

SUBMITTING THE FAFSA

To complete the FAFSA, go to www.fafsa.gov. Below are some highlights of this site:

- FAFSA completed and submitted online
- Federal Student Aid Program downloads received information daily
- Plan to sign your FAFSA electronically by using your FSA ID.

There is an excellent website that will provide you all the information you need to complete your FAFSA. Go to

<https://financialaidtoolkit.ed.gov/tk/learn/fafsa/updates.jsp#20-21-materials>

and scroll to the *Free Application for Financial Aid [FAFSA] Information* section. Click on *2020-21 FAFSA Materials and Websites*. Click on the *2020-21 FAFSA On The Web Worksheet PDF*, available the last week of September. Completing this Worksheet and reading the tips offered in this guide should really help you go online and complete the FAFSA in a matter of minutes.

The FSA ID

The FSA ID is a username and password that you must use to log in to certain Department of Education websites. Both a dependent student and a parent must have a unique, individual FSA ID. To create your FSA ID, click [here](#). You'll need to provide an email address, a unique username and password, your Social Security number, name, date of birth, mailing address, telephone number and language preference. After you submit this information, you'll be asked to verify your email address. Your FSA ID is a permanent item; you don't need to re-apply for one every year, so keep this information in a safe place.

TIPS ON FILLING OUT THE FAFSA

Instructions for filing the FAFSA are contained in this packet. Documents you will need to complete the form(s) are:

- * Student and Parent Social Security Number (can be found on Social Security card)
- * Student's driver license
- * Student's W-2 Forms and other records of money earned
- * 2019 Federal Income Tax Return - for both student and parent(s)
- * 2019 untaxed income records - Social Security, Temporary Assistance to Needy Families, welfare, or veterans benefits records
- * 2019 bank statements
- * 2018 business and investment mortgage information, business and farm records, stock, bond, and other investment records

- * Student's alien registration card (if not a U.S. citizen).

IRS Data Retrieval Tool [IRS DRT]

You have the opportunity to securely transfer the tax information right into your FAFSA online by utilizing the IRS Data Retrieval Tool [IRS DRT] found at the FAFSA website. When using the IRS DRT, the following income items will be transferred from IRS:

- Adjusted gross income
- U.S. income tax paid
- Education credits
- Specific untaxed income items
 - Untaxed IRA distributions
 - Untaxed Pensions
 - IRA deductions
 - Tax Exempt Interest

Using the DRT provides a very efficient data exchange and has helped dramatically reduce the number of FAFSAs selected for verification.

Please note: Concerns about the security and privacy of data transferred from the IRS to the FAFSA have resulted in all data being encrypted and hidden from your view on both the DRT and the FAFSA websites. You will be provided a list of all possible fields from your 2019 tax return that can transfer back to the FAFSA. However, you will not be able to view your tax return information on the DRT web page nor on your FAFSA page. Instead, you will see “*Transferred from the IRS*” in all the data fields both on your FAFSA and on the Student Aid Report [SAR] you receive electronically after you submit the FAFSA.

Because you will not be able to see the information transferred from the IRS DRT to the FAFSA, you will not be able to make any corrections to the data that is submitted on the FAFSA. Any college to which you authorized access to the information on your FAFSA will be able to see all the data submitted and make any necessary corrections, if necessary.

This process has been enacted to greatly enhance the privacy and security of all the data you submit to FAFSA using the IRS DRT. As always, if you have any questions, please reach out to the financial aid administrator at the college[s] whom you have authorized to receive your FAFSA information.

Special Situations

The FAFSA will ask students if they have ever been in foster care. If a student answers “Yes”, s/he will receive a message about potential resources available.

International and noncitizen students should contact the Financial Aid office of the college or university for specific information regarding financial aid. If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals [DACA], or are here on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa [pertaining to international organizations], you are not an eligible noncitizen. You should 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, you should still complete the FAFSA because you may be eligible for state or college aid.

Also...

Because you will be using tax information from 2019, there may be some discrepancies between the information on your tax form and what you supply on your FAFSA. For example, there may be a change in parents' marital status or in employment of a parent between 2017 and today. If your family has experienced a significant change in status, please reach out to the financial aid office at the college and explain the situation. Financial aid officers can exercise professional judgment to deal with such issues.

Phone Numbers You May Need:

- * ISAC (Illinois Student Assistance Commission) -for any state aid questions- 847-948-8550 or 1-800-899-ISAC
- * Federal Student Aid Information Center 1-800-4-FED-AID - General Information
Email: studentaid@ed.gov

TIPS ON COMPLETING THE FAFSA ON THE WEB

Below are explanations of factors that may be used in computing your total family contribution. **In the FAFSA directions, the word "you" refers to the student; the word "school" refers to any school beyond high school.** Again, we encourage you to complete the FOTW Worksheet [available at StudentAid.gov/resources#fafsa] before you begin to file your FAFSA. When you complete your FAFSA, do not leave any items blank, unless the directions permit you to do so.

Name – Please be sure to print your name exactly as it appears on your Social Security card. **This is very important.**

Social Security Number - A student must have a SSN in order to receive aid. The name you list on the FAFSA must be the same name as on your SSN card.

Citizenship: Be sure to complete this item, as it determines your eligibility for federal aid.

State of Residence - Listing Illinois is vital for you to be eligible for Illinois Student Assistance Commission (ISAC) MAP dollars.

Drug Offense Conviction - The government may limit the amount of financial aid awarded to anyone who has been convicted of an illegal drug offense. Do not leave this item blank, as colleges need an answer from every student applying for aid.

Grade Level – Nearly all high school students would check the first box, “Never attended college and 1st year undergraduate.”

Degree - This item is informational only, not rigid or immovable. If you are planning to attend college for four years, you are planning to earn a 1st Bachelor’s degree. If you are planning to attend a community college for 2 years and graduate, you would be earning an Associate Degree. If you are planning to attend a certificate program for 1-2 years, then you would enter one of the “Certificate” responses.

Types of Financial Aid – You will be asked what kind of financial aid you would accept – grants, loans and/or work study. These are simply preferential questions and are not binding. To see how much maximum aid you might receive, check the appropriate boxes. We encourage you to answer “yes” to all items.

Legal Definition of Dependent/Independent Student – A student can only be classified independent if s/he meets at least one of the following requirements:

- you are at least 24 years old, **or**
- a master’s/doctoral student, **or**
- married **or**
- has legal dependents other than a spouse **or**
- orphan (both parents deceased), foster child, a ward of the court, an emancipated minor, in a legal guardianship, homeless or
- on active duty or a veteran of the U.S. Armed Forces.

Answering “no” to every one of these questions [and most high school students will answer “no”] means that you are dependent and you [or your parents] fill out the shaded areas of the worksheet for information about your parents.

Parent Information

Definition of Parent – Here are some guidelines to help you report parent information:

If your legal parents are married to each other, answer the questions about both of them, regardless of whether your parents are of the same or opposite sex.

If your legal parents are not married to each other and live together, answer the questions about both of them, regardless of whether your parents are of the same or opposite sex.

If your legal 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 divorced or separated parents, give answers about the parent who provided more financial support during the past 12 months. [If your divorced parents live together, you’ll indicate their marital status as “Unmarried and both parents living together,” and you will answer questions about both of them on the FAFSA. If your separated parents

live together, you'll indicate their marital status as "Married or remarried" [NOT "Divorced or separated"] and you will answer 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. [For a detailed discussion on this topic, go to *StudentAid.gov/fafsa-parent*.]

Parents' State of Residence – The state of residence of a dependent student is the state of residence of the parent(s). Listing Illinois is vital if you want to be eligible for any state-based aid programs

Email address – We encourage both you and your parents to list your email address where asked so that all FAFSA-related communication will go directly to you and your parent. Since this is the only way parents will receive electronic information about all financial aid matters, you might want to set up an email account at hotmail, gmail or yahoo just for all your financial aid information.

Income Tax Paid – This item asks for taxes actually paid, not withheld. Using the IRS DRT will automatically fill this number in for you.

Parents' Household – Includes student, parents, other children who live with parents and other people who live with parents in the household.

Parents' Number in College – Only you and other siblings going at least part time (usually 6 hours) to college and enrolled in a program leading to a degree or certificate count here. Family contribution is divided by the number of college students in the family. Parents enrolled in college are not included in this number.

Cash, Savings, and Checking Accounts – Technically, this should be the amount in each of these accounts on the date you sign this form, so pay all your bills before completing the FAFSA! Seriously, list your average monthly balance under this item.

Parent Asset Information – There is a clear definition of what "net worth" means to the FAFSA processors. In general, assets included are: savings, stocks, other real estate, 529 Plans. Assets *not included* are: home equity, retirement accounts, insurance policies/annuities. The "skip-logic" employed by the online FAFSA will prompt you as to whether you even need to answer the asset questions.

Student Information

Income Tax Paid – Again, this item asks for tax paid, not withheld.

Release of Information to Colleges – Be sure to list an Illinois school for ISAC state aid consideration; also, be sure to enter the proper code from the Federal

School code list. These codes appear in a pull-down menu on the FAFSA site. You may list up to 10 colleges.

E-SAR

After filing your FAFSA on the web, an electronic (Student Aid Report) SAR will be sent to the email address listed on the FAFSA you file online. Because of the encryption of the information provided from the IRS DRT, actual dollar amounts will not appear on the SAR.