

A GUIDE TO FINANCIAL AID 2022-2023

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COLLEGE PLANNING AND MONEY

MANAGEMENT FOR PARENTS

Mapping Your Future® Inc. Mapping Your Future.org is a public service nonprofit organization that offers free services to help students and families plan their careers, prepare for college and manage their money.

Mapping Your Future is sponsored by student loan guaranty agencies – all of which are nonprofit state agencies from around the country. We are supported by other organizations including charitable foundations and by members of our Friends program, which includes lenders, service providers, secondary markets and other organizations.

As a PARENT, you play an important role in the FUTURE OF YOUR CHILD – helping him or her achieve life goals and dreams. To achieve those goals and dreams, you and your child may need help with college planning and money management.

Depending on the age of your child, making college planning decisions or helping them with their money management can be difficult if you don't have all the answers. MAPPING YOUR FUTURE can assist you with free information and services.

At MAPPING YOUR FUTURE, you can find out how to plan for your child's education (including how to pay for college) and manage money. Get started now by following the tips below and going to MAPPINGYOURFUTURE.ORG for more information:

- Help your child learn good money management skills by using the information and tools available on Mapping Your Future. You are your child's best teacher, and an understanding of personal finance will be critical to your child's success.
- Save for your child's education. If you haven't already done so, you should begin saving for college immediately. You have a variety of options available to make the most of your savings.
- Help your child plan for college beginning in eighth grade. Your child's high school years are extremely important. In fact, they will affect the choices your child may have for the rest of his or her life!
- Research and find financial aid. Financial aid is one of the tools that make higher education possible for many students. It could mean your child is able to attend the school of his or her choice, despite higher tuition costs.
- Research Federal Parent PLUS loans. These loans allow parents to borrow money to pay for a dependent child's college education.
- Claim tax credits and deductions for education expenses. Mapping Your Future has information about the various tax credits and deductions available for parents and families.
- Find other career, college, and financial aid resources in your state at Going2College.org.
- Find necessary forms and other downloads and learn about college and financial aid terms and acronyms.

**Mapping
Your Future®**
MappingYourFuture.org

A black and white photograph of three students sitting on a ledge, looking at books and smiling. The student on the left is a woman with long hair wearing a plaid shirt. The student in the middle is a man with a beard wearing a striped shirt. The student on the right is a woman with curly hair wearing a white shirt and suspenders. They are all looking down at books or papers they are holding.

THE STATE UNIVERSITY
OF **NEW YORK**

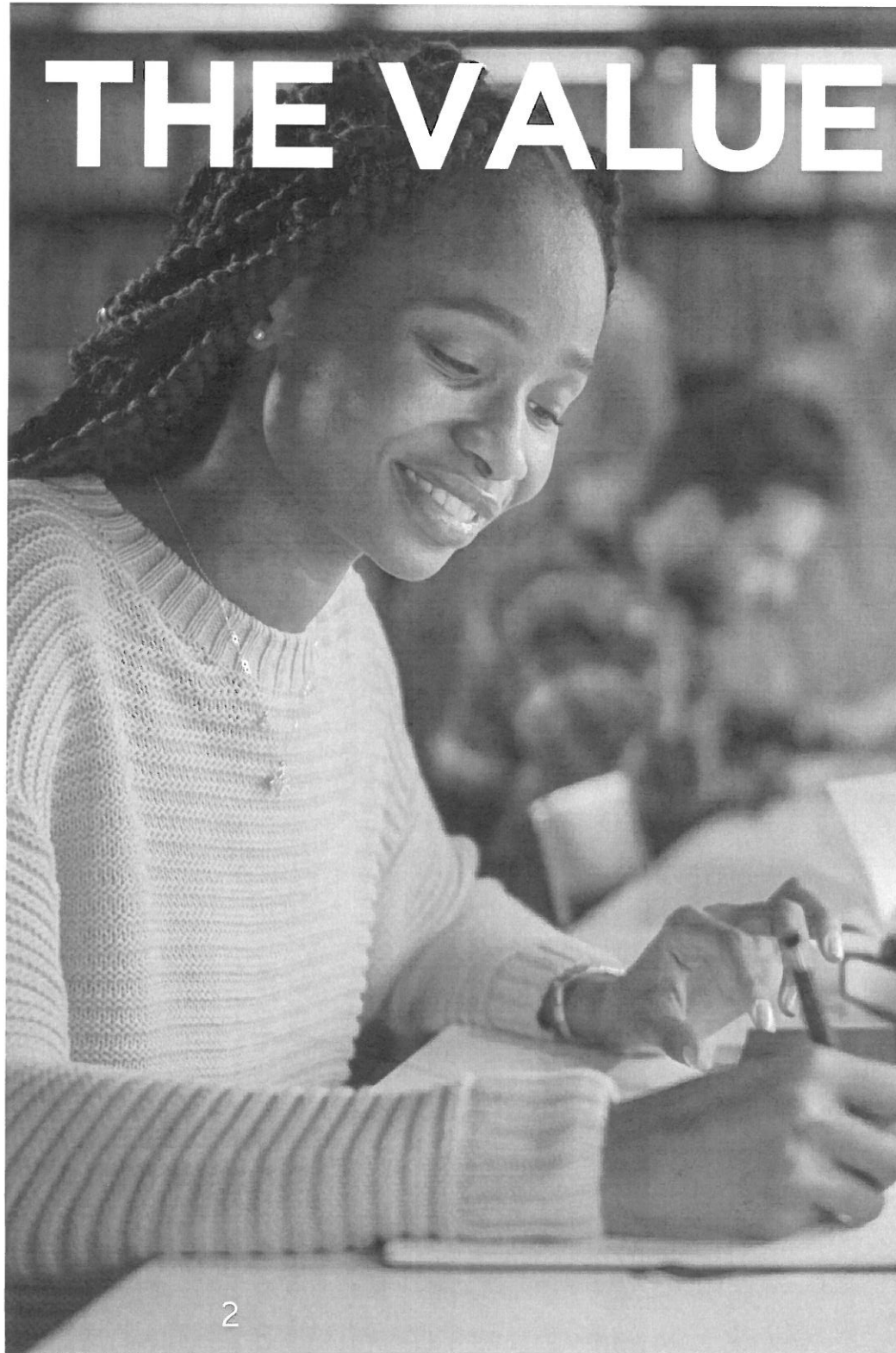


2021-22

COSTS AND FINANCIAL AID

suny.edu/smartrack • 1.800.342.3811

THE VALUE OF SUNY



**SUNY SAVES
NEW YORK RESIDENTS
\$1,400**
(ON AVERAGE)

**COMPARED TO OTHER
PUBLIC INSTITUTIONS
ACROSS THE NATION**

As the largest comprehensive system of higher education in the U.S., The State University of New York offers accredited, high-quality, in-demand programs at 64 colleges and universities to help you advance your goals and achieve your dreams. SUNY schools are regularly ranked among the nation's best for academic quality, value, and social mobility.

SUNY's tuition is a fraction of the average cost of private college in the U.S., with a better average graduation rate and lower average debt burden. We are committed to making higher education accessible for all who seek it.

Which **SUNY** Are You?



COST OF ATTENDANCE

The information provided below represents the 2021-22 average costs of attendance for undergraduates. Actual costs vary depending on the college, its location, full-time or part-time enrollment, program of study, delivery method of program, housing accommodations, personal expenses and other individual factors. You can use these numbers as a guide to estimate costs for 2022-23.

Your campus may offer options to make payments over time.

\$295
per credit

Cost of part-time study for
New York residents attending
a SUNY four-year college

SUNY Four-Year College

These costs are paid directly to the college:

Cost	Per Academic Year
Tuition New York Residents*	\$7,070
Tuition Non-New York Residents**	\$16,980
Student Fees	\$1,740
Room and Board (living on campus)	\$14,540
Total	
New York Residents	\$23,350
Non-New York Residents	\$33,260

These costs are not paid directly to the college and will vary based on individual choices:

Cost	Per Academic Year
Books and Supplies	\$1,270
Personal Expenses	\$1,480
Transportation (Non-New York residents add \$100)	\$1,000
Total	\$3,750

SUNY Community College

Cost	Per Academic Year
Tuition New York Residents	\$5,070
Tuition Non-New York Residents**	\$9,920
Student Fees	\$820
Room and Board (living on campus)	\$11,800
Total	
New York Residents	\$17,690
Non-New York Residents	\$22,540

Cost	Per Academic Year
Books and Supplies	\$1,360
Personal Expenses	\$1,190
Transportation (Non-New York residents add \$100)	\$1,100
Total	\$3,650

* Tuition rate for Excelsior Scholarship recipients pursuing a bachelor's degree is \$6,470. After crediting the Excelsior Scholarship and certain other student financial aid awards, the net charge for tuition for these students is \$0.

** Tuition rate for non-New York residents enrolled in a distance-learning program is \$8,480 at most campuses. Tuition rate for non-New York residents enrolled at University at Buffalo and Stony Brook University is \$24,990. Tuition rate for non-New York residents enrolled at University at Albany and Binghamton University is \$24,910. Tuition rates for non-New York residents enrolled at SUNY Downstate Health Sciences University, Upstate Medical University, SUNY Polytechnic Institute and College of Environmental Science & Forestry is \$17,830. Technology Colleges may charge a reduced non-New York resident tuition rate for associate degree programs.

Calculate a personalized estimate
of your net cost of attendance at
suny.edu/howmuch.

WHO PAYS THE NEW YORK RESIDENT TUITION RATE?

Students are generally considered New York State residents if they have established their domicile in New York State for at least 12 months prior to the end of registration.

Students do not meet the residency requirement if they reside in New York primarily to attend college.

Non-resident students, including undocumented students, who attend for at least two years and graduate from a New York high school, may be eligible for New York resident tuition.

Review the requirements at suny.edu/smarttrack/residency



SAVINGS TIP #1

Graduate on time!
Reducing your time in college
by one semester could
save you up to

\$13,550

SAVINGS TIP #2

Begin at a SUNY community
college and transfer. If you are
a New York State resident and
you commute from home,
you could save more than

\$25,000

on the cost of your
bachelor's degree.

SAVINGS TIP #3

Buy used or rent your
textbooks. Save

**hundreds
of dollars**

each year.

TYPES OF AID

These types of financial aid do not require repayment.

Program	Amount	Considerations
Campus Merit Scholarships	Varies by campus	Student must meet eligibility criteria. Find details here: suny.edu/scholarships
Private Merit Scholarships	Varies	Thousands of scholarships are offered by all kinds of organizations. Learn more at sites like studentaid.gov/scholarships , fastweb.com and bigfuture.org .
Federal Pell Grant	Up to \$6,495	Student must demonstrate financial need.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Up to \$4,000	Student must be Pell Grant eligible.
Federal Iraq and Afghanistan Service Grant	Up to \$6,124.79	For student whose parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/01. Student must be Pell Grant ineligible.
Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant	Up to \$3,772	For student who intends to teach in a high-need field in a school that serves students from low income families. The program requires a four-year service obligation and will convert into a loan if the service obligation is not met. Learn more at: studentaid.gov
Federal Work Study	Varies	The work study amount depends on your level of financial need, other aid received, the availability of jobs, and your schedule.
Federal Veterans Benefits	Resident tuition and fees, monthly housing allowance, books and supplies stipend	For student who is an eligible veteran. Learn more at: www.benefits.va.gov/gibill
New York Tuition Assistance Program (TAP)	Up to \$5,665	Available to New York State resident or student who qualifies under the NYS DREAM Act. Amounts are based on net taxable income and other factors.
The Excelsior Scholarship and other New York State Scholarships	Varies	Available to eligible New York State resident or student who qualifies under the NYS DREAM Act. Scholarships are awarded based on various factors. Some may require certain conditions be met or have a service component. Learn more at www.hesc.ny.gov .
SUNY Tuition Credit	Varies	Student must be TAP eligible. Award is based on tuition and amount of TAP received.
State University Student Assistance (SUSTA)	Up to \$500 per semester	Student must be TAP eligible. Award is based on amount of unmet financial need.

TYPES OF AID

These types of financial aid require repayment.

Program	Amount	Terms for Loans Disbursed July '21 - June '22	Considerations
Federal Direct Subsidized Loan	Annual limits: Freshmen: \$3,500 Sophomores: \$4,500 Juniors and Seniors: \$5,500	Interest rate is 3.73%. Government pays interest while student is in school. Repayment begins 6 months after student graduates, withdraws or drops below half-time enrollment.	Student must demonstrate financial need. A loan fee will be charged. The rate for loans disbursed between October '21 and September '22 is 1.057%.
Federal Direct Unsubsidized Loan	Annual limits (inclusive of subsidized loans): Freshmen: \$5,500 Sophomores: \$6,500 Juniors and Seniors: \$7,500 Independent students and dependent students whose parents cannot borrow under PLUS may be eligible for additional unsubsidized loans.	Interest rate is 3.73%. Interest accrues while the student is in school. Repayment begins 6 months after student graduates, withdraws or drops below half-time enrollment.	A loan fee will be charged. The rate for loans disbursed between October '21 and September '22 is 1.057%.
Federal Direct PLUS Loan	Up to cost of attendance	Interest rate is 6.28%. Interest accrues while the student is in school. Repayment begins 60 days after the loan is disbursed.	Parent must meet credit standards. A loan fee will be charged. The rate for loans disbursed between October '21 and September '22 is 4.228%.
Alternative Loan	Varies	Less favorable than government loans.	Student must meet credit standards. Should only be considered after all other financial aid is exhausted.



**YOUR COST
OF ATTENDANCE
MAY BE OFFSET
BY TAX CREDITS.**

**Up to
\$2,500**

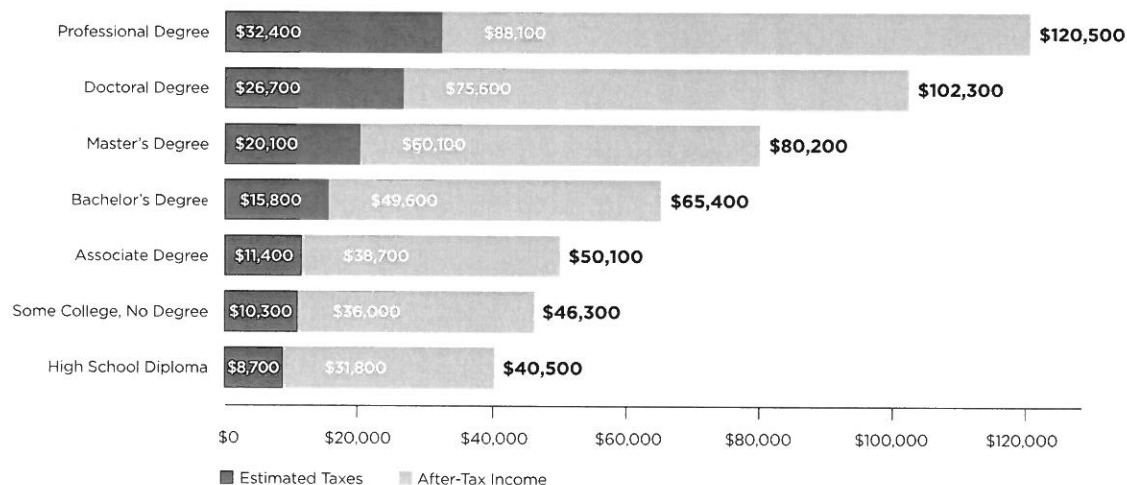
per student per year
The American Opportunity
Credit

**Up to
\$2,000**
per year

The Lifetime Learning Credit

A SMART INVESTMENT

Education loans are an investment that will increase in value over time. You are investing in your earning potential. As shown on the chart¹ below, as you get more education, you will make more money.



The average debt for SUNY students graduating with a bachelor's degree in 2019 was \$27,820. To repay this loan and meet living expenses, you would need an annual income of about \$41,720² (approximately \$800 weekly). A College Board study reported that by age 33 the typical college graduate who enrolled at age 18 has earned enough to compensate for being out of the labor force for four years and for paying the full tuition and fees and books and supplies.³

High School Students



Financial Literacy Tools

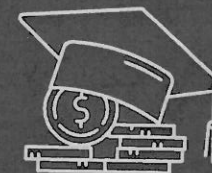
Did you know?

You can find annual average salaries and expected demand for jobs on SUNY Smart Track's Financial Literacy Tools.

Create an account and explore resources to help you understand college costs and develop a financial plan for the future.

suny.edu/smarttrack/literacy

BORROW WISELY



Only borrow what you can afford to repay.

Sample Repayment Terms for Average SUNY Student Borrower⁴

Loan Amount	\$27,820
Interest Rate*	3.73%
Term	10 Years
Monthly Payment	\$278

Sample Repayment Terms for Parent Loan Borrower⁴

Interest Rate*	6.28%
Term	10 Years
Monthly Payment (approximated)	\$112 per \$10,000

* Based on static interest rates. Rates may vary for each loan disbursement.

Sources:

- ¹ The College Board, *Education Pays 2019, Median Earnings and Tax Payments of Full-Time Year-Round Workers Age 25 and Older, by Education Level, 2018*
- ² Mapping Your Future, Inc., *Repayment Calculator*
- ³ The College Board, *Education Pays 2019*
- ⁴ Federal Student Aid, *Loan Simulator*

HOW TO APPLY FOR FINANCIAL AID

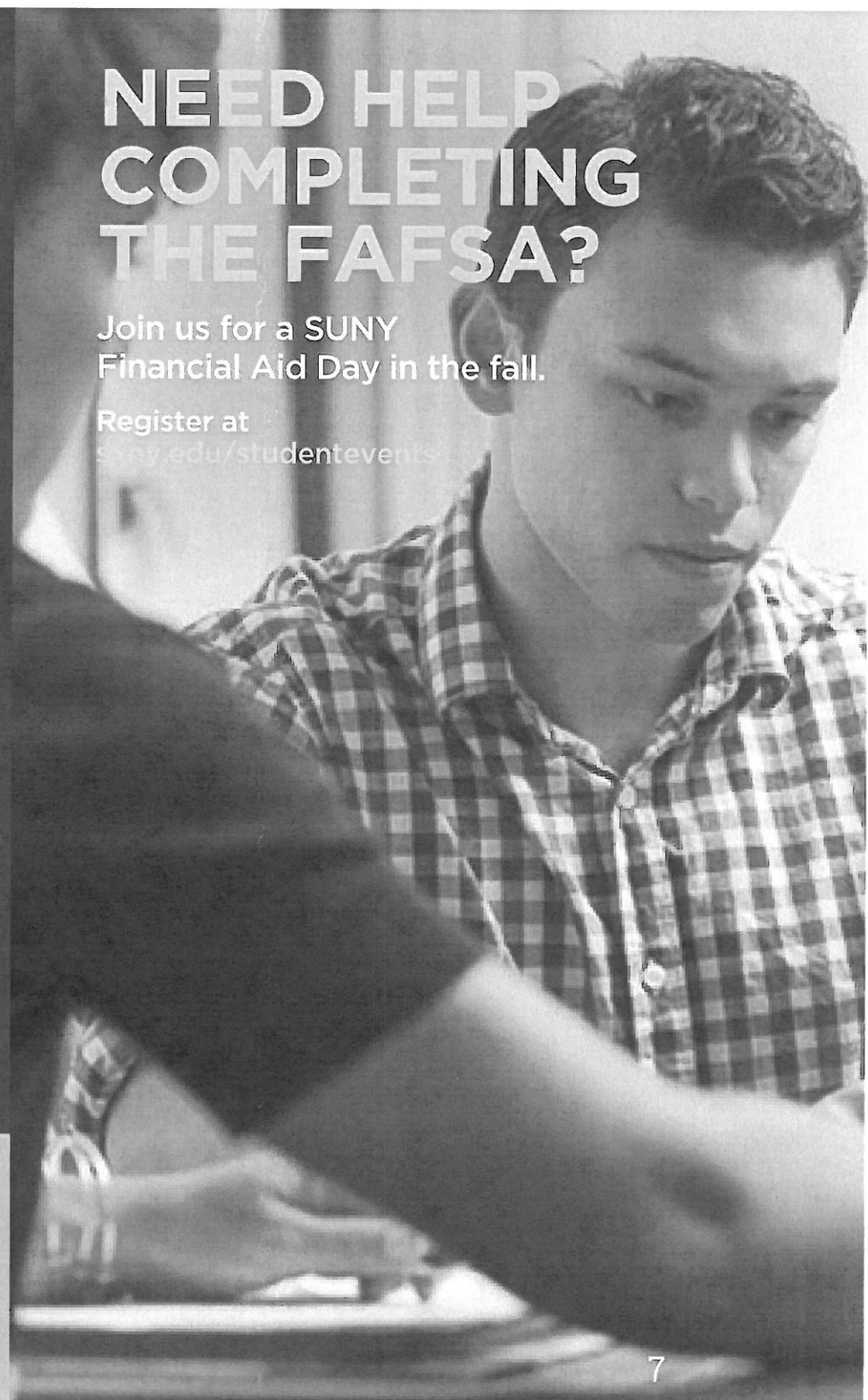
All State University campuses use the Free Application for Federal Student Aid (FAFSA) to determine eligibility for all financial aid. Follow these seven steps to apply.

1. Request FSA IDs for you and your parent at fafsa.gov.
2. Collect information such as:
 - > your social security number
 - > your parents' social security numbers and dates of birth
 - > your parents' marital status
 - > tax returns for you and your parents
 - > W2s for you and your parents
 - > bank, stock, real estate, and business records for you and your parents
 - > untaxed income records
 - > your driver's license number
 - > your alien registration number (for non-U.S. citizens)
3. File the Free Application for Federal Student Aid (FAFSA). The fastest way to file is online at fafsa.gov. (You may request a paper FAFSA by calling 1.800.4.FED.AID.)
4. New York State residents should also apply for NYS TAP using the NYS Student Aid Payment Application. Use the link on the FAFSA confirmation page to go to the NYS application. If you need more information, go to www.hesc.ny.gov.
5. Watch your inbox for a notice from the U.S. Department of Education with a link to access your Student Aid Report (SAR).
6. New York State residents should also complete the Excelsior Scholarship application at www.hesc.ny.gov/excelsior.
7. Contact the college financial aid office if you have questions. See the list of SUNY financial aid office telephone numbers and websites on the back cover.

NEED HELP COMPLETING THE FAFSA?

Join us for a SUNY Financial Aid Day in the fall.

Register at suny.edu/studentevents



New York State DREAM Act

The DREAM Act gives undocumented and other students access to TAP, the Excelsior Scholarship, and other state-administered scholarships. To determine your eligibility and to apply, visit www.hesc.ny.gov/dream.

FINANCIAL AID CONTACT INFORMATION

Campus	Phone	Website	Code	Campus	Phone	Website	Code
University at Albany	518.442.3202	www.albany.edu	002835	Hudson Valley Community College	518.629.7150	www.hvcc.edu	002868
SUNY Adirondack Community College	518.743.2223	www.sunyacc.edu	002860	Jamestown Community College	716.338.1009	www.sunyjcc.edu	002869
Alfred State College	607.587.4253	www.alfredstate.edu	002854	Jefferson Community College	315.786.2437	www.sunyjefferson.edu	002870
Binghamton University	607.777.2428	www.bingfa.binghamton.edu	002836	Maritime College	718.409.7400	www.sunymaritime.edu	002853
SUNY Brockport	585.395.2501	www.brockport.edu/finaid	002841	Mohawk Valley Community College	315.792.5415	www.mvcc.edu	002871
SUNY Broome Community College	607.778.5028	www.sunybroome.edu	002862	Monroe Community College	585.292.2050	www.monroecc.edu/go/finaid	002872
Buffalo State	716.878.4902	financialaid.buffalostate.edu	002842	Morrisville State	315.684.6289	www.morrisville.edu	002859
University at Buffalo	716.645.8232	www.buffalo.edu	002837	Nassau Community College	516.572.7396	www.ncc.edu	002873
SUNY Canton	315.386.7616	www.canton.edu	002855	SUNY New Paltz	845.257.3250	www.newpaltz.edu	002846
Cayuga Community College	315.294.8470	www.cayuga-cc.edu	002861	Niagara County Community College	716.614.6266	www.niagaracc.suny.edu	002874
Clinton Community College	518.562.4125	www.clinton.edu/financialaid	006787	North Country Community College	518.891.2915	www.nccc.edu	007111
SUNY Cobleskill	518.255.5623	www.cobleskill.edu	002856	Old Westbury	516.876.3224	www.oldwestbury.edu	007109
Columbia-Greene Community College	518.828.4181	www.sunycgcc.edu	006789	SUNY Oneonta	607.436.2532	www.suny.oneonta.edu/cost-aid	002847
Corning Community College	607.962.9875	www.corning-cc.edu	002863	Onondaga Community College	315.498.2291	www.sunyocc.edu	002875
SUNY Cortland	607.753.4717	www.cortland.edu	002843	Orange County Community College	845.341.4190	www.sunyorange.edu/financialaid	002876
SUNY Delhi	607.746.4570	www.delhi.edu	002857	SUNY Oswego	315.312.2248	www.oswego.edu	002848
SUNY Downstate	718.270.2488	www.downstate.edu	002839	SUNY Plattsburgh	518.564.2072	www.plattsburgh.edu/financialaid	002849
Dutchess Community College	845.431.8030	www.sunydutchess.edu	002864	SUNY Potsdam	315.267.2162	www.potsdam.edu	002850
Empire State College	518.587.2100	www.esc.edu	010286	Purchase College	914.251.7000 x2	www.purchase.edu/financialservices	006791
Environmental Science & Forestry	315.470.6706	www.esf.edu	002851	Rockland Community College	845.574.4282	www.sunyrockland.edu	002877
Erie Community College (City Campus)	716.851.1177	www.ecc.edu	010684	Schenectady County Community College	518.381.1468	www.sunysecc.edu	006785
Erie Community College (North Campus)	716.851.1477	www.ecc.edu	010684	Stony Brook University	631.632.6840	www.stonybrook.edu	002838
Erie Community College (South Campus)	716.851.1677	www.ecc.edu	010684	HSC/Stony Brook	631.444.2111	www.stonybrook.edu/hscstudents	002838
Farmingdale State	631.420.2578	www.farmingdale.edu	002858	Suffolk Community College (Ammerman)	631.451.4072	www.sunysuffolk.edu	002878
Fashion Institute of Technology	212.217.7999	www.fitnyc.edu/financialaid	002866	Suffolk Community College (Eastern)	631.548.2525	www.sunysuffolk.edu	014153
Finger Lakes Community College	585.785.1276	www.flcc.edu	007532	Suffolk Community College (Western)	631.851.6712	www.sunysuffolk.edu	013204
SUNY Fredonia	716.673.3253	www.fredonia.edu/finaid	002844	Sullivan County Community College	845.434.5750	www.sunysullivan.edu	002879
Fulton-Montgomery Community College	518.736.3622	www.fmcc.edu	002867	SUNY Polytechnic Institute	315.792.7210	www.sunypoly.edu/financial_aid	011678
Genesee Community College	585.345.6900	www.genesee.edu	006782	Tompkins Cortland Community College	607.844.6580	www.tompkinscortland.edu	006788
SUNY Geneseo	585.245.5731	www.geneseo.edu/financial_aid	002845	Ulster County Community College	845.687.5058	www.sunyulster.edu	002880
Herkimer County Community College	315.866.0300	www.herkimer.edu	004788	Upstate Medical University	315.464.4570	www.upstate.edu	002840
				SUNY Westchester Community College	914.606.6773	www.sunywcc.edu	002881

FAFSA

fafsa.gov
1.800.4.FED.AID

SUNY Welcome Center (NYC)

suny.edu/attend/suny-in-nyc
212.364.5821

Federal Student Aid

studentaid.gov
1.800.4.FED.AID

SUNY Recruitment Response Center

suny.edu/attend
1.800.342.3811

NYS Higher Education Services Corporation

www.hesc.ny.gov

Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password combination you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit StudentAid.gov/fsa-id/create-account/launch to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and complete challenge questions and answers so you can retrieve your account information if you forget it.

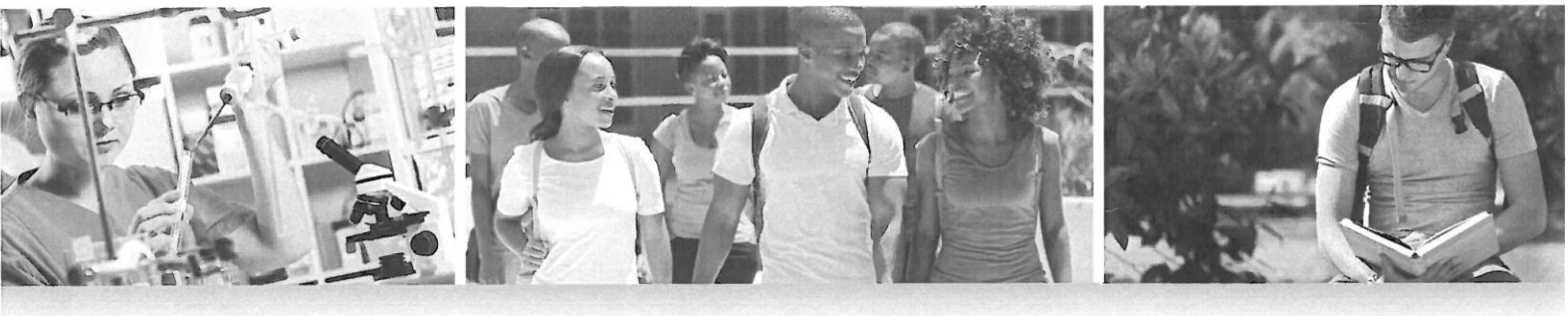
You'll be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

Important: A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID.

FSA ID Tips

- If you need to provide information about your parents on the FAFSA® form, one of your parents will need an FSA ID to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out StudentAid.gov/dependency. **Remember:** You should create your own FSA ID, and your parent should create his or her own FSA ID. Also make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, the use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA, and you can begin using your FSA ID.
- If you forget your FSA ID username or password, look for the "Forgot My Username" and "Forgot My Password" links on log-in pages. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. **Remember:** If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username to log in.

Learn more about how you can use your FSA ID at StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password. Find this fact sheet at StudentAid.gov/resources.



How to Apply for Federal Student Financial Aid

Financial aid comes primarily from the federal and state governments and your college.

Federal aid includes Pell Grants, Work-Study, Supplemental Educational Opportunity Grants, and federal student loans.

Before You Apply

Get Your FSA ID

- Both you and a parent need Federal Student Aid Identification Numbers (FSA IDs) to complete and electronically sign your FAFSA and other federal student aid documents.
- Get it before you sit down to do the FAFSA.
- Visit fsaid.ed.gov to get your FSA ID.

Gather these Materials

- Student's driver's license
- Student's Social Security number
- For both student and parents:
 - Income tax returns from two years ago
 - Records of other untaxed income, such as child support received, IRA/pension deductions, veteran's benefits, or military allowances
- Email address

Get an Idea of Your Eligibility

Go to fafsa.gov to complete the online FAFSA4caster to see an estimate of your federal aid eligibility.

Complete the FAFSA — Available Oct. 1

Go to hesc.ny.gov

- Visit "Pay/Apply for Aid – Start Here" at hesc.ny.gov for step-by-step assistance in completing the FAFSA.
- Follow the link to the FAFSA application and complete online.

- Use the IRS Data Retrieval Tool through the online FAFSA to connect directly to the Internal Revenue Service for your tax data. Easy and efficient!
- If you completed a FAFSA in the previous year, you will receive a notice to go to your renewal FAFSA.

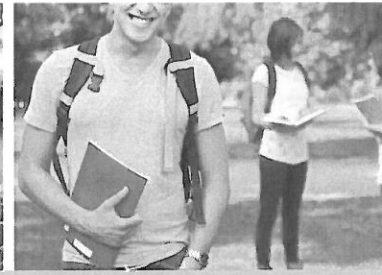
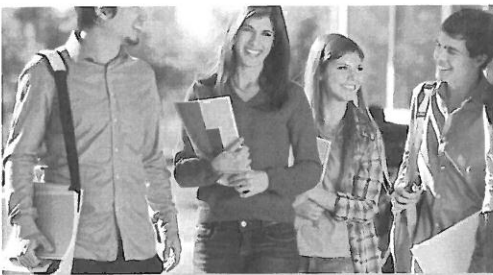
Important Reminders

- Find out the financial aid deadlines at your college, and be sure to meet them.
- Apply for financial aid every year. Financial aid programs change and your situation may change. Any change may affect your eligibility.
- Don't pay for financial aid information that you can get for free — see your counselor or college advisor, or visit hesc.ny.gov/myths.
- Attend financial aid workshops to learn more about financial aid programs and completing applications. Check with your high school counselor and visit StartHereGetThere.org in the fall for dates and locations.

**You must complete the FAFSA each year.
File early to meet deadlines!**



**Higher Education
Services Corporation**



Apply for the New York State Tuition Assistance Program (TAP)

- If you are a New York State resident and include a New York school on your FAFSA, you should also apply for New York State aid online by using the New York State resident link on the FAFSA Submission Confirmation page.
- Complete and review the application information, change any incorrect items, complete any missing items, then submit the form.
- If you are a New York State resident and have listed a New York school on the FAFSA, but did NOT complete a TAP application online, you will automatically receive a notice from HESC reminding you to do so.
- If you have received a renewal FAFSA and have not completed the TAP application, you will receive notification from HESC directing you on the next step of the application process.
- You must apply for TAP and complete or renew the FAFSA every year.
- You can check the status of your TAP grant at hesc.ny.gov.

Check hesc.ny.gov for the latest information about completing your FAFSA and TAP applications.

What's Next?

- Shortly after filing your FAFSA, you will receive an email notice that your FAFSA has been processed and your Student Aid Report (SAR) is available for review. You access your SAR by logging on to FAFSA.gov with your FSA ID. If corrections are needed, follow the instructions carefully and correct any missing or inaccurate information.
- If you have applied for TAP, you will receive an email regarding your TAP application status.
- Be sure to respond to any questions or requests for more information by the deadline indicated or you could lose your eligibility for financial aid.
- Your college financial aid office will provide you an award letter detailing the estimated aid you are eligible to receive based on your application. Accept or decline the offer of aid by the deadline. Supply any additional documents requested.
- If you decide to take a Federal Direct Student Loan, you must complete a master promissory note (MPN). Follow the instructions on your college award letter.



**Higher Education
Services Corporation**

99 Washington Avenue, Albany, NY 12255 • hesc.ny.gov
Andrew M. Cuomo, Governor

Who Is My “Parent” When I Fill Out the FAFSASM?

Which parent’s information should I report on the FAFSASM?

Maybe you know you’re considered a dependent student* by the *Free Application for Federal Student Aid* (FAFSASM), and you’re supposed to put information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with your sister? Whose information should you report?

Below are some guidelines that might help. Unless otherwise noted, “parent” means your legal (biological and/or adoptive) parent or your stepparent. In addition, the rules below apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and don’t live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each parent, 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 your parents are divorced but live together, you’ll indicate their marital status as “Unmarried and both parents living together,” and you’ll answer the questions about both of them.
- If your parents are separated but live together, you’ll indicate their marital status as “Married or remarried,” and you’ll answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you’re reporting, you must provide information about that stepparent as well.
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

EXCEPTION: The FAFSA asks about your parents’ education level. For these two questions, your parents are considered to be your birth parents or adoptive parents—your stepparent is not your parent in those questions.

What if my parents are worried about providing their private information on the FAFSA?

Their information is safe with us. We recommend you fill out your FAFSA online, where your information is put into special code before it’s sent over the Internet to our processor. Also, we won’t share your FAFSA information with anyone except the schools you tell us you want to attend (so they can use the information to award financial aid to you) and a few federal and state government agencies (so they can check to be sure you’ve reported your information accurately or can assess your information to see what financial aid they could offer you).

What if I don’t live with my parents?

You still must answer the questions about them if you’re considered a dependent student.

What if my parents aren’t going to help me pay for college and refuse to provide information for my FAFSA?

You can’t be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, the application will be considered “rejected,” and you might not be able to receive any federal student aid. The most you would be able to get (depending on what the financial aid administrator at your college decides) would be a loan called an unsubsidized loan.

The FAFSA will tell you what to do if you are in this situation. You also will need to speak to the financial aid administrator at the college or career school you plan to attend.

What if I have no contact with my parents?

If you don’t know where your parents live, or you’ve left home due to an abusive situation, fill out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Don’t put this off or you might miss financial aid deadlines!

**Find out whether you’re a dependent student: see “Am I Dependent or Independent?” at StudentAid.gov/resources.*

For more information on federal student aid, visit StudentAid.gov or call 1-800-4-FED-AID (1-800-433-3243).

GLOSSARY OF FINANCIAL AID TERMS

Accrue • The interest on a loan accrues, or accumulates, and must be paid along with the amount you borrowed, which is called the principal.

Award Letter • An official document from the college that lists all the financial aid awarded to the student.

Bursar's Office • The office at the college or university responsible for the billing and collection of charges.

Capitalization • The practice of adding unpaid interest charges to the principal balance, increasing the size of the loan.

Co-signer • A person, in addition to the student or primary borrower, who signs his or her name to the loan agreement. This person is responsible to pay if the original debtor does not pay.

Cost of Attendance • The total amount it will cost a student to attend school. This includes tuition and fees, room and board, books, supplies, transportation costs and personal expenses.

Dependent Student • For financial aid purposes, a student is considered a dependent if the student is: under 24, single, not a veteran or soldier, not supporting a child or other dependents, not an orphan or ward of the court, does not have a legal guardian and has not been determined to be homeless. Additional factors will also be considered in determining a student's dependency status.

Expected Family Contribution (EFC) • The amount the federal government estimates a family should contribute to the cost of a student's college education.

Free Application for Federal Student Aid (FAFSA) • The form which determines eligibility for all federal financial aid programs.

Federal Direct Loans (William D. Ford) • Education loans provided through the U.S. Department of Education. Interest rates are tied to financial markets, but are capped at 8.25%. Rates may vary each year for new loans, but the rate for each new loan will be fixed for the life of that loan. The loan limit for a freshman is currently \$5,500.

- **Subsidized Loan** • A loan that is based upon need. The government pays the interest for you while you are in school at least half-time.
- **Unsubsidized Loan** • A loan that is not based upon need. Interest starts to accumulate from the time an unsubsidized loan is disbursed until you pay the loan in full.

Federal Direct PLUS Loan • A loan for parents of undergraduate students. A credit check is required. Repayment generally begins within 60 days of disbursement.

Federal Supplemental Education and Opportunity Grants (FSEOG) • Government grants for students based on need.

Financial Aid Package • The total amount of financial assistance a student receives, including grants, scholarships, work-study and loans, as listed in the college's financial aid award letter.

Fixed Interest • Interest rates remain the same for the life of the loan.

FSA ID • A user name and password combination that serves as a student's or parent's identifier and acts as a digital signature.

Grade Point Average (GPA) • Grade point average is calculated by dividing the total amount of grade points earned by the total amount of credit hours attempted. Many grants require a minimum GPA.

Grants • A form of financial aid that does not have to be repaid.

Interest • The fee charged to borrow money, usually a percent of the outstanding loan amount, which accrues and is paid over the life of the loan.

IRS Data Retrieval Tool • Allows students and parents to access their IRS tax information to complete their financial aid applications. Students and parents may transfer the data directly into their FAFSAs.

Legal Guardian • A person, other than a minor's parents, who is court-appointed and has the legal responsibility for providing care and management of a minor.

Origination Fee • The fee charged for processing a loan. The amount of the fee is deducted from the dollar amount of the loan.

Professional Judgment (PJ) • The authority delegated to a financial aid office to adjust the EFC in the case of special circumstances, such as large medical expenses or loss of employment.

Principal • The amount of the loan that must be repaid upon maturity, and the amount upon which interest will be charged.

Promissory Note • This is a binding legal document that you sign. It represents your agreement to repay your student loan and lists the conditions and terms of the loan. It is very important to save and keep this document for future reference.

Student Aid Report (SAR) • This report is produced once the government has processed your FAFSA application. It will inform you of your Expected Family Contribution (EFC).

Scholarships • Scholarships do not have to be repaid. Scholarships are awarded based on a variety of criteria including scholastic achievement, activities and majors.

Tax Credit • A reduction in the amount of income tax that you owe. You or your family may be able to claim a tax credit for education expenses. Ask your tax preparer for details.

Variable Interest • Interest rates that change periodically.

Verification • Financial aid applications are randomly selected by the federal processor for review. Verification is a process in which the school determines the accuracy of the information provided on the student's financial aid application.

Work Study • A program that provides part-time job opportunities by combining federal and campus funds and making awards based on need.

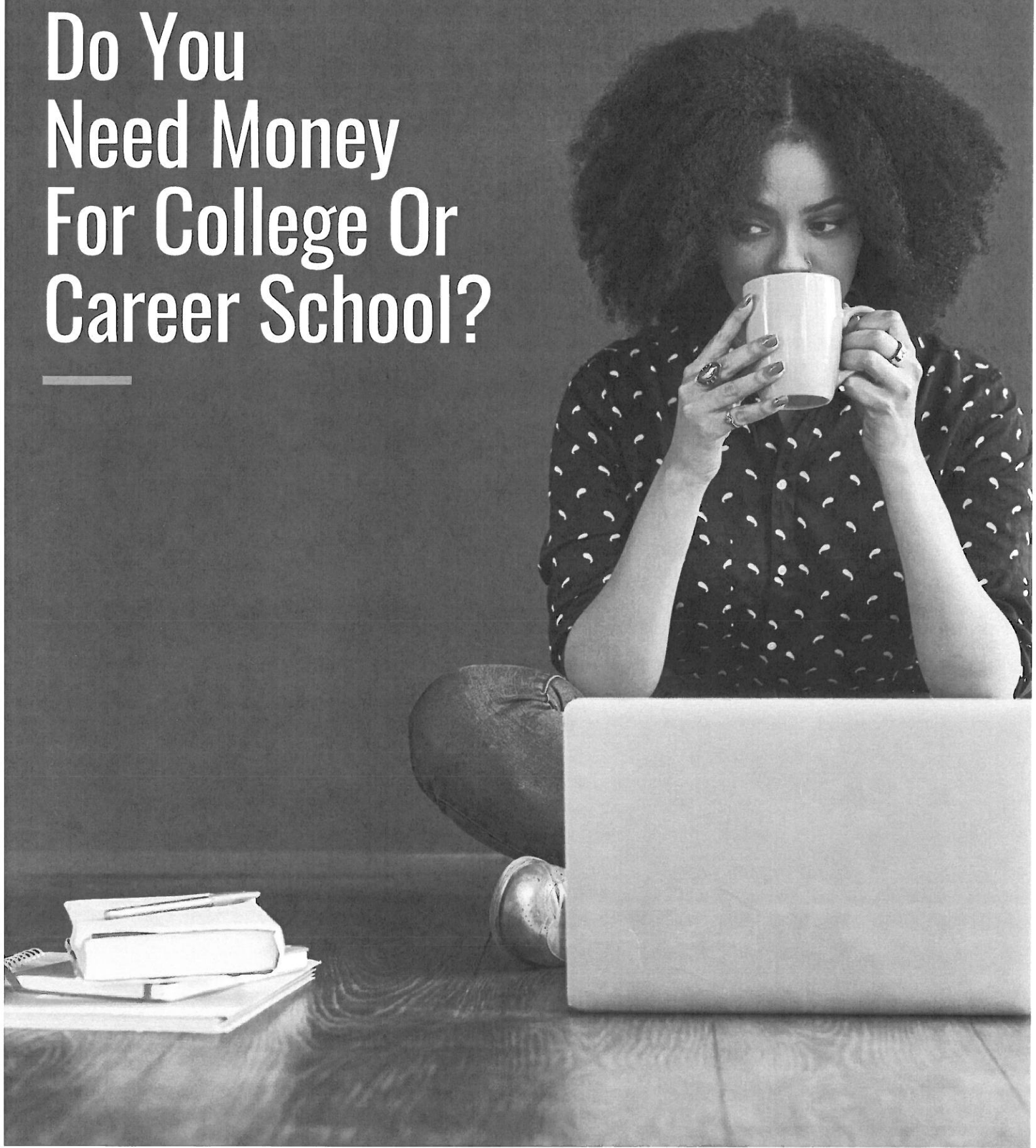
W2 Form • The form listing an employee's wages and taxes withheld.

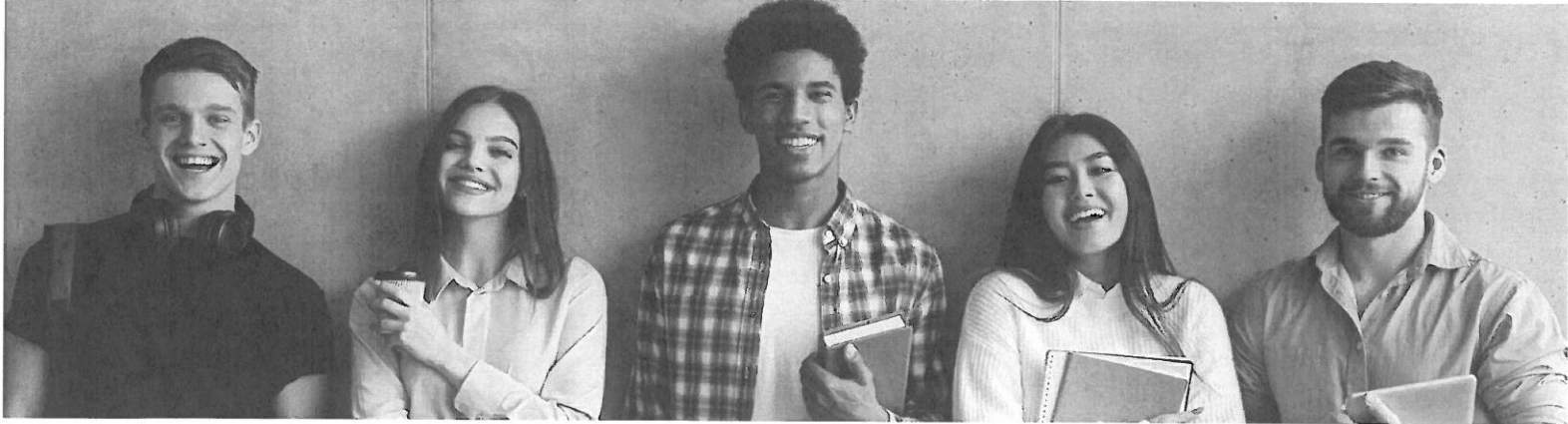


**SUNY Recruitment
Response Center**
1.800.342.3811 • askSUNY@suny.edu
suny.edu/smarttrack

SUNY Welcome Center
212.364.5821 • SUNYinNYC@suny.edu

Do You Need Money For College Or Career School?





Apply for Federal Financial Aid

What is federal student aid?

It's money from the federal government that helps you pay for college, career school, or graduate school expenses. Federal student aid is available through grants, work-study funds, and loans.

How do I apply for aid?

You need to complete the *Free Application for Federal Student Aid* (FAFSA®) form by logging in at fafsa.gov to apply online, filling it out in the myStudentAid mobile app (available in the Apple App Store or the Google Play store), or completing and mailing the FAFSA PDF.

Students and parents will need an FSA ID (account username and password) to sign the form through the mobile app and online. You'll also use your FSA ID to access information about your financial aid on U.S. Department of Education websites. You can create an FSA ID in advance or while you fill out the FAFSA form. To find out more about the FSA ID, visit StudentAid.gov/help-center/answers/article/fsa-id.

When should I apply?

Each October, the FAFSA form is available for the next school year. You'll need to reapply for aid every year you are in school. Here's a summary of key dates for submitting the FAFSA form depending on when you plan to go to school:

2021–22 Award Year

If you plan to attend college from
July 1, 2021–June 30, 2022

You will submit this FAFSA form
2021–22 FAFSA Form

You can submit the FAFSA form from
Oct. 1, 2020–June 30, 2022

2020–21 Award Year

If you plan to attend college from
July 1, 2020–June 30, 2021

You will submit this FAFSA form
2020–21 FAFSA Form

You can submit the FAFSA form from
Oct. 1, 2019–June 30, 2021



The FAFSA® form is free!

Completing and submitting the FAFSA form is free and quick, and it gives you access to most sources of financial aid to pay for college or career school—federal, state, and school resources.

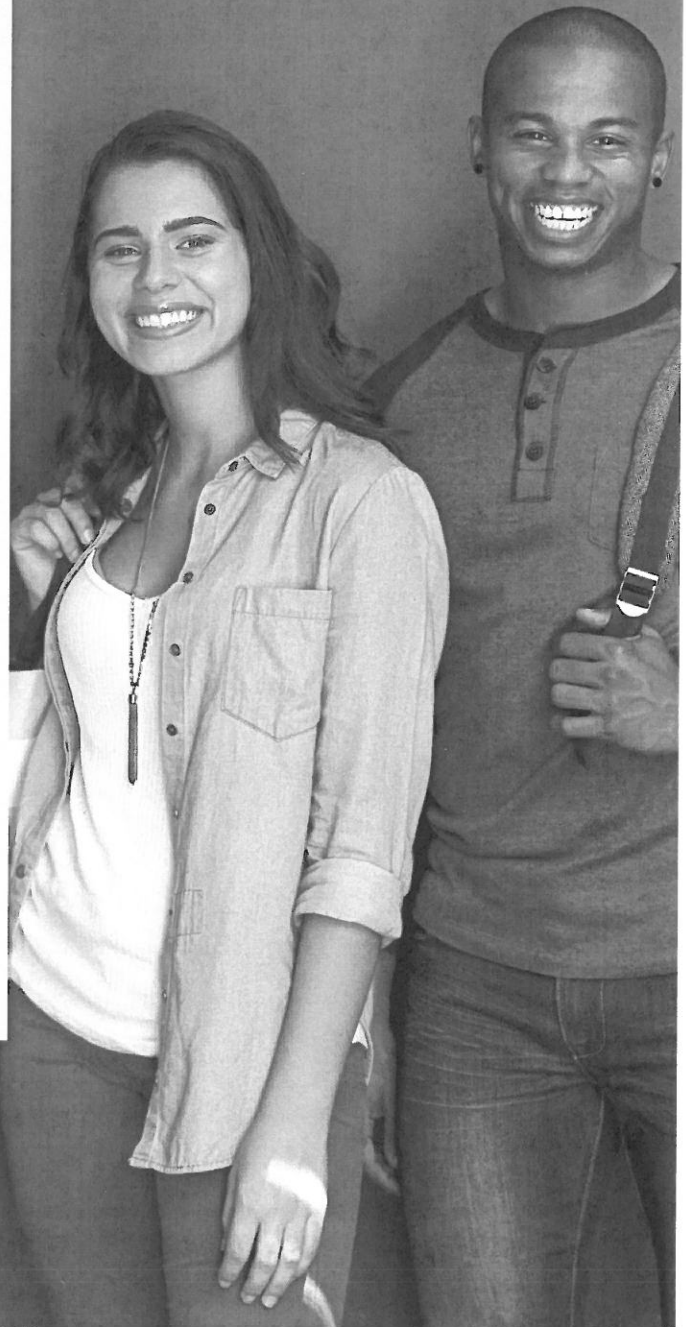


Who gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal student aid. Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (some exceptions apply);
- be registered with Selective Service if you're a male between the ages of 18 and 25;
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs); and
- maintain satisfactory academic progress in college, career school, or graduate school.

For the full list of eligibility requirements, visit [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).



Are you considered a dependent or independent student when it comes to the FAFSA® form? Find out at [StudentAid.gov/dependency](https://studentaid.gov/dependency).

Types of Aid

Amounts shown are awarded annually and are subject to change

1 Federal Grants: Money that doesn't have to be paid back

Federal Pell Grant

Up to \$6,345 for the 2020–21 award year

For undergraduates with financial need who have not earned a bachelor's or professional degree. For details and updates, visit [StudentAid.gov/pell-grant](https://studentaid.gov/pell-grant).

Federal Supplemental Educational Opportunity Grant (FSEOG)

Up to \$4,000 a year

For undergraduates with exceptional financial need. Federal Pell Grant recipients take priority. Funds depend on availability at school. For details and updates, visit [StudentAid.gov/fseog](https://studentaid.gov/fseog).

Iraq and Afghanistan Service Grant

Up to \$6,345 for the 2020–21 award year

For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit [StudentAid.gov/iraq-afghanistan](https://studentaid.gov/iraq-afghanistan).

Teach Grant

Up to \$4,000 a year

For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit [StudentAid.gov/teach](https://studentaid.gov/teach).

2 Federal Work-Study: Money is earned through a job and doesn't have to be repaid

Your total work-study award depends on

- ✓ when you apply,
- ✓ your level of financial need, and
- ✓ your school's funding level.



For Federal Work-Study program details and updates, visit [StudentAid.gov/workstudy](https://studentaid.gov/workstudy).

- 3 **Federal Student Loans:** These are loans that accumulate interest; they must be repaid.

Who is it for?

Direct Subsidized Loan

For **undergraduate students** who have financial need. A student must be enrolled at least half-time.

Direct Unsubsidized Loan

For **undergraduate and graduate or professional students**. A student must be enrolled at least half-time. Financial need is not required.

Direct Plus Loans

For **parents of dependent undergraduate students** and for **graduate or professional students**. A student must be enrolled at least half-time. Financial need is not required.

What is the annual award amount?

Direct Subsidized Loan

Up to \$5,500, depending on grade level and dependency status.

Direct Unsubsidized Loan

Up to \$20,500 (less any subsidized amounts received for the same period), depending on grade level and dependency status.

Direct Plus Loans

Maximum amount is the cost of attendance minus any other financial aid received.

What is the interest rate?

Direct Subsidized Loan

Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have the rate fixed at 2.75% for the life of the loan.

Direct Unsubsidized Loan

For **undergraduate students**: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have the rate fixed at 2.75% for the life of the loan.

For **graduate or professional students**: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to graduate or professional students during the 2020–21 award year have the rate fixed at 4.30% for the life of the loan.

Direct Plus Loans

Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2020–21 award year have the rate fixed at 5.30% for the life of the loan.

For more information on interest rates, visit StudentAid.gov/interest.

Where do I go for more details and updates on loans?

Direct Subsidized & Unsubsidized Loans

StudentAid.gov/sub-unsub

Direct Plus Loans

StudentAid.gov/plus

For more details about the different types of federal student aid available, visit StudentAid.gov/types.



Don't let your interest capitalize!

If you have unsubsidized or PLUS loans, then interest accumulates on these loans before you begin repayment (e.g., while you are in school). Consider paying interest on your federal student loans while you're in school, and during grace, deferment, and forbearance periods to avoid capitalization (the addition of unpaid interest to the principal balance of your loan). Capitalization increases your loan balance, and interest will then accrue on that higher principal amount.



Ready to fill out the FAFSA® form?
Go to fafsa.gov!

I completed the FAFSA® form. Now what?

After you submit your FAFSA form, you'll receive a *Student Aid Report* (SAR) that summarizes the data you submitted. If you provided a valid email address in your application, you'll receive an email with instructions on how to access an online copy of your SAR within three days (if you apply at fafsa.gov or through the myStudentAid mobile app) or three weeks (if you mail in a paper FAFSA form).

When you receive your SAR, review it to make sure you didn't make any mistakes on your FAFSA form.

- If you don't need to make any changes to the information on your SAR, just keep it for your records.
- To find out how to correct mistakes or make updates to your FAFSA form, visit StudentAid.gov/apply-for-aid/fafsa/review-and-correct or contact the school to which you are applying.

The information in your SAR will be provided to the schools you listed on your FAFSA form. You will receive an aid offer from the schools at which you were accepted for admission.



Do I have to repay my Loans?

Yes. Student loans, unlike grants and work-study funds, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study, or are having financial difficulty. So think about the amount you'll have to repay before you take out a loan and only borrow the amount you need. Learn more about loan repayment at StudentAid.gov/repay.



What's an aid offer and how much aid will I get?

If you applied for admission to a college or career school you listed on your FAFSA form, that school will get your FAFSA information. The school will calculate your aid and send you an aid offer (often electronically).

Most schools will wait to send you an aid offer only after they accept you for admission. The aid offer will tell you how much aid you're eligible to receive at that school and will include the types and amounts of financial aid you may receive from federal, state, private, and school sources. This combination of help from different sources is your financial aid package. How much aid you receive depends on some factors, including

- cost of attendance (for each school);
- Expected Family Contribution (EFC)—the EFC does not represent a dollar amount but, instead, it's a number used to calculate how much financial aid you're eligible to receive based on your FAFSA information;
- year in school; and
- your enrollment status (e.g., full-time, half-time, etc.).

You can compare school aid offers and see which school is most affordable once financial aid is taken into account. Contact the school's financial aid office if you have any questions about the aid being offered to you. For more information on how aid is calculated, visit [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated).



How will I receive my aid?

Your college or career school—not the U.S. Department of Education—will distribute your aid. In most cases, your federal student aid will be applied directly to your school account. The financial aid staff at your school will explain exactly how and when your aid will be disbursed (paid out).

What else do I need to remember when applying for federal student aid?

- ✓ Only borrow what you need and what you can afford to pay back.
 - ✓ Your FAFSA information has to be correct to ensure that you receive your aid promptly and in the right amount. Always respond to (or act upon) any correspondence your school sends you—and meet all deadlines.
 - ✓ Contact the school if you're interested in school or state grants.
-

Free Help Is Available

Free help is available any time during the application process. Online help is available while you complete your application at fafsa.gov. You can also get free information and help from your school counselor, the financial aid office at the school you plan to attend, or the U.S. Department of Education at StudentAid.gov or 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hard of hearing 1-800-730-8913). You should never have to pay for help!

Stay Connected



/FederalStudentAid



/FederalStudentAid



/FAFSA

Access your federal student aid information at StudentAid.gov/login.

Contact Us: 1-800-4-FED-AID

(1-800-433-3243); TTY for the deaf or hard of hearing: 1-800-730-8913

U.S. Department of Education
Federal Student Aid Information Center (FSAIC)
Box 84
Washington, DC 20044-0084

August 2020

SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA® FORM

The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information Into Your FAFSA® Form

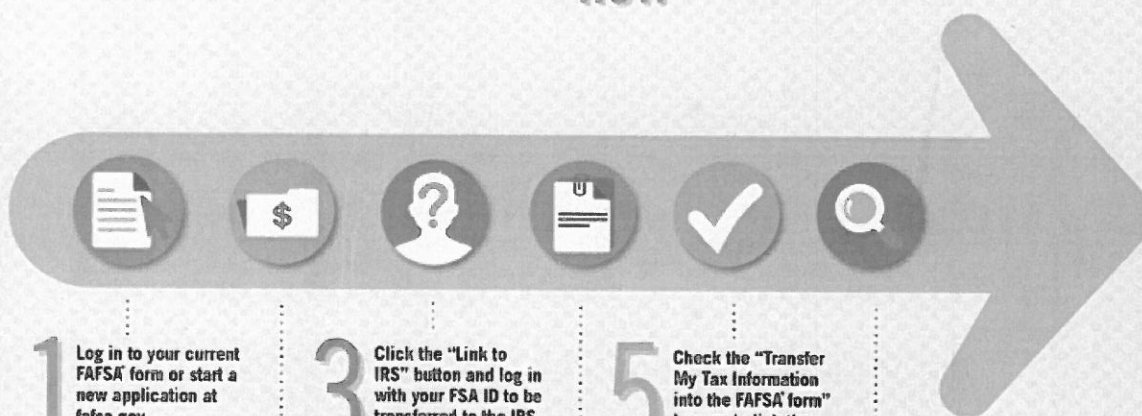
WHY

EASY Transfer info with the click of a button.

FAST Instantly retrieve your information.

ACCURATE Correctly fill in your information.

HOW



1 Log in to your current FAFSA® form or start a new application at fafsa.gov.

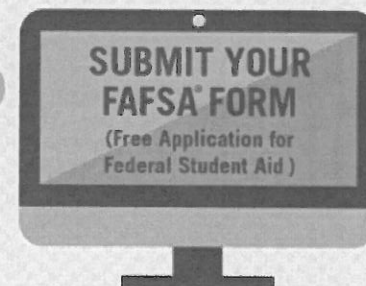
3 Click the "Link to IRS" button and log in with your FSA ID to be transferred to the IRS to retrieve your info.

5 Check the "Transfer My Tax Information into the FAFSA® form" box, and click the "Transfer Now" button.*

2 In the finances section of the online form, you will see a "Link to IRS" button if you are eligible to use the IRS DRT.

4 Once at the IRS site, enter your information exactly as it appears on your federal income tax return and click the "Submit" button.

6 You will know that your federal tax return information has been successfully transferred because the words "Transferred from the IRS" will display in place of the IRS information in your FAFSA® form.



*For your protection, your tax information will not be displayed on either the IRS site or fafsa.gov.

The IRS DRT can be used by both students and parents.

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

PROUD SPONSOR of
the AMERICAN MIND™

To learn more about the IRS DRT, visit StudentAid.gov/irsdrt

DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA®) online at **fafsa.gov** or via the myStudentAid mobile app.

You must complete and submit a FAFSA form to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA form anytime on or after October 1, 2021.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2023.

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

Applying is easier with the IRS Data Retrieval Tool!

Students and parents who have filed their 2020 federal tax return may be able to use the IRS Data Retrieval Tool to easily, accurately and securely transfer their tax information into the FAFSA form.

Sign your FAFSA form with an FSA ID!

For information about the FSA ID, including how to apply, go to **StudentAid.gov/fsaid**.

Your FSA ID allows you to electronically sign your FAFSA form. If you are providing parent information, one parent must also sign your FAFSA form. To sign electronically, your parent should also apply for an FSA ID.

Free help is available!

You do not have to pay to get help or submit your FAFSA form. Submit your FAFSA form **free** online at **fafsa.gov**. Federal Student Aid provides **free** help online at **fafsa.gov** or you can call 1-800-4-FED-AID (1-800-433-3243).

Pay attention to any symbols listed after your state deadline.

States and territories not included in the main listing below: AL*, AS**, AZ*, CO*, FM**, GU**, HI**, KY*, MH**, NC*, ND*, NE*, NH**, NM*, OK*, PR*, PW**, RI**, SD**, UT**, VA**, VI**, VT*, WA*, WI* and WY**.

State	Deadline
AK	Alaska Education Grant ^ \$ Alaska Performance Scholarship – June 30, 2022 # \$
AR	Academic Challenge: July 1, 2022 (date received) ArFuture Grant: fall term, July 1, 2022 (date received); spring term, Jan. 10, 2023 (date received)
CA	For many state financial aid programs: March 2, 2022 (date postmarked). Cal Grant also requires submission of a school-certified GPA by March 2, 2022. For additional community college Cal Grants: Sept. 2, 2022 (date postmarked). For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the <i>California Dream Act Application</i> . Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	Feb. 15, 2022 (date received) # * *
DC	FAFSA form completed by Aug. 19, 2022 # For DC Tuition Assistance Grant, complete the DC OneApp and submit supporting documents by Aug. 26, 2022. #
DE	April 15, 2022 (date received)
FL	May 15, 2022 (date processed)
GA	Refer to Georgia Student Finance Commission's web site for additional information. ^ * *
IA	July 1, 2022 (date received), earlier priority deadlines may exist for certain programs. *
ID	Opportunity Scholarship: March 1, 2022 (date received) # * *
IL	Refer to the Illinois Student Assistance Commission's web site for the Monetary Award Program (MAP) renewal deadline. ^ \$
IN	Adult Student Grant ^ \$: New applicants must submit additional form. Workforce Ready Grant ^ Frank O'Bannon Grant: April 15, 2022 (date received) 21st Century Scholarship: April 15, 2022 (date received)
KS	April 1, 2022 (date received) # * *
LA	July 1, 2023 (Feb. 1, 2022, recommended)
MA	May 1, 2022 (date received) #
MD	March 1, 2022 (date received)
ME	May 1, 2022 (date received)
MI	March 1, 2022 (date received)
MN	30 days after term starts (date received)
MO	Feb. 1, 2022 # Applications accepted through April 1, 2022 (date received)
MP	April 30, 2022 (date received) # *
MS	MTAG and MESA Grants: Oct. 15, 2022 (date received) HELP Grant: April 30, 2022 (date received)
MT	Dec. 1, 2021 # * *
NJ	Renewal applicants (2021–2022 Tuition Aid Grant recipients): April 15, 2022 (date received) All other applicants: fall and spring terms, Sept. 15, 2022 (date received); spring term only, Feb. 15, 2023 (date received)
NV	Silver State Opportunity Grant ^ \$ Nevada Promise Scholarship: March 1, 2022 * \$ All other aid * *
NY	June 30, 2023 (date received) *
OH	Oct. 1, 2022 (date received)
OR	Oregon Opportunity Grant ^ \$ OSAC Private Scholarships: March 1, 2022 * Oregon Promise Grant: Contact state agency. *
PA	All first-time applicants enrolled in a community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania open-admission institution; or nontransferable two-year program: Aug. 1, 2022 (date received) All other applicants: May 1, 2022 (date received) *
SC	SC Commission on Higher Education Need-based Grants ^ \$ Tuition Grants: June 30, 2022 (date received)
TN	State Grant: Prior-year recipients receive award if eligible and apply by Feb. 1, 2022; all other awards made to neediest applicants. \$ Tennessee Promise: Feb. 1, 2022 (date received) State Lottery: fall term, Sept. 1, 2022 (date received); spring and summer terms, Feb. 1, 2023 (date received)
TX	Jan. 15, 2022 # * Private and two-year institutions may have different deadlines. *
WV	PROMISE Scholarship: March 1, 2022. New applicants must submit additional form. Contact your financial aid administrator or state agency. WV Higher Education Grant: April 15, 2022 WV Invests Grant: April 15, 2022 #

* Additional forms may be required. ^ As soon as possible after October 1, 2021.
Check with your financial aid administrator. # For priority consideration, submit by date specified.
\$ Awards made until funds are depleted.

STATE AID DEADLINES

NOTES:

SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA form. The colleges will receive the information from your processed FAFSA form.

Student's Last Name

First Name

Social Security Number

Student Citizenship Status (check one of the following)

- ☐ U.S. citizen (U.S. national) ☐ Neither citizen nor eligible noncitizen
- ☐ Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

A									
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Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

Student Marital Status (check one of the following)

- ☐ Single ☐ Married or remarried ☐ Separated ☐ Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA form to register with the Selective Service System.

What is the highest school parent 1 completed?

- ☐ Middle school/Jr. high ☐ College or beyond
☐ High school ☐ Other/unknown

What is the highest school parent 2 completed?

- ☐ Middle school/Jr. high ☐ College or beyond
☐ High school ☐ Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.
If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1999	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)	
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I now have or will have children for whom I will provide more than half of their support between July 1, 2022 and June 30, 2023	
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support	
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship	<input type="checkbox"/> I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent?

"Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. If your legal parents are living and married to each other, answer the questions about both of them. If your legal parents are not married and **live together**, answer the questions about both of them. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing parent 1 information? You will need:

Parent 1 (father/mother/stepparent) Social Security Number
Parent 1 (father/mother/stepparent) name
Parent 1 (father/mother/stepparent) date of birth
☐ Check here if parent 1 is a dislocated worker

Providing parent 2 information? You will need:

Parent 2 (father/mother/stepparent) Social Security Number
Parent 2 (father/mother/stepparent) name
Parent 2 (father/mother/stepparent) date of birth
☐ Check here if parent 2 is a dislocated worker

Did you know?

If your parents file a federal tax return, they may be able to use the IRS Data Retrieval Tool. This tool enables your parents to easily, accurately and securely transfer their tax return information into the FAFSA form.

Did your parents file or will they file a 2020 income tax return?

- ☐ My parents have already completed a tax return
☐ My parents will file, but have not yet completed a tax return
☐ My parents are not going to file an income tax return

What was your parents' adjusted gross income for 2020?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—line 11.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2020. 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—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A).

How much did parent 1 (father/mother/stepparent) earn from working in 2020?

\$

How much did parent 2 (father/mother/stepparent) earn from working in 2020?

\$

In 2020 or 2021, did anyone in your parents' household receive: (Check all that apply.)

- ☐ Medicaid ☐ Free or Reduced Price School Lunch
☐ Supplemental Security Income (SSI) ☐ Temporary Assistance for Needy Families (TANF)
☐ Supplemental Nutrition Assistance Program (SNAP) ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your parents' state. Call 1-800-433-3243 to find out the name of the state's program.

Did your parents have any of the following items in 2020?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

- ☐ American Opportunity Tax Credit or Lifetime Learning Tax Credit
☐ Child support paid
☐ Taxable earnings from work-study, assistantships or fellowships
☐ Taxable college grant and scholarship aid reported to the IRS as income
☐ Combat pay or special combat pay
☐ Cooperative education program earnings

Untaxed Income

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

Your parents may be asked to provide more information about their assets.

Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a federal tax return, you may be able to use the IRS Data Retrieval Tool. This tool enables you to easily, accurately and securely transfer your tax information into the FAFSA form.

Did you file or will you file a 2020 income tax return?

- ☐ I have already completed my tax return
- ☐ I will file, but I have not completed my tax return
- ☐ I'm not going to file an income tax return

What was your (and spouse's) adjusted gross income for 2020?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—line 11.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2020. 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—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A).

How much did you earn from working in 2020?

- ☐ Check here if you are a dislocated worker

\$

How much did your spouse earn from working in 2020?

- ☐ Check here if your spouse is a dislocated worker

\$

In 2020 or 2021, did anyone in your household receive: (Check all that apply.)

- ☐ Medicaid
- ☐ Free or Reduced Price School Lunch
- ☐ Supplemental Security Income (SSI)
- ☐ Temporary Assistance for Needy Families (TANF)
- ☐ Supplemental Nutrition Assistance Program (SNAP)
- ☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your state. Call 1-800-433-3243 to find out the name of the state's program.

Did you or your spouse have any of the following items in 2020?

Check all that apply. Once online, you may be asked to report amounts paid or received.

Additional Financial Information

- ☐ American Opportunity Tax Credit or Lifetime Learning Tax Credit
- ☐ Child support paid
- ☐ Taxable earnings from work-study, assistantships or fellowships
- ☐ Taxable college grant and scholarship aid reported to the IRS as income
- ☐ Combat pay or special combat pay
- ☐ Cooperative education program earnings

Untaxed Income

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

**You may be asked to provide more information about your (and your spouse's) assets.
You may need to report the net worth of current businesses and/or investment farms.**

NOTES:

Do not mail this Worksheet. Go to fafsa.gov to complete and submit your application.

For more information on federal student aid, visit StudentAid.gov.

You can also talk with your college's financial aid office about other types of student aid that may be available.

FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

Use this form to apply free for federal and state student grants, work-study, and loans.

Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2020. We must receive your application no later than June 30, 2022. Your college must have your correct, complete information by your last day of enrollment in the 2021-2022 school year.

For state or college aid, the deadline may be as early as October 2020. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file either online at fafsa.gov or via the myStudentAid mobile app. These are the fastest and easiest ways to apply for aid.

Use Your Tax Return

We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2020. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool either through fafsa.gov or the myStudentAid mobile app. In a few simple steps, most students and parents who filed a 2019 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2019 tax filing deadline that was extended due to Covid-19, and still need to file a 2019 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA form now using estimated tax information, and then you **must correct** that information **after you file** your return.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA form if they did not file a joint tax return for 2019. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Fill Out the FAFSA® Form

If you or your family experienced significant changes to your financial situation (such as loss of employment), or other unusual circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA form, go to StudentAid.gov/completestafsa or call 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore, if you complete the form by hand:

- use black ink and fill in circles completely: Correct ● Incorrect (X) ✓
- print clearly in CAPITAL letters and skip a box between words:
- report dollar amounts (such as \$12,356.41) like this:

1	5		E	L	M		S	T
\$	1	2	3	5	6			no cents

Green is for student information and purple is for parent information.

Mail Your FAFSA® Form

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7654, London, KY 40742-7654.

After your application is processed, you will receive a summary of your information in your *Student Aid Report* (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your application, go to fafsa.gov or call 1-800-433-3243.

Let's Get Started!

Now go to page 3 of the FAFSA form and begin filling it out. Refer to the notes on pages 9 and 10 as instructed.

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July 1, 2021 – June 30, 2022

Federal Student Aid

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Pay attention to any symbols listed after your state deadline.

States and territories not included in the main listing below: AL*, AS**, AZ*, CO*, FM**, GA*, GU**, HI**, KY**, MH**, NC**, ND**, NE*, NH**, NM*, OK**, PR*, PW**, RI**, SD**, VA**, VI**, VT**, WA**, WI* and WY**.

State Deadline

AK	Alaska Education Grant ^ \$ Alaska Performance Scholarship: June 30, 2021 # \$
AR	Academic Challenge: July 1, 2021 (date received) ArFuture Grant: Fall term, July 1, 2021 (date received); spring term, Jan. 10, 2022 (date received)
CA	For many state financial aid programs: March 2, 2021 (date postmarked). Cal Grant also requires submission of a school-certified GPA by March 2, 2021. For additional community college Cal Grants: Sept. 2, 2021 (date postmarked). For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the California Dream Act Application. Contact the California Student Aid Commission or your financial aid administrator for more information.
CT	Feb. 15, 2021 (date received) # **
DC	FAFSA form completed by May 1, 2021 # For DCTAG, complete the DC OneApp and submit supporting documents by May 31, 2021. #
DE	April 15, 2021 (date received)
FL	May 15, 2021 (date processed)
IA	July 1, 2021 (date received): Earlier priority deadlines may exist for certain programs. *
ID	Opportunity Grant: March 1, 2021 (date received) # *
IL	Refer to the Illinois Student Assistance Commission's web site for the Monetary Award Program (MAP) renewal deadline. ^ \$
IN	Adult Student Grant ^ \$: New applicants must submit additional form. Workforce Ready Grant ^ Frank O'Bannon Grant: April 15, 2021 (date received) 21st Century Scholarship: April 15, 2021 (date received)
KS	April 1, 2021 (date received) # **
LA	July 1, 2022 (July 1, 2021, recommended)
MA	May 1, 2021 (date received) #
MD	March 1, 2021 (date received)
ME	May 1, 2021 (date received)
MI	March 1, 2021 (date received)
MN	30 days after term starts (date received)
MO	Feb. 1, 2021 # Applications accepted through April 1, 2021 (date received).
MP	April 30, 2021 (date received) # *
MS	MTAG and MESG Grants: Oct. 15, 2021 (date received) HELP Grant: April 30, 2021 (date received)
MT	Dec. 1, 2020 # **
NJ	2020-2021 Tuition Aid Grant recipients: April 15, 2021 (date received) All other applicants: Fall and spring terms, Sept. 15, 2021 (date received); spring term only, Feb. 15, 2022 (date received)
NV	Silver State Opportunity Grant ^ \$ Nevada Promise Scholarship: March 1, 2021 * \$ All other aid * *
NY	June 30, 2022 (date received) *
OH	Oct. 1, 2021 (date received)
OR	Oregon Opportunity Grant ^ \$ OSAC Private Scholarships: March 1, 2021 * Oregon Promise Grant: Contact state agency. *
PA	All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or non-transferable two-year program: Aug. 1, 2021 (date received) All other applicants: May 1, 2021 (date received) *
SC	SC Commission on Higher Education Need-based Grants ^ \$ Tuition Grants: June 30, 2021 (date received)
TN	State Grant: Prior-year recipients receive award if eligible and apply by Feb. 1, 2021. All other awards made to neediest applicants. \$ Tennessee Promise: Feb. 1, 2021 (date received) State Lottery: Fall term, Sept. 1, 2021 (date received); spring and summer terms, Feb. 1, 2022 (date received)
TX	Jan. 15, 2021 # *
UT	Private and two-year institutions may have different deadlines. # Regents' Scholarship: Feb. 1, 2021; for priority consideration, Dec. 4, 2020. Other programs * \$ *
WV	PROMISE Scholarship: March 1, 2021. New applicants must submit additional form. Contact your financial aid administrator or state agency. WV Higher Education Grant: April 15, 2021 WV Invests Grant: April 15, 2021 #

* Additional forms may be required. ^ As soon as possible after October 1, 2020.

Check with your financial aid administrator. # For priority consideration, submit by date specified.

\$ Awards made until funds are depleted.

STATE AID DEADLINES

What is the FAFSA® form?

Why fill out a FAFSA form?

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

Why all the questions?

Most of the questions on the FAFSA form 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 form. 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 student financial aid will I receive?

Using the information on your FAFSA form 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 the cost of attendance (which can include living expenses), as determined by your college, and your EFC. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment. 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 2019 to this year.

When will I receive the student financial 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.

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

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

- After your FAFSA form has been processed, go to fafsa.gov, log in to the site, and follow the instructions for correcting your FAFSA form.
- Use the *Student Aid Report* (SAR), which you will receive after your FAFSA form 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.
- 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 form.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, each new code will need to replace one of the school codes listed.

Where can I receive more information on student financial 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.
- 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, faith-based 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 assistance plans.

FAFSA® Privacy Act Statement

Authority: Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask these questions, and to collect Social Security numbers (SSN), from both you and your parents.

Purpose: We use the information provided on your *Free Application for Federal Student Aid* (FAFSA®) form to determine if you are eligible to receive federal student aid and the amount that you are eligible to receive. Your SSN is used to verify your identity and retrieve your records. We may request your SSN again for these purposes. State and institutional student financial aid programs also may use the information provided on your FAFSA form to determine if you are eligible to receive state and institutional aid and the financial need that you have for such aid.

Routine Uses: The information you provide will not be disclosed outside of the U.S. Department of Education (Department), except with your consent, and as otherwise allowed by the Privacy Act of 1974, 5 U.S.C. 552a, as amended, pursuant to the routine uses identified in the Federal Student Aid Application File System of Records Notice [federalregister.gov/documents/2019/10/29/2019-23581/privacy-act-of-1974-system-of-records](https://www.federalregister.gov/documents/2019/10/29/2019-23581/privacy-act-of-1974-system-of-records). A routine use is a disclosure to a third party without your consent. The Department may disclose your information to third parties under a routine use published in the Notice linked to above. Significant routine use disclosures are as follows:

- Under the published routine uses, we may disclose information to third parties that we have authorized to assist the Department in administering the federal student financial aid programs.
- The Department also may send your information to other federal agencies through computer matching programs to verify your eligibility for federal student financial aid, to perform debt collection under the federal loan programs, and to minimize and prevent waste, fraud, and abuse in the federal student aid programs. Such computer matching programs include matching programs with the Selective Service System, Social Security Administration, Department of Veterans Affairs, Department of Homeland Security, Department of Justice, the Department of Defense, and the Department of Housing and Urban Development. More information on sharing with other federal agencies pursuant to a computer matching agreement can be found on the Department of Education's Computer Matching Agreements page www2.ed.gov/about/offices/list/om/pirms/cma.html.
- The Department will send your information to the state higher education agency in your state of legal residence. This disclosure will allow you to apply for state student financial aid without necessarily having to submit an additional application form. Your application information also will be sent to the college(s) listed on your FAFSA form, or its representative, and to the state higher education agencies in the states of the colleges listed. Additional information on state higher education agencies can be found at www2.ed.gov/about/contacts/state/index.html
- The Department may also disclose information 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. We may send information to the Office of Management and Budget or the Congressional Budget Service to fulfill Fair Credit Reporting Act requirements. Finally, we may disclose records in the course of responding to a breach of data to appropriate agencies, entities, and persons.
- The Department may disclose information to a federal or state agency or a fiscal or financial agency designated by the U.S. Department of the Treasury for the purposes of identifying, preventing, or recouping an improper payment.
- 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.

Effects of Not Providing Information: Providing information, including your SSN, is voluntary; however, if you do not give us all the information we need to process your FAFSA form, your aid may be delayed or denied. If you are applying solely for federal aid, you must answer all of the following questions that apply to you and are requested: 1–9, 14–16, 18, 21–23, 26, 28–29, 32–58, 60–67, 72–100, 102, and 103. If you want to apply for state financial aid, you must answer all the relevant questions.

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 one and a half 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.

July 1, 2021 – June 30, 2022

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

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FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank. OMB # 1845-0001

Your full name (exactly as it appears on your Social Security card) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

1. Last name		2. First name		3. Middle initial	
--------------	--	---------------	--	-------------------	--

Your permanent mailing address

4. Number and street (include apt. number)																	
5. City (and country if not U.S.)											6. State			7. ZIP code			

8. Your Social Security Number See Notes page 9.				9. Your date of birth	MONTH	DAY	YEAR	10. Your telephone number			
								()			

Your driver's license number and driver's license state (if you have one)

11. Driver's license number											12. Driver's license state		
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13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA form has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA form to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

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14. Are you a U.S. citizen? Mark only one. See Notes page 9.	Yes, I am a U.S. citizen (U.S. national). Skip to question 16. <input type="radio"/> 1	15. Alien Registration Number					
No, but I am an eligible noncitizen. Fill in question 15. <input type="radio"/> 2		A					
No, I am not a citizen or eligible noncitizen. Skip to question 16. <input type="radio"/> 3							

16. What is your marital status as of today? See Notes page 9.	I am single <input type="radio"/> 1	I am separated <input type="radio"/> 3	17. Month and year you were married, remarried, separated, divorced or widowed. See Notes page 9.	MONTH	YEAR
I am married/remarried <input type="radio"/> 2	I am divorced or widowed <input type="radio"/> 4				

18. What is your state of legal residence?	STATE	19. Did you become a legal resident of this state before January 1, 2016?	Yes <input type="radio"/> 1	20. If the answer to question 19 is "No," give month and year you became a legal resident of that state.	MONTH	YEAR
		No <input type="radio"/> 2				

21. Are you male or female? See Notes page 9.	Male <input type="radio"/> 1	22. If female, skip to question 23. Most male students must register with the Selective Service System to receive federal aid. If you are male, are age 18-25, and have not registered, fill in the circle and we will register you. See Notes page 9.	Register me <input type="radio"/> 1
	Female <input type="radio"/> 2		

23. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans)? Answer "No" if you have never received federal student aid or if you have never had a drug conviction for an offense that occurred while receiving federal student aid. If you have a drug conviction for an offense that occurred while you were receiving federal student aid, answer "Yes," but complete and submit this application, and we will mail you a worksheet to help you determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help.	No <input type="radio"/> 1	Yes <input type="radio"/> 3
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Some states and colleges offer aid based on the level of schooling your parents completed.

24. Highest school completed by Parent 1	Middle school/Jr. high <input type="radio"/> 1	High school <input type="radio"/> 2	College or beyond <input type="radio"/> 3	Other/unknown <input type="radio"/> 4
25. Highest school completed by Parent 2	Middle school/Jr. high <input type="radio"/> 1	High school <input type="radio"/> 2	College or beyond <input type="radio"/> 3	Other/unknown <input type="radio"/> 4

26. What will your high school completion status be when you begin college in the 2021-2022 school year?

High school diploma. Answer question 27. <input type="radio"/> 1	Homeschooled. Skip to question 28. <input type="radio"/> 3
General Educational Development (GED) certificate or state certificate. Skip to question 28. <input type="radio"/> 2	None of the above. Skip to question 28. <input type="radio"/> 4

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

28. Will you have your first bachelor's degree before you begin the 2021-2022 school year?

Yes ☐ 1 No ☐ 2

29. What will your college grade level be when you begin the 2021-2022 school year?

- 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 college graduate/professional (MBA, MD, PhD, etc.) ☐ 6
- Continuing graduate/professional or beyond (MBA, MD, PhD, etc.) .. ☐ 7

30. What college degree or certificate will you be working on when you begin the 2021-2022 school year?

- 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
- College graduate or professional degree (MBA, MD, PhD, etc.) ☐ 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 32–57 about yourself (the student). If you were never married, or are separated, divorced or widowed and are not remarried, answer only about yourself. If you are married or remarried as of today, include information about your spouse.

32. For 2019, 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 38.** ☐ 3

33. What income tax return did you file or will you file for 2019?

- IRS 1040 ☐ 1
- A foreign tax return, IRS 1040NR or IRS 1040NR-EZ. **See Notes page 9.** ☐ 3
- A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 9.** ☐ 4

34. For 2019, 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. Did (or will) you file a Schedule 1 with your 2019 tax return? Answer **"No"** if you did not file a Schedule 1 or **only filed** a Schedule 1 to report: unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, Alaska Permanent Fund dividend, or virtual currency. **See Notes page 9.**

Yes ☐ 2 No ☐ 1 Don't know ☐ 3

For questions 36–44, 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 2019? Adjusted gross income is on IRS Form 1040—line 8b.

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37. Enter your (and spouse's) income tax for 2019. Income tax amount is the total of IRS Form 1040—line 14 minus Schedule 2—line 2. If negative, enter a zero here.

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Questions 38 and 39 ask about earnings (wages, salaries, tips, etc.) in 2019. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 33: IRS Form 1040—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation.

38. How much did you earn from working in 2019?

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39. How much did your spouse earn from working in 2019?

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40. 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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41. 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. **See Notes page 9.**

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42. 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 9.**

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43. Student's 2019 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 Schedule 3—line 3. \$
- 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 93. \$
- c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$
- d. Taxable college grant and scholarship aid **reported to the IRS as 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. \$ **L I**
- f. Earnings from work under a cooperative education program offered by a college. \$

44. Student's 2019 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). \$
- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 15 + 19. \$
- c. Child support received for any of your children. **Don't include** foster care or adoption payments. \$
- d. Tax exempt interest income from IRS Form 1040—line 2a. \$
- e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 4c) minus (lines 4b + 4d). **Exclude rollovers**. If negative, enter a zero here. \$
- f. 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. \$
- g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$
- h. Other untaxed income not reported in items 44a through 44g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12. **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 Innovation and Opportunity 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. \$
- i. 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 or other person whose financial information is not reported on this form and that is not part of a legal child support agreement. **See Notes page 9.** \$

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.

45. Were you born before January 1, 1998? Yes ☐ 1 No ☐ 2
46. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes ☐ 1 No ☐ 2
47. At the beginning of the 2021-2022 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
48. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? **See Notes page 9.** Yes ☐ 1 No ☐ 2
49. Are you a veteran of the U.S. Armed Forces? **See Notes page 9.** Yes ☐ 1 No ☐ 2
50. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022? Yes ☐ 1 No ☐ 2
51. 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, 2022? Yes ☐ 1 No ☐ 2
52. 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 10.** Yes ☐ 1 No ☐ 2
53. As determined by a court in your state of legal residence, are you or were you an emancipated minor? **See Notes page 10.** Yes ☐ 1 No ☐ 2
54. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? **See Notes page 10.** Yes ☐ 1 No ☐ 2
55. At any time on or after July 1, 2020, 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 10.** Yes ☐ 1 No ☐ 2
56. At any time on or after July 1, 2020, 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 10.** Yes ☐ 1 No ☐ 2
57. At any time on or after July 1, 2020, 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 10.** Yes ☐ 1 No ☐ 2

Answer all the questions in Step Four even if you do not live with your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted you. If your legal parents are married to each other, or are not married to each other and **live together**, answer the questions about both of them. If your parent was never married or is remarried, divorced, separated or widowed, see [StudentAid.gov/fafsa-parent](https://studentaid.gov/fafsa-parent) and/or **Notes page 10** for additional instructions.

Never married..... ☐ 2 Married or remarried..... ☐ 1
Unmarried and both legal parents living together..... ☐ 5 Divorced or separated..... ☐ 3
Widowed..... ☐ 4

MONTH YEAR

Questions 60-63 are for Parent 1 (father/mother/stepparent)

$$\boxed{} - \boxed{} - \boxed{}$$
[illegible]

10

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Questions 64-67 are for Parent 2 (father/mother/stepparent)

A subtraction problem using base ten blocks: three tens rods minus two tens rods minus one ten rod.

[illegible]

11

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[illegible]

STATE	

Yes ☐ 1

No ☐ 2

MONTH YEAR

Include:

- yourself, even if you don't live with your parents,
- your parents,
- your parents' other children (even if they do not live with your parents) if (a) your parents will provide more than half of their support between July 1, 2021 and June 30, 2022, or (b) the children could answer "No" to every question in Step Three on page 5 of this form, and
- other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2021 and June 30, 2022.

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Always count yourself as a college student. Do not include your parents. Do not include siblings who are in U.S. military service academies. You may include others only if they will attend, at least half-time in 2021-2022, a program that leads to a college degree or certificate.

1

At any time during 2019 or 2020, did you, your parents, or anyone in your parents' household (from question 72) 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 has different names in many states. Call 1-800-433-3243 to find out the name of your state's program. If you, your parents, or anyone in your household receives any of these benefits after filing the FAFSA form but before December 31, 2020, you must update your response by logging in to **fafsa.gov** and selecting "Make FAFSA Corrections."

74. Medicaid or Supplemental Security Income (SSI) ☐

75. Supplemental Nutrition Assistance Program (SNAP) ☐

76. Free or Reduced Price School Lunch ☐

77. Temporary Assistance
for Needy Families ☐
(TANF)

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

If your answer to question 58 was "Unmarried and both legal parents living together," contact 1-800-433-3243 for help with questions 79-92.

79. For 2019, have your parents completed their IRS income tax return or another tax return listed in question 80?

My parents have already completed their return. ☐ 1

My parents will file but have not yet completed their return. ☐ 2

My parents are not going to file. ☐ 3

Skip to question 86.

80. What income tax return did your parents file or will they file for 2019?

IRS 1040 1

A foreign tax return, IRS 1040NR or IRS 1040NR-EZ. **See Notes page 9.** 3

A tax return with Puerto Rico, another U.S. territory or Freely Associated State. **See Notes page 9.** 4

81. For 2019, what is or will be your parents' tax filing status according to their 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

82. Did (or will) your parents file a Schedule 1 with their 2019 tax return? Answer **"No"** if they did not file a Schedule 1 or **only filed** a Schedule 1 to report: unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, Alaska Permanent Fund dividend, or virtual currency. **See Notes page 9.**

Yes ☐ 2
No ☐ 1
Now ☐ 3

83. As of today, is either of your parents a dislocated worker?
See Notes page 10.

Yes ☐ 1

No ☐ 2

Don't know ☐ 3

For questions 84–92, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

84. What was your parents' adjusted gross income for 2019? Adjusted gross income is on IRS Form 1040—line 8b.

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85. Enter your parents' income tax for 2019. Income tax amount is the total of IRS Form 1040—line 14 minus Schedule 2—line 2. If negative, enter a zero here.

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Questions 86 and 87 ask about earnings (wages, salaries, tips, etc.) in 2019. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 80: IRS Form 1040—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 60-63 in question 86 and the information for the parent listed in questions 64-67 in question 87.

86. How much did Parent 1 (father/mother/stepparent) earn from working in 2019?

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87. How much did Parent 2 (father/mother/stepparent) earn from working in 2019?

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88. As of today, what is your parents' total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

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89. 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. **See Notes page 9.**

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90. 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 9.**

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91. Parents' 2019 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 Schedule 3—line 3.

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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 72.

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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 college grant and scholarship aid **reported to the IRS as 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. **Don't include** untaxed combat pay.

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

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92. Parents' 2019 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).

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b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 15 + 19.

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

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d. Tax exempt interest income from IRS Form 1040—line 2a.

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e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 4c) minus (lines 4b + 4d). **Exclude rollovers.** If negative, enter a zero here.

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f. 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.

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

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h. Other untaxed income not reported in items 92a through 92g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12. **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 Innovation and Opportunity 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.

93. 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, 2021 and June 30, 2022, even if they do not live with you, 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, 2021 and June 30, 2022.

94. How many people in your (and your spouse's) household (from question 93) will be college students between July 1, 2021 and June 30, 2022? Always count yourself as a college student. Do not include family members who are in U.S. military service academies. Include others only if they will attend, at least half-time in 2021-2022, a program that leads to a college degree or certificate.

At any time during 2019 or 2020, did you (or your spouse) or anyone in your household (from question 93) 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 has different names in many states. Call 1-800-433-3243 to find out the name of your state's program. If you (or your spouse) or anyone in your household receives any of these benefits after filing the FAFSA form but before December 31, 2020, you must update your response by logging in to fafsa.gov and selecting "Make FAFSA Corrections."

95. Medicaid or Supplemental Security Income (SSI) ☐ 96. Supplemental Nutrition Assistance Program (SNAP) ☐ 97. Free or Reduced Price School Lunch ☐ 98. Temporary Assistance for Needy Families (TANF) ☐ 99. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ☐

100. As of today, are you (or your spouse) a dislocated worker? See Notes page 10.

Yes ☐ 1 No ☐ 2 Don't know ☐ 3

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

Enter the six-digit federal school code and your housing plans for each college or school you want to receive your FAFSA information. You can find the school codes at fafsa.gov/schoolsearch or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city and state of the college. If you want more schools to receive your FAFSA information, read *What is the FAFSA form?* on page 2. All of the information you included on your FAFSA form, with the exception of the list of colleges, will be sent to each of the colleges you listed. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state grant agency. For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or StudentAid.gov/order for details.

	1ST FEDERAL SCHOOL CODE		NAME OF COLLEGE	STATE	HOUSING PLANS
101.a	<input type="text"/>	OR	<input type="text"/>	<input type="text"/>	101.b on campus <input type="radio"/> 1
			ADDRESS AND CITY		with parent <input type="radio"/> 2
					off campus <input type="radio"/> 3
101.c	<input type="text"/>	OR	<input type="text"/>	<input type="text"/>	101.d on campus <input type="radio"/> 1
			ADDRESS AND CITY		with parent <input type="radio"/> 2
					off campus <input type="radio"/> 3
101.e	<input type="text"/>	OR	<input type="text"/>	<input type="text"/>	101.f on campus <input type="radio"/> 1
			ADDRESS AND CITY		with parent <input type="radio"/> 2
					off campus <input type="radio"/> 3
101.g	<input type="text"/>	OR	<input type="text"/>	<input type="text"/>	101.h on campus <input type="radio"/> 1
			ADDRESS AND CITY		with parent <input type="radio"/> 2
					off campus <input type="radio"/> 3

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 electronically sign any document related to the federal student aid programs using an FSA ID (username and password) and/or any other credential, you certify that you are the person identified by that username and password and/or other credential, and have not disclosed that username 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.

102. Date this form was completed

MONTH DAY 2020 ☐
 2021 ☐
 2022 ☐

103. Student (Sign below)

1

Parent (A parent from Step Four sign below.)

2

If a fee was paid to someone for advice or for completing this form, that person must complete this section.

Preparer's name, firm and address

104. Preparer's Social Security Number (or 105)

- -

105. Employer ID number (or 104)

-

106. Preparer's signature and date

1

COLLEGE USE ONLY

D/O ☐ 1 Homeless Youth Determination ☐ 4

FEDERAL SCHOOL CODE

FAA Signature

1

DATA ENTRY USE ONLY: ☐ P ☐ * ☐ L ☐ E

Notes for question 8 (page 3)

Enter your Social Security Number (SSN) as it appears on your Social Security card. If you are a resident of one of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with "666" when submitting a FAFSA form previously, enter that number here. If you are a first-time applicant from one of the Freely Associated States, enter "666" in the first three boxes of the Social Security Number field and leave the remaining six positions blank, and we will create an identification number to be used for federal student aid purposes. Do not enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field.

Notes for questions 14 and 15 (page 3)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select "No, I am not a citizen or eligible noncitizen." You will not be eligible for federal student aid. If you have a Social Security Number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA form because you may be eligible for state or college aid.

Notes for questions 16 and 17 (page 3)

Report your marital status as of the date you sign your FAFSA form. If your marital status changes after you sign your FAFSA form, check with the **financial aid office at the college**.

Notes for questions 21 and 22 (page 3)

To be eligible for federal student aid, male citizens and male immigrants residing in the U.S. aged 18 through 25 are required to register with the Selective Service System, with limited exceptions. The Selective Service System and the registration requirement applies to any person assigned the sex of male at birth (see www.sss.gov/Registration-Info/Who-Registration). The Selective Service System and the registration requirement for males preserves America's ability to provide resources in an emergency to the U.S. Armed Forces. For more information about the Selective Service System, visit sss.gov. Forms are available at your local U.S. Post Office.

Notes for questions 33 (page 4) and 80 (page 6)

If you filed or will file a foreign tax return, IRS 1040NR or IRS 1040NR-EZ, or a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain's Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the published exchange rate in effect for the date nearest to today's date. To view the daily exchange rates, go to federalreserve.gov/releases/h10/current.

Notes for questions 35 (page 4) and 82 (page 6)

Answer "**No**" if you (and if married, your spouse) did not file a Schedule 1.

Answer "**No**" if you (and if married, your spouse) did or will file a Schedule 1 to report **only one or more** of the following items:

1. Unemployment compensation (line 7)
2. Other income to report an Alaska Permanent Fund dividend (line 8 – may not be a negative value)
3. Educator expenses (line 10)
4. IRA deduction (line 19)
5. Student loan interest deduction (line 20)
6. Receiving, selling, sending, exchanging, or otherwise acquiring any financial interest in any virtual currency

Answer "**Yes**" if you (or if married, your spouse) filed or will file a Schedule 1 and reported additional income or adjustments to income on any lines **other than or in addition to** the six exceptions listed above.

If you do not know if you filed or will file a Schedule 1, select "**Don't know**."

Notes for questions 41 and 42 (page 4), 44i (page 5), and 89 and 90 (page 7)

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student's spouse) are reported as student investments in question 41. For a student who must report parental information, the accounts are reported as parental investments in question 89, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, uncles, and non-custodial parents). You must include these distribution amounts in question 44i.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 40 and 88.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 48 (page 5)

Answer "**Yes**" if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer "**No**" if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 49 (page 5)

Answer "**Yes**" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. Armed Forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer "**Yes**" if you are not a veteran now but will be one by June 30, 2022.

Answer "**No**" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer "**No**" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2022.

Notes for question 52 (page 5)

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

- You had no living parent, 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.

If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at childwelfare.gov/nfcad.

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 53 and 54 (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. Also answer **"No"** and contact your school if custody was awarded by the courts and the court papers say "custody" (not "guardianship").

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 55–57 (page 5)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2020, 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, hotels, public spaces, camping grounds, cars, abandoned buildings, or 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 otherwise provide a place to live.
- **"Unaccompanied"** means you are not living in the physical custody of your parent or guardian.

Answer **"No"** if you are not homeless or at risk of being homeless, or do not have a determination. However, even if you answer **"No"** to each of questions 55, 56, and 57, you should contact the financial aid administrator at the college you plan to attend if you are either (1) homeless and unaccompanied or (2) at risk of being homeless, unaccompanied, and providing for your own living expenses - as your college financial aid office can determine that you are "homeless" and are not required to provide parental information.

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 form 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 form 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 form.

Notes for Step Four, questions 58–92 (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 and not remarried, answer the questions about that parent.
- If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and **live together**, select "Unmarried and both legal 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 79-92, or visit StudentAid.gov/fafsa-parent.
- If your legal parents are married, select "Married or remarried." If your legal parents are divorced but living together, select "Unmarried and both legal 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 83 (page 6) and 100 (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 the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station; or
- is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; 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 spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, 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 83 if your parent is a dislocated worker. Answer **"Yes"** to question 100 if you or your spouse is a dislocated worker.

Answer **"No"** to question 83 if your parent is not a dislocated worker. Answer **"No"** to question 100 if neither you nor your spouse is a dislocated worker.

Answer **"Don't know"** to question 83 if you are not sure whether your parent is a dislocated worker. Answer **"Don't know"** to question 100 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 83, or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 100.

Federal Student Loan Programs

Will you need a loan to attend college?

If you need a loan to help cover the cost of a college or career school education, think federal student loans first. Both federal and private student loans are borrowed funds that you must repay with interest, but federal student loans usually offer lower interest rates and have more flexible repayment terms and options than private student loans.

1. What is a federal student loan?

A federal student loan is made through a loan program administered by the federal government.

2. What is a private student loan?

A private student loan is a nonfederal loan made by a private lender, such as a bank or credit union. The terms and conditions of private student loans are set by the lender, not the federal government. If you're not sure whether you're being offered a private loan or a federal loan, check with the financial aid office at your school.

3. Why are federal student loans usually a better option for paying for a college or career school education?

Federal student loans offer many benefits that don't typically accompany private loans. These include fixed interest rates, income-based repayment plans, loan cancellation for certain types of employment, deferment (postponement) options, and interest rate reduction based on repayment method. Also, private loans usually require a credit check, while most federal loans for students do not. For these reasons, students and parents should always exhaust federal student loan options first before considering a private loan.

4. How much should I borrow?

You can determine whether you need a loan and how much you need to borrow by adding up the total cost of your education (tuition, fees, room and board, etc.) and subtracting the amount of scholarships, grants, and savings you have to contribute to those costs. You should borrow only what you need, and consider the earning potential in your chosen profession to determine how easily you'll be able to repay your debt. You can find salary estimates for various occupations in the U.S. Department of Labor's Occupational Outlook Handbook at www.bls.gov/ooh. Your student loan payments should be only a small percentage of your salary after you graduate.

Have questions? Contact or visit the following:

- StudentAid.gov
- a school's financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243)
- TTY for the deaf or hard of hearing: 1-800-730-8913

What kinds of federal student loans are available?

The interest rates shown are fixed rates for the life of the loan.

Federal Loan Program	Program Details	Annual Award (subject to change)
Direct Subsidized Loans	<ul style="list-style-type: none"> For undergraduate students with financial need For loans first disbursed on or after July 1, 2019, and before July 1, 2020, the interest rate is 4.53% You're not usually charged interest on the loan during certain periods, such as when you're in school at least half-time The U.S. Department of Education (ED) is the lender; payment is owed to ED 	<p>Up to \$5,500 depending on grade level and dependency status*</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
Direct Unsubsidized Loans	<ul style="list-style-type: none"> For undergraduate, graduate, and professional degree students; financial need isn't required For loans first disbursed on or after July 1, 2019, and before July 1, 2020, the interest rate is <ul style="list-style-type: none"> 4.53% for loans made to undergraduate students, and 6.08% for loans made to graduate and professional degree students You're responsible for paying the interest during all periods ED is the lender; payment is owed to ED 	<p>Up to \$20,500 (less any subsidized amounts received for same period) depending on grade level and dependency status*</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
Direct PLUS Loans	<ul style="list-style-type: none"> For parents who are borrowing money to pay for their dependent undergraduate child's education, and for graduate or professional degree students;* financial need isn't required For loans first disbursed on or after July 1, 2019, and before July 1, 2020, the interest rate is 7.08% You must not have an adverse credit history (unless you meet certain additional eligibility requirements) ** ED is the lender; payment is owed to ED 	<p>Maximum amount is the cost of attendance (determined by the school) minus any other financial aid the student receives</p>

*Learn about dependency status at [StudentAid.gov/dependency](https://studentaid.gov/dependency).

**Learn about PLUS loans and adverse credit at [StudentAid.gov/plus](https://studentaid.gov/plus).

Note: Find interest rates on loans disbursed before July 1, 2019, at [StudentAid.gov/interest](https://studentaid.gov/interest).

For more information on loans, visit [StudentAid.gov/loans](https://studentaid.gov/loans). Find this fact sheet at [StudentAid.gov/resources#loan-programs](https://studentaid.gov/resources#loan-programs).