li></ul> For details and updates, visit <a href="http://StudentAid.gov/workstudy">StudentAid.gov/workstudy</a> .	No annual minimum or maximum amounts.
<b>Direct Subsidized Loan</b>	For undergraduate students who have financial need; U.S. Department of	Up to \$5,500 depending on grade



# What about State financial aid?

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- The California Student Aid Commission is the source of access and information regarding California financial aid – primarily Cal Grants
- If you list a California college or university on your FAFSA, you will automatically be considered for a CalGrant, as registrar at LJHS submits all GPAs required for Cal Grants by the March 2 deadline.
- For information go to: [www.csac.ca.gov](http://www.csac.ca.gov)
- Remember, this is aid for students going to college in California – Community Colleges, UC's, CSU's, private colleges or accredited career colleges





## And Institutional Aid? (aka Financial Aid from Colleges)

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- Need-based financial aid can be awarded by colleges in addition to aid that the Federal or state government provides (FAFSA required).
- Some schools require the CSS Profile or other forms and use different formula (Institutional Methodology) to determine where they want to distribute funds.
- Many colleges give merit aid (non-need based) to students they are hoping will attend, such as those with high grades or special talents (ex: recruited athletes or musicians).
- Many colleges have special institutional honors or scholarships – some of which have additional requirements, applications and essays. Check your schools' websites!
- Some colleges have priority filing deadlines for scholarships – check all dates and deadlines!

# Do you need to file the FAFSA to receive merit aid? And why??

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- Some colleges require that the FAFSA be filed in order to award merit aid – there is no comprehensive list of these schools, but you should check. If they say students “are automatically considered” for various scholarships when they apply, it means no FAFSA is required.
- Colleges which do require the FAFSA for merit aid, want to know that all possible sources of Federal Aid have been exhausted before dipping into their own pool of money.



# Estimating tools to use before applying:

- EFC Calculator from College Board
- Net Price Calculator on Colleges' websites (which will sometimes refer you back to College Board which hosts their Net Price Calculator)

The screenshot shows the College Board BigFuture EFC Calculator interface. The URL is <https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/expected-family-contribution-calculator>. The page features a navigation bar with links like 'College Planning', 'YouCanGo2', 'SAT', 'AP', 'PSAT/NMSQT', 'CLEP', 'For Educators', and 'More'. Below the navigation bar is a search bar and a 'Sign in' button. The main heading is 'EFC Calculator'. A progress bar indicates the steps: Welcome, Status, Formula, Family Info, Student Info, Finances, and Results. The 'Welcome' section explains that the calculator estimates the family's expected contribution to college costs. It includes a 'Save your work' button and a 'Sign in' button. The bottom of the page has a 'Welcome!' message and buttons for 'Sign up', 'Sign in', 'Me', 'My Colleges', and 'My Plan'.

The screenshot shows the Tufts University Net Price Calculator interface. The URL is <https://npc.collegeboard.org/student/app/tufts>. The page features the Tufts University logo and a 'LEAVE CALCULATOR' button. The main heading is 'Welcome'. The text explains that the calculator provides an estimate of the amount of financial aid a student may receive if accepted to Tufts. It includes a 'GET STARTED' section with a 'Sign in' button and a 'SIGN IN' button. The bottom of the page has a 'NOTE' section and a 'Show all Downloads' button.

# Some Out-Of-State Schools are Generous with Scholarships!

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- Conventional wisdom says out-of-state schools are far more expensive than in-state schools. However...
- Many colleges outside of California are willing to offer generous financial aid to attract students. Some schools are quite transparent about their aid . Here are two examples – Miami of Ohio: <https://www.miamioh.edu/admission/merit-scholarships/> and University of Alabama: <https://scholarships.ua.edu/freshman/out-of-state/>.
- Please research out-of-state options offered by the Regional Admissions of California on their YouTube channel: <https://www.youtube.com/watch?v=vfGJutFMKew&list=PLGCXHTOTUcjQwk7wlY-pa34Lodd7gQQ1B&index=2>. These schools are looking for California students!



# Western Undergraduate Exchange - <http://www.wiche.edu/wue>

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- Public Schools in these states offer scholarships which make them very affordable...but that is not true of every school or of every major within a school...you must do your research!





# How to find financially generous schools?

- Various web resources including College Data ([www.collegedata.com](http://www.collegedata.com))
- Look for both percentage and amount of merit aid given and percentage of need met:

The screenshot shows a web browser displaying the CollegeData website. The URL in the address bar is [www.collegedata.com/cs/content/content\\_payarticle\\_tmpl.jhtml?articleId=20172](http://www.collegedata.com/cs/content/content_payarticle_tmpl.jhtml?articleId=20172). The page features a blue header with the CollegeData logo and navigation tabs: 'College 411', 'Prepare & Apply', 'Pay Your Way', and 'College Buzz'. Below the header, the article title 'Finding Financially Friendly Colleges' is prominently displayed. The article text discusses how to identify affordable colleges and includes a section on 'Searching for Financially Friendly Colleges on CollegeData' with bullet points about 'Financial Need Met' and 'Student Debt'. A sidebar on the right contains links to 'College Sticker Shock', 'How Much Does College Cost?', 'How to Find Financially Friendly Colleges', 'Finding Financially Friendly Colleges', and 'All About Financial Aid'. At the bottom, there is a 'Books You Might Like' section featuring '1001 Ways to Pay for College' and a 'My Data Locker' button.

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your online college advisor

College 411 Prepare & Apply Pay Your Way College Buzz

Findings Financially Friendly Colleges

Want to apply to schools likely to be affordable? Here's how to identify these "financially friendly" colleges.

Like 2 G+1 0 Save

The most generous college is not necessarily the one with the biggest financial aid package. It's the one that most reduces your college cost. Fortunately, on CollegeData you can include financial generosity as a factor in your college search.

**Searching for Financially Friendly Colleges on CollegeData**

Use these Financial Friendliness search options on [College Match](#) to find colleges likely to offer cost-reducing aid packages.

- *Financial Need Met.* Search based on the average percent of freshmen need met.
- *Student Debt.* Search based on the average debt burden of graduating seniors.

**Books You Might Like**

1001 Ways to Pay for College

1001 Ways to Pay for College, 6th Edition

**College Sticker Shock**

How Much Does College Cost?

How to Find Financially Friendly Colleges

What's Your Best College Fit, Financially Speaking?

Finding Financially Friendly Colleges

How to Get Merit Aid from Colleges

**All About Financial Aid**

Get Started with Financial Aid

My Data Locker

COLLEGEdata Like 53k Follow 640 followers G+ 687 Pinterest 387

gopEi applied to University of North Ca



# Another great research resource: Common Data Set

- Google Common Data Set + school name (in the illustration, Tulane University).
- Find the pdf report for that school and scroll to section H2
- There you will find number of students who had NO demonstrated need who received financial aid awards and the average amount of the award.

**FAFSA on the Web Worksheet**  
fafsa.gov

**DO NOT MAIL THIS WORKSHEET.**  
The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid (FAFSA®)* online at **fafsa.gov** or via the myStudentAid mobile app.  
You must complete and submit a FAFSA form to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA form anytime on or after October 1, 2020.  
See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2022.

- **This Worksheet is optional and should only be completed if you plan to use fafsa.gov or the myStudentAid mobile app.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA form. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online, you may be able to skip some questions based on your answers to earlier questions.**

**Applying is easier with the IRS Data Retrieval Tool!**  
Students and parents who have filed their 2019 federal tax return

**2021 – 2022**  
**Federal Student Aid**  
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**Pay attention to any symbols listed after your state deadline.**  
States and territories not included in main listing below: AL\*, AS\*\*, AZ\*, CO\*, PA\*\*, GA\*, GU\*, HI\*\*, IL\*\*, IN\*\*, MI\*\*, NC\*\*, ND\*\*, NE\*, NH\*\*, NM\*, OK\*, PR\*, RI\*\*, SD\*\*, VA\*\*, VT\*\*, WA\*\*, WI\* and WY\*\*

State	Deadline
AK	Alaska Education Grant: * Alaska Performance Scholarship: June 30, 2021 # Academic Challenge: July 1, 2021 (date received) ArFuture Grant: Fall term, July 1, 2021 (date received); spring term, Jan. 10, 2022 (date received)
AR	For most state financial aid programs: March 2, 2021 (date postmarked). Cal Grant also requires submission of a school-certified GPA by March 2, 2021. For additional community college Cal Grants: Sept. 2, 2021 (date postmarked).
CA	For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the California Dream Act Application. Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	Feb. 15, 2021 (date received) # **
DC	FAFSA form completed by May 1, 2021 #. For DC TAG, complete the DC OneStep and submit supporting documents by May 31, 2021, #
DE	April 15, 2021 (date received)
FL	May 15, 2021 (date processed)
IA	July 1, 2021 (date received): Earlier priority deadlines may exist for certain programs. *
ID	Opportunity Grant: March 1, 2021 (date received) # *
IL	Refer to the Illinois Student Assistance Commission's web site for Monetary Award Program (MAP) renewal deadline. # *
IN	Adult Student Grant: * Workforce Ready Grant: *
KS	April 1, 2021 (date received) # **
LA	July 1, 2022 (July 1, 2021, recommended):
MA	May 1, 2021 (date received) #
MD	March 1, 2021 (date received):
ME	May 1, 2021 (date received):
MI	March 1, 2021 (date received):
MN	30 days after term starts (date received):
MO	Feb. 1, 2021 # Applications accepted through April 1, 2021 (date received):

STATE AID D



# GETTING STARTED WITH THE FAFSA

Resources and Tips!

# Getting Started with the FAFSA

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- FAFSA is live as of October 1 and can be submitted as soon as completed.
- To begin a new FAFSA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Many resources exist with information about how to complete the FAFSA – although the 87-page step-by-step guide found on [www.studentaid.ed.gov](http://www.studentaid.ed.gov) has been discontinued due to the step-by-step answers to each question found AS you complete the FAFSA
- Other helpful FAFSA resources:
  - Fastweb – [www.fastweb.com](http://www.fastweb.com)
  - Edvisors – [www.edvisors.com](http://www.edvisors.com)
  - FinAid! – [www.finaid.org](http://www.finaid.org)

# Advice is to get the FAFSA completed asap BUT...

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- Sometimes the site is finicky or crashes in the early days.
- Do NOT fear! Getting it done soon is a good idea but does not have to be today – or this week!



# Starting your FAFSA!

← → ↻ <https://fafsa.ed.gov> ☆ \* ☰

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**FAFSA®**  
Free Application for Federal Student Aid

 Home

 About Us

 FSA ID

 StudentAid.gov

 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

#### Deadlines

[Information about your deadlines.](#)

#### School Code Search

#### Announcements

- If you have questions about the FSA ID, you can find the answers to frequently asked questions [here](#). If you need assistance logging in with your FSA ID, contact us at 1-800-557-7394.

# First things first: Your Personal Identification - FSAID

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- The student is the primary filer of the FAFSA, and must apply for an FSAID
- Parents need a number too (one, not one for each parent), separate from the student, under a separate email address.
- These numbers will allow student and parent to login, save information and electronically sign final form.
- You must apply for the FSAIDs before beginning the FAFSA.
- FSAID replaced the Federal Student Aid PIN in May 2015
- If you have other children in college, you can link your PIN to your FSAID and immediately begin use of ED websites requiring an FSAID. Otherwise, you will need to wait three days to get confirmation from the Social Security Administration of your new FSAID number.
- To create your FSAID, go to [www.studentaid.ed.gov/fsaid](http://www.studentaid.ed.gov/fsaid)



# What information will I need to complete the FAFSA?

- Personal financial information including bank account balances and tax return information is needed – so this is not a process which can be completed by the student alone.
- Use the FAFSA worksheet to assemble the information you need to report.
- FAFSA worksheet:  
<https://studentaid.ed.gov/sa/sites/default/files/2021-22-fafsa-worksheet.pdf>

**FAFSA on the Web Worksheet**  
fafsa.gov

**2021 – 2022**  
Federal Student Aid

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**Pay attention to any symbols listed after your state deadline.**  
States and territories not included in main listing below: AL\*, AS\*, AZ\*, CO\*, FM\*, GA\*, GU\*, HI\*, IL\*, IN\*, KS\*, KY\*, LA\*, MA\*, MD\*, ME\*, MI\*, MN\*, MO\*, NC\*, ND\*, NE\*, NH\*, NJ\*, NM\*, OK\*, OR\*, PA\*, PR\*, RI\*, SD\*, TN\*, VA\*, VT\*, WA\*, WI\*, and WV\*.

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ID	Opportunity Grant: March 1, 2021 (date received) * *
IL	Refer to the Illinois Student Assistance Commission's web site for Monetary Award Program (MAP) renewal deadline. * § Adult Student Grant * §; New applicants must submit additional form, Workforce Ready Grant *
IN	Frank O'Bannon Grant: April 15, 2021 (date received) 21st Century Scholarship: April 15, 2021 (date received)
KS	April 1, 2021 (date received) * * *
LA	July 1, 2022 (July 1, 2021, recommended)
MA	May 1, 2021 (date received) *
MD	March 1, 2021 (date received)

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# An essential resource for FAFSA assistance:

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- Federal Student Aid – An office of the US Department of Education:  
<https://studentaid.ed.gov>

**PREPARING FOR THE FAFSA®**

The FAFSA asks questions about you and your finances, so have the information below handy.

Don't have all your info ready yet? That's okay; you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).)

**GATHER THIS INFORMATION**

-  **123-45-6789**  
Social Security number
-  **A# 123-456-789**  
Alien registration number
-  **TAX TAX**  
Federal tax information or tax returns
-  **UNTAXED UNTAXED**  
Records of untaxed income
-   
Cash, savings, and checking account balances
-   
Investments other than the home in which you live



# Reporting your tax information – painlessly!

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- The **IRS Data Retrieval Tool** (IRS DRT) allows students and parents who filed a U.S tax return with the Internal Revenue Service (IRS) to access the IRS tax return information needed to complete the *Free Application for Federal Student Aid* (FAFSA) and transfer the data directly into their FAFSA.
- If you are eligible to use the IRS DRT, we highly recommend using the tool for several reasons:
- It's the easiest way to provide your tax return information.
- It's the best way of ensuring that your FAFSA has accurate tax information.
- You won't need to provide a copy of your or your parents' tax returns to your college.
- If you use the IRS DRT to transfer your tax return information from the IRS, the information will not display on your FAFSA. For your protection, the answer to each question is replaced with "Transferred from the IRS."

# Most helpful, comprehensive website for federal student aid information: <https://studentaid.ed.gov>

The screenshot shows the homepage of the Federal Student Aid website. At the top, the browser address bar displays <https://studentaid.ed.gov/sa/>. The main header features the "Federal Student Aid" logo, with the tagline "An OFFICE of the U.S. DEPARTMENT of EDUCATION" below it. To the right of the logo, it says "PROUD SPONSOR of the AMERICAN MIND®". A search bar on the right contains the text "Search StudentAid.gov". Below the header is a dark navigation bar with five menu items: "Prepare for College", "Types of Aid", "Who Gets Aid", "FAFSA: Applying for Aid", and "How to Repay Your Loans". The main content area has a light gray background with a banner that reads "Minds can achieve anything. We make sure they get to college. At Federal Student Aid, we make it easier to get money for higher education." Below the banner are five colored boxes, each featuring a profile photo of a student and a question: "HOW DO I PREPARE FOR COLLEGE?", "WHAT TYPES OF AID CAN I GET?", "DO I QUALIFY FOR AID?", "HOW DO I APPLY FOR AID?", and "HOW DO I MANAGE MY LOANS?". Each box has a brief description of the topic below the question.

<https://studentaid.ed.gov/sa/>

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

Search StudentAid.gov

Prepare for College   Types of Aid   Who Gets Aid   FAFSA: Applying for Aid   How to Repay Your Loans

Minds can achieve anything. We make sure they get to college.  
At Federal Student Aid, we make it easier to get money for higher education.

**HOW DO I PREPARE FOR COLLEGE?**  
Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.

**WHAT TYPES OF AID CAN I GET?**  
Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work.

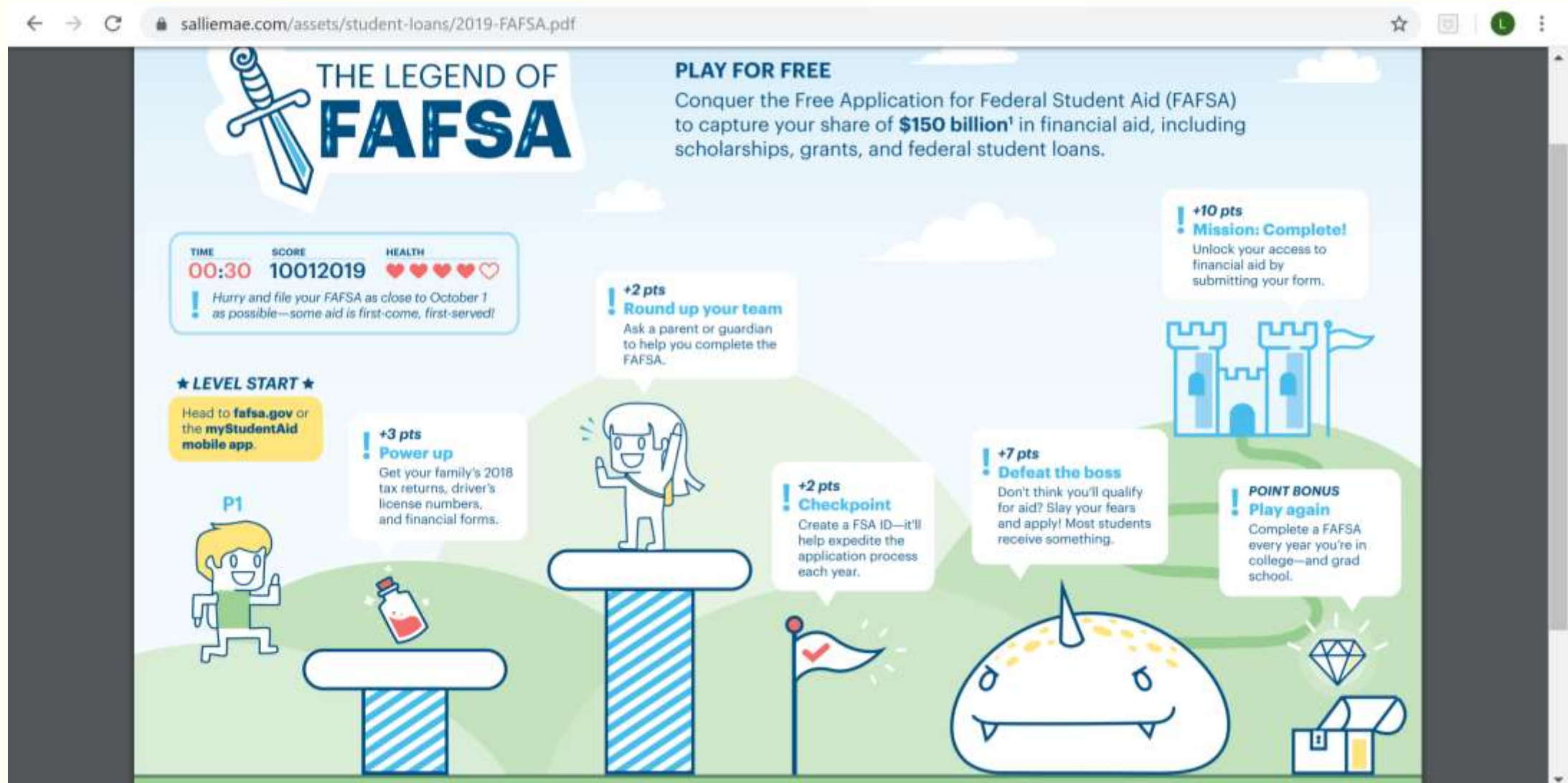
**DO I QUALIFY FOR AID?**  
Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.

**HOW DO I APPLY FOR AID?**  
Learn how to submit your *Free Application for Federal Student Aid* (FAFSA®), how aid is calculated, and how you'll get your aid.

**HOW DO I MANAGE MY LOANS?**  
Choose a repayment plan, pay on time, avoid default, and get help with problems.



Another resource: Sallie Mae -  
<https://www.salliemae.com/college-planning/financial-aid/>



# Step-by-step FAFSA Instructions – A free downloadable guide:

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- Edvisors: <https://www.edvisors.com/fafsa/book/direct/>



The screenshot shows a web browser window with the URL <https://www.edvisors.com/fafsa/book/direct/>. The Edvisors logo is in the top left, and a search bar is in the top right. A navigation menu includes links for Plan for College, File the FAFSA, Win Scholarships, Work during College, Borrow for College, Repay Your Loans, and Education Tax Benefits. The breadcrumb trail reads: Home » File the FAFSA » Filing the FAFSA » Get the Filing the FAFSA Book for Free.

## Get the Filing the FAFSA Book for Free

*Filing the FAFSA* is your roadmap to navigating the Free Application for Federal Student Aid (FAFSA). This detailed how-to guide will help you complete the FAFSA form quickly, correctly and thoroughly.

The *Filing the FAFSA* book is available for **free download** in digital formats. (The book is also available for purchase in paperback format for \$9.95 or less from Amazon.com.)

**Jump to topic:**

- Why Download the Filing the FAFSA Guide?
- Praise for Filing the FAFSA
- Also Available in Paperback Format
- Sharing and Linking Policy
- Download Filing the FAFSA Now for Free
- Choosing the Right File Format

Download the free book:  
*Filing the FAFSA*, 2015-2016 Edition

Download the free book:

### Why Download the *Filing the FAFSA* Guide?

Check the “LJHS College Info” Facebook page for articles:

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The screenshot shows a web browser displaying the website [www.diycollegerankings.com/where-to-get-help-with-the-fafsa/4275/](http://www.diycollegerankings.com/where-to-get-help-with-the-fafsa/4275/). The website has a white header with a logo on the left that features a magnifying glass over a graduation cap with a checkmark, and the text "DIY COLLEGE RANKINGS". To the right of the logo is the tagline "Get the information you need to find the best college for you" and a blue button that says "Start Creating Your Custom College Lists". Further right is a green button with a shopping cart icon and the text "MY CART". Below the header is a navigation bar with links: "CALENDAR", "SPREADSHEETS", "ATHLETICS", "RESOURCES", "96 FAQs", "ABOUT ME", and "FREE COLLEGE LISTING". A green banner across the middle of the page reads "24 PLACES TO GET HELP WITH THE FAFSA". On the left side of the page, there is a vertical sidebar with social media sharing icons: Facebook (1.1k), LinkedIn (23), Pinterest (18), Twitter, and Google+, along with a "1.2k Shares" label. The main content area features the article title "24 Places to Get Help with the FAFSA" by Michelle Kretschmar. Below the title are social media share buttons for Facebook (1.1K), Twitter (7), LinkedIn (23), Pinterest (25), and Google+ (6), followed by a "1.2K SHARES" icon. The article text begins with "In case you haven't heard, the Free Application for Federal Student Aid (FAFSA) became available on October 1st this year. That means that it's time for high school seniors to fill out the FAFSA. If you don't think you need to fill out the FAFSA, you need to read I won't qualify for financial aid, why should I fill out the FAFSA? The Department of Education estimates the average time to complete the FAFSA, including gathering documents, to take". To the right of the text is a small image of a hand reaching up from the water. Further right is a sidebar with the title "Recruiting Service Survey" and a featured article titled "Planning and Paying for College Resource Center" with an image of a person using a laptop.

## A word about listing your colleges on the FAFSA...

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- The FAFSA will only allow you to list 10 colleges at a time.
- If you are applying to more than 10 colleges, you start with 10, then after you receive your Student Aid Report (1-2 weeks), you can go back and edit your FAFSA – deleting some schools, and adding your additional colleges.
- Colleges with the earliest deadlines should be in the first 10 colleges you list.
- If applying to colleges in California, one of those should be in the first batch so the state can consider you for financial aid.

Don't worry about colleges seeing your full list – that was outlawed in 2016.





## Some good things to remember when filling out the FAFSA:



- Be aware that the name and Social Security number on your FAFSA MUST match that on your Social Security card. Do not use nick-names.
- Make sure you are completing the FAFSA for the correct school year (2022).
- Be sure you indicate an interest in work study (you don't have to take a job, but don't rule it out by not checking the box).
- Remember that young men MUST sign up for Selective Service (aka The Draft) when they turn 18. It is the law for all 18-year-old males, but without it, you won't receive Federal financial aid.
- Understand terminology and be sure to report correct marital status and size of household (step children, grandparents).
- Know whose income should be reported. FAFSA has quirky rules about parent income. (see next slide...)
- NEVER lie on the FAFSA (it is a federal offense)!

# FAFSA definitions – whose income to report?

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- Traditional family – married parents with children – both parents share FAFSA information
- Unmarried parents living together – both parents share FAFSA information
- Deceased parent – if parent has died during the year, do not share his/her financial information
- Divorced or separated parents – only provide financial information for custodial parent the one with whom student has lived the majority of the prior year. If custodial parent has remarried, must share new spouse's information as well
- Single sex couples – if married or if child is adopted, both report. If child not adopted and couple is not married, only biological parent reports
- Guardian such as grandparent or older sibling – student is considered independent and student's information is reported. However guardian support would be considered income to student.



And if you have more than one student in college??

Department of Education [US] <https://blog.ed.gov/2017/09/how-to-fill-out-the-fafsa-when-you-have-more-than-one-child-in-college/?sf64166912=1>

 **HOMEROOM**  
THE OFFICIAL BLOG OF THE U.S. DEPARTMENT OF EDUCATION

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ED.gov

## How to Fill Out the FAFSA When You Have More Than One Child in College



**GOT 2 OR MORE KIDS ATTENDING COLLEGE?**

Save time on the FAFSA: After you complete your first child's FAFSA and reach the confirmation page, choose the option to

**Email Updates**  
Sign up for email updates from the Department of Education.

Email Address

Latest Posts RSS 

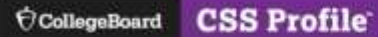
**Search This Blog**

Search ...

**All Categories**

Select Category 

# What about the CSS Profile? Which colleges require that??



## 2022-23 CSS Profile Student Guide

This guide provides the basic information you need to complete your CSS Profile application at [cssprofile.org](https://cssprofile.org) starting Oct. 1, 2021.

### WHAT is the CSS Profile?

The **CSS Profile** is an online application used by colleges and scholarship programs to award Institutional (their own) aid. (For federal aid you must complete the **FAFSA**, available Oct. 1 at [fafsa.ed.gov](https://fafsa.ed.gov).)

### WHEN do I complete the CSS Profile?

Most students complete the application in their senior year of high school. Schools may have different deadlines - be sure to check with each school you are applying to.

### WHO must complete the CSS Profile?

Check your colleges' information to determine whether they

### The Process

1. **Sign-in** – If you created a College Board account for the SAT, PSAT or AP, use the same username and password to sign-in. If not, create a new account.
2. **Complete the Application** – The application provides online help to guide you. You do not need to complete the application all at once; you can save your application and return to it later.
3. **Submit the Application** – The submit date and time is based on Eastern Time.
4. **Review Your Dashboard** – Your dashboard will include

- Administered by The College Board, over 400 schools or scholarship organizations require the Profile.
- Apply for College Financial Aid – CSS Profile | College Board

# What are some differences between the FAFSA and the CSS Profile?

- The FAFSA is free to complete and is submitted free of charge to each school you list.
- Profile costs \$25 to submit to first school and \$16 for each additional school.
- Both FAFSA and CSS Profile go live October 1; families should submit as soon as possible and definitely before your colleges' deadlines. The Profile requires additional information and considers additional assets such as home equity and value of a personal business.
- For information on completing the Profile, go to <https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/how-to-complete-the-css-financial-aid-profile>





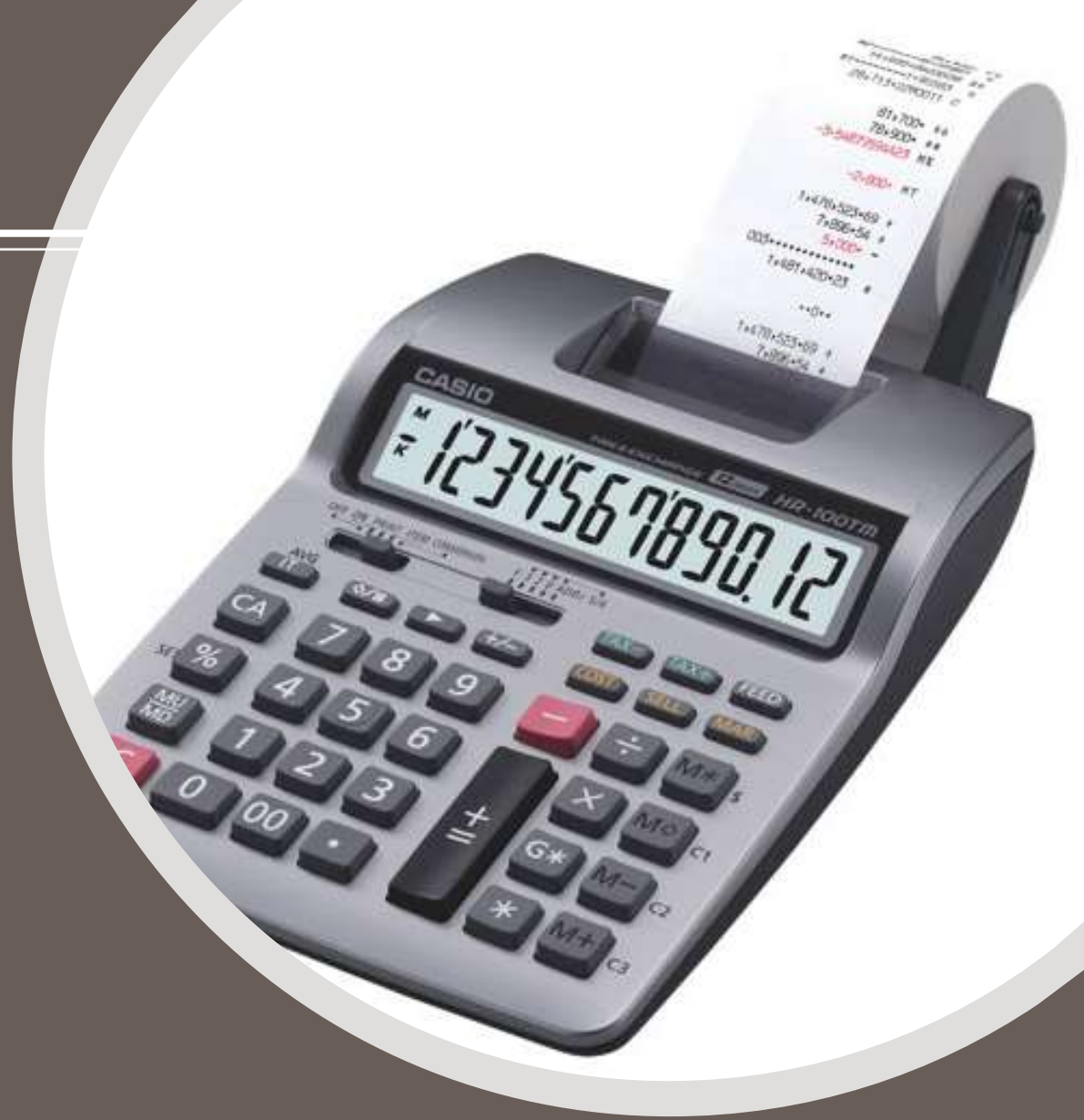


# Some FAQs Regarding Reporting of Assets:

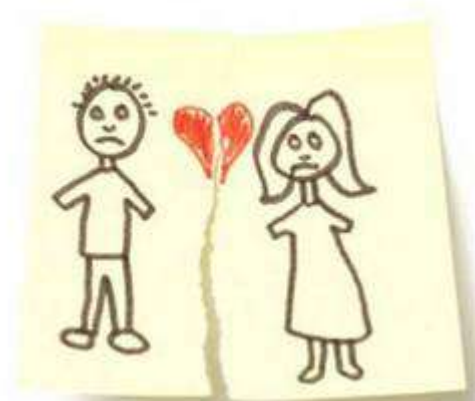
Will Your Assets Hurt  
Financial Aid Chances?

## Depends on type of assets...

- FAFSA (using Federal Formula) ignores:
  - Retirement Accounts
  - Home Equity
  - Family-owned business with fewer than 100 full-time employees







## What about the CSS Profile?

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- The Profile asks for:
  - Home equity
  - Adjusted net worth of business or farm
  - Financials from non-custodial parent

# What the FAFSA and CSS Profile have in common...

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## What All Aid Formulas Care About

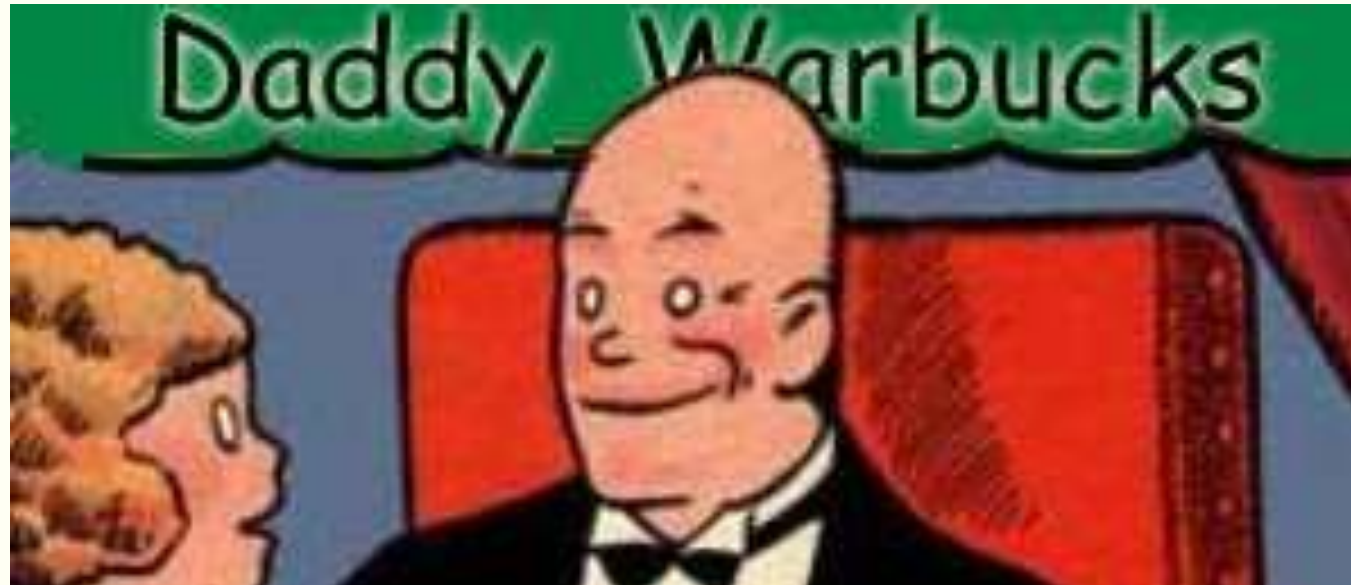
- Child Assets
- Taxable Investments
- College Accounts



## Grandparents or other family assistance?

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- Terrific if you have generous family who wish to help BUT
- To avoid jeopardizing need-based aid, and any negative tax consequences for them, check with your financial adviser or tax planner.



# Scholarships – don't leave money on the table!

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- Be proactive about applying for scholarships – and increase your chances of being awarded a scholarship by applying to ones with a smaller pool (ex: LJ Rotary, SD Foundation)
- Check with your parents' place of employment – many companies offer scholarships to employees' children
- Military - If parent is active duty, retired or disabled military, scholarships exist
- Use the web to research and apply for scholarships:
  - <https://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
  - [www.fastweb.com](http://www.fastweb.com)
  - <http://www.sdfoundation.org/Scholarships.aspx>
  - <https://www.edvisors.com/scholarships/>
  - [www.meritaid.com](http://www.meritaid.com)
  - [www.cappex.com](http://www.cappex.com)
  - [www.scholarships.com](http://www.scholarships.com)



# Scholarships – don't leave money on the table!

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- Several La Jolla High Scholarships, only for LJHS Seniors!
- The La Jolla High School Scholarship Foundation was established with a gift from a LJHS Head Counselor, Billy Harris who left his estate to LJHS for this purpose.
- Apply in the Spring, interviews in April.
- Check the bulletin for updates/application.
- Counselors post scholarship information on Naviance.
- Good luck!



# California College Promise for Community Colleges:

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- Agreement between SDUSD and SDCCD
- Covers tuition, books, fees
- Must do a FAFSA or Dream Act
- Applications open Nov 1, due early February
- Counselors will get information out to students and be available for support
- Wraparound services are part of scholarship (i.e. summer enrichment, Personal Growth class, support services, priority registration)





# Avoid Financial Aid Scams!

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- You do NOT need to pay anyone to file the FAFSA for you – remember it is the FREE Application for Federal Student Aid
- The official websites of the government end in “.gov” and colleges end in “.edu” – do not get fooled by [www.fafsa.com](http://www.fafsa.com)!
- Do NOT believe any company or person who says they “guarantee” to find you scholarships or money for college
- Do NOT give credit card, social security number or other personal information to someone who claims to be able to secure you free money for college
- If you fear you have been the victim of a scam, contact the appropriate authorities listed at: <https://studentaid.ed.gov/types/scams#report-fraud>





## What to do once you've applied for financial aid

---

- Your FAFSA will be processed, and you will receive your Student Aid Report (SAR) which summarizes the information you submitted on the FAFSA (if done electronically and signed with your FSAID you could receive your information as soon as 5 days)
- Student (and parent) review the SAR for complete and accurate information – make any changes/corrections in accordance with instructions
- If your information was complete, your SAR will include your Expected Family Contribution (EFC)
- After you have been accepted, colleges will send you an offer of financial aid. Should you have questions, contact the Financial Aid office at the college.

# Example of Student Aid Report

Federal Student Aid FAFSA <sup>SM</sup>			Form Approved OMB No. 1845-0001 App. Exp. 12/31/2012
2011-2012		Electronic Student Aid Report (SAR)	
The SAR summarizes the information you submitted on your 2011-2012 Free Application for Federal Student Aid (FAFSA).			
Application Receipt Date:	03/21/2011	XXX-XX-1234 AB 01	
Processed Date:	03/22/2011	EFC: 12345	
		DRN: 9876	
			
<b>FAFSA Data</b>			
Assumed fields, based on the data you entered, are marked with an "*" (asterisk) sign.			
1. Student's Last Name:	Bob		
2. Student's First Name:	Smith		
3. Student's Middle Initial:	E		
4. Student's Permanent Mailing Address:	1234 Main St		
5. Student's Permanent City:	Anywhere		
6. Student's Permanent State:	TX		
7. Student's Permanent ZIP Code:	12345		
8. Student's Social Security Number:	XXX-XXX-1234		



# Role of the College Financial Aid Office

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- Determine Cost of Attendance (COA)
- Evaluate family's ability to pay and eligibility: verifies Expected Family Contribution (EFC)
- Offer financial aid based on COA and EFC
- Distribute resources in an equitable manner
- Counsel families on financial aid issues
- Bottom line: there are actual humans who work in college financial aid offices – don't be afraid to call and ask them questions!
- If your situation changes after your child has enrolled, you can contact the financial aid office and ask for a Professional Judgement, where they will review your new information and possibly make changes. Each request is considered on its own merits – on a case by case basis.

## Final Advice after you're accepted -

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- Be sure to read your financial aid award letter carefully
- You do not need to accept all parts of the offer (if you don't want loans offered and have other alternatives, don't accept them).
- If you have questions about the award, call the college financial aid office
- Attend the final college evening presentation in March for seniors about how to weigh options and make your final college choice.



## Financial Aid Web Resources:

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- Federal Student Aid – An Office of the US Department of Education: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- Free Application for Federal Student Aid – [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- California Student Aid Commission – [www.csac.ca.gov](http://www.csac.ca.gov)
- National Association of College Admission Counseling: [www.nacacnet.org](http://www.nacacnet.org)
- The College Board – [www.collegeboard.org](http://www.collegeboard.org)
- The College Solution – [www.thecollegesolution.com](http://www.thecollegesolution.com)
- Do It Yourself College Rankings – [www.diycollegerankings.com](http://www.diycollegerankings.com)
- LJHS College Info - <https://www.ljhscollegeinfo.com/>.



- LJHS College Info Facebook page and [www.LJHSCollegeInfo.com](http://www.LJHSCollegeInfo.com)!



Thank you – best of luck!

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