

# Federal Student Aid References



27. What is the name of the high school where you received or will receive your high school diploma? Enter the complete high school name, and the city and state where the high school is located.

High School Name  
High School City


STATE

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28. Will you have your first bachelor's degree before July 1, 2015?

Yes  1 No  2

29. When you begin the 2015-2016 school year, what will be your grade level?

- Never attended college and 1st year undergraduate .....  0
- Attended college before and 1st year undergraduate .....  1
- 2nd year undergraduate/sophomore .....  2
- 3rd year undergraduate/junior .....  3
- 4th year undergraduate/senior .....  4
- 5th year/other undergraduate .....  5
- 1st year graduate/professional .....  6
- Continuing graduate/professional or beyond .....  7

30. When you begin the 2015-2016 school year, what degree or certificate will you be working on?

- 1st bachelor's degree .....  1
- 2nd bachelor's degree .....  2
- Associate degree (occupational or technical program) .....  3
- Associate degree (general education or transfer program) .....  4
- Certificate or diploma (occupational, technical or education program of less than two years) .....  5
- Certificate or diploma (occupational, technical or education program of two or more years) .....  6
- Teaching credential (nondegree program) .....  7
- Graduate or professional degree .....  8
- Other/undecided .....  9

31. Are you interested in being considered for work-study?

Yes  1 No  2 Don't know  3

## Step Two (Student):

Answer questions 32–58 about yourself (the student). If you were never married or are separated, divorced or widowed, answer only about yourself. If you are married or remarried as of today, include information about your spouse (husband or wife).

32. For 2014, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

- I have already completed my return .....  1
- I will file but have not yet completed my return .....  2
- I'm not going to file. **Skip to question 39.**  3

33. What income tax return did you file or will you file for 2014?

- IRS 1040 .....  1
- IRS 1040A or 1040EZ .....  2
- A foreign tax return. **See Notes page 2.** .....  3
- A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 2.** .....  4

34. For 2014, what is or will be your tax filing status according to your tax return?

- Single .....  1
- Head of household .....  4
- Married—filed joint return .....  2
- Married—filed separate return .....  3
- Qualifying widow(er) .....  5
- Don't know .....  6

35. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? **See Notes page 2.**

Yes  1 No  2 Don't know  3

For questions 36–45, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse's) adjusted gross income for 2014? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

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37. Enter your (and spouse's) income tax for 2014. Income tax amount is on IRS Form 1040—line 55; 1040A—line 35; or 1040EZ—line 10.

\$									
	^	^	^	^	^	^	^	^	^

38. Enter your (and spouse's) exemptions for 2014. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, **see Notes page 2.**

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Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2014. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); on 1040A—line 7; or on 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

39. How much did you earn from working in 2014?

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	^	^	^	^	^	^	^	^	^

40. How much did your spouse earn from working in 2014?

\$									
	^	^	^	^	^	^	^	^	^

41. As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? **Don't include** student financial aid.

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	^	^	^	^	^	^	^	^	^

42. As of today, what is the net worth of your (and spouse's) investments, including real estate? **Don't include** the home you live in. Net worth means current value minus debt. **See Notes page 2.**

\$									
	^	^	^	^	^	^	^	^	^

43. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 2.**

\$									
	^	^	^	^	^	^	^	^	^

44. Student's 2014 Additional Financial Information (Enter the combined amounts for you and your spouse.)

- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 49 or 1040A—line 31. \$ 

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- b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your household, as reported in question 95. \$ 

--	--	--	--	--	--	--	--
- c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$ 

--	--	--	--	--	--	--	--
- d. Taxable student grant and scholarship aid **reported to the IRS in your adjusted gross income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$ 

--	--	--	--	--	--	--	--
- e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. **Don't include** untaxed combat pay. \$ 

--	--	--	--	--	--	--	--
- f. Earnings from work under a cooperative education program offered by a college. \$ 

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45. Student's 2014 Untaxed Income (Enter the combined amounts for you and your spouse.)

- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$ 

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- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$ 

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- c. Child support received for any of your children. **Don't include** foster care or adoption payments. \$ 

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- d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$ 

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- e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here. \$ 

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- f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here. \$ 

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- g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$ 

--	--	--	--	--	--	--	--
- h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$ 

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- i. Other untaxed income not reported in items 45a through 45h, such as workers' compensation, disability, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$ 

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- j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent whose financial information is not reported on this form and that is not part of a legal child support agreement. **See Notes page 2**. \$ 

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**Step Three (Student):** Answer the questions in this step to determine if you will need to provide parental information. Once you answer **"Yes" to any** of the questions in this step, skip Step Four and go to Step Five on page 8.

- 46. Were you born before January 1, 1992? ..... Yes  1 No  2
- 47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) ..... Yes  1 No  2
- 48. At the beginning of the 2015-2016 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? ..... Yes  1 No  2
- 49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? **See Notes page 2**. .... Yes  1 No  2
- 50. Are you a veteran of the U.S. Armed Forces? **See Notes page 2**. .... Yes  1 No  2
- 51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016? ..... Yes  1 No  2
- 52. 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, 2016? ..... Yes  1 No  2
- 53. 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? **See Notes page 9**. .... Yes  1 No  2
- 54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? **See Notes page 9**. .... Yes  1 No  2
- 55. As determined by a court in your state of legal residence, are you or were you in legal guardianship? **See Notes page 9**. .... Yes  1 No  2
- 56. At any time on or after July 1, 2014, 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? **See Notes page 9**. .... Yes  1 No  2
- 57. At any time on or after July 1, 2014, 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? **See Notes page 9**. .... Yes  1 No  2
- 58. At any time on or after July 1, 2014, 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? **See Notes page 9**. .... Yes  1 No  2



For questions 85–94, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

- 85. What was your parents' adjusted gross income for 2014? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. \$ 

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- 86. Enter your parents' income tax for 2014. Income tax amount is on IRS Form 1040—line 55; 1040A—line 35; or 1040EZ—line 10. \$ 

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- 87. Enter your parents' exemptions for 2014. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 2. 

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Questions 88 and 89 ask about earnings (wages, salaries, tips, etc.) in 2014. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); on 1040A—line 7; or on 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

- 88. How much did Parent 1 (father/mother/stepparent) earn from working in 2014? \$ 

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- 89. How much did Parent 2 (father/mother/stepparent) earn from working in 2014? \$ 

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- 90. As of today, what is your parents' total current balance of cash, savings and checking accounts? \$ 

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- 91. As of today, what is the net worth of your parents' investments, including real estate? **Don't include** the home in which your parents live. Net worth means current value minus debt. See Notes page 2. \$ 

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- 92. As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 2. \$ 

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93. Parents' 2014 Additional Financial Information (Enter the amounts for your parent[s].)

- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 49 or 1040A—line 31. \$ 

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- b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your parents' household, as reported in question 73. \$ 

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- c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$ 

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- d. Your parents' taxable student grant and scholarship aid **reported to the IRS in your parents' adjusted gross income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$ 

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- e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Do not enter untaxed combat pay. \$ 

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- f. Earnings from work under a cooperative education program offered by a college. \$ 

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94. Parents' 2014 Untaxed Income (Enter the amounts for your parent[s].)

- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$ 

--	--	--	--	--	--	--	--	--	--
- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$ 

--	--	--	--	--	--	--	--	--	--
- c. Child support received for any of your parents' children. **Don't include** foster care or adoption payments. \$ 

--	--	--	--	--	--	--	--	--	--
- d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$ 

--	--	--	--	--	--	--	--	--	--
- e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here. \$ 

--	--	--	--	--	--	--	--	--	--
- f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here. \$ 

--	--	--	--	--	--	--	--	--	--
- g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$ 

--	--	--	--	--	--	--	--	--	--
- h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$ 

--	--	--	--	--	--	--	--	--	--
- i. Other untaxed income not reported in items 94a through 94h, such as workers' compensation, disability, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$ 

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**Step Five (Student):** Complete this step only if you (the student) answered "Yes" to any questions in Step Three.

95. How many people are in your household?

Include:

- yourself (and your spouse),
- your children, if you will provide more than half of their support between July 1, 2015 and June 30, 2016, and
- other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2015 and June 30, 2016.

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96. How many people in your (and your spouse's) household (from question 95) will be college students between July 1, 2015 and June 30, 2016? Always count yourself as a college student. Include others only if they will attend, at least half-time in 2015-2016, a program that leads to a college degree or certificate.

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In 2013 or 2014, did you (or your spouse) or anyone in your household (from question 95) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will not reduce eligibility for student aid or these programs. TANF may have a different name in your state. Call 1-800-433-3243 to find out the name of the state's program.

97. Supplemental Security Income (SSI)       98. Supplemental Nutrition Assistance Program (SNAP)       99. Free or Reduced Price Lunch       100. Temporary Assistance for Needy Families (TANF)       101. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

102. As of today, are you (or your spouse) a dislocated worker? **See Notes page 9.**      Yes  <sup>1</sup>      No  <sup>2</sup>      Don't know  <sup>3</sup>

**Step Six (Student):** Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans. You can find the school codes at [www.fafsa.gov](http://www.fafsa.gov) or by calling 1-800-433-3243. If you cannot obtain the code, write in the complete name, address, city and state of the college. For state aid, you may wish to list your preferred college first. To find out how to have more colleges receive your FAFSA information, read *What is the FAFSA?* on page 10.

<p>103. a</p> <p>1ST FEDERAL SCHOOL CODE</p> <table border="1" style="display: inline-table; width: 60px; height: 20px;"> <tr> <td style="width: 10px; height: 15px;"></td> </tr> </table>							OR	<p>NAME OF COLLEGE</p> <table border="1" style="width: 100%; height: 20px;"></table> <p>ADDRESS AND CITY</p> <table border="1" style="width: 100%; height: 20px;"></table>	STATE	<table border="1" style="width: 20px; height: 20px;"> <tr> <td style="width: 10px; height: 10px;"></td> <td style="width: 10px; height: 10px;"></td> </tr> </table>			<p>HOUSING PLANS</p> <p>103. b on campus <input type="radio"/> <sup>1</sup></p> <p>with parent <input type="radio"/> <sup>2</sup></p> <p>off campus <input type="radio"/> <sup>3</sup></p>
<p>103. c</p> <p>2ND FEDERAL SCHOOL CODE</p> <table border="1" style="display: inline-table; width: 60px; height: 20px;"> <tr> <td style="width: 10px; height: 15px;"></td> </tr> </table>							OR	<p>NAME OF COLLEGE</p> <table border="1" style="width: 100%; height: 20px;"></table> <p>ADDRESS AND CITY</p> <table border="1" style="width: 100%; height: 20px;"></table>	STATE	<table border="1" style="width: 20px; height: 20px;"> <tr> <td style="width: 10px; height: 10px;"></td> <td style="width: 10px; height: 10px;"></td> </tr> </table>			<p>103. d on campus <input type="radio"/> <sup>1</sup></p> <p>with parent <input type="radio"/> <sup>2</sup></p> <p>off campus <input type="radio"/> <sup>3</sup></p>
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<p>103. g</p> <p>4TH FEDERAL SCHOOL CODE</p> <table border="1" style="display: inline-table; width: 60px; height: 20px;"> <tr> <td style="width: 10px; height: 15px;"></td> </tr> </table>							OR	<p>NAME OF COLLEGE</p> <table border="1" style="width: 100%; height: 20px;"></table> <p>ADDRESS AND CITY</p> <table border="1" style="width: 100%; height: 20px;"></table>	STATE	<table border="1" style="width: 20px; height: 20px;"> <tr> <td style="width: 10px; height: 10px;"></td> <td style="width: 10px; height: 10px;"></td> </tr> </table>			<p>103. h on campus <input type="radio"/> <sup>1</sup></p> <p>with parent <input type="radio"/> <sup>2</sup></p> <p>off campus <input type="radio"/> <sup>3</sup></p>

**Step Seven (Student and Parent):** Read, sign and date.

If you are the student, by signing this application you 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 college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), User ID and password, and/or any other credential, you certify that you are the person identified by that PIN, User ID and password, and/or other credential, and have not disclosed that PIN, User ID and password, and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

104. Date this form was completed

MONTH	DAY							
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105. Student (Sign below)

1
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Parent (A parent from Step Four sign below.)

2
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If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must complete this part.

Preparer's name, firm and address


106. Preparer's Social Security Number (or 107)

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107. Employer ID number (or 106)

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108. Preparer's signature and date

1
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COLLEGE USE ONLY

D/O  <sup>1</sup>      Homeless Youth Determination  <sup>4</sup>

FEDERAL SCHOOL CODE

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FAA Signature

1
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DATA ENTRY USE ONLY:  P       \*       L       E

### Notes for question 53 (page 5)

Answer **“Yes”** if at any time since you turned age 13:

- You had no living parent (biological or adoptive), even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

### Notes for questions 54 and 55 (page 5)

The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Answer **“Yes”** if you can provide a copy of a court’s decision that as of today you are an emancipated minor or are in legal guardianship. Also answer **“Yes”** if you can provide a copy of a court’s decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court’s decision was issued.

Answer **“No”** if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

### Notes for questions 56–58 (page 5)

Answer **“Yes”** if you received a determination at any time on or after July 1, 2014, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- **“Homeless”** means lacking fixed, regular and adequate housing. You may be homeless if you are living in shelters, parks, motels or cars, or are temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless even if your parent would provide support and a place to live.
- **“Unaccompanied”** means you are not living in the physical custody of your parent or guardian.
- **“Youth”** means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer **“No”** if you are not homeless or at risk of being homeless, or do not have a determination. You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **“Yes”** to any of these questions.

### Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA.

### Notes for Step Four, questions 59–94 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried, answer the questions about that parent.
- If your legal parents (biological and/or adoptive) are not married to each other and **live together**, select “Unmarried and both parents living together” and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 80-94.
- If your parents are married, select “Married or remarried.” Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, 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, without regard to where the couple resides. If your legal parents are divorced but living together, select “Unmarried and both parents living together.” If your legal parents are separated but living together, select “Married or remarried,” not “Divorced or separated.”
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) If this parent is remarried as of today, answer the questions about that parent and your stepparent.
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

### Notes for questions 84 (page 6) and 102 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **“Yes”** to question 84 if your parent is a dislocated worker. Answer **“Yes”** to question 102 if you or your spouse is a dislocated worker.

Answer **“No”** to question 84 if your parent is not a dislocated worker. Answer **“No”** to question 102 if neither you nor your spouse is a dislocated worker.

Answer **“Don’t know”** to question 84 if you are not sure whether your parent is a dislocated worker. Answer **“Don’t know”** to question 102 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered **“Yes”** to question 84, or that you or your spouse is a dislocated worker, if you answered **“Yes”** to question 102.

# What is the FAFSA®?

## Why fill out a FAFSA?

The **Free Application for Federal Student Aid** (FAFSA) is the first step in the financial aid process. You use the FAFSA to apply for federal student aid, such as grants, loans and work-study. In addition, most states and colleges use information from the FAFSA to award nonfederal aid.

## Why all the questions?

The questions on the FAFSA are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

## How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

## How much aid will I receive?

Using the information on your FAFSA and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your college's cost of attendance (which can include living expenses), as determined by the college. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from last year to this year.

## When will I receive the aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

## How can I have more colleges receive my FAFSA information?

If you are completing a paper FAFSA, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

1. After your FAFSA has been processed, go to *FAFSA on the Web* at [www.fafsa.gov](http://www.fafsa.gov). Click the "Login" button on the home page to log in to *FAFSA on the Web*, then click "Make FAFSA Corrections."
2. Use the *Student Aid Report* (SAR), which you will receive after your FAFSA is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.
3. Provide your DRN to the financial aid administrator at the college you want added, and he or she can add their school code to your FAFSA.

**Note:** Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, any new school codes that you add will replace one or more of the school codes listed.

## Where can I receive more information on student aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

- You can also visit our web site [StudentAid.gov](http://StudentAid.gov).
- For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.
- You can also check with your high school counselor, your state aid agency or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, religious organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition payment plans.

# Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 103a - 103h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 103a - 103h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-37, 39-59, 61-68, 70, 73-86, 88-102, 104-105. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

## State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

## The Paperwork Reduction Act of 1995

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average two hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. [Note: Please do not return the completed form to this address.]

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

# Whose info goes on a FAFSA/ CA Dream Act application?

## THE FAFSA & CA DREAM ACT APPLICATIONS NOW USE RELATIONSHIP OF PARENT TO STUDENT, VS. LEGAL RELATIONSHIP BETWEEN PARENTS FOR BASIS OF COLLECTING INFO

Relationship of Student to Parent	Includes both parents' incomes on the app?	Only includes one parent's income on the app?
Parents married, living together	YES	NO
Parents not married, living together 	YES	NO
Parent is widowed, not remarried	NO	YES
Parents are divorced or separated, not living together	NO	YES (include the parent the student lived with most during the last 12 months. If equal time, include the income from the parent who provided most of the student's financial support during the last 12 months)
Parent and step-parent, living together	YES	NO
Legal guardians*	NO	NO
Foster Parents*	NO	NO
Grandparents, brothers, sisters, uncles, or aunts*	NO	NO

"Parent" means biological/adoptive parent – **gender of biological or adoptive parents is not relevant.**

\* Students living with legal guardians, foster parents, or relatives are usually considered to be independent for financial aid purposes.

**STUDENT AID REPORT  
2015-2016**



WWW.FAFSA.GOV

OMB No. 1845-0001

APRIL 22, 2015

DATA RELEASE NUMBER (DRN): 9755  
EXPECTED FAMILY CONTRIBUTION (EFC): 000000\*C

000001C001

F 211 1516

JOHN SMITH  
742 EVERGREEN TERRACE  
SPRINGFIELD OH 55555

Dear JOHN SMITH,

**Your Student Aid Report (SAR) summarizes the information you submitted on your 2015-2016 Free Application for Federal Student Aid (FAFSA).**

**Application Status (review the checked boxes)**

- Your FAFSA appears to be complete. **Review the data on pages 3-10 of your SAR and make corrections or updates if necessary.** The school(s) listed on your FAFSA will receive your information.
- Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported on your FAFSA.

**Federal Student Aid Eligibility (review the checked boxes)**

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.

The EFC is **not** the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), low-interest loans (borrowed funds that must be repaid), and/or work-study (paid part-time employment). Please note that your EFC is subject to change if you update or correct your FAFSA.

Your financial aid package could also include other federal, state, or institutional grants and scholarships, and/or a work-study award. Your school's financial aid office will advise you of the specific types and amounts of student aid you are eligible to receive. For more information about the EFC, grants, loans, work-study, scholarships and other sources of aid, go to StudentAid.gov.

- Based on your EFC it appears that **you may be eligible** for a Federal Pell Grant of up to \$5730, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, low-interest student loans, and work-study opportunities.
- We sent your information to other federal agencies to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. **Review the checklist on page 3 for instructions on how to resolve these issues.**

**You should keep this SAR for your records!**



# 2015-2016 STUDENT AID REPORT

The Office of Management and Budget (OMB) wants you to know that:

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average between 10 to 20 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. (Note: Please do not return the completed form to this address.)

By answering questions 103a through 103h, and signing the FAFSA, you give permission to the U.S. Department of Education to provide information from your application to the college(s) listed in Step Six. You also agree that such information is deemed to incorporate by reference the certification statement in Step Seven of the financial aid application. To learn more about the Privacy Act and how your information may be used, you may refer to page 10 of the paper FAFSA or the Privacy Act link on FAFSA on the Web.

To protect the confidentiality of your application data, you should never give, share or disclose your Federal Student Aid electronic credentials with anyone, including commercial service providers that provide assistance with the financial aid process. You should keep your credentials in a safe location.

**WARNING:** If you are convicted of drug distribution or possession, for an offense that occurred while you were receiving Title IV aid, your eligibility for Title IV student financial aid is subject to suspension or termination. If your drug conviction status changes at any time during the 2015-2016 award year, you must update your answer to question 23.

## Only For Use by Financial Aid Office (skip to next page to begin your review of the data included in your SAR)

This information will be used by your Financial Aid Administrator to determine your eligibility for student aid.

SAR C Flag:	Y	Dependency Status:	D	Rejects Met:	A B C D E F G							
Application Source:	4A	Dependency Override:	Y	Application Receipt Date:	01/01/2015							
Transaction Source:	4A	Professional Judgment:	Y	Transaction Receipt Date:	01/01/2015							
Processed Record Type:		Reprocessing Code:		Verification Flag:	Y							
Duplicate SSN Flag:		Special Circumstances:	1	IRS Request Flag: Student:	01 Parent: 01							
High School Flag:	Y			IRS Display Flag: Student:	A Parent: C							
MONTHS:	1	2	3	4	5	6	7	8	9	10	11	12
PRIMARY EFC:	000000	000000	000000	000000	000000	000000	000000	000000	000000	000000	000000	000000
SECONDARY EFC:	000000	000000	000000	000000	000000	000000	000000	000000	000000	000000	000000	000000
PC:												
SIC:												
Auto Zero EFC Flag:	Y	Simplified Needs Test Flag:	Y	Pell Eligible Flag:	Y							
MATCH FLAGS:												
SSN Match Flag:	4	Selective Service Registration Flag:	Y	Selective Service Match:								
DHS Match Flag:		DHS Verification #:	9999999999999999	SSA Citizenship Code:	C							
DHS Sec. Conf. Flag:		VA Match Flag:		P1SSN Match Flag:	4							
NSLDS Match Flag:	2	NSLDS Results Flag:	1	P2SSN Match Flag:	4							
NSLDS Unusual Enrollment History Flag:	1	NSLDS Transaction Number:	01									

COMMENTS: 001 115 006





**COMMENTS ABOUT YOUR INFORMATION**

**WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)**

- The National Student Loan Data System (NSLDS) indicates that one or more of your federal student loans have been discharged. If you have questions, contact the financial aid office at your school.
- If you need to make corrections to your information, you may either make them online at [www.fafsa.gov](http://www.fafsa.gov), or by using this SAR. If you need additional help with your SAR, contact your school's financial aid office or visit [www.fafsa.gov](http://www.fafsa.gov) and click the "Help" icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online or send in the correction on your SAR.

DRAFT DATE: 7/17/16  
SAMPLE DATA



# 2015-2016 STUDENT AID REPORT

## Summary of Federal Student Loans (review the loan totals listed below)

The information below is the total amount of Title IV student loans that you owe as currently reported to us by your loan holder(s). These loan programs are administered by the U.S. Department of Education (ED). You should confirm that these loan totals are correct. You can use your Federal Student Aid electronic credentials to view details on the individual loans that make up these totals at the National Student Loan Data System (NSLDS) Web site at [www.nsls.ed.gov](http://www.nsls.ed.gov). If you feel that the amounts listed on this page are incorrect, or you have other questions related to a loan, you should contact the loan servicer indicated on the NSLDS Web site. You can obtain general information about each of the types of loans that are listed below by visiting our [StudentAid.gov](http://StudentAid.gov) Web site.

Note that the 'Subsidized' and 'Unsubsidized' amounts include the appropriate portions of any Consolidation Loans you may have. If there is an amount listed for Federal Family Education Loan (FFEL) Program 'Unallocated Consolidation Loans,' it is because we could not determine whether those balances were subsidized or unsubsidized.

Remember, you are responsible for repaying all of the amounts that you borrow, plus interest. As a general rule, with an assumed interest rate of 5%, the monthly payment amount over a 10-year repayment period would be approximately \$10.61 for every \$1,000 that you borrowed. Of course, your actual repayment amount will depend upon how much you borrow, the interest rate when you enter repayment, and the length of your repayment term.

### Total Amount of Loans Outstanding:

FFEL (Bank Loans) and/or Direct Loans:	Total Principal Balance:	Remaining Amount to be Disbursed:	Total:
Subsidized Loans:	\$ 6,000	\$ 1,200	\$ 7,200
Unsubsidized Loans:	\$ 3,000	\$ 1,300	\$ 4,300
Combined Loans:	\$ N/A	\$ N/A	\$ N/A
Unallocated Consolidated Loans:	\$ N/A		\$ N/A
<b>Federal Perkins Loans:</b>			
Total Outstanding Principal Balance:	\$ N/A		
2015-2016 Award Year Loan Amount:	\$ 550		
<b>Teach Grants Converted to Direct Loans:</b>			
Unsubsidized Loans:	\$ 1,612		\$ 1,612

DRAFT SAMPLE DATA

# 2015-2016 STUDENT AID REPORT

OMB No. 1845-0001



## Check Your SAR

- If you find a mistake, put the correct answer in the boxes or completely fill in an oval (example: ● ).
- Look for arrows ( ---> or --∇ ) in the area next to your information. For these items, give us a new answer, or if your current answer is correct, rewrite the same information exactly.
- If you want to delete an answer, draw a line through your answer and through the empty box or oval (example: 

10. Permanent Phone Number	<input type="text"/>								
<del>(301) 555-1234</del>									

 ).
- Make corrections online at [www.fafsa.gov](http://www.fafsa.gov) or send in pages 5-10 of this form.

Processed: 01/01/2015

DRN: 9755

## Step One: You (The Student)

1. Last Name SMITH	2. First Name JOHN	3. Middle Initial J
4. Mailing Address 742 EVERGREEN TERRACE		
5. City SPRINGFIELD	6. State Abbreviation	7. ZIP Code
8. Social Security Number XXX-XX-4444	9. Date of Birth Use MM/DD/YYYY format (e.g., 03/01/1996)	10. Permanent Phone Number (555) 235-1885
11. Driver's License Number	12. Driver's License State Abbreviation	
We will use your e-mail address to communicate with you electronically. We will also share your e-mail address with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.		
13. Student's E-mail Address JOHNSMITH@HOTMAIL.COM		
14. Citizenship Status ELIGIBLE NONCITIZEN		
<input type="radio"/> U.S. Citizen <input type="radio"/> Eligible Noncitizen <input type="radio"/> Neither            Remember to completely fill in the oval		
15. Alien Registration Number A		
16. Marital Status (As of the date you submitted your FAFSA) MARRIED/REMARRIED		
<input type="radio"/> Single <input type="radio"/> Married/Remarried <input type="radio"/> Separated <input type="radio"/> Divorced or Widowed		
17. Date of Marital Status Change		
18. State of Legal Residence Abbreviation IL		
19. Did you become a legal resident of this state before January 1, 2010? YES		
<input type="radio"/> Yes <input type="radio"/> No		
20. If you answered "No" to question 19, date you became a legal resident		
21. Are you male or female? MALE		
<input type="radio"/> Male <input type="radio"/> Female		
22. If you are male (age 18-25) and not registered, answer "Register Me" and Selective Service will register you.		
<input type="radio"/> REGISTER ME		



**You Told Us**

23. Drug Conviction Affecting Eligibility? ELIGIBLE FOR AID	No..... <input type="radio"/> Yes (Part-Year)..... <input type="radio"/> Yes/Don't know..... <input type="radio"/>
24. Parent 1 Educational Level  HIGH SCHOOL	Middle school/Jr. High..... <input type="radio"/> High school..... <input type="radio"/> College or beyond..... <input type="radio"/> Other/unknown..... <input type="radio"/>
25. Parent 2 Educational Level  COLLEGE	Middle school/Jr. High..... <input type="radio"/> High school..... <input type="radio"/> College or beyond..... <input type="radio"/> Other/unknown..... <input type="radio"/>
26. High School Completion Status?  HS DIPLOMA	High school diploma..... <input type="radio"/> GED/State equivalent test..... <input type="radio"/> Homeschooled..... <input type="radio"/> None of the above..... <input type="radio"/>

27.a High School Name PRINCE GEORGE'S COUNTY HIGH SCHOOL
27.b High School City BELTSVILLE
27.c High School State MD

28. First Bachelor's Degree by 7-1-2015? YES	Yes <input type="radio"/> No <input type="radio"/>
---	--

**Step Two: 2014 Student (and Spouse) Income and Assets**

For 36-45, report your (the student's) income and assets. If you are single, separated, divorced or widowed, answer only about yourself. If you are married or remarried, as of today, include information about your spouse (husband or wife). Remember to completely fill in the oval as follows: ●

32. Filed 2014 Income Tax Return?  ALREADY COMPLETED	Already completed..... <input type="radio"/> Will file..... <input type="radio"/> Will not file..... <input type="radio"/>
33. Type of 2014 Tax Form Used  1040	1040..... <input type="radio"/> 1040A/EZ..... <input type="radio"/> Foreign tax return..... <input type="radio"/> U.S. Trust territory..... <input type="radio"/>
34. Tax Return Filing Status 2014  MARRIED-FILED SEPARATE RETURN	Single..... <input type="radio"/> Head of household..... <input type="radio"/> Married-filed joint return..... <input type="radio"/> Married-filed separate return..... <input type="radio"/> Qualifying widow(er)..... <input type="radio"/> Don't know..... <input type="radio"/>

**You Told Us**

29. Grade Level in College in 2015-2016  3RD	1st/Never Attended..... <input type="radio"/> 1st/Previously Attended..... <input type="radio"/> 2nd/Sophomore..... <input type="radio"/> 3rd/Junior..... <input type="radio"/> 4th/Senior..... <input type="radio"/> 5th/Other Undergraduate..... <input type="radio"/> 1st Yr. Graduate/ Professional..... <input type="radio"/> Cont. Graduate/ Professional..... <input type="radio"/>
30. Type of Degree/Certificate  1ST BA	1st Bachelor's degree..... <input type="radio"/> 2nd Bachelor's degree..... <input type="radio"/> Associate degree (occupational or technical program)..... <input type="radio"/> Associate degree (general education or transfer)..... <input type="radio"/> Certificate or diploma for completing less than 2 years..... <input type="radio"/> Certificate or diploma for completing at least 2 years..... <input type="radio"/> Teaching credential (nondegree program)..... <input type="radio"/> Graduate or professional degree..... <input type="radio"/> Other/undecided..... <input type="radio"/>
31. Are you interested in being considered for work-study?  YES	Yes..... <input type="radio"/> No..... <input type="radio"/> Don't know..... <input type="radio"/>

35. If you filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?  YES	Yes..... <input type="radio"/> No..... <input type="radio"/> Don't know..... <input type="radio"/>
--	--

For 36-45, if the answer is zero or the question does not apply to you, enter 0. Report dollar amounts (such as \$12,356.00) like this:

**EXAMPLE** \$  ,  .

36. Adjusted Gross Income from IRS Form (1040-line 37; 1040A-line 21; or 1040EZ-line 4.)  \$ 1,355,000	\$ <input type="text" value="1"/> , <input type="text" value="355"/> , <input type="text" value="000"/>
37. U.S. Income Tax Paid from IRS Form (1040-line 55; 1040A-line 35; or 1040EZ-line 10.)  \$ 1,113,012	\$ <input type="text" value="1"/> , <input type="text" value="113"/> , <input type="text" value="012"/>
38. Exemptions Claimed from IRS Form (1040-line 6d; 1040A-line 6d; for Form 1040EZ see page 2 of the FAFSA.)  03	<input type="text" value="03"/>



For 39-40, answer the questions whether or not you filed a tax return. This information may be on your W-2 forms, or on IRS Form 1040-lines 7+12+18+ Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A-line 7; or 1040EZ-line 1.



39. Student's Income Earned from Work \$ 1,250,000	\$				
40. Spouse's Income Earned from Work \$ 1,100,000	\$				
41. Cash, Savings, and Checking (As of the date you submitted your FAFSA) \$	\$				
42. Net Worth of Investments (As of the date you submitted your FAFSA) \$	\$				
43. Net Worth of Businesses/Investment Farms (As of the date you submitted your FAFSA) \$	\$				

44. Student's Additional Financial Information					
a) Education credits \$ 12,000	\$				
b) Child support paid \$	\$				
c) Taxable earnings from need-based employment \$	\$				
d) Taxable student grant and scholarship aid reported to IRS \$ 20,000	\$				
e) Combat pay/special combat pay \$ 4,000	\$				
f) Earnings from work under a cooperative education program \$	\$				

45. Student's Untaxed Income					
a) Tax-deferred pension/savings \$	\$				
b) IRA deductions and payments \$	\$				
c) Child support received \$	\$				
d) Tax-exempt interest income \$	\$				
e) Untaxed IRA distributions \$	\$				
f) Untaxed portions of pensions \$	\$				
g) Military or clergy allowances \$	\$				
h) Veterans noneducation benefits \$	\$				
i) Other untaxed income \$	\$				
j) Money received or paid on your behalf \$	\$				

**Step Three: Student Dependency Status**

Answer questions 46 - 58 in this step to determine if you will need to provide parental information. Fill in the oval to enter a new response or correct a response.

46. Born Before 1-1-1992? YES	Yes <input type="radio"/>	No <input type="radio"/>
47. Are you married (As of the date you submitted your FAFSA)? YES	Yes <input type="radio"/>	No <input type="radio"/>
48. Working on a master's or doctorate program in 2015-2016? YES	Yes <input type="radio"/>	No <input type="radio"/>
49. Are you on active duty in U.S. Armed Forces?	Yes <input type="radio"/>	No <input type="radio"/>
50. Are you a veteran of U.S. Armed Forces?	Yes <input type="radio"/>	No <input type="radio"/>
51. Have children who receive more than half of their support from you? NO	Yes <input type="radio"/>	No <input type="radio"/>
52. Have dependents other than children or spouse? YES	Yes <input type="radio"/>	No <input type="radio"/>

53. Were your parents deceased, were you in foster care or a court dependent/ward?	Yes <input type="radio"/>	No <input type="radio"/>
54. Are/Were an emancipated minor? NO	Yes <input type="radio"/>	No <input type="radio"/>
55. Are/Were in legal guardianship? NO	Yes <input type="radio"/>	No <input type="radio"/>
56. Have you been verified as a homeless youth? NO	Yes <input type="radio"/>	No <input type="radio"/>
57. Has the Department of Housing and Urban Development determined you to be homeless? NO	Yes <input type="radio"/>	No <input type="radio"/>
58. Have you been verified as an unaccompanied youth who is at risk for homelessness? YES	Yes <input type="radio"/>	No <input type="radio"/>



**Step Four (Parental Information): Complete this step if you (the student) answered "No" to all questions in Step Three.**

Answer all questions in Step Four even if you do not live with your legal parents (your biological and/or adoptive parents). Grandparents, foster parents, legal guardians, aunts and uncles are not considered parents on this form unless they have legally adopted you. If your parents are married to each other, or are not married to each other and live together, answer the questions about both of them. See the Notes on page 9 of the FAFSA for information.

59. Parents' Marital Status (As of the date you submitted your FAFSA)  WIDOWED	Never married..... <input type="radio"/> Married/Remarried <input type="radio"/> Unmarried and both parents living together <input type="radio"/> Divorced/Separated <input type="radio"/> Widowed..... <input type="radio"/>	60. Date of Marital Status  [ ] / [ ] / [ ]
--	---	---

61. Parent 1 Social Security Number  XXX-XX-0123	62. Parent 1 Last Name  SMITH	63. First Initial B	64. Parent 1 Date of Birth  APRIL 21, 1975
--	-------------------------------------	------------------------	--

65. Parent 2 Social Security Number  XXX-XX-0126	66. Parent 2 Last Name  SMITH	67. First Initial T	68. Parent 2 Date of Birth  MARCH 24, 1976
--	-------------------------------------	------------------------	--

69. Parents' E-mail Address  SMITHPARENTS@INTERNET.COM	Provide an e-mail address so that we can correspond with your parents.
--	--

70. Parents' state of legal residence IL	[ ]
---	-----

71. Parent legal resident of the state before January 1, 2010? YES	Yes <input type="radio"/> No <input type="radio"/>
---	--

72. If "No" to question 71, enter the date parent became legal resident	[ ] / [ ] / [ ]
---	-----------------

73. Parents' number of family members in 2015-2016	[ ]
--	-----

74. Parents' number of family members in college in 2015-2016	[ ]
---	-----

75. Parent received Supplemental Security Income? YES	Yes <input type="radio"/> No <input type="radio"/>
--	--

76. Parent received Supplemental Nutrition Assistance Program (SNAP)? YES	Yes <input type="radio"/> No <input type="radio"/>
--	--

77. Parent received free/reduced price lunch? YES	Yes <input type="radio"/> No <input type="radio"/>
--	--

78. Parent received Temporary Assistance for Needy Families (TANF)? YES	Yes <input type="radio"/> No <input type="radio"/>
--	--

79. Parent received Nutrition Program for Women, Infants and Children (WIC)?	Yes <input type="radio"/> No <input type="radio"/>
--	--

80. Filed 2014 Income Tax Return?  WILL NOT FILE	Already completed..... <input type="radio"/> Will file..... <input type="radio"/> Will not file..... <input type="radio"/>
--	--

81. Type of 2014 Tax Form Used  FOREIGN TAX RETURN	1040..... <input type="radio"/> 1040A/EZ..... <input type="radio"/> Foreign tax return..... <input type="radio"/> U.S. Trust territory..... <input type="radio"/>
--	--

82. Tax Return Filing Status 2014  MARRIED-FILED SEPARATE RETURN	Single..... <input type="radio"/> Head of household..... <input type="radio"/> Married-filed joint return..... <input type="radio"/> Married-filed separate return <input type="radio"/> Qualifying widow(er)..... <input type="radio"/> Don't know..... <input type="radio"/>
83. If your parents' filed or will file a 1040, were they eligible to file a 1040A or 1040EZ?	Yes..... <input type="radio"/> No..... <input type="radio"/> Don't know..... <input type="radio"/>
84. Are either of your parents a dislocated worker (As of the date you submitted your FAFSA)?  DON'T KNOW	Yes..... <input type="radio"/> No..... <input type="radio"/> Don't know..... <input type="radio"/>

For 85-94, if the answer is zero or the question does not apply, enter 0. Report dollar amounts without cents. For 88-89, this information may be on W-2 forms, or on IRS Form 1040-lines 7+12+18+ Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A-line 7; or 1040EZ-line 1.

85. Adjusted Gross Income from IRS Form 1040	\$ [ ] , [ ] , [ ]
--	--------------------

86. U.S. Income Tax Paid	\$ [ ] , [ ] , [ ]
--------------------------	--------------------

87. Exemptions Claimed	[ ]
------------------------	-----

88. Parent 1 Income Earned from Work	\$ [ ] , [ ] , [ ]
--------------------------------------	--------------------

89. Parent 2 Income Earned from Work	\$ [ ] , [ ] , [ ]
--------------------------------------	--------------------

90. Cash, Savings, and Checking (As of the date you submitted your FAFSA)	\$ [ ] , [ ] , [ ]
---	--------------------

91. Net Worth of Investments (As of the date you submitted your FAFSA)	\$ [ ] , [ ] , [ ]
--	--------------------





92. Net Worth of Businesses/Investment Farms (As of the date you submitted your FAFSA) \$	\$					
93. Parents' Additional Financial Information						
a) Education credits \$ 12,445	\$					
b) Child support paid \$	\$					
c) Taxable earnings from need-based employment \$	\$					
d) Taxable student grant and scholarship aid reported to IRS \$	\$					
e) Combat pay/special combat pay \$ 19,778	\$					
f) Earnings from work under a cooperative education program \$ 401	\$					
94. Parents' Untaxed Income						
a) Tax-deferred pension/savings \$	\$					

94. b) IRA deductions and payments \$ 5,000	\$					
c) Child support received \$	\$					
d) Tax-exempt interest income \$	\$					
e) Untaxed IRA distributions \$ 2,000	\$					
f) Untaxed portions of pensions \$	\$					
g) Military or clergy allowances \$ 3,000	\$					
h) Veterans noneducation benefits \$	\$					
i) Other untaxed income \$	\$					

**Step Five: Student's Household Information**

95. Number of Family Members in 2015-2016 05	
96. Number in College in 2015-2016 1	
97. Student received Supplemental Security Income? NO	Yes <input type="radio"/> No <input type="radio"/>
98. Student received Supplemental Nutrition Assistance Program (SNAP)? NO	Yes <input type="radio"/> No <input type="radio"/>
99. Student received free/reduced price lunch? NO	Yes <input type="radio"/> No <input type="radio"/>

100. Student received Temporary Assistance for Needy Families (TANF)? NO	Yes <input type="radio"/> No <input type="radio"/>
101. Student received Nutrition Program for Women, Infants and Children (WIC)? NO	Yes <input type="radio"/> No <input type="radio"/>
102. Are you or your spouse a dislocated worker (As of the date you submitted your FAFSA)? NO	Yes..... <input type="radio"/> No..... <input type="radio"/> Don't know.... <input type="radio"/>

**Step Six: Student's School Information**

103.a First College Name, City and State NEW BRUNSWICK INSTITUTE OF TECHNOLOGY PORTLAND, OR	New School Code	New School Name, City, State
103.c Second College Name, City and State UNIVERSITY OF MARYLAND COLLEGE PARK, MD	New School Code	New School Name, City, State

103.b Housing Plans ON CAMPUS
103.d Housing Plans ON CAMPUS

**Housing Plans:**  
 1 - on campus  
 2 - w/parents  
 3 - off campus



103.e Third College Name, City and State UNIVERSITY OF MISSOURI ST LOUIS, MO	
New School Code	New School Name, City, State

103.f Housing Plans OFF CAMPUS
-----------------------------------

**Housing Plans:**  
**1** – on campus  
**2** – w/parents  
**3** – off campus

103.g Fourth College Name, City and State UNIVERSITY OF TEXAS AUSTIN, TX	
New School Code	New School Name, City, State

103.h Housing Plans OFF CAMPUS
-----------------------------------

Your FAFSA information was sent to all the colleges you listed although they are not all shown here. To see all of the colleges you listed, go to [www.fafsa.gov](http://www.fafsa.gov) and select "Student Aid Report (SAR)".

For the graduation, retention, and transfer rates of the colleges listed on your FAFSA, view your Student Aid Report online at [www.fafsa.gov](http://www.fafsa.gov). You can find these rates and other important consumer information about the colleges you're interested in attending at [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator).

**Step Seven: Certification, Signatures and Date**

104. Date Completed JANUARY 01, 2015	<b>DO NOT CORRECT</b>
105. Signed By? BOTH	<b>DO NOT CORRECT</b>
106. Preparer's Social Security Number	<input type="text"/> - <input type="text"/> - <input type="text"/> <small>If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must complete this part.</small>
107. Preparer's EIN	<input type="text"/> - <input type="text"/>
108. Preparer's Signature	<input type="text"/>

Application Receipt Date: 01/05/2015

**Please read, sign and date. You must read and sign this Certification.**

If you are the student, by signing this application you 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 college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), User ID and password, and/or any other credential, you certify that you are the person identified by that PIN, User ID and password, and/or other credential, and have not disclosed that PIN, User ID and password, and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

**SEND PAGES 5-10 OF THIS FORM TO:**

**Federal Student Aid Programs  
P.O. Box 7004  
Mt. Vernon, IL 62864-0074**

**OR**

**You may also make corrections from  
Federal Student Aid's Web site ([www.fafsa.gov](http://www.fafsa.gov)).**

Student Signature (Required to process your application. Sign in box below.)

1 Student	Date
<b>JOHN SMITH</b>	

Parent Signature (one parent whose information is provided in Step Four.)

2 Parent	Date
----------	------

<b>Data Entry Use Only</b>			
<input type="radio"/> P	<input type="radio"/> *	<input type="radio"/> L	<input type="radio"/> E



103.e Third College Name, City and State UNIVERSITY OF MISSOURI ST LOUIS, MO	
New School Code	New School Name, City, State

103.f Housing Plans OFF CAMPUS
-----------------------------------

**Housing Plans:**  
**1** – on campus  
**2** – w/parents  
**3** – off campus

103.g Fourth College Name, City and State UNIVERSITY OF TEXAS AUSTIN, TX	
New School Code	New School Name, City, State

103.h Housing Plans OFF CAMPUS
-----------------------------------

Your FAFSA information was sent to all the colleges you listed although they are not all shown here. To see all of the colleges you listed, go to [www.fafsa.gov](http://www.fafsa.gov) and select "Student Aid Report (SAR)".

For the graduation, retention, and transfer rates of the colleges listed on your FAFSA, view your Student Aid Report online at [www.fafsa.gov](http://www.fafsa.gov). You can find these rates and other important consumer information about the colleges you're interested in attending at [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator).

**Step Seven: Certification, Signatures and Date**

104. Date Completed JANUARY 01, 2015	<b>DO NOT CORRECT</b>																				
105. Signed By? BOTH	<b>DO NOT CORRECT</b>																				
106. Preparer's Social Security Number	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																				
107. Preparer's EIN	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																				
108. Preparer's Signature																					

If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must complete this part.

Application Receipt Date: 01/05/2015

**Please read, sign and date. You must read and sign this Certification.**

All of the information on this SAR is true and complete to the best of my knowledge. If I am asked, I agree to give proof that my information is correct. The proof might include a copy of the 2014 U.S. Income Tax Form filed by me or my family. I understand that if I purposely give false or misleading information on this SAR, I may be fined up to \$20,000, sent to prison, or both.

**If you made no changes:**  
 Do NOT send your SAR to the address given on this page.  
 ➔ Follow the instructions on your SAR. You may need to contact your school.

**If you made changes:**  
 You may make corrections from Federal Student Aid's Web site at [www.fafsa.gov](http://www.fafsa.gov).

**OR**

Read the certification statement above and sign to the right.

➔ **SEND PAGES 5-10 OF THIS FORM TO:**

**Federal Student Aid Programs  
 P.O. Box 7004  
 Mt. Vernon, IL 62864-0074**

Student Signature (Required to process your application. Sign in box below.)

1 Student	Date
-----------	------

**JOHN SMITH**

Parent Signature (one parent whose information is provided in Step Four.)

2 Parent	Date
----------	------

<b>Data Entry Use Only</b>			
<input type="radio"/> P	<input type="radio"/> *	<input type="radio"/> L	<input type="radio"/> E

If you need another copy of your SAR:  
 ➔ Call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243)



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## STUDENT AID REPORT ACKNOWLEDGEMENT 2015-2016

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WWW.FAFSA.GOV

OMB No. 1845-0001

AUGUST 21, 2015

DATA RELEASE NUMBER (DRN): 2245  
EXPECTED FAMILY CONTRIBUTION (EFC): 000000 C

000117C041

F 211 1516

JOHN SMITH  
742 EVERGREEN TERRACE  
SPRINGFIELD OH 55555

Dear JOHN SMITH,

**Your Student Aid Report (SAR) Acknowledgement summarizes the information you submitted on your 2015-2016 Free Application for Federal Student Aid (FAFSA).**

### Application Status (review the checked boxes)

- Your FAFSA appears to be complete. **Review the data on page 2 and 3.** We may have assumed certain information to calculate your eligibility for federal student aid. We printed any assumptions we made and the word "assumed" for the items on the back of this page. If you need to make corrections, you can go to [www.fafsa.gov](http://www.fafsa.gov) to access your information or you can contact the financial aid office at one of the schools you listed on your application for assistance. The school(s) listed on your FAFSA will receive your information.

### Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.

The EFC is **not** the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), low-interest loans (borrowed funds that must be repaid), and/or work-study (paid part-time employment). This award information will vary from college to college because the cost of attending each is different. Please note that your EFC is subject to change if you update or correct your FAFSA. For more information about the EFC and other sources of aid, go to [StudentAid.gov](http://StudentAid.gov).

- Based on your EFC it appears that **you may be eligible** for a Federal Pell Grant of up to \$5730, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, low-interest student loans, and work-study opportunities. Your Financial Aid Administrator (FAA) will determine what types of aid and how much you are eligible to receive.
- We sent your information to other federal agencies through computer matching programs to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. You can review information about these issues by going to [www.fafsa.gov](http://www.fafsa.gov) and selecting "Student Aid Report (SAR)". You must work with your financial aid office to resolve any data matching issues before we can determine if you are eligible to receive federal student aid.
- Unless you are completing the verification process, it may be too late for you to make corrections or give us any more information this year. If you are completing verification and you need to correct your information, contact the FAA at your school for assistance. We must have your corrections no later than September 17, 2016.

**You should keep this SAR Acknowledgement for your records!**

This section contains information from your student aid application (shaded items display parents' information, if provided). If you need to make corrections, visit [www.fafsa.gov](http://www.fafsa.gov) or contact the financial aid office at your college.

1. LAST NAME	SMITH
2. FIRST NAME	JOHN
3. MIDDLE INITIAL	
4. ADDRESS	12344 ABCDEFGHIJKLMNOPQRSTUVWXYZABC
5. CITY	ABCDEFGHIJKLMNPO
6. STATE ABBREVIATION	AB
7. ZIP CODE	12345
8. SOCIAL SECURITY NUMBER	XXX-XX-1234
9. DATE OF BIRTH	JANUARY 30, 1992
10. PERMANENT PHONE NUMBER	(999)999-9999
11. DRIVER'S LICENSE NUMBER	A-1234-446-789-012-3
12. DRIVER'S LICENSE STATE ABBREVIATION	AB
13. ST E-MAIL	
14. CITIZENSHIP STATUS	(ELIG NONCIT ASSUMED)
15. ALIEN REGISTRATION NUMBER	A123446789
16. MARITAL STATUS	(MARRIED ASSUMED)
17. DATE OF MARITAL STATUS	JANUARY 2005
18. STATE OF LEGAL RESIDENCE ABBREVIATION	AB
19. LEGAL RESIDENT BEFORE JANUARY 1, 2010?	NO
20. DATE YOU BECAME A LEGAL RESIDENT	JANUARY 2012
21. ARE YOU MALE OR FEMALE?	MALE
22. REGISTER YOU FOR SELECTIVE SERVICE?	REGISTER ME
23. DRUG CONVICTION AFFECTING ELIGIBILITY?	ELIGIBLE FOR AID
24. PARENT 1 EDUCATIONAL LEVEL	COLLEGE
25. PARENT 2 EDUCATIONAL LEVEL	COLLEGE
26. HIGH SCHOOL COMPLETION STATUS?	GED/STATE EQUIVALENT TEST
27.a HS NAME	PRINCE GEORGE'S COUNTY HIGH SCHOOL
27.b HS CITY	BELTSVILLE
27.c HS STATE	MD
28. FIRST BACHELOR'S DEGREE BY 7-1-2015?	YES
29. GRADE LEVEL IN COLLEGE IN 2015-2016	1ST PREV ATTENDED
30. TYPE OF DEGREE/CERTIFICATE	1ST BA
31. INTERESTED IN WORK-STUDY?	YES
32. FILED 2014 INCOME TAX RETURN	WILL FILE
33. TYPE OF 2014 TAX FORM USED	U.S. TRUST TERRITORY
34. TAX RETURN FILING STATUS 2014	MARRIED-FILED SEPARATE RETURN
35. ELIGIBLE TO FILE 1040A OR 1040EZ?	YES
36. ADJUSTED GROSS INCOME FROM IRS FORM	\$ (-1,123,446 ASSUMED)
37. U.S. INCOME TAX PAID	\$ (0 ASSUMED)
38. EXEMPTIONS CLAIMED	00
39. STUDENT'S INCOME EARNED FROM WORK	\$ (1,123,446 ASSUMED)
40. SPOUSE'S INCOME EARNED FROM WORK	\$ (1,123,446 ASSUMED)
41. CASH, SAVINGS, AND CHECKING	\$ 1,123,446
42. NET WORTH OF INVESTMENTS	\$ 1,123,446

43. NET WORTH OF BUSINESS/INVESTMENT FARMS	\$ 1,123,446
44. STUDENT'S ADDITIONAL FINANCIAL INFORMATION	
a) EDUCATION CREDITS	\$ 1,123,446
b) CHILD SUPPORT PAID	\$ 1,123,446
c) TAXABLE EARNINGS NEED-BASED EMPLOYMENT	\$ 1,123,446
d) STUDENT GRANT AND SCHOLARSHIP AID REPORTED	\$ 1,123,446
e) COMBAT PAY/SPECIAL COMBAT PAY	\$ 1,123,446
f) COOPERATIVE EDUCATION PROGRAM EARNINGS	\$ 1,123,446
45. STUDENT'S UNTAXED INCOME	
a) TAX-DEFERRED PENSION/SAVINGS	\$ 1,123,446
b) IRA DEDUCTIONS AND PAYMENTS	\$ 1,123,446
c) CHILD SUPPORT RECEIVED	\$ 1,123,446
d) TAX-EXEMPT INTEREST INCOME	\$ 1,123,446
e) UNTAXED IRA DISTRIBUTIONS	\$ 1,123,446
f) UNTAXED PORTIONS OF PENSIONS	\$ 1,123,446
g) MILITARY OR CLERGY ALLOWANCES	\$ 1,123,446
h) VETERANS NONEDUCATION BENEFITS	\$ 1,123,446
i) OTHER UNTAXED INCOME	\$ 1,123,446
j) MONEY RECEIVED OR PAID ON YOUR BEHALF	\$ 1,123,446
46. BORN BEFORE 1-1-1992?	YES
47. ARE YOU MARRIED?	YES
48. WORKING ON MASTER'S OR DOCTORATE?	YES
49. ON ACTIVE DUTY IN U.S. ARMED FORCES?	YES
50. VETERAN OF U.S. ARMED FORCES?	YES
51. HAVE CHILDREN YOU SUPPORT?	YES
52. DEPENDENTS OTHER THAN CHILDREN/SPOUSE?	YES
53. PARENTS DECEASED, FOSTER CARE, WARD OF COURT?	YES
54. ARE/WERE AN EMANCIPATED MINOR?	YES
55. ARE/WERE IN LEGAL GUARDIANSHIP?	YES
56. VERIFIED AS A HOMELESS YOUTH?	YES
57. DETERMINED BY DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT THAT YOU WERE HOMELESS?	YES
58. VERIFIED AS UNACCOMPANIED YOUTH AT RISK FOR HOMELESS?	YES
59. PARENTS' MARITAL STATUS	UNMARRIED AND BOTH PARENTS LIVING TOGETHER
60. PARENTS' MARITAL STATUS DATE	DECEMBER 1990
61. PARENT 1 SOCIAL SECURITY NUMBER	XXX-XX-1234
62. PARENT 1 LAST NAME	ABCDEFGHIJKLMNPO
63. PARENT 1 FIRST INITIAL	X
64. PARENT 1 DATE OF BIRTH	JANUARY 23, 1973
65. PARENT 2 SOCIAL SECURITY NUMBER	XXX-XX-1234
66. PARENT 2 LAST NAME	ABCDEFGHIJKLMNPO
67. PARENT 2 FIRST INITIAL	D
68. PARENT 2 DATE OF BIRTH	JANUARY 24, 1972
69. PAR EMAIL	CHRISTOPHER.E.STUDENTS.MOTHER@HOME.COMCAST.COM
70. PARENTS' STATE OF LEGAL RESIDENCE	AB
71. LEGAL RESIDENT BEFORE JANUARY 1, 2010?	NO
72. DATE PARENT BECAME LEGAL RESIDENT	DECEMBER 2012

73. NUMBER OF FAMILY MEMBERS IN 2015-2016	03
74. NUMBER IN COLLEGE IN 2015-2016	2
75. PARENT RECEIVED SSI?	YES
76. RECEIVED SNAP?	YES
77. RECEIVED FREE/REDUCED PRICE LUNCH?	YES
78. RECEIVED TANF?	YES
79. RECEIVED WIC?	YES
80. PARENT(S) FILED 2014 TAX RETURN	WILL FILE
81. TYPE OF 2014 TAX FORM USED	U.S. TRUST TERRITORY
82. TAX RETURN FILING STATUS 2014	MARRIED-FILED SEPARATE RETURN
83. ELIGIBLE TO FILE A 1040A OR 1040EZ?	YES
84. EITHER OF PARENTS A DISLOCATED WORKER?	YES
85. ADJUSTED GROSS INCOME FROM IRS FORM	\$ (-1,123,456 ASSUMED)
86. U.S. INCOME TAX PAID	\$ (0 ASSUMED)
87. EXEMPTIONS CLAIMED	03
88. PARENT 1 INCOME EARNED FROM WORK	\$ (1,123,456 ASSUMED)
89. PARENT 2 INCOME EARNED FROM WORK	\$ (1,123,456 ASSUMED)
90. CASH, SAVINGS, AND CHECKING	\$ 1,123,456
91. NET WORTH OF INVESTMENTS	\$ 1,123,456
92. NET WORTH OF BUSINESS/INVESTMENT FARMS	\$ 1,123,456
93. PARENTS' ADDITIONAL FINANCIAL INFORMATION	
a) EDUCATION CREDITS	\$ 1,112,345
b) CHILD SUPPORT PAID	\$ 1,112,345
c) TAXABLE EARNINGS NEED-BASED EMPLOYMENT	\$ 1,112,345
d) STUDENT GRANT AND SCHOLARSHIP AID REPORTED	\$ 1,112,345
e) COMBAT PAY/SPECIAL COMBAT PAY	\$ 1,112,345
f) COOPERATIVE EDUCATION PROGRAM EARNINGS	\$ 1,112,345
94. PARENTS' UNTAXED INCOME	
a) TAX-DEFERRED PENSION/SAVINGS	\$ 1,112,345
b) IRA DEDUCTIONS AND PAYMENTS	\$ 1,112,345
c) CHILD SUPPORT RECEIVED	\$ 1,112,345
d) TAX-EXEMPT INTEREST INCOME	\$ 1,112,345
e) UNTAXED IRA DISTRIBUTIONS	\$ 1,112,345
f) UNTAXED PORTIONS OF PENSIONS	\$ 1,112,345
g) MILITARY OR CLERGY ALLOWANCES	\$ 1,112,345
h) VETERANS NONEDUCATION BENEFITS	\$ 1,112,345
i) OTHER UNTAXED INCOME	\$ 1,112,345

95. NUMBER OF FAMILY MEMBERS IN 2015-2016	
96. NUMBER IN COLLEGE IN 2015-2016	
97. STUDENT RECEIVED SSI?	NO
98. RECEIVED SNAP?	NO
99. RECEIVED FREE/REDUCED PRICE LUNCH?	NO
100. RECEIVED TANF?	NO
101. RECEIVED WIC?	
102. STUDENT OR SPOUSE A DISLOCATED WORKER?	NO
103.a FIRST COLLEGE NAME	
THE PENNSYLVANIA STATE UNIVERSITY NEW KENSINGTON CAMPUS COMMON	
103.b FIRST HOUSING PLAN	
ON CAMPUS	
103.c SECOND COLLEGE NAME	
VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY	
103.d SECOND HOUSING PLAN	
OFF CAMPUS	
103.e THIRD COLLEGE NAME	
UNIVERSITY OF MARYLAND COLLEGE PARK	
103.f THIRD HOUSING PLAN	
ON CAMPUS	
103.g FOURTH COLLEGE NAME	
UNIVERSITY OF MASSACHUSETTS AMHERST	
103.h FOURTH HOUSING PLAN	
OFF CAMPUS	
104. DATE COMPLETED	NOVEMBER 23, 2015
105. SIGNED BY	STUDENT
106. PREPARER'S SOCIAL SECURITY NUMBER	REPORTED
107. PREPARER'S EIN	REPORTED
108. PREPARER'S SIGNATURE	SIGNED

Your FAFSA information was sent to all the colleges you listed although they are not all shown here. To see all of the colleges you listed, go to [www.fafsa.gov](http://www.fafsa.gov) and select "Student Aid Report (SAR)".

### For Financial Aid Office Use Only

Transaction Source:	4A	Expected Family Contribution: Primary	000000	Professional Judgment:	Y
Verification Flag:	Y	Secondary	000000	Dependency Status:	X
SAR C Flag:	Y	Automatic Zero EFC Flag:	Y	Dependency Override:	
Application Receipt Date:	04/21/2015	Formula Type:	2	Hold Code:	
Transaction Process Date:	04/21/2015	Simplified Needs Test Flag:	Y	Pell Eligible Flag:	Y
Transaction Receipt Date:	04/21/2015	Special Circumstances:	1	Duplicate SSN Flag:	N
IRS Request Flag: Student:	01	High School Flag:	Y	IRS Display Flag: Student:	A
Parent:	01	Selective Service Registration Flag:	N	Parent:	C
SSN Match Flag:	4	DHS Verification #:	9999999999999999	Selective Service Match:	
DHS Match Flag:	4	VA Match Flag:	N	SSA Citizenship Code:	A
DHS Sec. Conf. Flag:	8	NSLDS Results Flag:	1	P1SSN Match Flag:	4
NSLDS Match Flag:	2	NSLDS Transaction Number:	1	P2SSN Match Flag:	8
NSLDS Unusual Enrollment History Flag:	1				

Reject Code(s): 01 02 03 04 05 06 07

Comment Codes: 001 002 003 004 005 006 007 008 009 010 011 012 013 014 015 016 017 018 019 020

## AWARD LETTER COMPARISON WORKSHEET

*Different schools have different resources, so financial aid offers can vary greatly from school to school. There are several components of an aid offer you should consider:*

- *Direct costs, which are billed to you by the school (e.g., tuition and fees), and are not always finalized figures at the time you receive your award letter.*
- *Indirect costs, which are estimated expenses over which you may have some control (e.g., books and supplies).*
- *Scholarships and grant awards, referred to as gift aid. Be sure you understand how additional outside scholarships you receive may impact the aid offered by the school.*
- *Loans and work, also referred to as self-help aid, which you can accept, accept in part, or decline. Always remember: Loans must be repaid! Never borrow more than you need.*
- *Out-of-pocket costs remaining after subtracting offered aid from the total cost of attendance that you or your parents may have to find other resources to cover, such as parent loans, or additional part-time employment.*
- *Student consumer information and disclosures (such as graduation and transfer-out rates) that the school must provide, either with the award letter, by reference, or by link to other materials—be sure to review carefully.*

*Award letters usually only cover one academic year, and amounts awarded may change from year to year. Check the school's website or publications or contact the school's financial aid office for more information on the terms and conditions of gift aid (such as renewability in future years) and self-help aid.*

Award Letter from School:	1.	2.	3.
<b>Cost of Attendance (COA)</b>			
<b>Direct Costs</b>			
Tuition and Fees	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
<b>Indirect Costs</b>			
Transportation:	\$	\$	\$
Miscellaneous:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
<b>Total Costs:</b>	\$	\$	\$
<b>Expected Family Contribution (EFC)</b>	-\$	-\$	-\$
<b>Total Need: (COA – EFC)</b>	\$	\$	\$

<b>Award Letter from School:</b>	<b>1.</b>	<b>2.</b>	<b>3.</b>
<b>Scholarship and Grant Awards (Gift Aid):</b>			
1.	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No
2.	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No
3.	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No
4.	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Renewable? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Total Gift Aid:</b>	\$	\$	\$
<b>Net Cost After Gift Aid</b>	\$	\$	\$
<b>Work (Self-Help): Source and Hours per Week</b>	<b>Wages</b>	<b>Wages</b>	<b>Wages</b>
1.	\$	\$	\$
2.	\$	\$	\$
<b>Loans (Self-Help): Source and Interest Rates</b>			
1. ( %)	\$	\$	\$
2. ( %)	\$	\$	\$
3. ( %)	\$	\$	\$
4. ( %)	\$	\$	\$
<b>Total Self Help:</b>	\$	\$	\$
<b>Total Unmet Need (COA – EFC – Aid)</b>	\$	\$	\$
<b>Assumptions</b>			
Enrollment (e.g., full-time)			
Living status (e.g., on-campus)			
Other:			
Other:			
<b>Consumer Information:</b>			
Online?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Email?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Paper?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Contact Information for the Financial Aid Office:</b>			
<b>Deadlines and Next Steps:</b>			
1.			
2.			
3.			
4.			

Award Letter from School:	1.	2.	3.
<b>Total Loan History (for returning students)</b>			
National Student Loan Data System (NSLDS): <a href="http://www.nsls.ed.gov/nsls_SA/">http://www.nsls.ed.gov/nsls_SA/</a>			
Private or Institutional Loan(s):			

# U.S. Department of Education Glossary

*Note: Some of the following glossary terms differ from those which appear on the U.S. Department of Education website. The definitions of some terms have been expanded to provide more information and context.*

<b>Academic Year</b>	A period of time schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even from educational program to educational program at the same school.
<b>Accreditation</b>	Refers to the school meeting certain minimum academic standards, as defined by the accrediting body. The school must have accreditation from an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.
<b>Accrue</b>	The process where <b>interest</b> accumulates on a loan. When "interest accrues on a loan," the interest due on the loan is accumulating.
<b>Agreement to Serve</b>	An agreement under which a student receiving a <b>Teacher Education Assistance for College and Higher Education (TEACH) Grant</b> commits to the specific obligation to teach for four complete years in a designated high-need field at a low-income elementary or secondary school within eight years of completing or ceasing enrollment in a TEACH Grant-eligible program.
<b>Award Letter</b>	An award letter from a school states the type and amount of financial aid the school is willing to provide if the student accepts admission and registers to take classes at that school.
<b>Borrower</b>	Individual who signed and agreed to the terms in the <b>promissory note</b> and is responsible for repaying the loan.
<b>Capitalized</b>	With certain loans, such as subsidized Federal Family Education Loan (FFEL) or subsidized Federal Direct Student Loan (Direct Loan), the U.S. Department of Education pays the interest that accrues on these loans while the student is enrolled at least <b>half time</b> and during periods of deferment. However, with subsidized loans in forbearance, unsubsidized loans or PLUS Loans, the student or the student's parents and graduate or professional degree students are responsible for paying interest as it accrues on these loans. When the interest is not paid, it is <i>capitalized</i> or added to the <b>principal</b> balance, which increases the outstanding principal amount due on this loan. Interest that is capitalized and, therefore, added to the original amount of the loan subsequently accrues interest, adding an additional expense to the loan.
<b>Comprehensive Transition and Postsecondary (CTP) Program</b>	<p>A comprehensive transition and postsecondary (CTP) program for students with intellectual disabilities pursuing a degree, certificate, or nondegree program that:</p> <ul style="list-style-type: none"><li>• Is offered by an institution of higher education and approved by the U.S. Department of Education;</li><li>• Is designed to support students with intellectual disabilities who are seeking to continue academic, career and technical training for education, and independent living instruction to prepare for gainful employment;</li><li>• Offers academic advising and a structured curriculum; and</li><li>• Requires students with intellectual disabilities to participate on a not less than half time basis with nondisabled students in (1) regular enrollment in credit-bearing courses, (2) auditing or participating in courses for which the student does not receive regular academic credit, (3) enrollment in non-credit-bearing, nondegree courses, or (4) participation in internships or work-based training.</li></ul>

<b>Consolidation</b>	The process of combining one or more loans into a single new loan.
<b>Cost of Attendance (COA)</b>	The total amount it will cost you to go to school—usually expressed as a yearly figure. It’s determined using rules established by law. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer. Costs related to a disability are also covered. The COA includes reasonable costs for eligible study-abroad programs as well. For students attending less than <b>half time</b> , the COA includes tuition and fees and an allowance for books, supplies, transportation and dependent care expenses; but can also include room and board for up to three semesters or the equivalent at the institution, but no more than two of those semesters or the equivalent may be consecutive. For correspondence study students, the COA is restricted to tuition and fees, which typically includes books and supplies. Talk to the <b>financial aid administrator</b> at the school you’re planning to attend if you have any unusual expenses that might affect your COA.
<b>Default</b>	Failure to repay a loan according to the terms agreed to when you signed a <b>promissory note</b> . For the FFEL and Direct Loan programs, default is more specific—it occurs if you fail to make a payment for 270 days if you repay monthly (or 330 days if your payments are due less frequently). The consequences of default are severe. Your school, the lender or agency that holds your loan, the state and the federal government may all take action to recover the money, including notifying national credit bureaus of your default. This may affect your credit rating for as long as seven years. For example, you might find it difficult to borrow money from a bank to buy a car or a house. In addition, the Internal Revenue Service can withhold your U.S. individual income tax refund and apply it to the amount you owe, or the agency holding your loan might ask your employer to deduct payments from your paycheck. Also, you may be liable for loan collection expenses. If you return to school, you’re not entitled to receive additional federal student financial aid. Legal action also might be taken against you. In many cases, default can be avoided by submitting a request for a deferment, forbearance, discharge, or cancellation and by providing the required documentation.
<b>Dependent Student</b>	A student who does not meet any of the criteria for an <b>independent student</b> . An independent student is one of the following: at least 24 years old, a married individual, a graduate or professional student, a veteran, a member of the U.S. Armed Forces serving on active duty for other than training purposes, an orphan, an individual in foster care, a ward of the court, an emancipated minor, an individual in legal guardianship, a designated unaccompanied youth who is homeless or at risk of being homeless, someone with dependent children or legal dependents other than a spouse, or someone who presents documentation of other unusual circumstances demonstrating independence to the <b>financial aid administrator</b> .
<b>Direct Loan</b>	William D. Ford Federal Direct Loan (Direct Loan) Program. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans), Direct PLUS Loans, and Direct Consolidation Loans. You repay these loans directly to the U.S. Department of Education.
<b>Disbursement</b>	Payment of loan proceeds to the borrower via the school by the lender. During consolidation, this term refers to sending payoffs to the loan holders of the underlying loans being consolidated.
<b>Eligible Noncitizen</b>	You must be one of the following to receive federal student aid: <ul style="list-style-type: none"> <li>• U.S. national (Natives of American Samoa, Swain’s Island, or U.S. Minor Outlying Islands are U.S. nationals but not U.S. citizens); or</li> <li>• U.S. permanent resident who has an I-151, I-551, or I-551C (Permanent Resident Card).</li> </ul>

**Eligible Noncitizen (continued)** If you're not in one of these categories, you must be an eligible noncitizen, and you must have an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- "Refugee";
- "Asylum Granted";
- "Cuban-Haitian Entrant, Status Pending";
- "Conditional Entrant" (valid only if issued before April 1, 1980);
- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder; or
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.).

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you aren't eligible for federal student aid.

If you're in the United States on certain visas, including an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, you're not eligible for federal student aid.

Also, persons with G series visas (pertaining to international organizations) are not eligible. For more information about other types of visas that are not acceptable, check with your school's financial aid office.

Citizens and eligible noncitizens may receive loans from the Direct Loan Program at participating foreign schools. Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are eligible only for Federal Pell Grants. These applicants should check with their schools' financial aid offices for more information.

**Eligible Program** A program of organized instruction or study that leads to an academic, professional, or vocational degree or certificate, or other recognized educational credential. To receive federal student aid, you must be enrolled in an eligible program, with two exceptions:

- If a school has told you that you must take certain coursework to qualify for admission into one of its eligible programs, you can get a Direct Subsidized Loan or Direct Unsubsidized Loan for up to 12 consecutive months while you're completing that preparatory coursework. You must be enrolled at least **half time**, and you must meet the usual student aid eligibility requirements.
- If you're enrolled at least half time in a program to obtain a professional credential or certification required by a state for employment as an elementary or secondary school teacher, you can get Federal Work-Study (FWS), Federal Perkins Loan, a Direct Loan, or your parents can get a PLUS Loan, while you're enrolled in that program.

**Expected Family Contribution (EFC)** Your expected family contribution (EFC) is the number that's used to determine your eligibility for federal student aid. This number results from the financial and demographic information you provided in your Free Application for Federal Student Aid (FAFSA) application. Your EFC is reported to you on your **Student Aid Report (SAR)**. See also **Need Analysis**.

**Financial Aid Administrator (FAA)** An individual who works at a college or career school and is responsible for preparing and communicating information on student loans, grants or scholarships, and employment programs. The FAA helps students apply for and receive student aid. The FAA is also capable of analyzing student needs and making professional judgment changes when necessary.

<b>Financial Aid Package</b>	The total amount of financial aid (federal and nonfederal) a student is offered by the school. The <b>financial aid administrator</b> at a postsecondary institution combines various forms of aid into a “package” to help meet a student’s education costs. Using available resources to give each student the best possible package of aid is one of the aid administrator’s major responsibilities. Because funds are often limited, an aid package might fall short of the amount a student needs to cover the full cost of attendance. Also, the amount of federal student aid in a package is affected by other sources of aid received (scholarships, state aid, etc.).
<b>General Education Development (GED) Certificate</b>	This is a certificate students receive if they’ve passed a specific, approved high school equivalency test. Students who have a GED may still qualify for federal student aid. A school that admits students without a high school diploma must make available a GED program in the vicinity of the school and must inform students about the program.
<b>Grace Period</b>	After borrowers graduate, leave school, or drop below <b>half-time</b> enrollment, certain <b>subsidized</b> loans and Federal Perkins Loans that were made for that period of study have several months before payments are due. This period is called the “grace period.” During the grace period, no <b>interest</b> accrues on subsidized loans. Interest accrues on <b>unsubsidized</b> loans during grace periods, and this interest is <b>capitalized</b> when borrowers’ loans enter repayment. See also <b>Subsidized</b> .
<b>Half Time</b>	At schools measuring progress in credit hours and semesters, trimesters, or quarters, “half time” is at least six semester hours or quarter hours per term for an undergraduate program. At schools measuring progress by credit hours but not using semesters, trimesters, or quarters, “half time” is at least 12 semester hours or 18 quarter hours per year. At schools measuring progress by clock hours, “half time” is at least 12 hours per week. Note that schools may choose to set higher minimums than these. You must be attending school at least half time to be eligible for a Direct Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and Federal Perkins Loan programs.
<b>Independent Student</b>	An independent student is one of the following: at least 24 years old, a married individual, a graduate or professional student, a veteran, a member of the U.S. Armed Forces serving on active duty for other than training purposes, an orphan, an individual in foster care, a ward of the court, an emancipated minor, an individual in legal guardianship, a designated unaccompanied youth who is homeless or at risk of being homeless, someone with dependent children or legal dependents other than a spouse, or someone who presents documentation of other unusual circumstances demonstrating independence to the <b>financial aid administrator</b> .
<b>Interest</b>	A loan expense charged by the lender and paid by the borrower for the use of borrowed money. The expense is calculated as a percentage of the unpaid <b>principal</b> amount (loan amount) borrowed.
<b>National Student Loan Data System (NSLDS)</b>	NSLDS is the U.S. Department of Education’s database for federal student financial aid where you can find out about the aid you’ve received. If you’ve only just applied for aid, you won’t find any information on NSLDS yet. NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs. The NSLDS website is generally available 24 hours a day, seven days a week. By using your U.S. Department of Education Personal Identification Number (PIN), you can get information on federal loan and Federal Pell Grant amounts, outstanding balances, the status of your loans, and disbursements made. You can access NSLDS at <a href="http://www.nsls.ed.gov/nsls_SA/">http://www.nsls.ed.gov/nsls_SA/</a> .

<b>Need Analysis</b>	The process of analyzing a student’s financial need, known as need analysis, focuses on determining how much the family reasonably can be expected to contribute towards the student’s education. Traditionally, determination of an applicant’s need is achieved by collecting information about the family’s income, assets, and living expenses. For the federal student aid programs, the law specifies a need analysis formula that produces the <b>expected family contribution (EFC)</b> . The EFC and the college’s <b>cost of attendance (COA)</b> are used by the postsecondary school to establish the student’s need, as well as to award grants, campus-based aid, and <b>subsidized</b> loans. The college might ask you to complete other paperwork to determine your need for nonfederal aid.
<b>Principal</b>	The amount of money borrowed by the student. <b>Interest</b> is charged on this amount.
<b>Promissory Note</b>	A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you’re borrowing and the terms under which you agree to pay back the loan. It will include information on how <b>interest</b> is calculated and what deferment, forbearance, and cancellation provisions are available to the borrower. It’s very important to read and save this document because you’ll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.
<b>Regular Student</b>	A regular student is one who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized education credential offered by that institution. Generally, to receive federal student financial aid from the programs discussed in this guide, you must be a regular student. There are exceptions to this requirement for some programs.
<b>Satisfactory Academic Progress (SAP)</b>	To be eligible to receive federal student financial aid, you must meet and maintain your school’s standards of satisfactory academic progress (SAP) toward a degree or certificate offered by that institution. Check with your school to find out its standards.
<b>Selective Service Registration</b>	In order to be eligible for federal student aid you must register with the Selective Service if: <ul style="list-style-type: none"> <li>• You are a male born on or after January 1, 1960;</li> <li>• You are at least 18 years old; and</li> <li>• You are not currently on active duty in the U.S. Armed Forces.</li> </ul> Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau are exempt from registering.
<b>Student Aid Report (SAR)</b>	Your Student Aid Report (SAR) summarizes the information you submit on your FAFSA and provides you with your <b>expected family contribution (EFC)</b> . After you apply for federal student financial aid, you'll get your FAFSA results in an e-mail report by the next business day after your FAFSA has been processed or by mail within 7-10 days. This report is called a Student Aid Report, or SAR. Your SAR details all the information you provided on your FAFSA. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that’s used to determine your eligibility for federal student aid. Whether you applied online or by paper, we will automatically send your data electronically to the schools you listed on your FAFSA.
<b>Subsidized</b>	A loan for which a borrower is not responsible for the <b>interest</b> while in an in-school, <b>grace period</b> , or deferment status. Subsidized loans include Direct Subsidized Loans and Direct Subsidized Consolidation Loans. For Direct Subsidized Loans first disbursed between July 1, 2012 and July 1, 2014, the borrower will be responsible for the interest that accrues during the grace period.

**Unsubsidized**

A loan for which the borrower is fully responsible for paying the **interest** regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. Unsubsidized loans include: Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Unsubsidized Consolidation Loans.

**Verification**

Verification is a process where your school confirms the data reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported.

## FEDERAL STUDENT AID PROGRAM SUMMARY

Most federal student aid is need-based, taking into account an expected family contribution (EFC). Need-based financial aid comes in three basic types:

1. **Grants and scholarships**, which are considered gift aid and generally don't have to be paid back (sometimes a repayment is required if a student withdraws);
2. **Work-study**, which is money that you earn by working part-time while in school; and
3. **Loans**, which are funds that you (or your parent) borrow and must be paid back, usually after you leave school.

The following chart details the main federal student aid programs administered by the U.S. Department of Education (ED). Not all schools participate in all of the programs listed.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Federal Pell Grant</b>	<ul style="list-style-type: none"> <li>• Need-based grants based on highest financial need as expressed by lowest EFCs</li> <li>• Portable</li> </ul>	FAFSA required annually	<ul style="list-style-type: none"> <li>• Annual minimum and maximum vary, as set by Congress</li> <li>• \$582 minimum for 2013–14<sup>1</sup></li> <li>• \$5,645 maximum for 2013–14<sup>1</sup></li> <li>• Receive for a maximum of 12 full-time semesters</li> <li>• Award amounts may be subject to reduction under sequestration in 2014–15</li> </ul>	<ul style="list-style-type: none"> <li>• Undergraduate students without first baccalaureate or professional degree</li> <li>• Certain students enrolled in a post-baccalaureate teaching certification program</li> <li>• Students who qualify for Federal Pell Grant receive a zero EFC for Federal Pell Grant and for packaging of all other Title IV aid if their parent or guardian died as result of military service in Iraq or Afghanistan after 9/11/01, and if student was less than 24 years old or enrolled in college when parent or guardian died</li> <li>• Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs</li> <li>• Individuals subject to involuntary civil confinement or civil commitment after completion of a period of incarceration for forcible or nonforcible sexual crime are ineligible</li> </ul>	No

\*In addition to the General Student Eligibility Requirements.

<sup>1</sup>Congress has not yet passed legislation determining award amounts for the 2014–15 award year.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Iraq and Afghanistan Service Grant (IASG)</b>	Non-need-based grant program	FAFSA required annually	<ul style="list-style-type: none"> <li>• Same amount as maximum Federal Pell Grant applicable to award year reduced by 10.0% when sequestration is in effect</li> <li>• Payments adjusted like Federal Pell Grants for less-than-full-time enrollment</li> <li>• May not exceed student's cost of attendance (COA)</li> <li>• Limited to a maximum of 12 full-time semesters</li> </ul>	<ul style="list-style-type: none"> <li>• At time of parent's or guardian's death, student must be less than 24 years of age, or, if 24 years of age or older, enrolled at an institution of higher education</li> <li>• Student must not be Federal Pell Grant eligible</li> <li>• Not considered estimated financial assistance (EFA)</li> </ul>	No
<b>Teacher Education Assistance for College and Higher Education (TEACH) Grant</b>	<ul style="list-style-type: none"> <li>• Grant program</li> <li>• Conditional<sup>2</sup></li> <li>• Portable<sup>3</sup></li> </ul>	FAFSA required annually	<ul style="list-style-type: none"> <li>• \$4,000 annual maximum reduced by 6% when sequestration is in effect</li> <li>• \$16,000 undergraduate aggregate limit (includes postbaccalaureate)</li> <li>• \$8,000 graduate aggregate limit</li> <li>• Sequestration has no impact on aggregate limit</li> </ul>	<ul style="list-style-type: none"> <li>• Have and maintain 3.25 GPA on a 4.0 scale, or have scored above 75th percentile on single battery of nationally-normed undergraduate, postbaccalaureate, or graduate admissions test</li> <li>• GPA/score requirements do not apply to: <ul style="list-style-type: none"> <li>➢ Current teachers working on graduate degrees or retirees from other occupations with expertise in high-need fields working on graduate degrees</li> <li>➢ Current or retired teachers completing a high-quality alternate route teacher certification program</li> </ul> </li> <li>• Agree to teach full time in a high-need field for at least 4 years within 8 years of graduation at a school serving a high percentage of low-income students (Title I schools)</li> </ul>	Repayment required if student does not fulfill teaching requirement; grant funds become a Direct Unsubsidized Loan

\*In addition to the General Student Eligibility Requirements.

<sup>2</sup>Failure to meet teaching obligation results in conversion of grant to Direct Unsubsidized Loan.

<sup>3</sup>Depending on institutional participation.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	<ul style="list-style-type: none"> <li>• Need-based campus-based grant program</li> <li>• Funds awarded by institution</li> </ul>	FAFSA required annually	<ul style="list-style-type: none"> <li>• \$100 annual minimum (may be prorated for less than full-year enrollment)</li> <li>• \$4,000 annual maximum (students on approved study abroad programs may receive up to \$4,400)</li> <li>• No aggregate limit</li> </ul>	<ul style="list-style-type: none"> <li>• Undergraduate students without baccalaureate or professional degree</li> <li>• Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs</li> <li>• First priority given to Federal Pell Grant recipients with “exceptional financial need” (defined by law as lowest EFCs)</li> </ul>	No
<b>Federal Work-Study (FWS)</b>	<ul style="list-style-type: none"> <li>• Need-based campus-based employment program</li> <li>• Funds awarded by institution</li> </ul>	FAFSA required annually	<ul style="list-style-type: none"> <li>• No minimum or maximum</li> <li>• Award amount is dictated by school policy</li> </ul>	<ul style="list-style-type: none"> <li>• Undergraduate and graduate students</li> <li>• Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs</li> <li>• Students enrolled at least half time in coursework required by a state for teacher certification</li> </ul>	No
<b>Federal Perkins Loan</b>	<ul style="list-style-type: none"> <li>• Need-based campus-based loan program</li> <li>• Funds awarded by institution</li> <li>• 5% interest</li> </ul>	<ul style="list-style-type: none"> <li>• FAFSA required annually</li> <li>• Master Promissory Note (MPN) provided by school</li> </ul>	<ul style="list-style-type: none"> <li>• \$5,500/year undergraduates</li> <li>• \$8,000/year graduate students</li> <li>• \$11,000 aggregate limit for students who have not yet completed 2 years of undergraduate program</li> <li>• \$27,500 undergraduate aggregate limit</li> <li>• \$60,000 combined undergraduate and graduate aggregate limit</li> <li>• Study Abroad: Annual and aggregates exceeding above noted amounts by as much as 20%</li> </ul>	<ul style="list-style-type: none"> <li>• Undergraduate and graduate students</li> <li>• First priority given to students with exceptional need (defined by school)</li> <li>• Must first have determination of eligibility/ineligibility for Federal Pell Grant</li> <li>• Students enrolled at least half time in coursework required by a state for teacher certification</li> </ul>	<ul style="list-style-type: none"> <li>• Yes; begins 9 months after cessation of at least half-time enrollment</li> <li>• Deferment and cancellation provisions available</li> </ul>

\*In addition to the General Student Eligibility Requirements.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Federal Direct Student Loan (Direct Loan)—Subsidized and Unsubsidized Direct Loans</b>	<ul style="list-style-type: none"> <li>• Originated by school with funds from federal government</li> <li>• Need-based subsidized loan supplemented by non-need-based unsubsidized loan up to combined limit</li> <li>• 3.86% interest rate for Direct Subsidized and Unsubsidized Loans for undergraduate students in 2013–14</li> <li>• 5.41% for Direct Unsubsidized Loans for graduate/professional students in 2013–14</li> </ul>	<ul style="list-style-type: none"> <li>• FAFSA required annually</li> <li>• MPN obtained from school</li> </ul>	<b>Annual Loan Limits:</b> <ul style="list-style-type: none"> <li>• \$3,500 1<sup>st</sup>-year undergraduates</li> <li>• \$4,500 2<sup>nd</sup>-year undergraduates</li> <li>• \$5,500 each remaining undergraduate year</li> <li>• Undergraduate annual limits prorated for programs and remaining periods of enrollment less than an academic year</li> <li>• \$2,625 for preparatory coursework necessary to enroll in undergraduate program<sup>4</sup></li> <li>• \$5,500 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate<sup>4</sup></li> <li>• \$5,500/year for teacher certification if already have baccalaureate</li> <li>• Actual amount of subsidized loan cannot exceed COA – EFC – other aid</li> <li>• Actual amount of unsubsidized loan cannot exceed COA – other aid</li> </ul>	<ul style="list-style-type: none"> <li>• Undergraduate and graduate students enrolled at least half time</li> <li>• Graduate and professional students enrolled at least half time are eligible for base unsubsidized only</li> <li>• Must first have determination of eligibility/ineligibility for Federal Pell Grant</li> <li>• Must determine eligibility for Direct Subsidized Loan before determining eligibility for Direct Unsubsidized Loan</li> <li>• Interest subsidy for undergraduates during at least half-time enrollment, grace period for certain loans, and deferment periods for subsidized loans</li> <li>• New borrowers reaching 150 percent of the published length of borrower’s educational program become ineligible for interest subsidy benefits on all Direct Subsidized loans first disbursed to that borrower on or after 7/1/13</li> <li>• Unsubsidized funds may be used to replace EFC</li> <li>• Under certain conditions to students enrolled in: <ul style="list-style-type: none"> <li>➤ Coursework required by a state for teacher certification</li> <li>➤ Preparatory coursework<sup>4</sup></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Yes; begins 6 months after cessation of at least half-time enrollment</li> <li>• Deferment possible</li> <li>• Interest accrues on unsubsidized loan from date of disbursement</li> </ul>

\*In addition to the General Student Eligibility Requirements.

<sup>4</sup>Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Federal Direct Student Loan (Direct Loan)—Subsidized and Unsubsidized Direct Loans (continued)</b>	<ul style="list-style-type: none"> <li>Interest rates subject to change July 1 each award year</li> <li>1.051% origination fee; subject to change in 2014–15</li> </ul>		<b>Aggregate Loan Limits:</b> <ul style="list-style-type: none"> <li>Dependent undergraduates whose parents <b>can borrow</b> PLUS: \$31,000, of which only \$23,000 can be in subsidized amounts</li> <li>Dependent undergraduates whose parents <b>cannot borrow</b> PLUS and independent undergraduates: \$57,500, of which no more than \$23,000 can be in subsidized amounts</li> <li>Graduate and professional students (including loans for undergraduate study): \$138,500, of which no more than \$65,500 can be in subsidized amounts<sup>5</sup></li> </ul>		
<b>Direct Loan—Additional Unsubsidized Loan</b>	<ul style="list-style-type: none"> <li>Non-need-based loan</li> <li>Limits are in addition to the “base” limits for subsidized and unsubsidized loans described above</li> </ul>	<ul style="list-style-type: none"> <li>FAFSA required annually</li> <li>MPN obtained from school</li> </ul>	<b>Annual Loan Limits:</b> Dependent undergraduates whose parents <b>can borrow</b> PLUS: <ul style="list-style-type: none"> <li>\$2,000/year</li> <li>Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year</li> </ul>	<ul style="list-style-type: none"> <li>Must have determination of eligibility/ineligibility for Federal Pell Grant</li> <li>Must determine eligibility for Direct Subsidized Loan before determining eligibility for additional Direct Unsubsidized Loan</li> <li>May be used to replace EFC</li> </ul>	Yes; same as Direct Subsidized Loan

\*In addition to the General Student Eligibility Requirements.

<sup>5</sup>Effective with periods of enrollment beginning on or after 7/1/12, graduate and professional students are not eligible to borrow Direct Subsidized Loans.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Direct Loan— Additional Unsubsidized Loan (continued)</b>	<ul style="list-style-type: none"> <li>Interest rates and origination fee same as Direct Unsubsidized Loans above</li> </ul>		Dependent students whose parents <b>cannot borrow</b> PLUS: <ul style="list-style-type: none"> <li>\$6,000/year 1st and 2nd undergraduate year</li> <li>\$7,000 each remaining undergraduate year</li> <li>Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year</li> <li>\$7,000/year for teacher certification</li> <li>\$6,000 for preparatory coursework necessary to enroll in undergraduate program<sup>4</sup></li> <li>\$7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate<sup>4</sup></li> </ul> Independent students: <ul style="list-style-type: none"> <li>\$6,000/year 1st and 2nd undergraduate year</li> <li>\$7,000 each remaining undergraduate year</li> </ul>		

\*In addition to the General Student Eligibility Requirements.

<sup>4</sup>Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Direct Loan— Additional Unsubsidized Loan (continued)</b>			<ul style="list-style-type: none"> <li>• Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year</li> <li>• \$20,500/year graduate or professional students</li> <li>• \$7,000/year for teacher certification</li> <li>• \$6,000 for preparatory coursework necessary to enroll in undergraduate program<sup>4</sup></li> <li>• \$7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate<sup>4</sup></li> <li>• Actual amount of loan cannot exceed COA minus other aid including loans received under base limit</li> </ul> <p><b>Aggregate Loan Limits:</b></p> <ul style="list-style-type: none"> <li>• Dependent undergraduates whose parents <b>can borrow</b> PLUS: \$31,000, of which only \$23,000 can be in subsidized amounts</li> </ul>		

\*In addition to the General Student Eligibility Requirements.

<sup>4</sup>Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
<b>Direct Loan—Additional Unsubsidized Loan (continued)</b>			<ul style="list-style-type: none"> <li>Dependent undergraduates whose parents <b>cannot borrow PLUS</b> and independent undergraduates: \$57,500, of which no more than \$23,000 can be in subsidized amounts</li> <li>Graduate and professional students (including loans for undergraduate study): \$138,500, of which no more than \$65,500 can be in subsidized amounts<sup>5</sup></li> </ul>		
<b>Direct PLUS</b>	<ul style="list-style-type: none"> <li>Originated by school with funds from federal government</li> <li>6.41% for parent and graduate PLUS in 2013–14</li> <li>Interest rates subject to change July 1 each award year</li> <li>4.204% origination fee for 2013–14; subject to change in 2014–15</li> </ul>	<ul style="list-style-type: none"> <li>FAFSA required annually</li> <li>PLUS MPN obtained from school</li> </ul>	No annual or aggregate amounts, except parent or graduate/professional student may not borrow more than difference between COA and other financial assistance student expects to receive	<ul style="list-style-type: none"> <li>Natural and adoptive parents (and stepparents if included on FAFSA) of eligible dependent undergraduates enrolled at least half time</li> <li>Graduate/professional students enrolled at least half time</li> <li>No adverse credit history</li> <li>Must not be in default on a federal loan</li> <li>Must be a U.S. citizen or eligible noncitizen</li> <li>May be used to replace EFC</li> <li>Under certain conditions for enrollment in preparatory coursework<sup>4</sup> or coursework required by a state for teacher certification</li> </ul>	<ul style="list-style-type: none"> <li>Yes; first payment due within 60 days after loan is fully disbursed</li> <li>Deferment available</li> </ul>

\*In addition to the General Student Eligibility Requirements.

<sup>4</sup>Direct Loan eligibility is limited to one 12-month period for student enrolled in preparatory coursework.

<sup>5</sup>Effective with periods of enrollment beginning on or after 7/1/12, graduate and professional students are not eligible to borrow Direct Subsidized Loans.



## FINANCIAL AID GLOSSARY

**Academic Year:** A period of time schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even from educational program to educational program at the same school.

**Acceptance Form:** The written acknowledgment by the student of receipt of an award offer. The form usually provides for acceptance of aid offered, possible declination of all or part of aid offered, and some means of requesting an appeal, if desired, to modify the award. Frequently, acceptance letters and award letters are combined into a single document. The form may be electronic.

**Accreditation:** Refers to the school meeting certain minimum academic standards, as defined by the accrediting body. A school must have accreditation from an accrediting body recognized by the U.S. Department of Education to be eligible to participate in the administration of federal student aid programs.

**Accruing Interest (on a loan):** The cost of the loan, represented by the interest which is added to the loan amount prior to the repayment period or prior to a payment installment.

**Adjusted Available Income:** The portion of family income remaining after deducting federal, state, and local taxes, a living allowance, and other allowances used in Federal Methodology to calculate the expected family contribution (EFC).

**Adjusted Gross Income (AGI):** All taxable income as reported on a U.S. income tax return.

**Advanced Placement (AP):** Credit and/or advanced standing that postsecondary institutions may offer to high school students who have taken high-level courses and passed certain examinations.

**Agreement to Serve:** A contract under which a student receiving a Teacher Education Assistance for College and Higher Education (TEACH) Grant commits to the specific obligation to teach for four complete years in a designated high-need field at a low-income elementary or secondary school within eight years of completing or ceasing enrollment in a TEACH Grant-eligible program.

**Assets:** Balance of cash, checking and savings accounts, trusts, stocks, bonds, other securities, real estate (excluding the home), income-producing property, business equipment, and business inventory. Assets are considered in calculating the EFC.

**Associate's Degree:** The degree given for successful completion of a program of study at a two-year institution.

**Award Letter:** A method of notifying financial aid applicants of the financial aid assistance offered by an institution. The paper or electronic award letter usually provides information on the types and amounts of financial aid offered, as well as specific program information, student responsibilities, and the conditions which govern the award. It generally provides students with the opportunity to accept or decline the aid offered. (See Acceptance Form and Financial Aid Notification)

**Bachelor's Degree:** The degree given for successful completion of the undergraduate curriculum at a four-year college or a university. It is also called a baccalaureate degree.

**BIA Grant:** See Bureau of Indian Affairs Grant.

**Borrower:** The individual who signed and agreed to the terms in the promissory note and is responsible for repaying the loan.

**Budget:** See Cost of Attendance.

**Bureau of Indian Affairs (BIA) Grant:** A federal grant program administered by the Bureau of Indian Education for needy students who are members of an American Indian or Alaska native tribe and enrolled in accredited institutions in pursuit of an undergraduate or a graduate degree.

**Business Assets:** Property that is used in the operation of a trade or business, including real estate, inventories, buildings, machinery and other equipment, patents, franchise rights, and copyrights. Business assets are considered in the calculation of the EFC under the regular Federal Methodology formula.

**Campus-Based Programs:** The term commonly applied to federal student aid programs administered directly by participating postsecondary institutions. Campus-based programs include: Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Work-Study (FWS).

**Capitalization (of interest):** The arrangement between borrower and lender whereby interest payments are deferred as they come due and are added to the principal amount of the loan.

**Central Processing System (CPS):** The computer system to which the student's need analysis data is electronically transmitted by the Free Application for Federal Student Aid (FAFSA) processor. The Central Processing System performs database matches, calculates the student's official EFC, and generates the Student Aid Report (SAR).

**Certificate:** The formal acknowledgment of successful completion of a particular program or course of study, particularly at a community college or career college.

**CLEP:** See College-Level Examination Program.

**COA:** See Cost of Attendance.

**College-Level Examination Program (CLEP):** A series of examinations demonstrating a student's proficiency in a subject area, for which some postsecondary institutions offer credit.

**Commuter Student:** A student who does not live on campus; typically, “commuter” refers to a student living at home with his or her parents, but can also mean any student who lives off campus.

**Comprehensive Transition and Postsecondary (CTP) Program:** A program for students with intellectual disabilities pursuing a degree, certificate, or nondegree program that:

- Is offered by an institution of higher education and approved by the U.S. Department of Education;
- Is designed to support students with intellectual disabilities who are seeking to continue academic, career and technical training for education, and independent living instruction to prepare for gainful employment;
- Offers academic advising and a structured curriculum; and
- Requires students with intellectual disabilities to participate on a not less than half time basis with nondisabled students in (1) regular enrollment in credit-bearing courses, (2) auditing or participating in courses for which the student does not receive regular academic credit, (3) enrollment in non-credit-bearing, nondegree courses, or (4) participation in internships or work-based training.

**Consolidation Loan:** A loan made to enable a borrower with different types of loans or multiple loans to obtain a single loan with one interest rate and one repayment schedule. Federal Perkins Loans, Direct Subsidized and Direct Unsubsidized Loans, Health Education Assistance Loans (HEAL), Health Professions Student Loans (HPSL), and Loans for Disadvantaged Students may be combined for purposes of consolidation, subject to certain eligibility requirements. A consolidation loan pays off the existing loans; the borrower then repays the consolidated loan.

**Cooperative Education:** A program through which a college student alternates periods of classroom instruction with periods of related employment.

**Cost of Attendance (COA):** Generally, this includes the tuition and fees normally assessed a student, together with the institution’s estimate of the cost of room and board, transportation and commuting costs, books and supplies, the cost of a computer, and miscellaneous personal expenses. In addition, student loan fees, dependent care costs, reasonable costs for a study abroad or cooperative education program, disability-related costs, and/or the cost of a first professional credential may be included, when appropriate. It is also referred to as “cost of education” or “budget.”

**CPS:** See Central Processing System.

**Credit (or Credit Hour):** The unit of measurement some institutions give for fulfilling course requirements.

**Custodial Parent:** The parent with whom a dependent student lives, and whose financial information is used in need analysis when parents are divorced or separated.

**Data Release Number:** A four-digit number assigned to a student’s FAFSA that allows the student to release the FAFSA information to postsecondary institutions that were not originally listed on the FAFSA.

**Default:** Failure to repay a loan according to the terms agreed to when the borrower signed a promissory note.

**Deferment (of loan):** A condition during which payments of the principal balance are not required, and for Federal Perkins Loans and Direct Subsidized Loans, interest does not accrue. The repayment period is extended by the length of the deferment period.

**Department of Education, U.S. (ED):** The federal government agency that administers assistance to students enrolled in postsecondary educational programs under the following programs: Federal Pell Grant, Iraq and Afghanistan Service Grant (IASG); Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), and Federal Direct Student Loan (Direct Loan) programs.

**Departmental Scholarship:** An award of gift assistance that is specifically designated for a recipient in a particular academic department within the institution.

**Dependent Student:** A student who does not qualify as an independent student and whose parental income and asset information is used in calculating the EFC (see Independent Student).

**Direct PLUS Loan:** Long-term loans made available to parents of dependent students and graduate/professional students. Interest rates are “variable-fixed” and subject to change each July 1. May be used to replace the EFC; amount borrowed is limited to the cost of attendance minus estimated financial assistance.

**Direct Subsidized and Direct Unsubsidized Loans:** Long-term, low-interest loans administered by the U.S. Department of Education and institutions. Loans carry a “variable-fixed” interest rate subject to change each July 1. Direct Unsubsidized Loans can be used to replace EFC.

**Disbursement:** Payment of loan proceeds to the borrower via the school by the lender. During consolidation, this term refers to sending payoffs to the loan holders of the underlying loans being consolidated.

**Educational Benefits:** Funds, primarily federal, awarded to certain categories of students (veterans, children of deceased veterans or other deceased wage earners, and students with physical disabilities) to help finance their postsecondary education regardless of their ability to demonstrate need in the traditional sense.

**Educational Expenses:** See Cost of Attendance.

**EFC:** See Expected Family Contribution.

**Eligible Noncitizen:** An individual who is one of the following:

- U.S. national (Natives of American Samoa, Swain’s Island, or U.S. Minor Outlying Islands are U.S. nationals, but not U.S. citizens);
- U.S. permanent resident who has an I-151, I-551, or I-551C (Permanent Resident Card); or
- Someone with an Arrival-Departure Record (I-94) from the U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:
  - “Refugee”,
  - “Asylum Granted”,
  - “Cuban-Haitian Entrant, Status Pending”,
  - “Conditional Entrant” (valid only if issued before April 1, 1980),

- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder, or
- “Parolee” paroled into the United States for at least one year for other than a temporary purpose with the intent to become a U.S. citizen or permanent resident.

**Eligible Program:** A program of organized instruction or study that leads to an academic, professional, or vocational degree or certificate, or other recognized educational credential.

**Employment:** With reference to financial aid, the opportunity for students to earn money to help pay for their education. Federal Work-Study is one program by which needy students can work to help pay their educational expenses.

**Employment Allowance:** An allowance to meet expenses related to employment when both parents (or a married independent student and spouse) are employed or when one parent (or independent student) qualifies as a surviving spouse or as head of a household. It is used in the need analysis formula for parents and students, if eligible.

**Estimated Financial Assistance (EFA):** The total assistance that a student is receiving to offset the cost of a postsecondary education, including scholarships, Title IV aid, need-based work assistance, and private loans, that is subtracted from a student’s need when determining eligibility for campus-based aid, Direct Subsidized and Unsubsidized Loans, and PLUS.

**Expected Family Contribution (EFC):** The amount a student and his or her family is expected to contribute toward the student’s cost of attendance as calculated by a Congressionally-mandated formula known as Federal Methodology. The EFC is used to determine a student’s eligibility for the student financial assistance programs.

**FAFSA:** See Free Application for Federal Student Aid.

**FAFSA4Caster:** Allows students and families to input financial information and receive an estimate of their federal aid eligibility before filing the FAFSA.

**FAFSA on the Web (FOTW):** Allows students to complete and file a FAFSA online at [www.fafsa.gov](http://www.fafsa.gov).

**Federal Direct Student Loan (Direct Loan) Program:** The collective name for the Direct Subsidized, Direct Unsubsidized, Direct PLUS, and Direct Consolidation Loan Programs. Loan funds for these programs are provided by the federal government to students and parents through postsecondary institutions.

**Federal Methodology (FM):** A standardized method for determining a student’s (and family’s) ability to pay for postsecondary education expenses. Formula for determining an EFC for the Federal Pell Grant, campus-based, and Direct Loan programs; the formula is defined by law.

**Federal Pell Grant Program:** A federal grant program for needy postsecondary students who have not yet received a baccalaureate or first professional degree; administered by the U.S. Department of Education.

**Federal Perkins Loan Program:** One of the campus-based programs; a long-term, low-interest loan program for both undergraduate and graduate students at a current interest rate of 5 percent.

**Federal Supplemental Educational Opportunity Grant (FSEOG) Program:** One of the campus-based programs; grants to undergraduate students of exceptional financial need who have not completed their first baccalaureate degree and who are financially in need of this grant to enable them to pursue their education. Priority for FSEOG awards must be given to Federal Pell Grant recipients with the lowest EFCs.

**Federal Work-Study (FWS) Program:** One of the campus-based programs; a part-time employment program which provides jobs for undergraduate and graduate students who are in need of earnings to meet a portion of their educational expenses.

**Financial Aid:** General term that describes any source of student assistance outside of the student or the student's family. Funds awarded to a student to help meet postsecondary educational expenses. These funds are generally awarded on the basis of financial need and include loans, grants and/or scholarships, and/or student employment.

**Financial Aid Administrator:** An individual who is responsible for preparing and communicating information pertaining to student loans, grants and/or scholarships, and/or student employment programs, and for advising, awarding, reporting, counseling, and supervising office functions related to student financial aid. A financial aid administrator is accountable to the various federal, state, and institutional entities that provide aid, and interprets and implements federal, state, and institutional policies and regulations. A financial aid administrator is capable of analyzing student and employee needs and making changes where necessary.

**Financial Aid Award:** An offer of financial or in-kind assistance to a student attending a postsecondary educational institution. This award may be in the form of one or more of the following types of financial aid: loans, grants and/or scholarships, and/or student employment.

**Financial Aid Consultant:** A person who, for a fee, provides a variety of services to students and parents, including preparing the FAFSA and other financial aid forms, estimating the EFC, and estimating financial need.

**Financial Aid Notification:** The paper or electronic letter from a postsecondary institution that notifies the student whether or not aid has been awarded. If the student will be receiving assistance, the notification also describes the financial aid package. State agencies and private organizations may send students financial aid notifications separately from the postsecondary institution. Also see Award Letter.

**Financial Aid Package:** A financial aid award to a student that can be comprised of a combination of forms of financial aid (loans, grants, scholarships, and student employment).

**Financial Need:** The difference between the institution's cost of attendance and the family's ability to pay (i.e., EFC). Ability to pay is represented by the EFC for federal need-based aid and for many state and institutional programs.

**Financial Need Equation:** Cost of attendance minus expected family contribution equals financial need (COA - EFC = Need).

**FM:** See Federal Methodology.

**Forbearance:** Permits the temporary cessation of repayments of loans, allowing an extension of time for making loan payments, or accepting smaller loan payments than were previously scheduled.

**Free Application for Federal Student Aid (FAFSA):** The financial aid application completed by the student, and the student's parents if applicable, that collects household and financial information. The FAFSA is the foundation document for all federal need analysis computations and database matches performed for a student.

**FSEOG:** See Federal Supplemental Educational Opportunity Grant Program.

**FWS:** See Federal Work-Study Program.

**General Education Development (GED) Certificate:** Certificate students receive if they have passed a specific, approved high school equivalency test.

**Gift Aid:** Educational funds such as grants or scholarships that do not require repayment from present or future earnings. See Grant.

**Grace Period:** The period of time that begins when a loan recipient ceases to be enrolled at least half time and ends when the repayment period starts. Loan principal need not be paid and, depending on the loan, interest does not accrue during this period.

**Grant:** A type of financial aid that does not have to be repaid; usually awarded on the basis of need, possibly combined with some skills or characteristics the student possesses. Also see Gift Aid.

**Half Time:** At schools measuring progress in credit hours and semesters, trimesters, or quarters, "half time" is at least six semester hours or quarter hours per term for an undergraduate program. At schools measuring progress by credit hours but not using semesters, trimesters, or quarters, "half time" is at least 12 semester hours or 18 quarter hours per year. At schools measuring progress by clock hours, "half time" is at least 12 hours per week. Note that schools may choose to set higher minimums than these. A student must be attending school at least half time to be eligible for a Direct Loan. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, FSEOG, FWS, and Federal Perkins Loan programs.

**Health and Human Services, U.S. Department of (HHS):** The federal government agency that provides assistance to future health care practitioners. The Nursing Student Loan, Health Profession Student Loan, and Scholarships for Disadvantaged Students are among some of the aid programs administered by HHS.

**Health Professions Programs:** Federal student assistance programs administered by the U.S. Department of Health and Human Services for students preparing for careers in the health sciences.

**HHS:** See Health and Human Services, U.S. Department of.

**Income Protection Allowance (IPA):** An allowance against income for the basic costs of maintaining family members in the home. The allowance is based upon consumption and other cost estimates of the U.S. Bureau of Labor Statistics for a family at the low standard of living.

**Independent Student:** A student who:

- (a) Will be 24 years of age by December 31 of the award year;
- (b) Is an orphan or a ward of the court;
- (c) Is an orphan, in foster care, or a ward of the court, at any time when the student was 13 years of age or older;
- (d) Is an emancipated minor or is in legal guardianship as determined by a court in the student's state of legal residence;
- (e) Is an unaccompanied youth who is homeless or who is at risk of homelessness and is self-supporting, as documented during the school year;
- (f) Is a veteran;
- (g) Is serving on active duty in the U.S. Armed Forces for purposes other than training;
- (h) Is married;
- (i) Is a graduate or professional student;
- (j) Has legal dependents other than a spouse;
- (k) Has dependent children; or
- (l) Presents documentation of other unusual circumstances demonstrating independence to the financial aid administrator.

**Interest:** A loan expense charged by the lender and paid by the borrower for the use of borrowed money. The expense is calculated as a percentage of the unpaid principal amount (loan amount) borrowed.

**Investment Plans:** Coverdell Educational Savings Accounts and state 529 plans are examples of educational investment plans that can be used to assist with higher education expenses, usually sponsored by commercial banking institutions.

**Iraq and Afghanistan Service Grant (IASG) Program:** A non-need-based federal grant program for students whose parent or guardian died as the result of military service in Iraq or Afghanistan after September 11, 2001. If a student is eligible for a Federal Pell Grant, he or she cannot receive an IASG.

**Legal Dependent (of Applicant):** A biological or adopted child, or a person for whom the applicant has been appointed legal guardian, and for whom the applicant provides more than half support. In addition, a legal dependent is a person who lives with and receives at least half support from the applicant and will continue to receive that support during the award year. For purposes of determining dependency status, a spouse is not considered a legal dependent.

**Loan:** An advance of funds evidenced by a promissory note and requiring the recipient to repay the specified amount(s) under prescribed conditions.

**Loan Repayment Program:** A special program available to qualified students who have attended college on federally-funded student loans and for whom loans are repaid based upon employment in a particular field or with a participating federal agency, including the U.S. Army, Navy, and Air Force.

**Master Promissory Note (MPN):** A promissory note for the Federal Perkins Loan and Direct Loan programs that allows borrowers to apply for multiple loans during a student's attendance at a postsecondary institution.

**Means-Tested Federal Benefit Program:** A federal benefit program for which the applicant must demonstrate financial need.

**Merit-based Aid:** Financial aid awarded because of a student's achievement or talent in a particular area, such as academics, athletics, music, etc.

**Military Scholarships:** Reserve Officer Training Corps (ROTC) scholarships available for the U.S. Army, Navy, and Air Force at participating postsecondary institutions throughout the United States. These scholarships cover tuition and fees, books and supplies, and include a subsistence allowance.

**National and Community Service:** A program established through the National and Community Service Trust Act of 1993 designed to reward individuals who provide community service with educational benefits and/or loan forgiveness or cancellation.

**National Health Service Corps (NHSC) Scholarship Program:** Scholarship program for students who pursue full-time courses of study in certain health professions disciplines, and are willing to serve as primary care practitioners in underserved areas after completing their education.

**National Student Loan Data System (NSLDS):** The U.S. Department of Education's database for federal student financial aid funds that students have received. NSLDS receives data from schools, guaranty agencies, and U.S. Department of Education programs.

**Need:** See Financial Need.

**Need Analysis:** A system by which an applicant's ability to pay for educational expenses is evaluated and calculated. Need analysis consists of two primary components: (a) determination of an estimate of the applicant's and/or family's ability to contribute to educational expenses; and (b) determination of an accurate estimate of the educational expenses themselves.

**Need Analysis Formula:** Defines the data elements used to calculate the EFC; there are two distinct formulas: regular and simplified. The formula determines the EFC under the Federal Methodology.

**Need-Based Aid:** Student assistance awarded because of a student's demonstrated calculated need for assistance.

**Non-Need-Based Aid:** Student financial assistance based on criteria other than need, such as academic, musical, or athletic ability. Also, refers to federal student aid programs where the EFC is not part of the need equation.

**Packaging:** The process of combining various types of student aid (loans, grants, scholarships, and student employment) to attempt to meet the full amount of a student's need.

**Parent Contribution:** A quantitative estimate of the parents' ability to contribute to the postsecondary educational expenses of a dependent student.

**PDF FAFSA:** A version of the FAFSA viewed using Adobe Acrobat which may be completed and filed like a paper FAFSA.

**PLUS:** See Direct PLUS Loan.

**Principal (of a loan):** The amount of money borrowed through a loan; does not include interest or other charges, unless they are capitalized.

**Professional Judgment (PJ):** The financial aid administrator's discretion, based on the special circumstances of the student, to change the data elements used in determining eligibility for federal student aid, adjust a student's cost of attendance, or deny or reduce Direct Loan eligibility.

**Promissory Note:** The legal document which binds a borrower to the repayment obligations and other terms and conditions which govern a loan program.

**Regular Student:** One who is enrolled or accepted for enrollment at an institution for the purpose of obtaining a degree, certificate, or other recognized education credential offered by that institution.

**Repayment Schedule:** A plan that is provided to the borrower at the time he or she ceases at least half-time enrollment. The plan sets forth the principal and interest due on each installment and the number of payments required to pay the loan in full. Additionally, it includes the interest rate, the due date of the first payment, and the frequency of payments.

**Reserve Officers Training Corps Scholarship Program:** See ROTC Scholarship Program.

**ROTC Scholarship Program:** Competitive scholarship that pays for tuition, fees, books, a monthly living stipend, and other benefits in exchange for participating in drills and classes during the academic year, military camp during the summer, and, upon graduation, full-time active duty in the military for at least four years.

**SAR:** See Student Aid Report.

**SAR Acknowledgment:** A one-page Student Aid Report that cannot be corrected. Students who file a FAFSA on the Web (FOTW) or submit online corrections without providing a valid email address receive this output document.

**Satisfactory Academic Progress (SAP):** Qualitative and quantitative standards students must meet towards degree or certificate completion in order to remain eligible to receive federal student financial aid.

**Scholarship:** A form of financial assistance that does not require repayment or employment and is usually made to students who demonstrate or show potential for distinction, usually in academic performance.

**Scholarship Search Services:** Organizations that may help students find little known and unused financial aid funds. Families who are interested in using such a service should carefully investigate the company first.

**Service Academy:** The five postsecondary institutions administered by branches of the military [U.S. Military Academy, U.S. Air Force Academy, U.S. Naval Academy, U.S. Coast Guard Academy, and U.S. Merchant Marine Academy].

**Simplified Needs Test (SNT):** An alternate method of calculating the EFC for families with incomes of less than \$50,000, and who meet one of the following conditions: filed, or are eligible to file, an IRS Form 1040A or 1040EZ, are not required to file an income tax return, who have a household member who received benefits through a federal means-tested benefit program, or is a dislocated worker. The SNT excludes all assets from consideration in the calculation of the EFC.

**Student Aid Report (SAR):** The official notification sent to a student as a result of the CPS receiving an applicant record (FAFSA) for a student. The SAR summarizes applicant information, provides the EFC for a student, and displays other special messages related to the student's application. In some instances the SAR may need to be submitted to the financial aid office at the school the student plans to attend, but only if the school requests it. Depending on how the student submits the FAFSA, the SAR is either a paper or electronic document.

**Student Contribution:** A quantitative estimate of the student's ability to contribute to postsecondary expenses for a given year.

**Subsidy:** The money the federal government uses to help underwrite student aid programs.

**Taxable Income:** Income earned from wages, salaries, and tips, as well as interest income, dividend income, business or farm profits, and rental or property income.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant Program:** A federal non-need-based grant program in which funds are awarded to undergraduate and graduate students who want to pursue a teaching career in a high-need field and who agree to teach in a school serving low-income students (Title I schools) after graduating. If a recipient does not fulfill the service requirement, funds convert into a Direct Unsubsidized Loan.

**Title IV Programs:** Those federal student aid programs authorized under Title IV of the Higher Education Act of 1965, as amended. Includes the Federal Pell Grant, Iraq and Afghanistan Service Grant (IASG), Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Perkins Loan, and Federal Direct Student Loan (Direct Loan) programs.

**Tuition Payment Plans:** A strategy by which payment for present costs of postsecondary education is extended into a future period of time.

**Unmet Need:** The difference between a student's total cost of attendance at a specific institution and the student's total available resources.

**Untaxed Income:** All income received that is not reported to the Internal Revenue Service (IRS) or is reported but excluded from taxation. Such income would include but not be limited to untaxed capital gains, interest on tax-free bonds, dividend exclusion, and military and other subsistence and living allowances.

**Verification:** A process used to confirm data reported on the FAFSA. Institutions are authorized to obtain documentation to confirm the information reported on the FAFSA.

**Veterans Educational Benefits:** Assistance programs for eligible veterans and/or their dependents for education or training.

**Vocational Rehabilitation:** Programs administered by state departments of vocational rehabilitation services to assist individuals who have a physical or mental disability which is a substantial handicap to employment.

## ABBREVIATIONS COMMONLY USED IN FINANCIAL AID ADMINISTRATION

**ACT:** American College Testing Program

**AGI:** Adjusted Gross Income

**BA or BS:** Baccalaureate degree

**BIA:** Bureau of Indian Affairs

**CLEP:** College-Level Examination Program

**COA:** Cost of attendance

**CPS:** Central Processing System

**ED:** U.S. Department of Education

**EFC:** Expected family contribution

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

**FM:** Federal Methodology

**FOTW:** FAFSA on the Web

**FSEOG:** Federal Supplemental Educational Opportunity Grant

**FWS:** Federal Work-Study

**GPA:** Grade point average

**HHS:** U.S. Department of Health and Human Services

**IPA:** Income protection allowance

**IRS:** Internal Revenue Service

**PC:** Parental contribution

**ROTC:** Reserve Officer Training Corps

**SAR:** Student Aid Report

**SAT:** Scholastic Aptitude Test

**SC:** Student contribution



## APPLICATION FORM TRACKING WORKSHEET

*All these forms! Different schools may collect a variety of forms necessary to complete your aid application, sometimes making it a challenge to keep track of them all. Make copies of this worksheet and use them to track forms and correspondence for each school to which you are applying.*

**School** \_\_\_\_\_

**Street Address** \_\_\_\_\_

**City, State, and Zip** \_\_\_\_\_

**Contact Person/Office** \_\_\_\_\_

**Phone/Email** \_\_\_\_\_

	Name of Form/Correspondence	Date Due	Date Sent	Sent To (Person/Office)
<b>Federal Aid</b>				
<b>State Aid</b>				
<b>School Aid</b>				
<b>Private Aid</b>				



# senior

## Financial Aid Checklist



### September

- Talk to your high school counselor about your college plans and money needs. Ask about scholarships offered by local organizations and businesses.
- Check out other ways to pay for college at [www.calgrants.org](http://www.calgrants.org), [www.csac.ca.gov](http://www.csac.ca.gov) and [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).
- Keep a calendar of important deadlines for college admission and financial aid.
- Get started filling out forms and writing essays for college admissions and scholarship applications.
- Look into programs that let you earn money for college for volunteer service, including AmeriCorps ([www.americorps.gov](http://www.americorps.gov)), California Volunteers ([www.californiavolunteers.org](http://www.californiavolunteers.org)) and the California Conservation Corps ([www.ccc.ca.gov](http://www.ccc.ca.gov)).
- Sign up for the SAT ([www.collegeboard.com](http://www.collegeboard.com)) or ACT ([www.actstudent.org](http://www.actstudent.org)) in the fall, if you haven't taken them already.
- Make sure you have a Social Security number. You need one to apply for most financial aid.
- Check out colleges on the Web, starting with [www.californiacolleges.edu](http://www.californiacolleges.edu) and [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator). Meet with college representatives who may visit your school.
- Ask your teachers, counselors, employers, friends, neighbors and family for letters of recommendation.
- Make sure you have an e-mail address that's appropriate for corresponding with colleges, lenders and employers.
- Complete FAFSA4caster before early December to get a jump on the FAFSA on the Web. You'll receive a federal PIN (personal identification number) and shorten the time it takes you to complete the online FAFSA in January. You'll find it at [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).

### October

- Ask if your school will submit your verified Cal Grant GPA to the California Student Aid Commission or if you'll need to submit it using the paper Cal Grant GPA Verification Form. You must submit both the FAFSA and your verified GPA by March 2 to apply for a Cal Grant.
- Make sure you pass the California High School Exit Exam (CAHSEE). You must pass it to qualify for a Cal Grant.

- Request any additional financial aid applications your college or financial aid program may require.
- Register for the College Board's PROFILE application at [www.collegeboard.com](http://www.collegeboard.com) if you're applying to a private college that requires it.
- Keep up your grades.
- Visit your top college choices or take a virtual tour online.

### November

- Apply for your federal PIN at [www.pin.ed.gov](http://www.pin.ed.gov) ahead of time so you can e-sign the FAFSA on the Web for faster processing.
- Complete the FAFSA on the Web Worksheet, which you'll find at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or your school if you didn't complete FAFSA4caster earlier. That way, you'll have all your information in front of you when the FAFSA becomes available January 1.
- Start applying for private scholarships. Some may have very early deadlines.

### December

- Remind your parents to save their year-end payroll stubs. The FAFSA asks for information about your parents' finances.
- Continue to apply for private scholarships.

### January

- Complete and submit the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) as soon as possible, starting January 1 (or download the PDF version at [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)). Use estimates if you don't have completed tax returns. Provide the required e-signatures and an e-mail address for faster processing.
- Be sure you or your school submits your verified Cal Grant GPA. Remember, you must submit two forms by the March 2 deadline to apply for a Cal Grant: the FAFSA and your verified Cal Grant GPA.
- Attend a California Cash for College workshop in January or February for free help completing the FAFSA and other forms—and to apply for an extra \$1,000 scholarship. For dates and locations, go to [www.calgrants.org](http://www.calgrants.org).
- Be sure to meet all financial aid deadlines. Some may be earlier than the March 2 Cal Grant deadline.
- Keep a copy of everything you submit.

### February

- Follow up with your high school to make sure your Cal Grant GPA was electronically submitted to the Commission, if that is your school's procedure, or to get your GPA certified using the paper Cal Grant GPA Verification Form if your school doesn't submit GPAs electronically.
- Track your application online using WebGrants for Students at [www.calgrants.org](http://www.calgrants.org).
- Review your Student Aid Report and make corrections, if necessary. If you don't receive your report within three weeks of submitting your FAFSA, call toll free 800.433.3243.
- Be sure you or your parents complete your tax returns so you can update your Student Aid Report, if necessary.
- Look into Advanced Placement or International Baccalaureate exams for college credit held in the spring at participating high schools.

### March

- If you receive a California Aid Report or a corrections letter regarding your eligibility for a Cal Grant, review it carefully and respond, if necessary.

### April

- Watch for college acceptance letters and financial aid offers.
- Evaluate all financial aid offers carefully. Ask questions!
- Consider grants, work-study and other aid you don't have to repay before accepting a student loan.
- Decide on a college and send in all forms or deposits by the deadline (May 1 for most colleges).
- Let your college know the financial aid awards you're accepting and the ones you're declining.
- If you applied for a Cal Grant (you submitted the FAFSA and your verified Cal Grant GPA by March 2) and have not received a letter regarding your application by April 30, e-mail [studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov) or call toll free 888.224.7268.

### May

- Look for a summer job, or consider summer school or an internship.
- Arrange for housing plans.
- If you missed the March 2 Cal Grant deadline, complete the FAFSA and contact your financial aid office to learn about other financial aid opportunities.



# junior

## Financial Aid Checklist



### Fall

- Explore ways to pay for college, starting with [www.calgrants.org](http://www.calgrants.org), [www.csac.ca.gov](http://www.csac.ca.gov), [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) and [www.going2college.org](http://www.going2college.org).
- Ask teachers, counselors and coaches for leads on private scholarships and search the Web, starting with [www.fastweb.com](http://www.fastweb.com).
- Use FAFSA4caster to get an estimate of your eligibility for federal student aid—and shorten the time it will take you to complete the Free Application for Federal Student Aid (FAFSA) in your senior year when you apply for financial aid. Visit [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov).
- Check out colleges or technical and career programs at [www.californiacolleges.edu](http://www.californiacolleges.edu) and [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator). Start a college folder with the information you collect.
- Register for the Preliminary SAT/National Merit Scholarship Qualifying Test at your high school. You'll get a chance to practice for the SAT and enter into a competition for a merit scholarship.
- Open up a free e-mail account, if you don't have one already, and make sure your e-mail address is appropriate for corresponding with colleges, lenders and employers.
- Ask your counselor if any college representatives will be visiting your school or whether a college fair is planned for your community.
- Review your class schedule with your counselor to make sure you're on track with your goals.
- Begin thinking about counselors, teachers, friends or family members to ask to write letters of recommendation for your college admissions and scholarship applications.

- Get involved in activities at your school or in the community. A number of colleges look at grades as well as outside interests when determining which students to admit. Keep a record in an "activities" folder for future reference.
- Make sure you pass the California High School Exit Exam (CAHSEE). You must pass the exam to qualify for a Cal Grant.

### Winter

- Register and begin studying for your college entrance exams—the SAT Reasoning or Subject tests ([www.collegeboard.com](http://www.collegeboard.com)), the ACT ([www.actstudent.org](http://www.actstudent.org)) or other exam. You'll find practice questions at these Web sites.
- Consider taking any Advanced Placement, International Baccalaureate or SAT Subject exams in the spring while the information is fresh.
- Attend your high school's financial aid night. It's not too early to learn about your options.
- Continue to explore colleges or technical and career programs. Put together a list of 10 colleges that interest you.

### Spring

- Take the SAT, ACT or other college entrance exam.

- Keep up your grades. Your junior-year grades in particular are important for college admission.
- Talk to your parents about visiting your top college choices. If possible, arrange for an interview or an overnight stay. Also, find out if a local organization sponsors a college tour during spring break.
- If you plan to participate in college sports, you may need to register at the beginning of your junior year with the clearinghouse of the National Collegiate Athletic Association, depending on your sport, division or college.
- Look into summer programs, workshops, internships or jobs.
- Continue to explore colleges and financial aid opportunities.
- Look into programs that let you earn money for college for volunteer service, including AmeriCorps ([www.americorps.gov](http://www.americorps.gov)), California Volunteers ([www.californiavolunteers.org](http://www.californiavolunteers.org)) and the California Conservation Corps ([www.ccc.ca.gov](http://www.ccc.ca.gov)).
- Explore veterans ([www.gibill.va.gov](http://www.gibill.va.gov)) and military service ([www.myfuture.com](http://www.myfuture.com)) education benefits.

### Important Numbers and Web Sites

**California Student Aid Commission**  
[www.calgrants.org](http://www.calgrants.org)  
[www.csac.ca.gov](http://www.csac.ca.gov)  
888.CA.GRANT (888.224.7268)

**California Cash for College Workshops**  
[www.calgrants.org](http://www.calgrants.org)

**Federal Student Aid FAFSA4caster**  
**PDF version of the FAFSA**  
[www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)  
800.4FED.AID (800.433.3243)

**The FAFSA**  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)