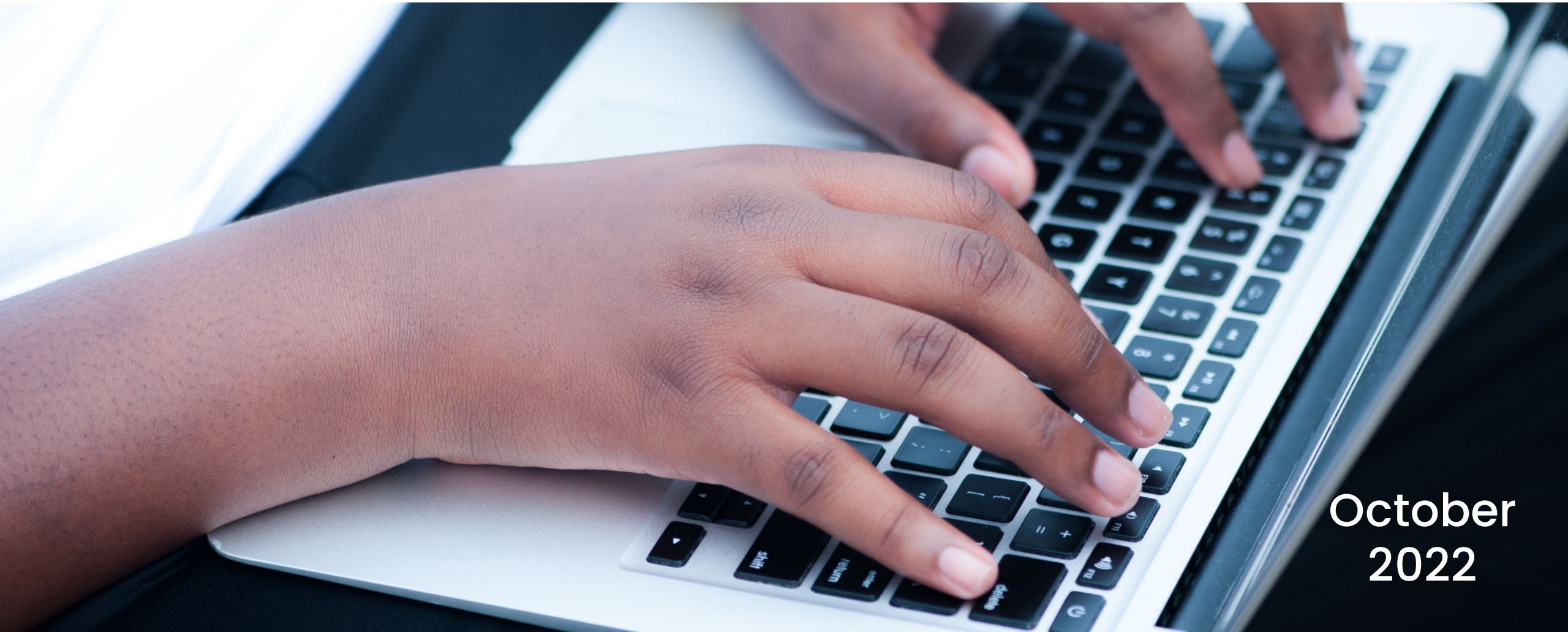
JOHN BURTON Advocates for Youth

Visual Step-by-Step FAFSA Guide for California Foster Youth

Fund Your Future: It's Possible!



October 2022

This Guide is intended to compliment the *Financial Aid Guide for California Foster Youth* with screen shots of the actual online FAFSA application and detailed step-by-step instructions for youth currently or formerly in the foster care system.

While we have made every effort to be accurate in this guide, financial aid programs change. Be sure to get current information.

Please reference the *Financial Aid Guide for California Foster Youth* for information on the different types of financial aid, what to do after the FAFSA, and how to maintain financial aid.

Visit: jbay.org/resources/financial-aid-guide/

Intended Audience

- This guide is intended for foster youth in California who qualify for "Independent Student Status" on the FAFSA (ex. a student who was in foster care on or after their 13th birthday or in a court-ordered legal guardianship). If you do not qualify for "Independent Student Status," you will need to complete the Parental Demographics section and provide financial information about you and your parent(s). Information about this process is not included in this guide.

- Students who do not qualify as a foster youth but who cannot obtain parental information can request an exemption for special circumstances such as an abusive family, parental incarceration or when parents' whereabouts are unknown. Note that circumstances such as parents not providing financial support or being unwilling to provide information do not alone qualify as special circumstances. More information is on pp. 60-62.

- If you are an undocumented student, including DACA recipients, fill out the California Dream Act Application (CADAA) at dream.csac.ca.gov instead of the FAFSA. If you are a California undocumented student, you should use the CADAA even if you were a DACA recipient and granted a temporary Social Security Number. Visit www.jbay.org/resources/financial-aid-guide for the *Visual Step-by-Step CA Dream Act Application (CADAA) Guide for California Foster Youth* or *Spanish Guide to Complete the Paper CA Dream Act Application.*

- If you are not a current or former foster youth but have experienced homelessness in California and do not live with your parent(s), you *may* also qualify for "Independent Student Status." Please see here to learn more: jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/

How to Apply for Financial Aid

Complete These Three Steps to Apply for Financial Aid

Step #1:
Complete the Free Application for Federal Student Aid (FAFSA)

Step #2:
If eligible, complete the Chafee Grant application
(It's best to complete this right after you fill our your FAFSA):

Step #3:
Create a WebGrants 4 Students Account
(Do this after your FAFSA is processed, about 2 weeks later)

View pages 6-102

View pages 103-106

View pages 107-111

See page 112 for key tips after applying for financial aid.

Where to Apply for Financial Aid

IF YOU ARE A U.S. CITIZEN, A PERMANENT RESIDENT OR OTHER ELIGIBLE NON-CITIZEN*

Complete the Free Application for Federal Student Aid (FAFSA)

Apply at: fafsa.gov
(Paper application are also available but not recommended)

What are you eligible for? Both federal (i.e. Pell Grant, Federal Work Study etc.) and state financial aid (i.e. Cal Grant).

OR

IF YOU ARE AN ELIGIBLE UNDOCUMENTED IMMIGRANT

Complete the California Dream Act Application (CADAA)

Apply at: dream.csac.ca.gov
(Paper applications are in both English and Spanish. The online application is in English only.)

Learn more by visiting: www.jbay.org/resources/financial-aid-guide for step-by-step guides for the online and paper CADAA.

*What is an eligible non-citizen? Examples include a U.S. permanent resident who has a green card (Permanent Resident Card), a conditional permanent resident with a conditional Green Card, or a "refugee." You can find the complete list on the FAFSA.

When to Apply

- Students planning to attend a four-year university should apply between October 1 and March 2 before the start of the school year, in particular to ensure eligibility for a Cal Grant and institutional aid.
- Community college students have until September 2 to apply for a Cal Grant.
- Other forms of aid such as the Pell Grant have later application deadlines, but all students are encouraged to apply as soon as possible to qualify for maximum aid.

Some colleges may have earlier priority deadlines, so check with your campus.

Students can apply for financial aid before they submit college applications.

What to Bring to Apply for Financial Aid

Social Security Number or Alien Registration Number

Make sure you know your Social Security Number and name exactly as it appears on your Social Security Card.

Email Address

Use an email address that you check often. Avoid high school emails that expire.

List of up to 10 colleges you plan to apply to

You can update this later, if needed. At least one is required to complete the application.

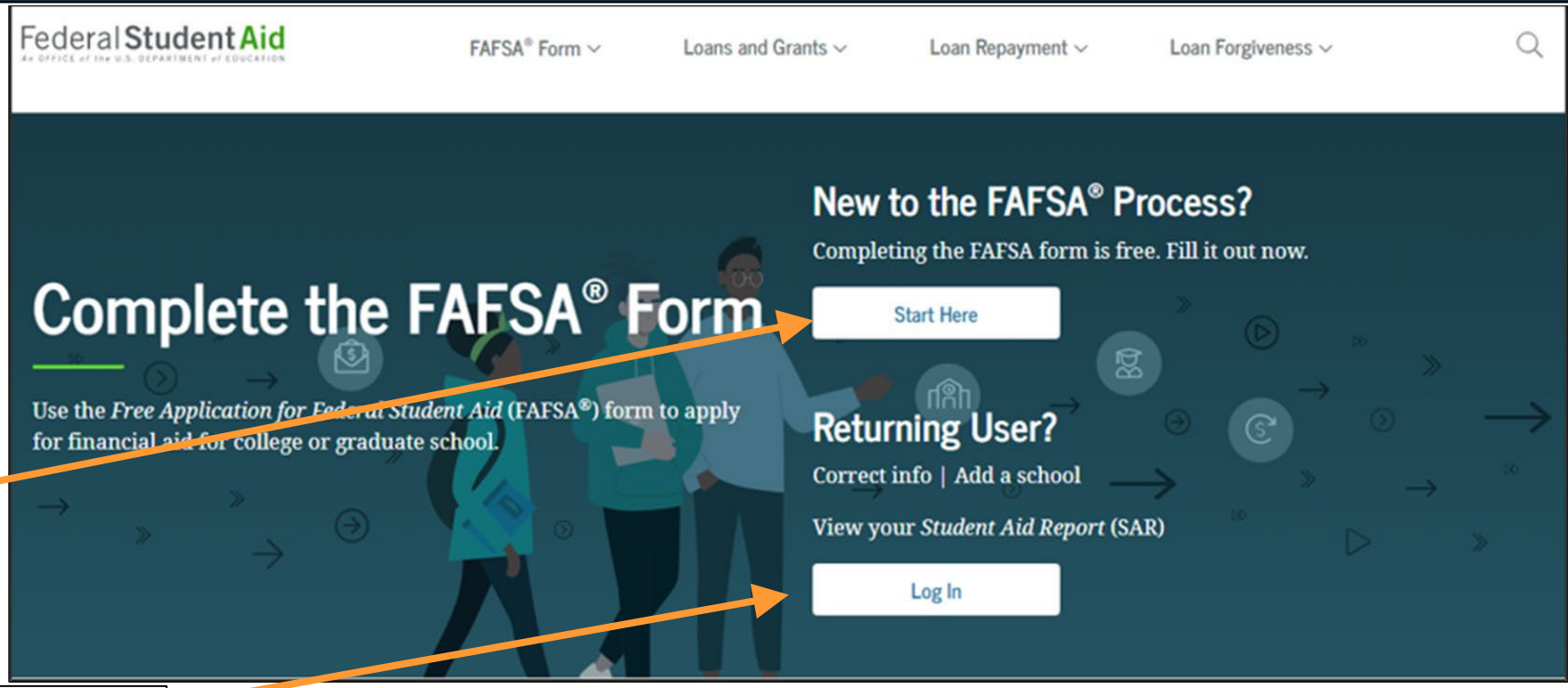
Tax information, if you filed a tax return, or information about the income you earned or received for the requested prior-prior year (i.e., if you are applying for the 2023-2024 school year you must provide tax and income info from 2021). You may be able to use the IRS Data Retrieval Tool (DRT) to transfer tax information from your federal income tax return into the FAFSA, if applicable.

STEP 1: BEGIN A NEW FAFSA AT FAFSA.GOV

Reminder:
The FAFSA must be filled out EVERY year! This is a FREE application.

New to the FAFSA Process:
Click "Start Here"

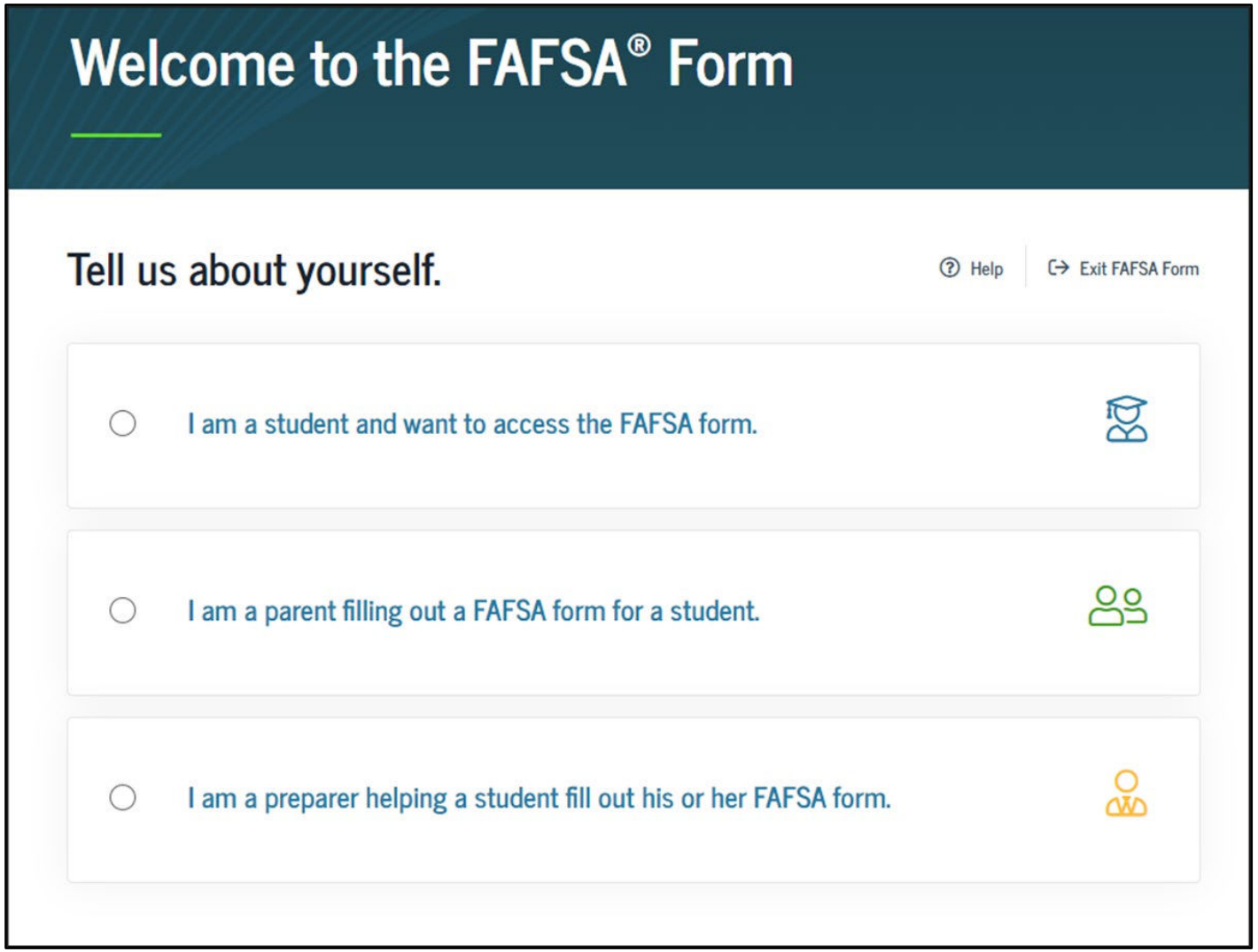
Returning User:
Click "Log In."
This allows you to prefill the current year's FAFSA with some data from last year's FAFSA.



STEP 1: BEGIN A NEW FAFSA AT FAFSA.GOV

When you start a new FAFSA, there are three log-in options.

→ Choose the option that says: **"I am a student and want to access the FAFSA form."**



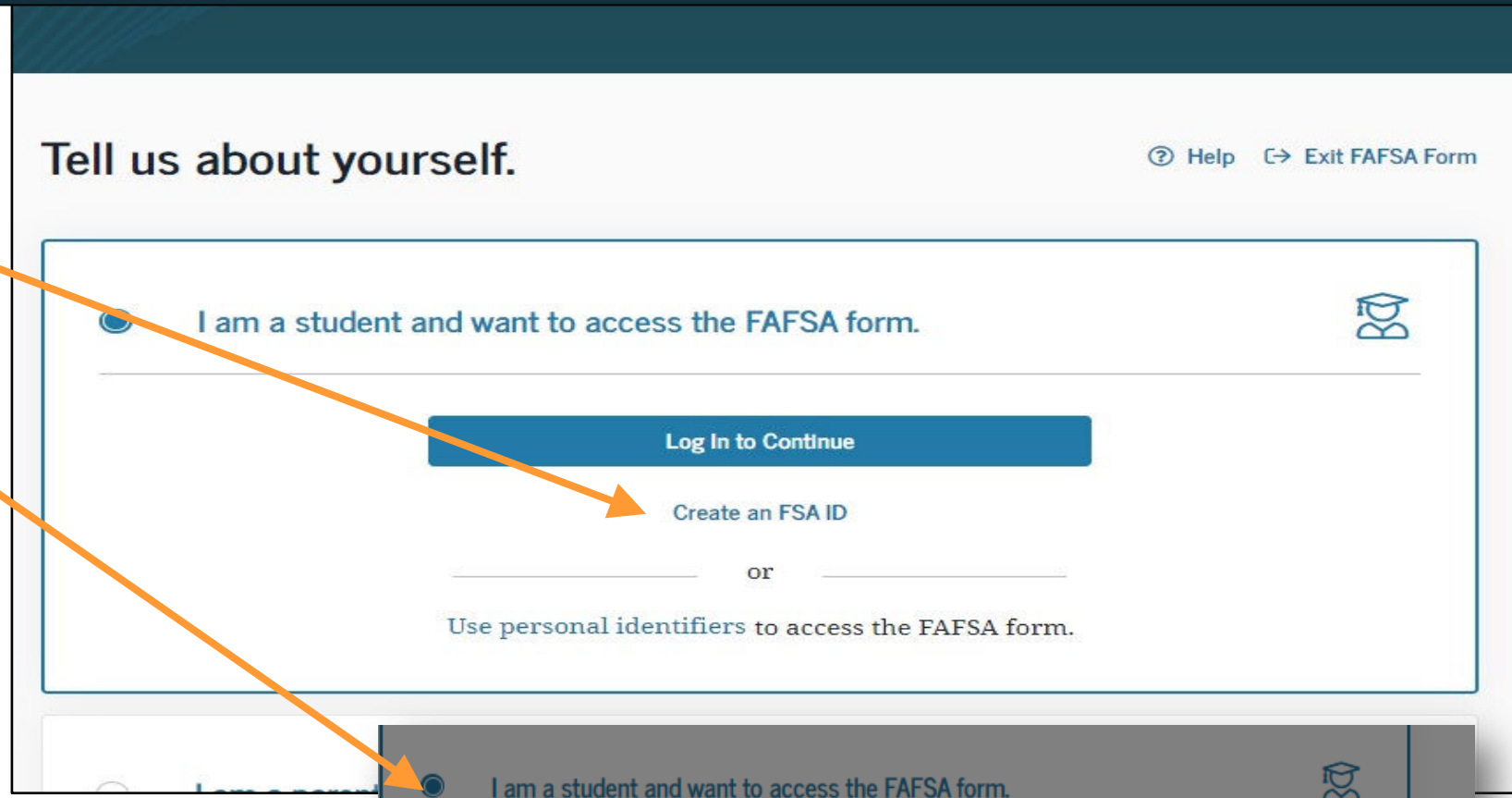
STEP 1: BEGIN A NEW FAFSA AT FAFSA.GOV

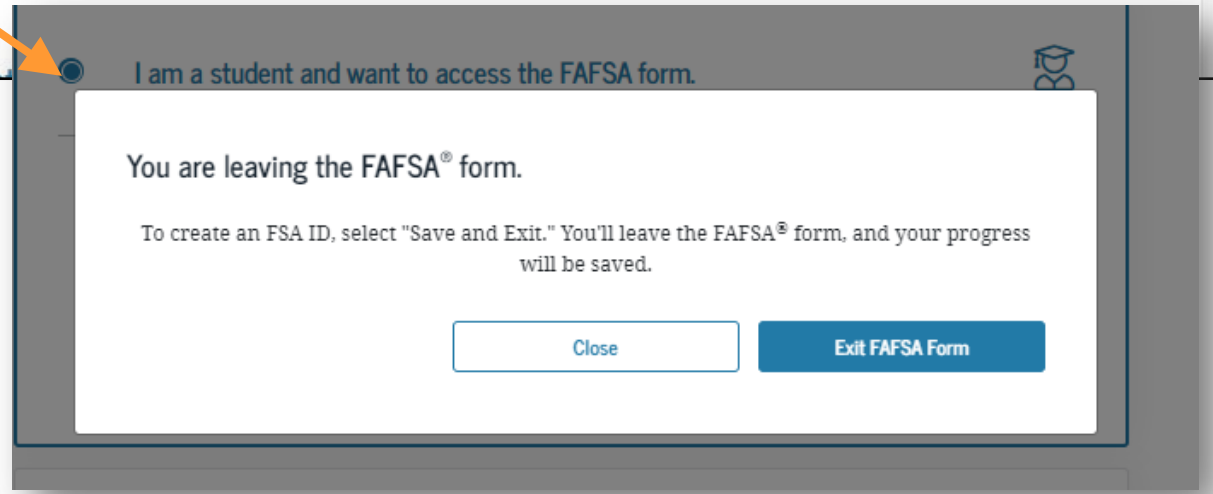
Log In:

Click the blue link that says "Create an FSA ID."

Next, click "Exit FAFSA Form" to go to the FSA ID website.

You can start a FAFSA without an FSA ID, but it will serve as your legal signature, and you will need it to sign your FAFSA electronically before you submit the FAFSA.

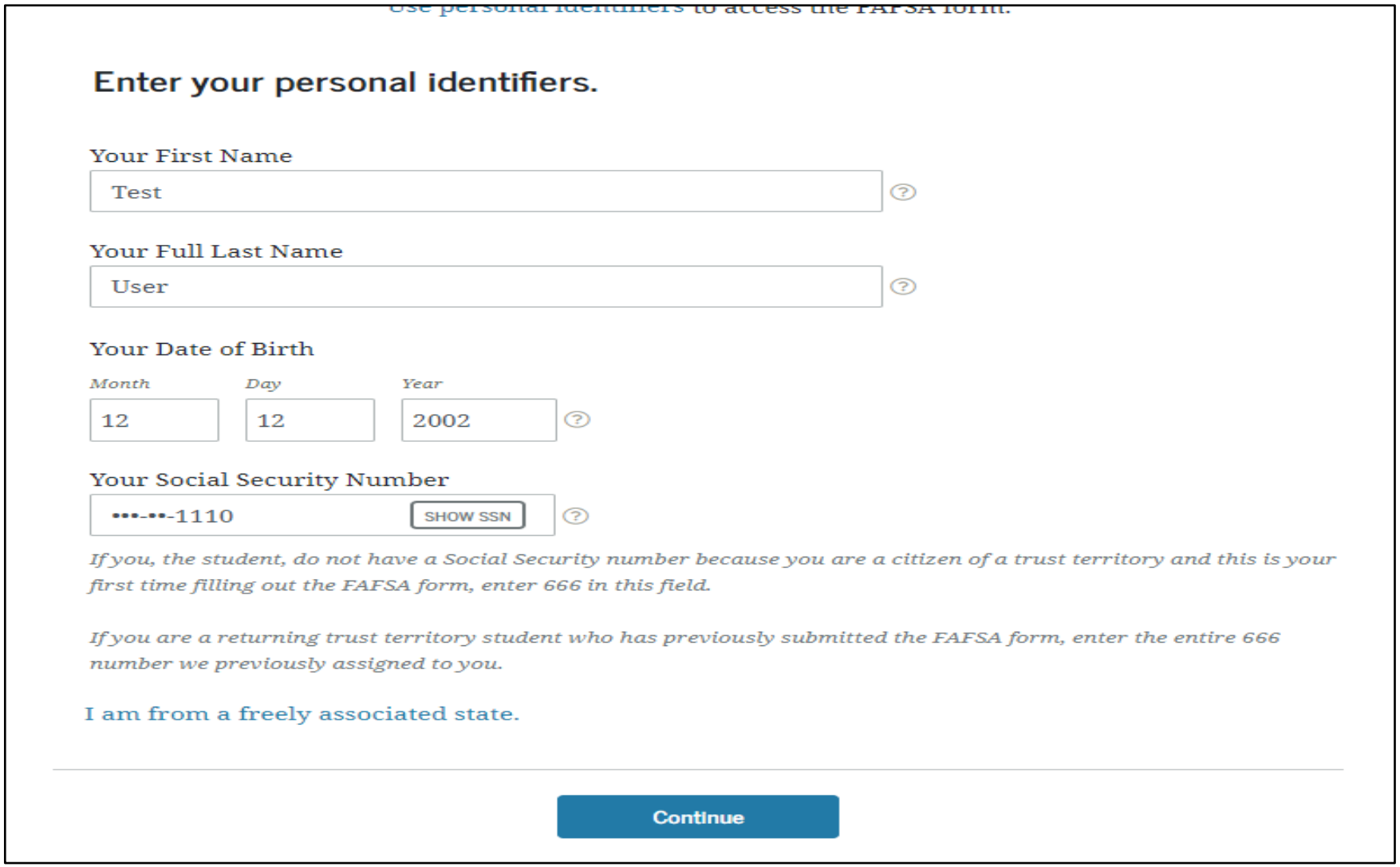




STEP 1: BEGIN A NEW FAFSA AT FAFSA.GOV

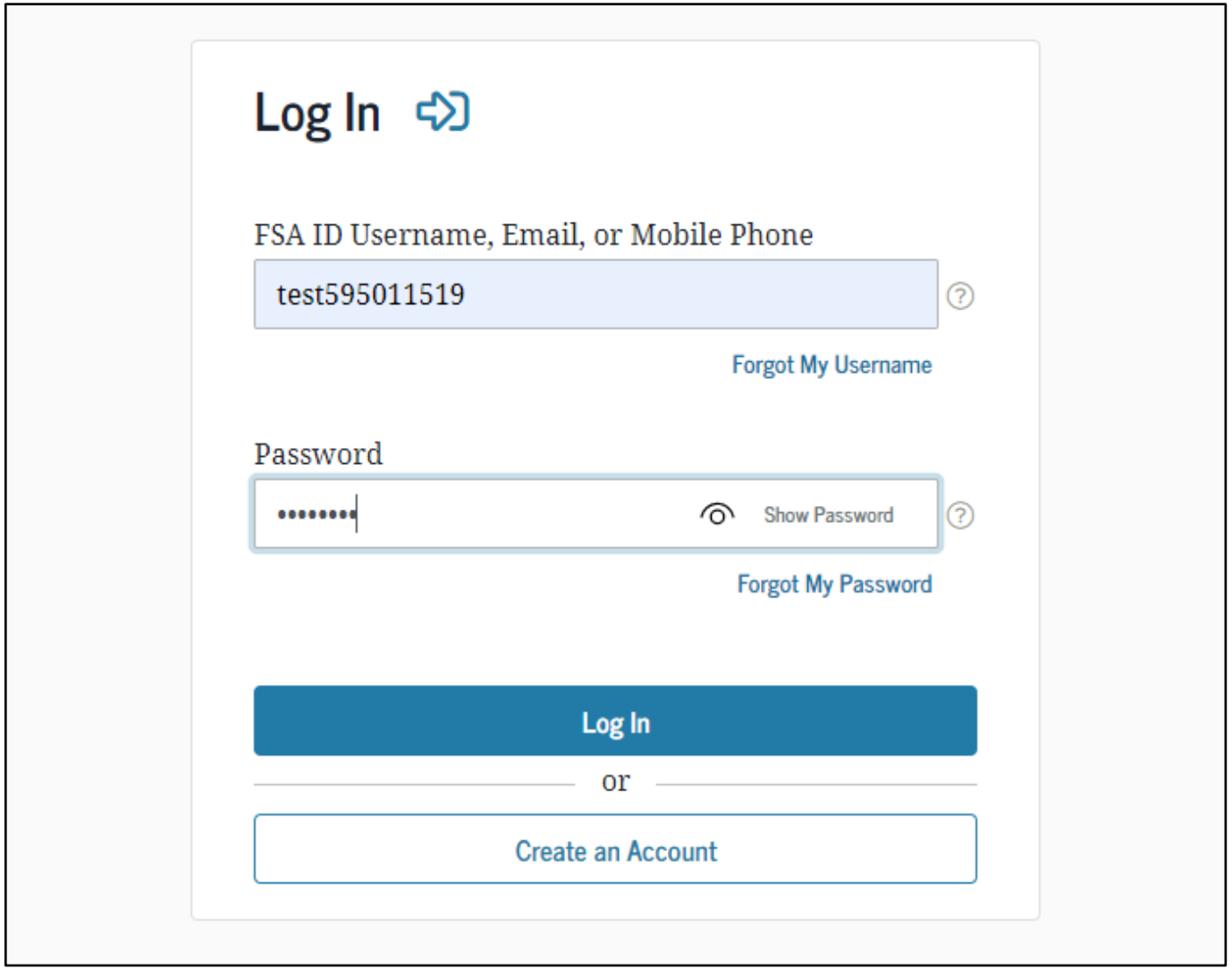
You may also choose to begin the FAFSA form with personal identifiers: first name, last name, date of birth, and Social Security number, *however an FSA ID will be required to sign your FAFSA at the end.*

Once you have entered your personal identifiers, select "Continue."



STEP 1: BEGIN A NEW FAFSA AT FAFSA.GOV

Log in:
If you have an FSA ID account, you will be prompted to log in with your credentials. If not, select "Create an Account."



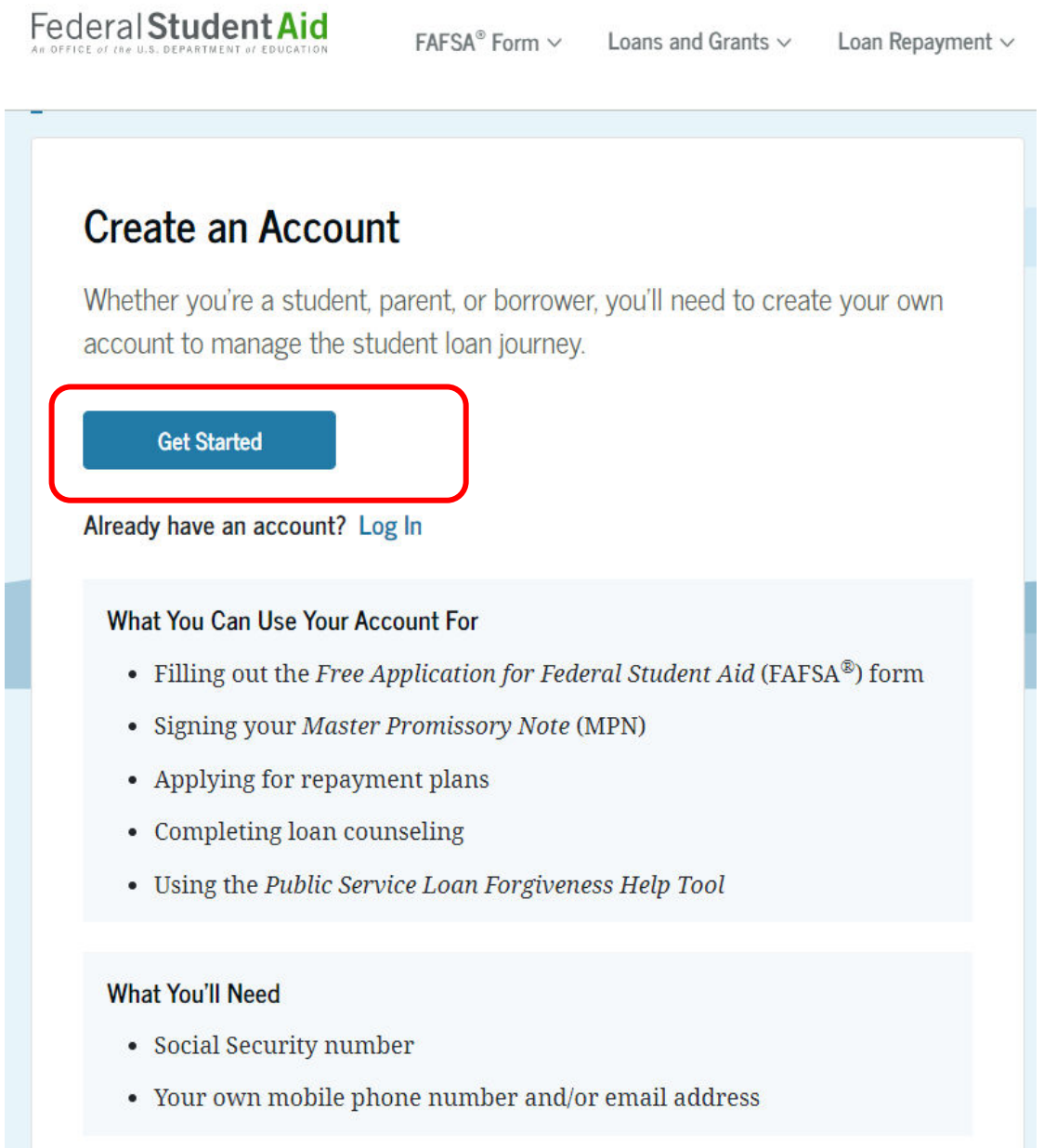
Next: Create an "FSA ID"

Federal Student Aid Identification (FSA ID)

CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

After selecting "Create an FSA ID" on the log-in page, you will be taken to a new page to create your FSA ID

→ Click "Get Started"

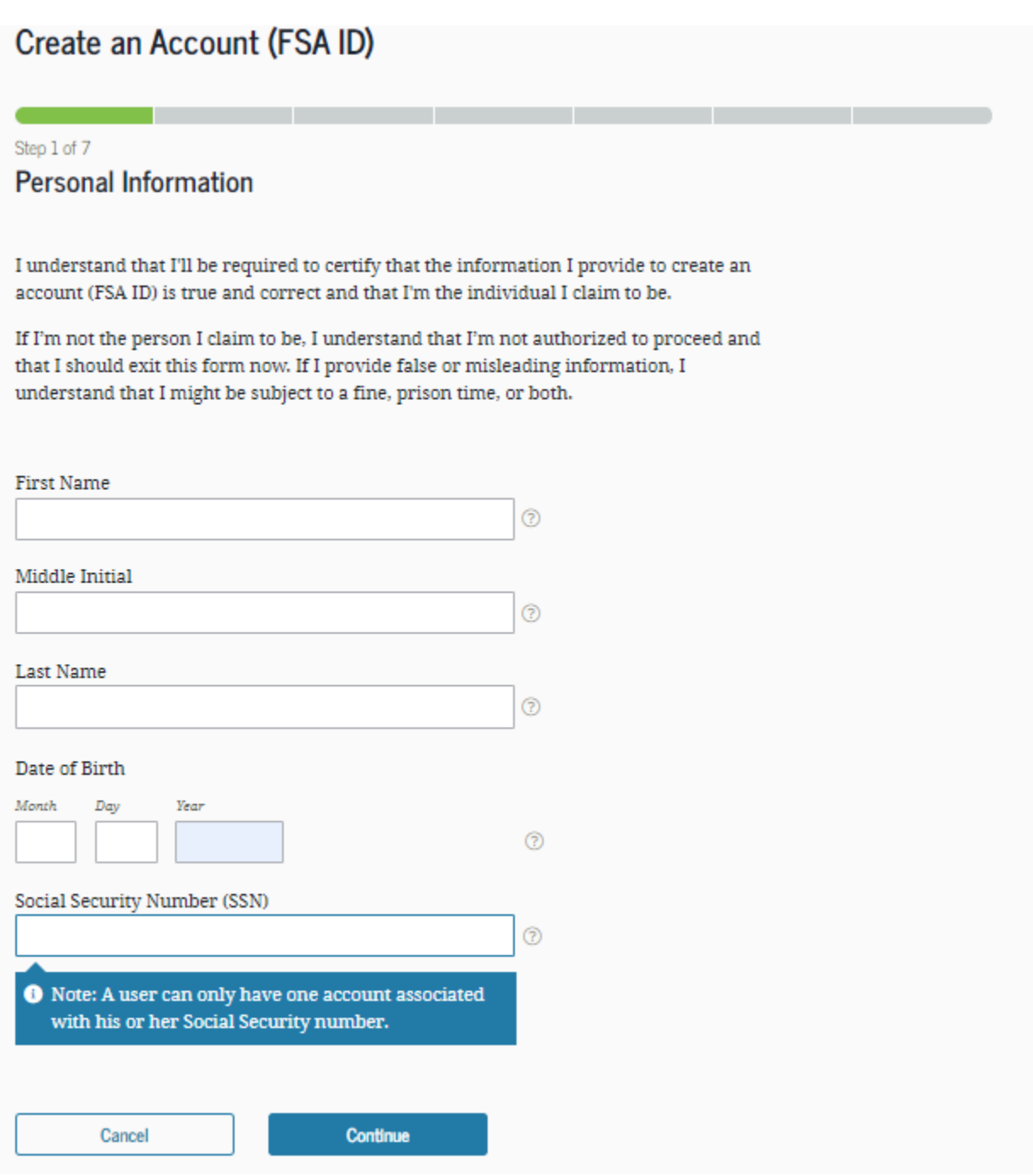


CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Enter your name and Social Security Number **exactly** as they appear on your Social Security Card.

** If you don't know your Social Security Number, you can call your county's child welfare department or Independent Living Program (ILP) for assistance. You will need the physical card for employment, even for a work-study job.

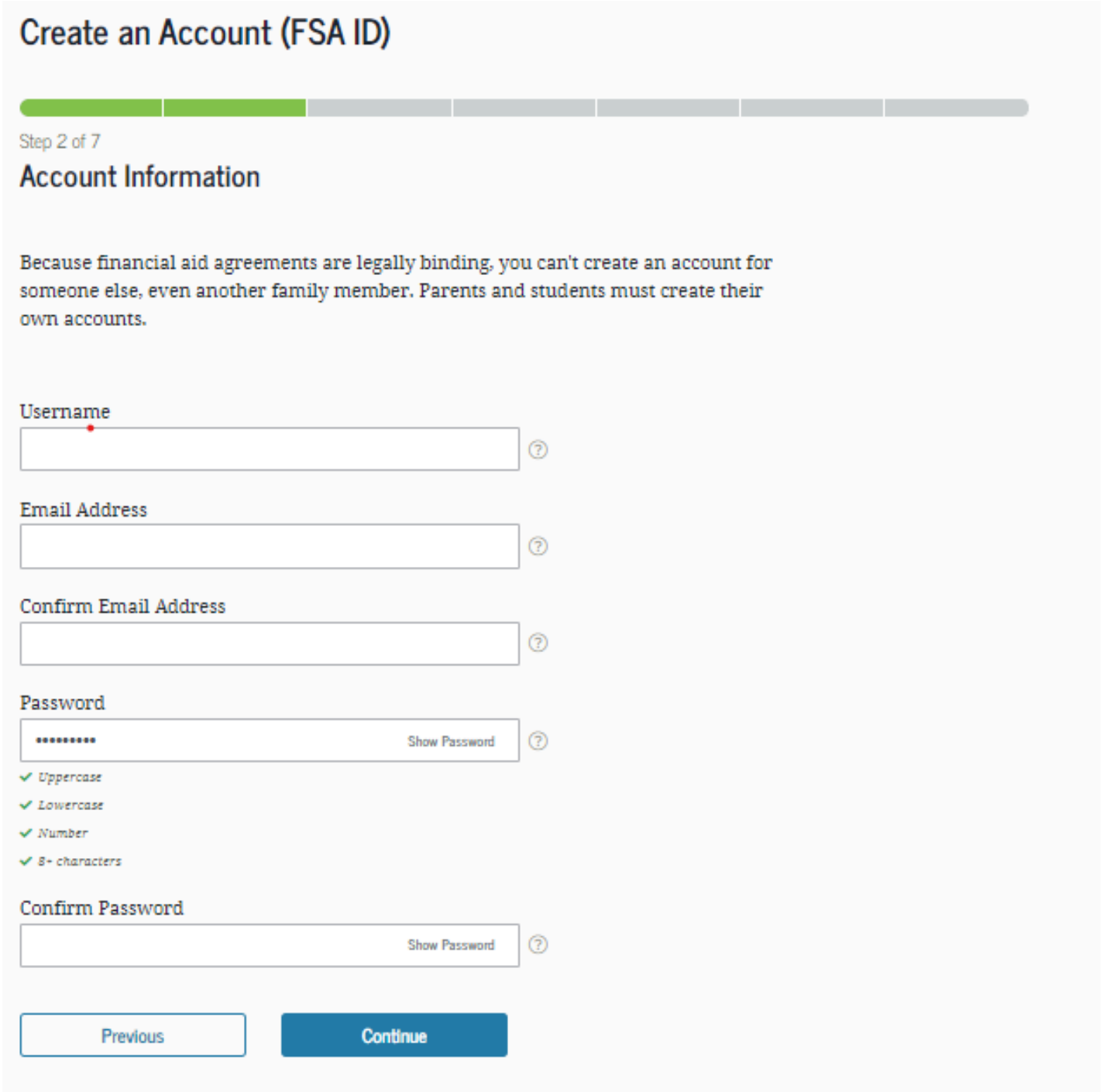
** If you don't have a social security number, apply for the CADAA at **dream.csac.ca.gov.**



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Create a Username and Password that can be easily remembered but not easy for someone else to figure out (ex. Do not use your name, date of birth, or the word "password").

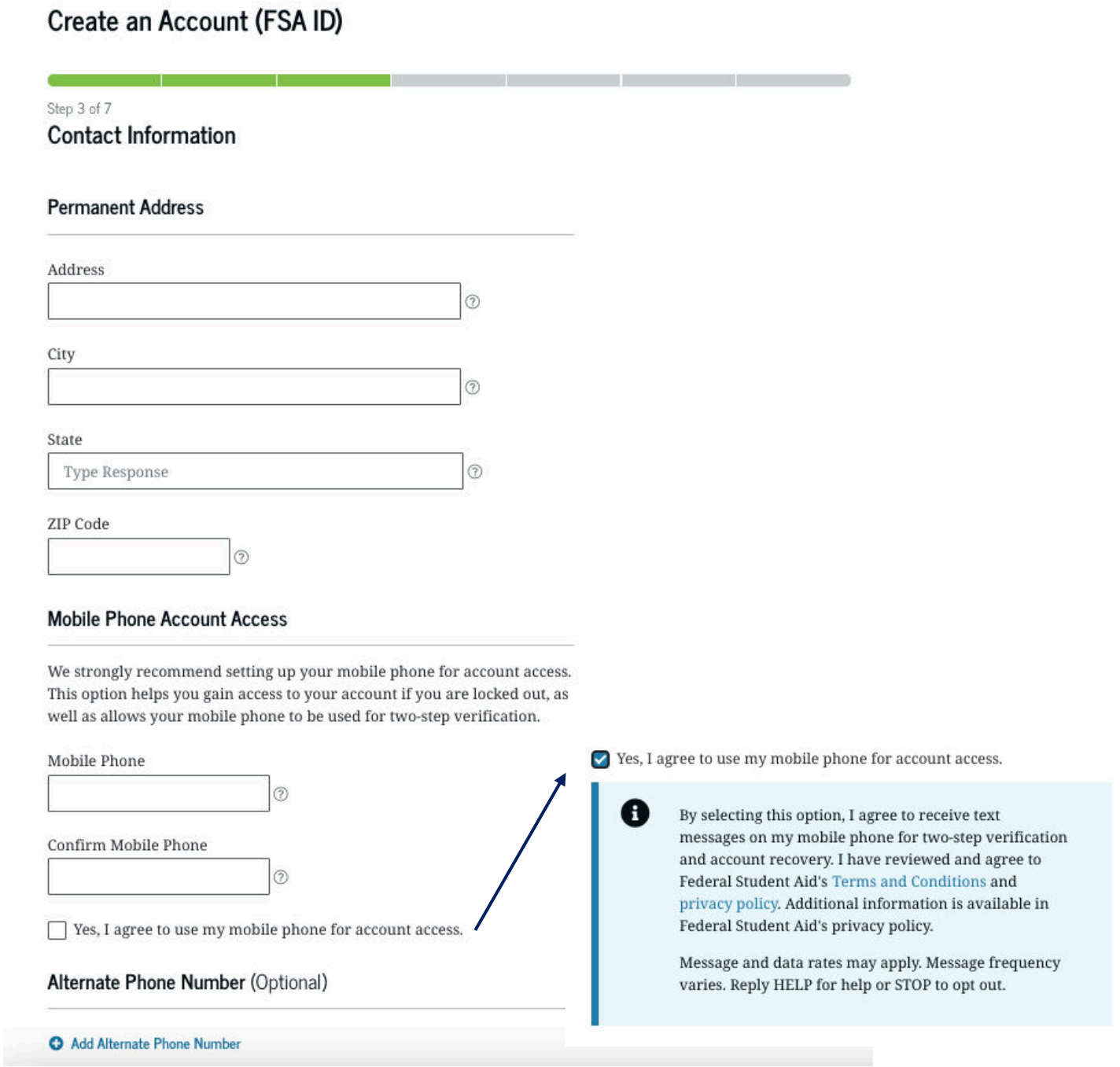
→ Enter an email address that you check often so that you can get help if you get locked out or forget your username or password. It is not recommended that you use a high school email address, since those often expire. Create or use an email address that you can use throughout college, such as Gmail, Yahoo or Outlook.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ A mailing address is optional, but you MUST provide a verified email address or mobile phone.

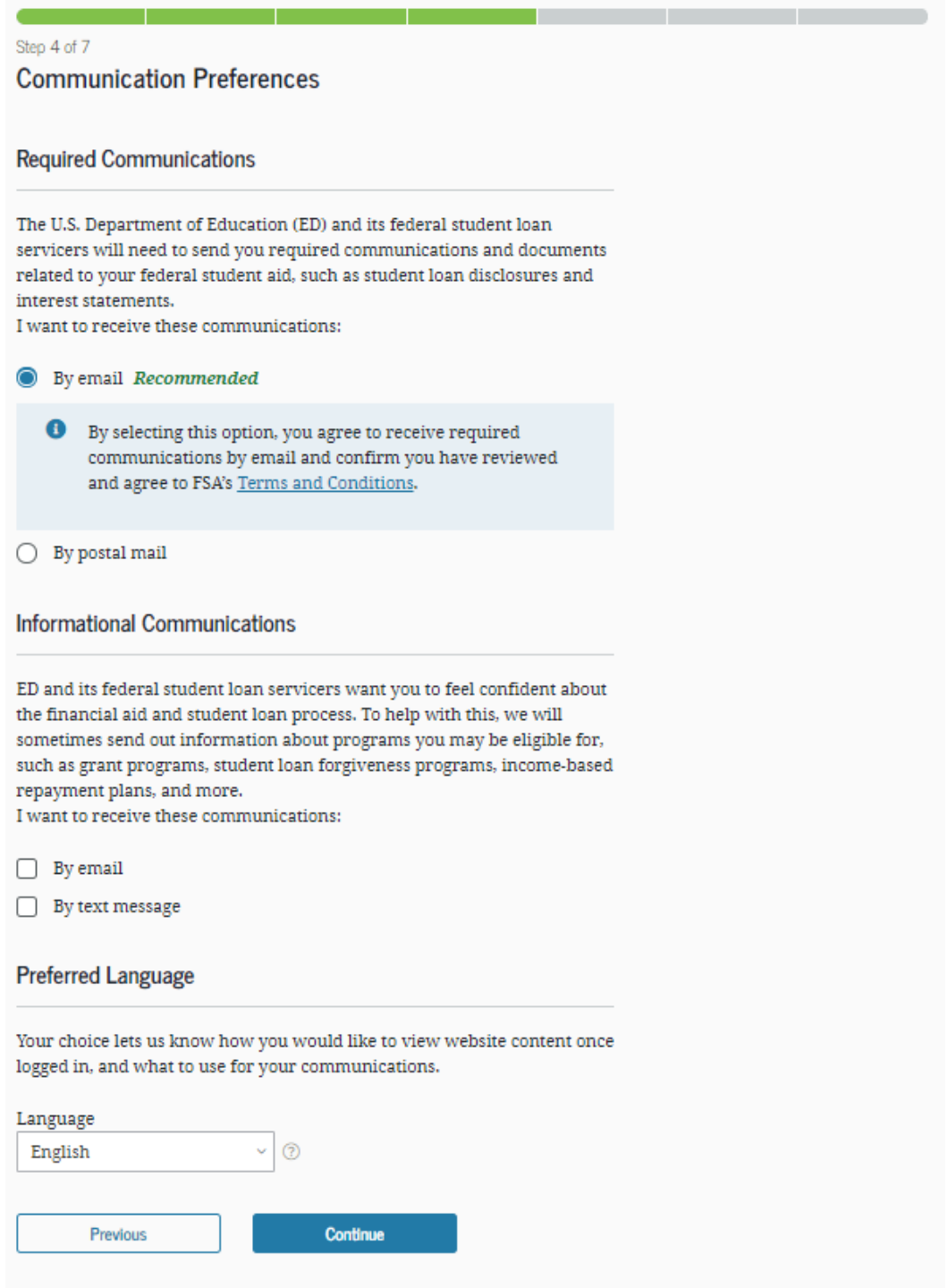
→ Indicate if you want to set-up Mobile Phone Account Recovery in case you are locked out.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

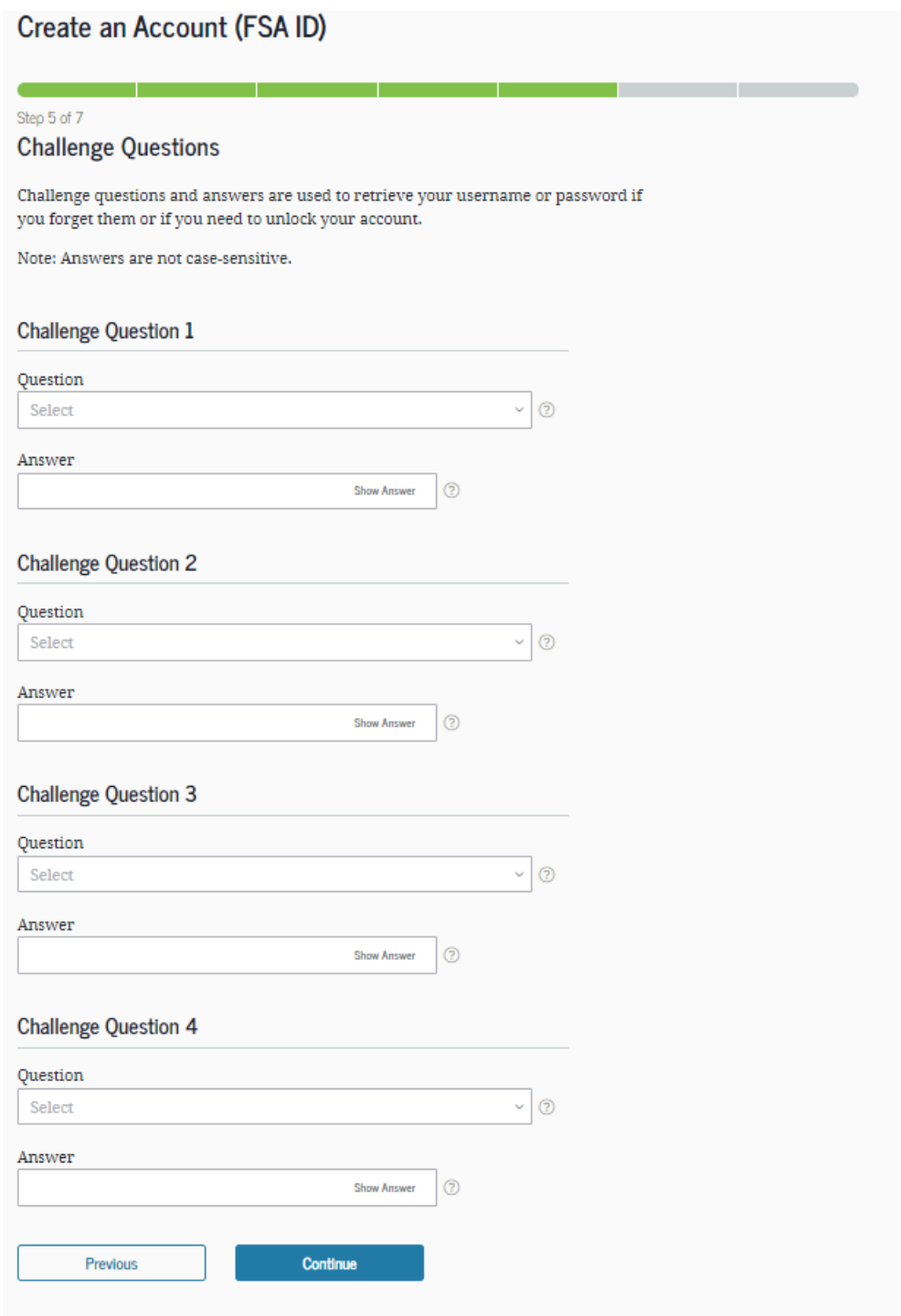
→ Indicate how you would like to receive future communications. Email is recommended.

→ Indicate your preferred language.



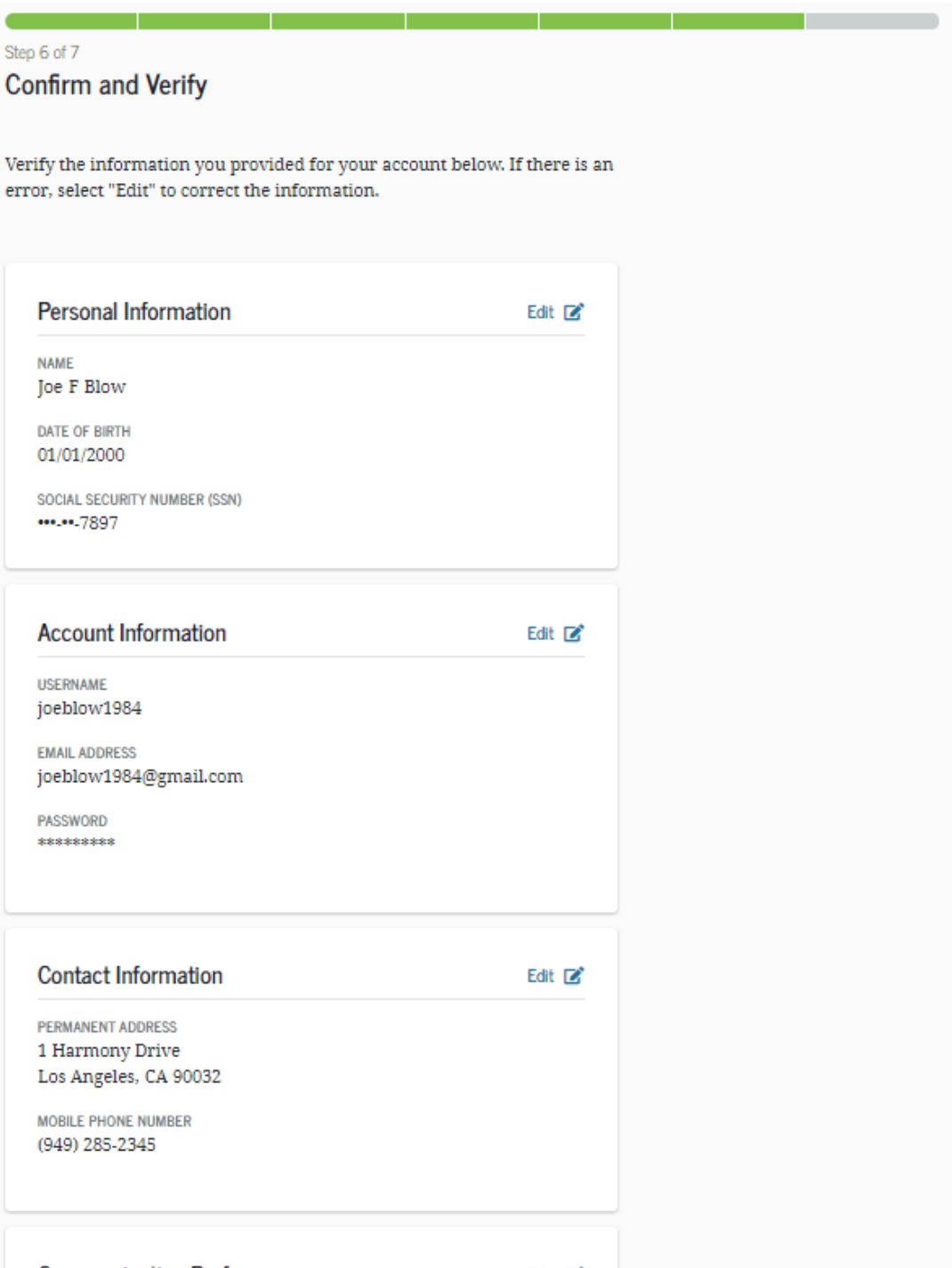
CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Choose "Challenge Questions" and answers that can easily be remembered in case you forget your FSA ID username or password.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Confirm and verify that all the information that you provided is correct.



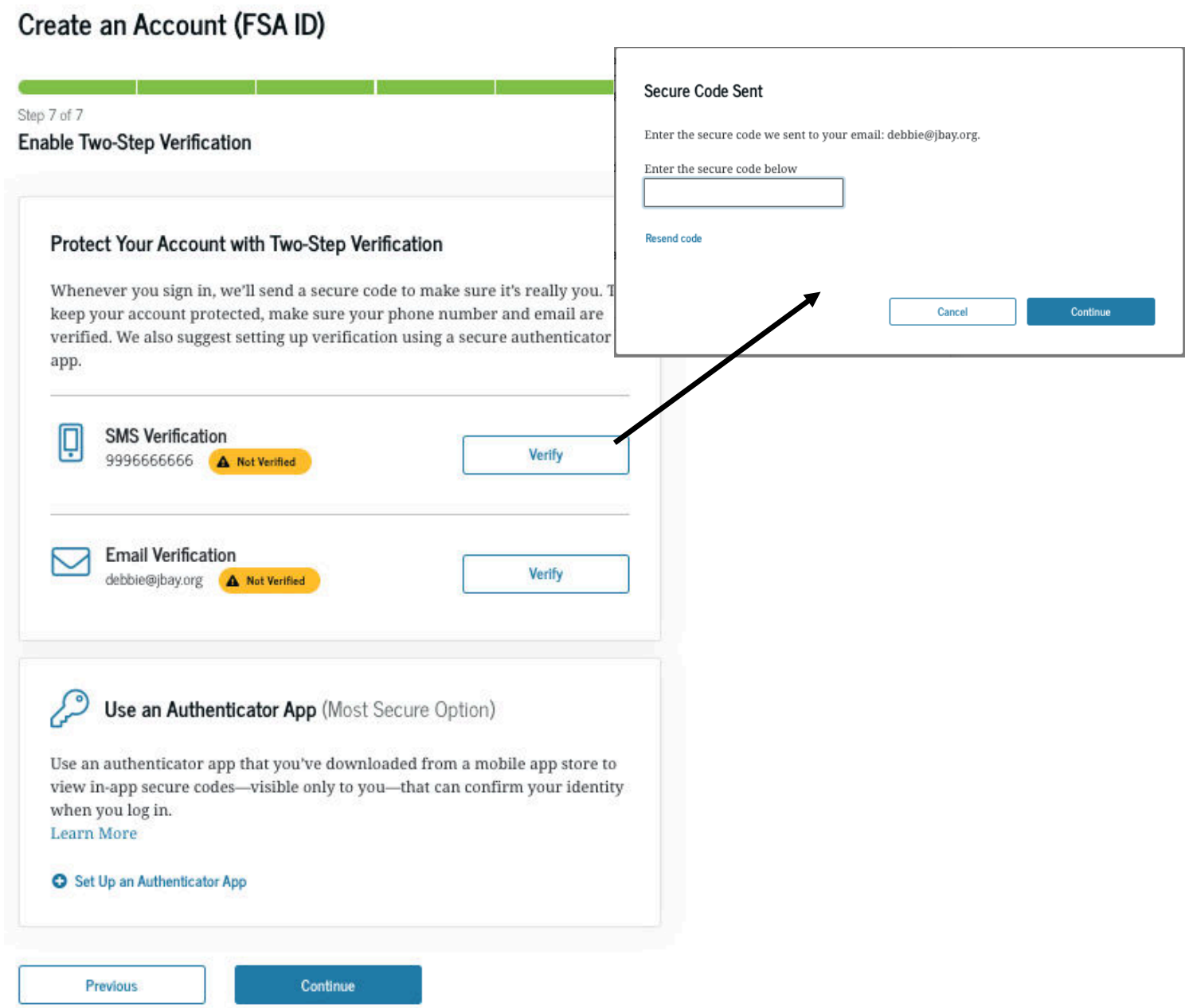
CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Only a verified email address OR verified mobile phone number is required, but if you provided both, you MUST verify both.

→ After you click on the "Verify" button, a screen will pop up where you can input the code sent to your email or phone. **The code must be entered within 30 minutes.**

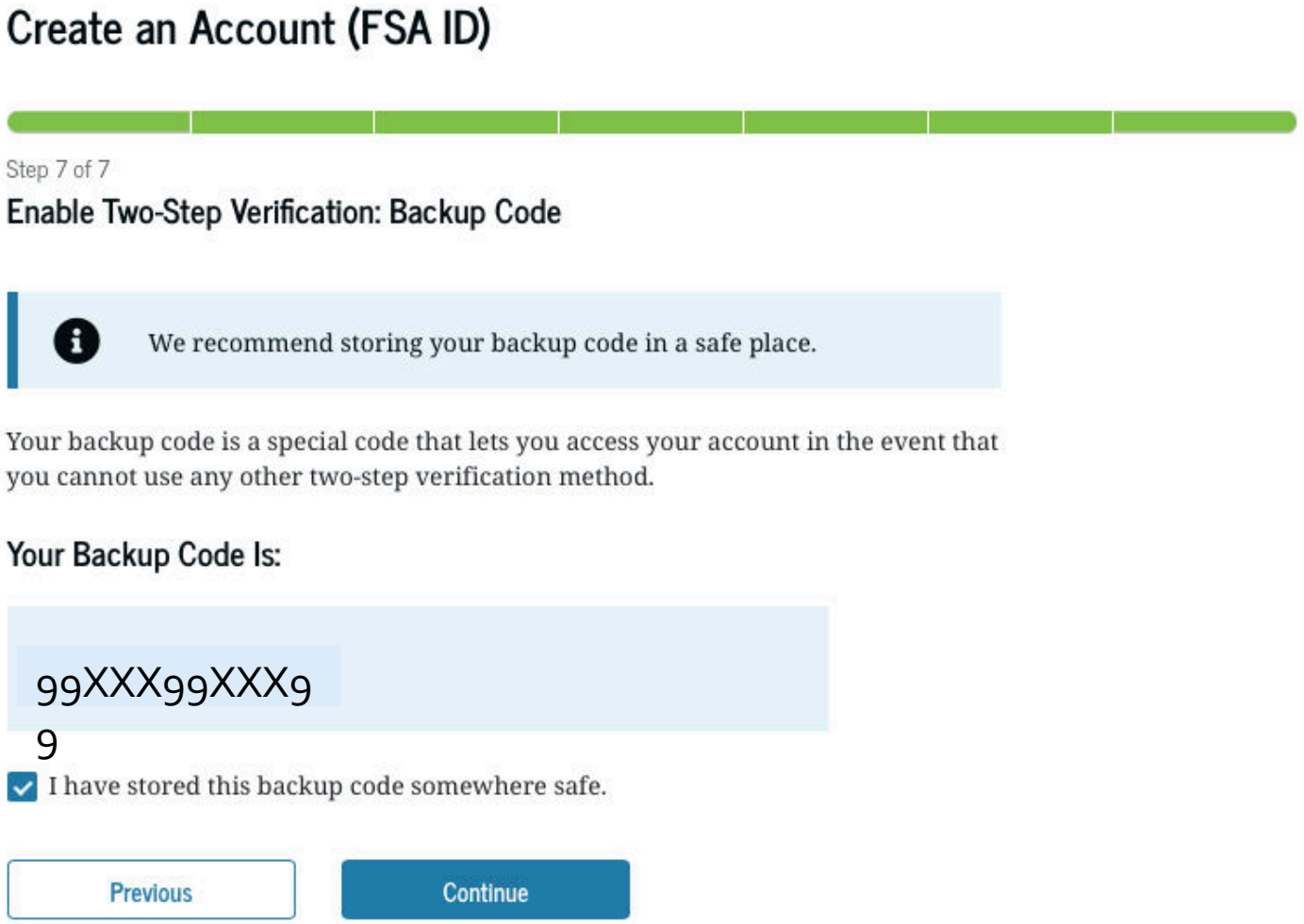
→ You also have the option to use an authenticator app. If you select this option, instructions will appear.

→ Click Continue once both are verified.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

You will then be provided a unique backup code. You should copy this code and save it someplace safe as an alternative method of accessing your FSA ID and password if necessary.



TIP

Write down these item somewhere safe so you don't forget:

- ❑ FSA ID Username
- ❑ FSA ID Password
- ❑ Email Address & Password
- ❑ FSA ID Challenge Questions & Answers
- ❑ FSA Backup Code

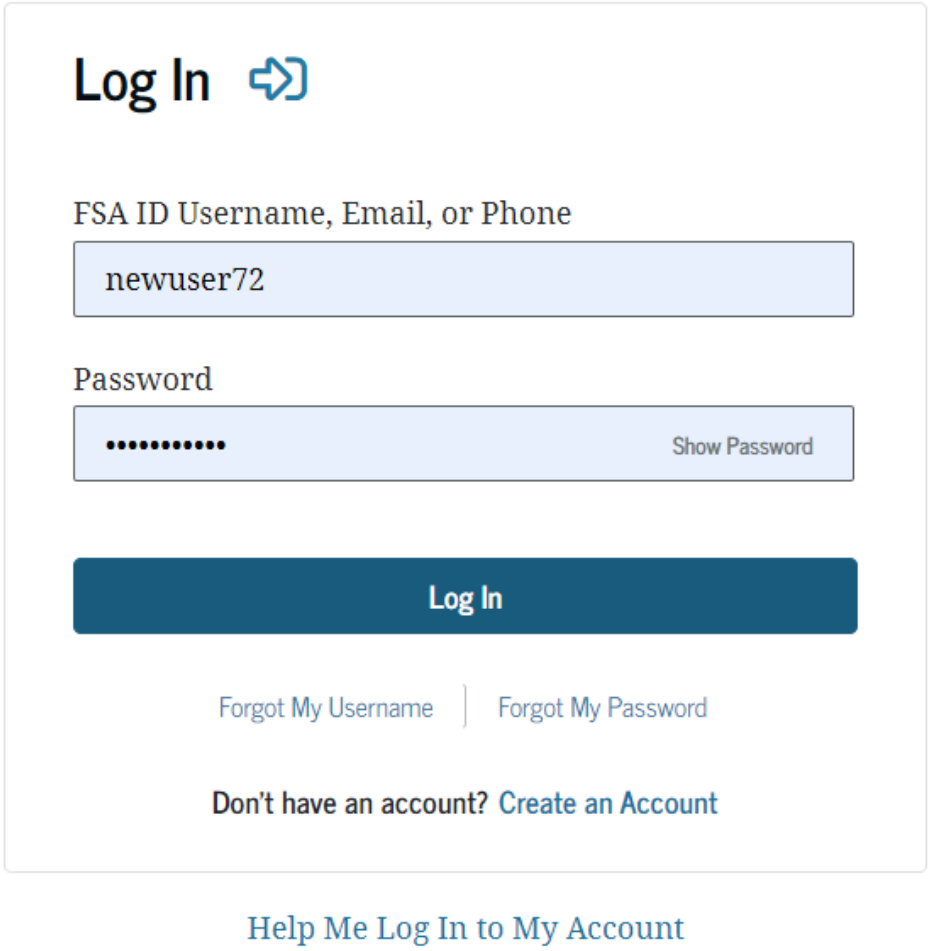
You're Now Ready to Start Your Online FAFSA!

Login with your new FSA ID and begin the FAFSA

LOG-IN TO THE FAFSA

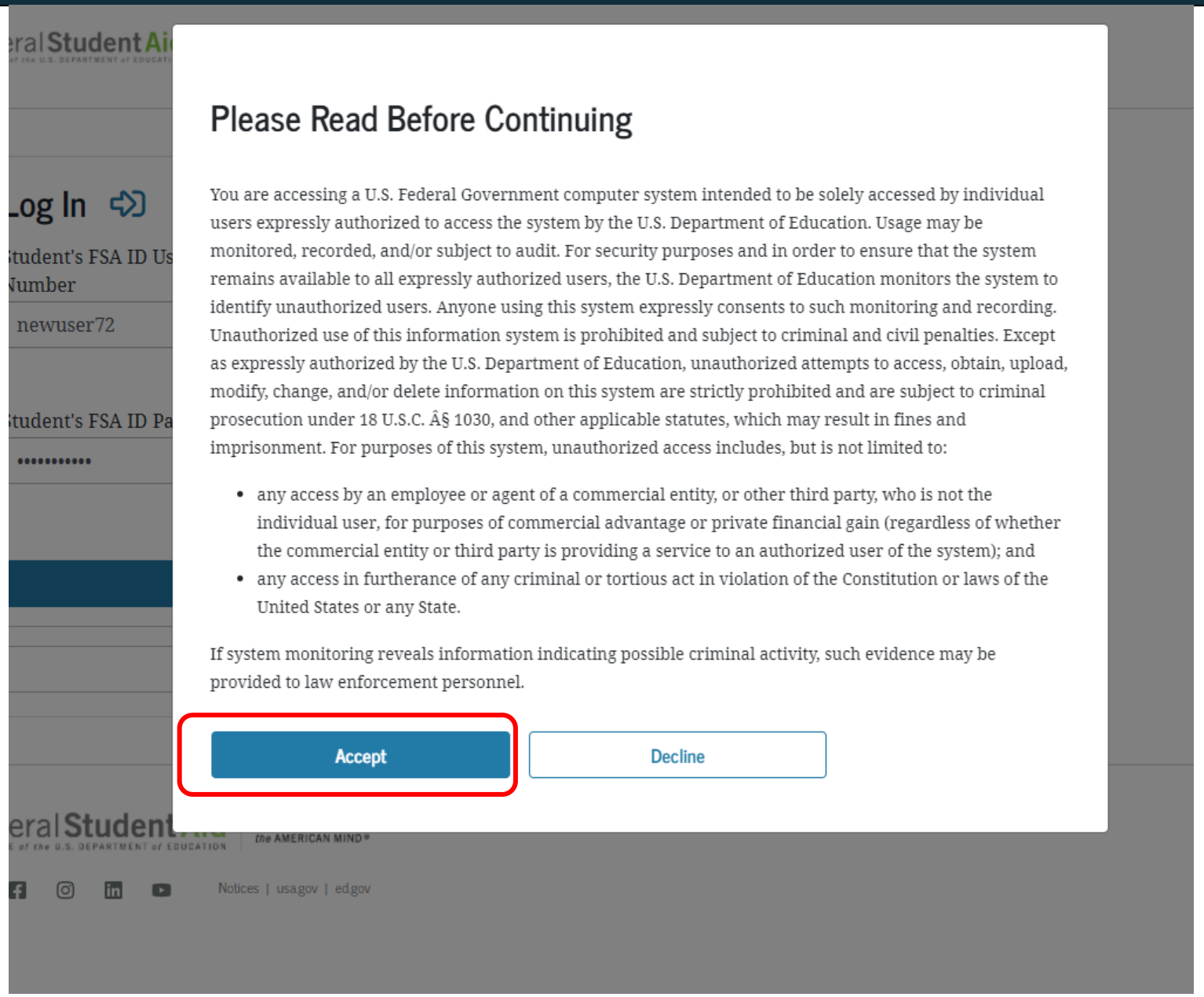
→ Once your FSA ID is created, return to the log-in page and start your application.

→ Enter your FSA ID Username or Verified Email Address or Mobile Number & your FSA ID Password.



READ THE DISCLAIMER

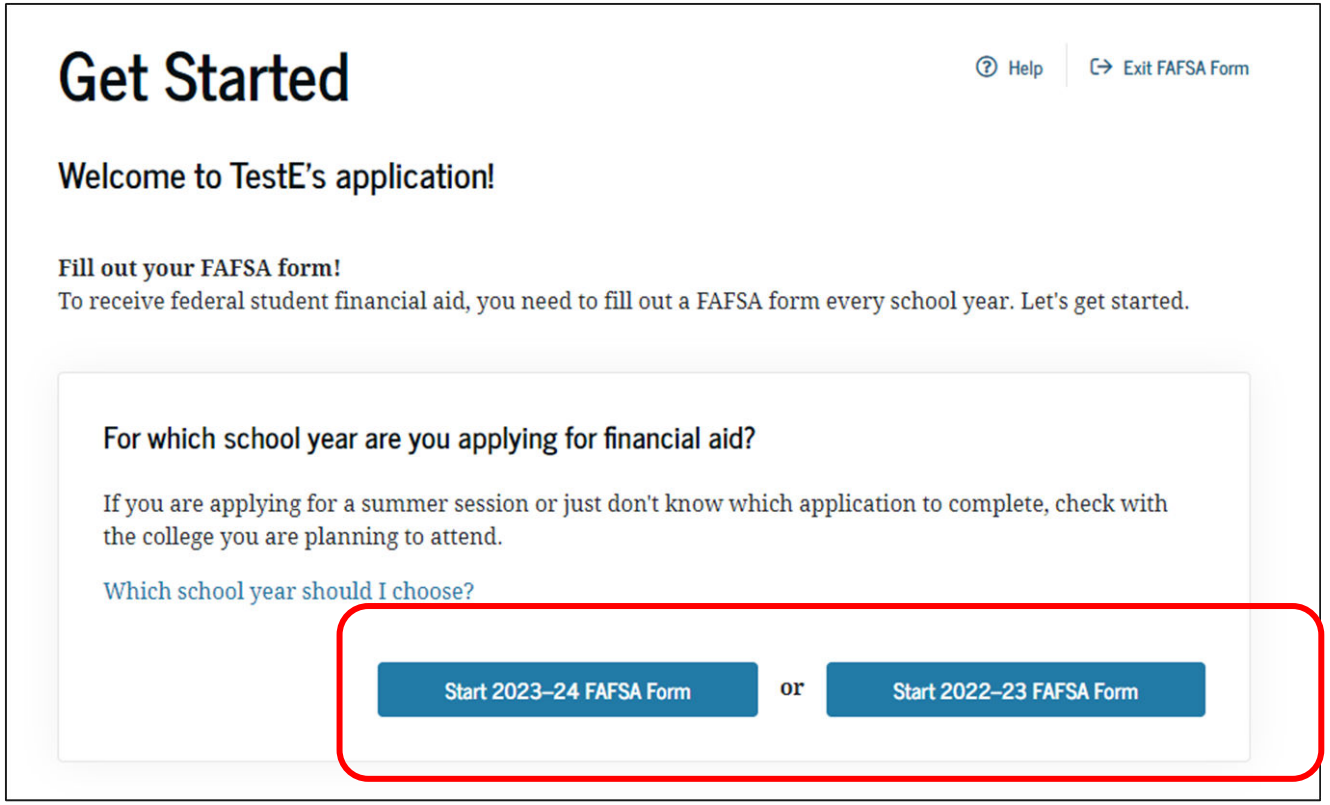
- Read the Disclaimer and, if you agree, click **“Accept”**



SELECT THE SCHOOL YEAR YOU ARE APPLYING FOR

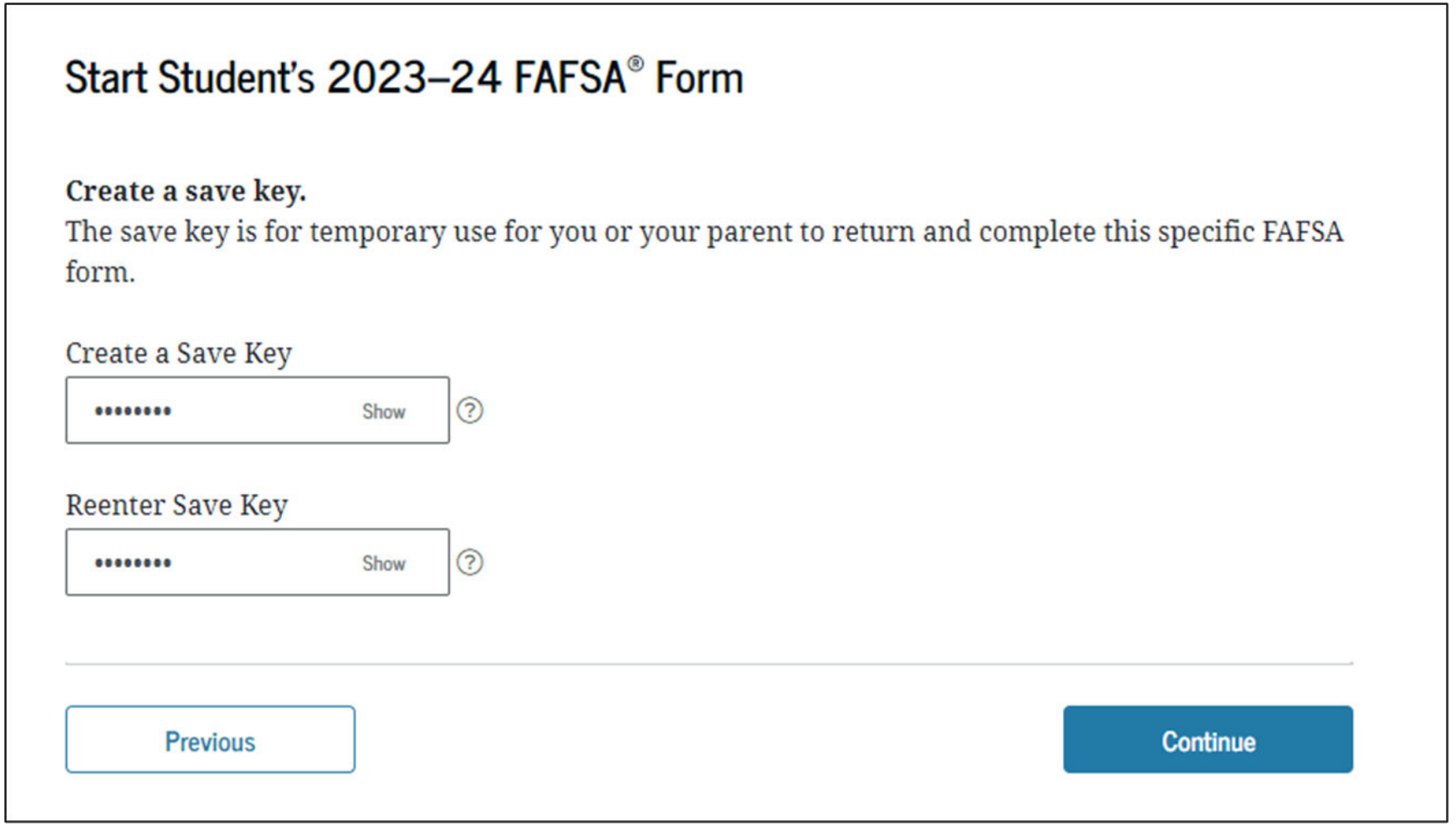
- Select the school year that you plan to attend college. If you select the wrong year, your financial aid will not be processed.

- If you are applying for an upcoming summer session it is recommended that you complete applications for both years. Schools have the option of using either the prior or upcoming year's financial aid for summer. Once you've picked a college, check with the financial aid office about summer financial aid.



CREATE A SAVE KEY

- Follow the directions to create a **"Save Key"** in case you need to save your application and finish it later.
- You can return within **45 days** to complete and submit the FAFSA.



TIP

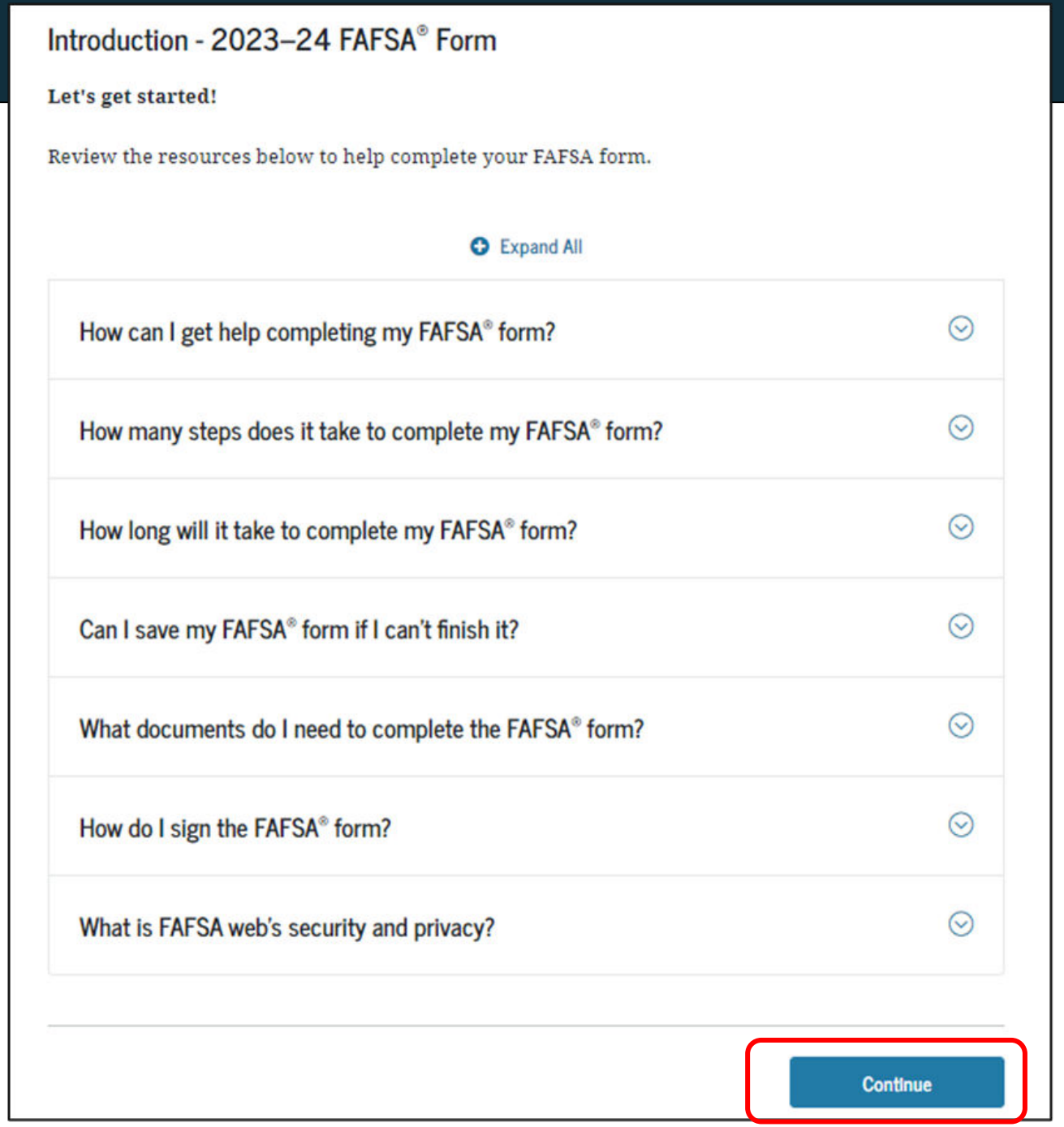
Make sure to write down your Save Key somewhere safe so you don't forget:

- ✓ FSA ID Username
- ✓ FSA ID Password
- ✓ Email Address & Password
- ✓ FSA ID Challenge Questions & Answers
- ✓ FSA Backup Code
- ❑ Save Key

REVIEW THE INTRODUCTION PAGE

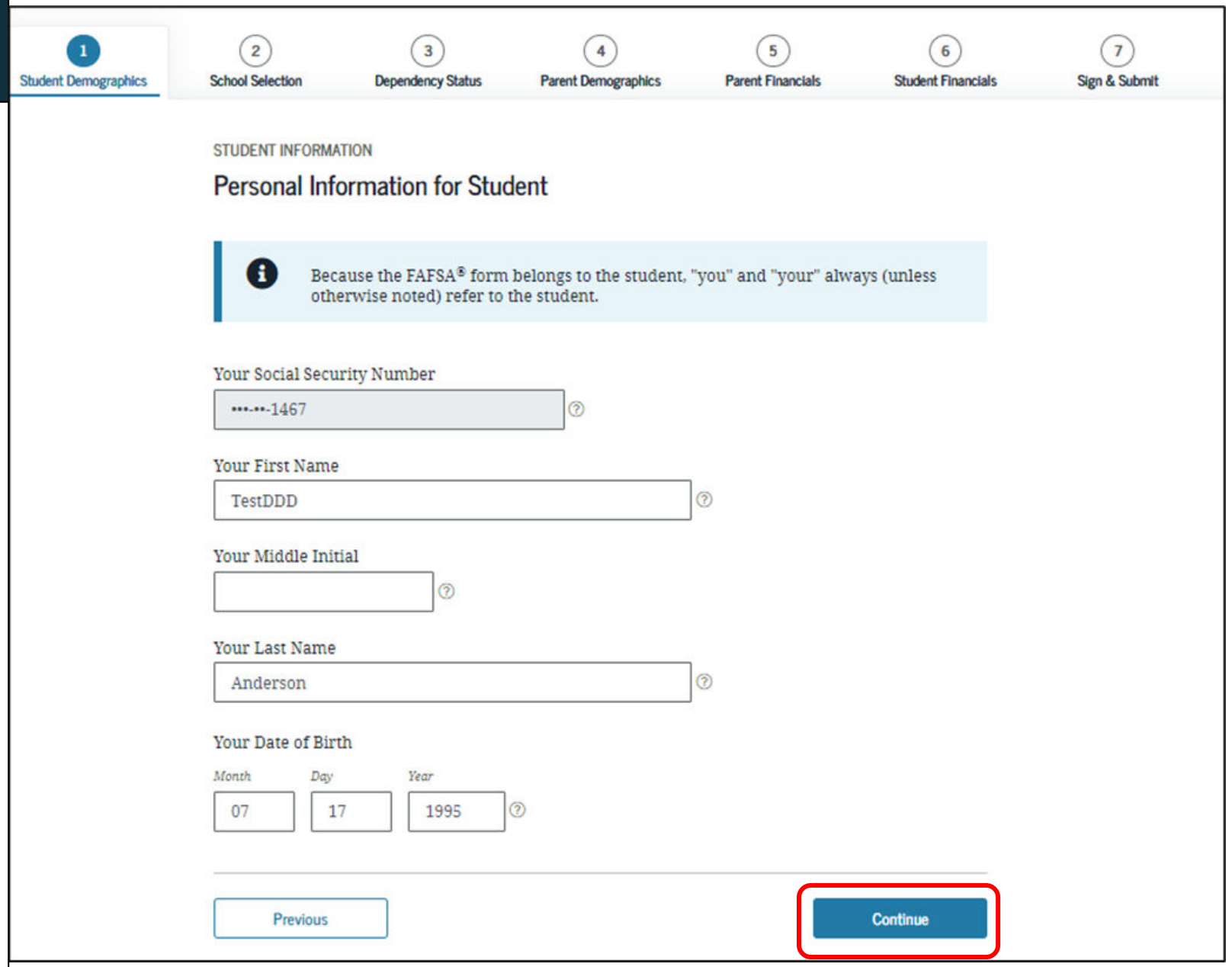
- The Introduction Page includes general information about the FAFSA

→ Click "**Continue**" at the bottom of each page to go to the next page.



COMPLETE THE SEVEN SECTIONS OF THE FAFSA

- Complete the seven sections listed as tabs at the top of the screen. The website will take you through each section.
- Click "Save FAFSA Form" at the top of the screen to save your responses. Click "Continue" at the bottom of the page to go to the next section.
- For detailed instructions and information about each question, click the question mark icon. Click on the green owl icon for virtual assistance.



SECTION 1 OF THE FAFSA:

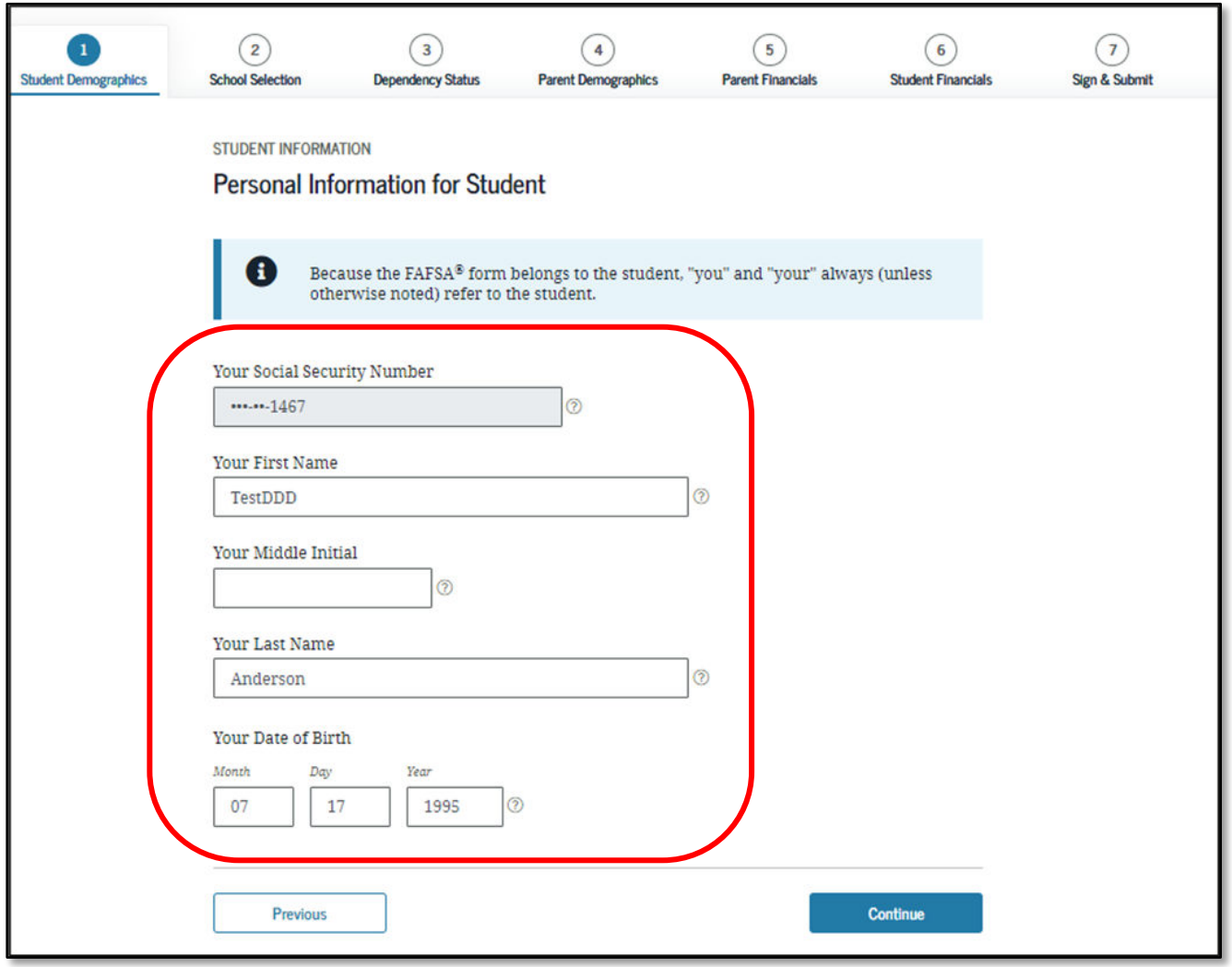
STUDENT DEMOGRAPHICS

FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **Social Security Number:** This will automatically populate based on the information provided when you created your FSA ID.

- **Student Name:** Make sure that your name matches <u>exactly</u> as it appears on your Social Security Card. This is your legal name, not a nickname.

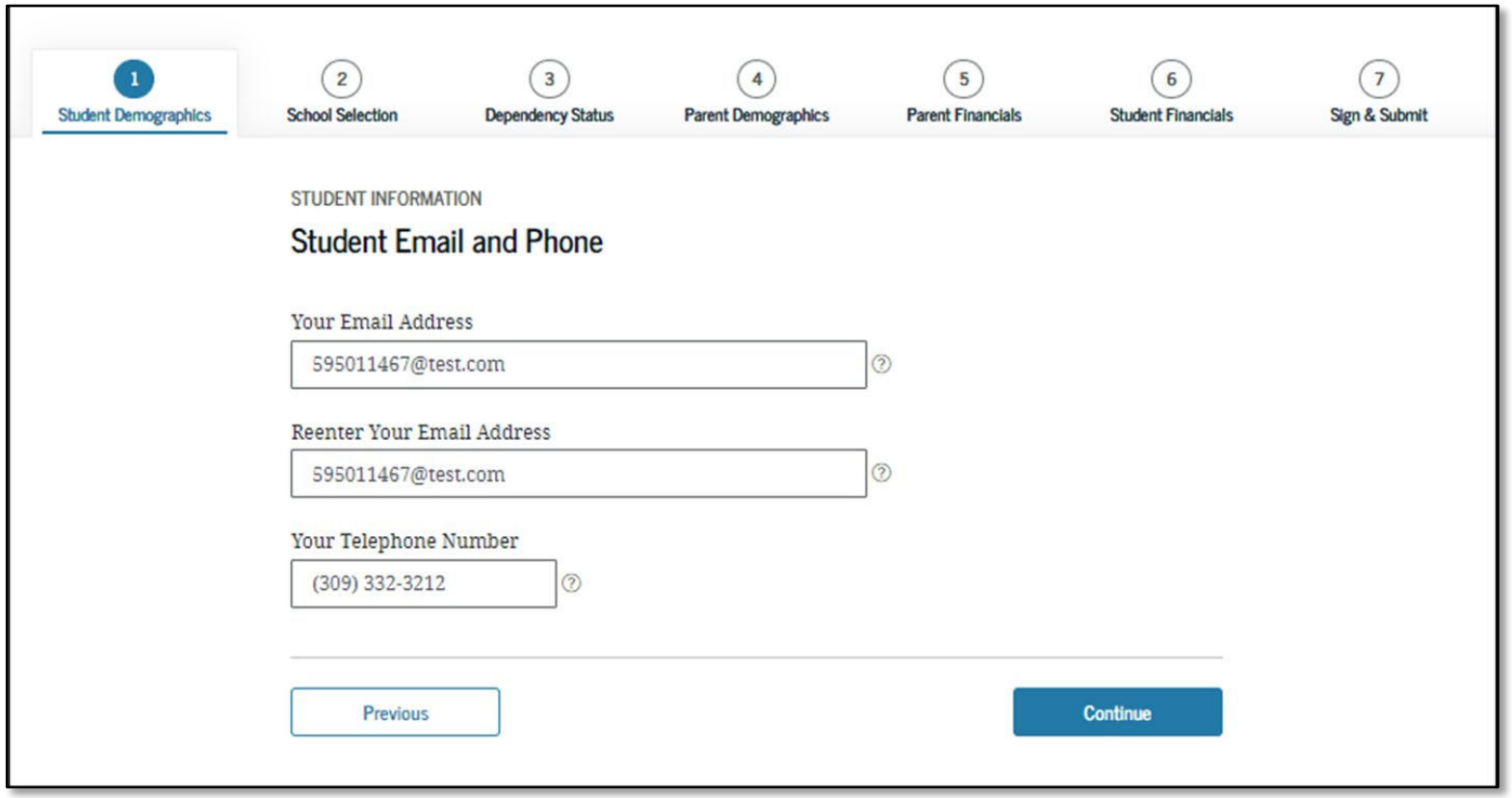
- **Date of Birth:** Enter carefully



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

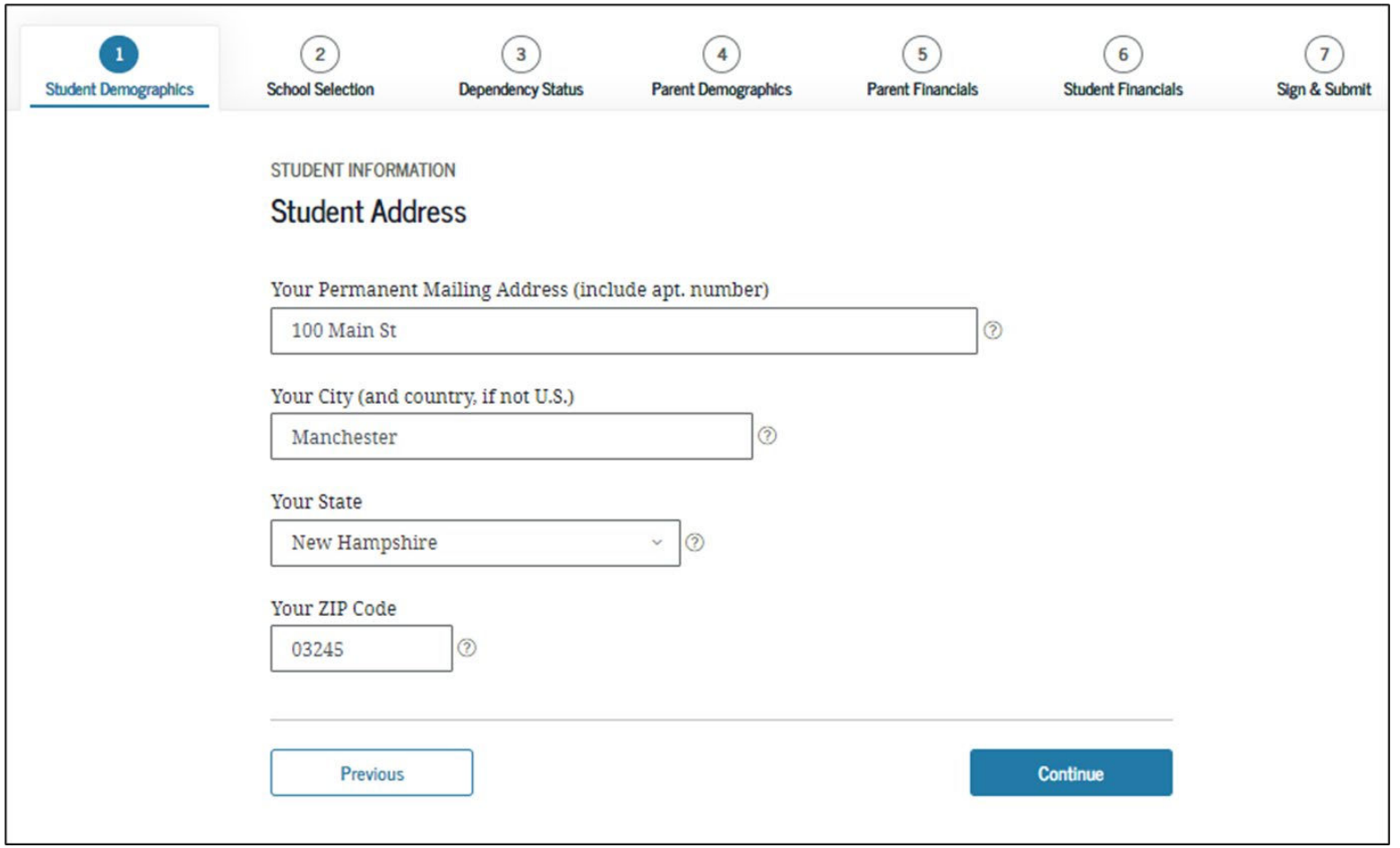
- **Email Address:** Double-check the email address to make sure there are no typos. The U.S. Department of Education and the colleges that you apply to for financial aid will send FAFSA reminders, status updates and financial aid application results to this email address.
  - → An email address is not mandatory but is highly recommended!
  - →Make sure to check your junk/spam folder in case emails get sent there.

- **Telephone number:** This field is optional.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **Permanent Mailing Address:** This should be the same address you use on official government documents such as tax returns and voter registration cards. This is an address where a student can receive postal mail, such as a P.O. Box.
- If you don't have a permanent mailing address, ask your college's financial aid administrator for help.

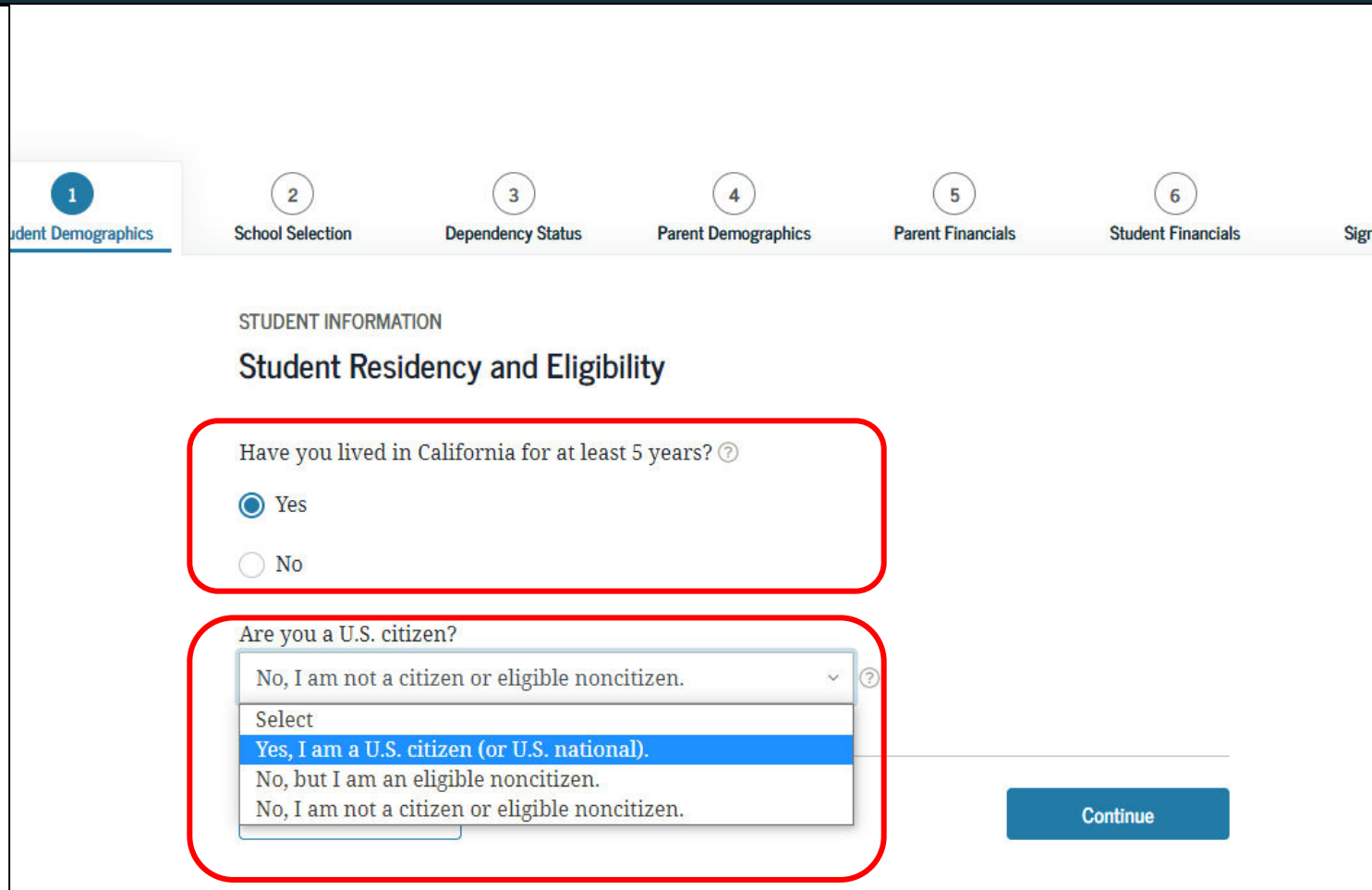


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **State of Legal Residence:** If you select that you have lived in CA for at least 5 years, you may be eligible for California student financial aid (the Cal Grant).

- A separate application is not required, but you need to make sure that your high school has submitted your verified GPA and that it has been matched to your FAFSA. Create a WebGrants account to verify if your GPA has been matched to your FAFSA.
  - Visit www.csac.ca.gov/post/cal-grant-high-school-entitlement-award to see minimum GPA requirements.
  - Learn more on pages 107-111.

- **Are you a U.S. Citizen?** If you select **"No, but I am an eligible noncitizen",** you will be asked to provide your Alien Registration Number (Don't enter the "A" before the number).



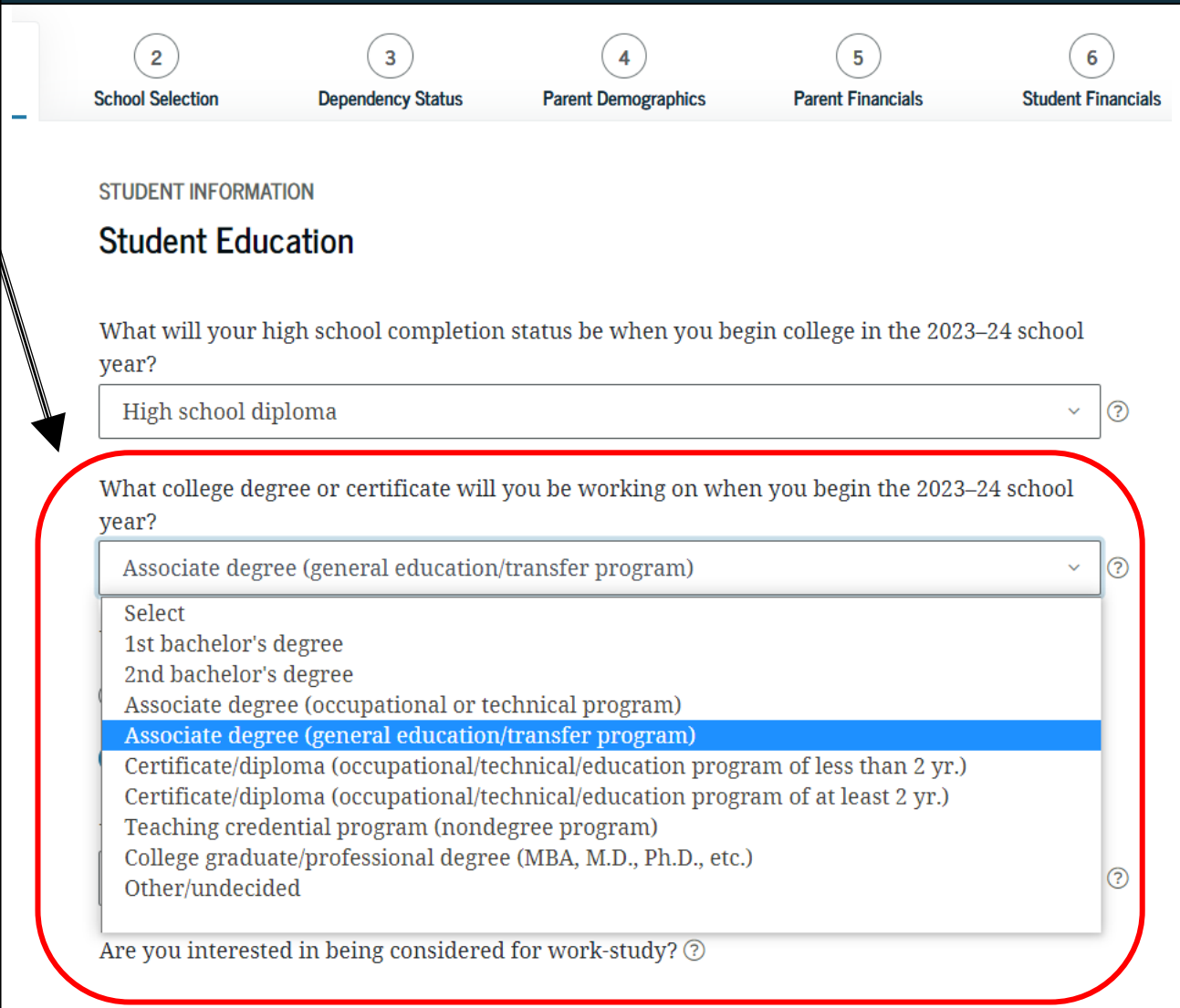
FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Student Education- Part I:

Select the option that best fits your initial educational goal.

- If you are planning to attend a four-year college, select "1st bachelor's degree."
- If you are planning on attending a community college, even if your ultimate educational goal is to obtain a bachelor's degree, select: "associate degree (occupational or technical OR general education/transfer program)."
- If you are unsure of your plans, select "1st bachelor's degree." Do NOT select "other/undecided." However, if you decide to attend a community college, you should update your response to this question to avoid an error message and delays in your financial aid.
- Do not select "2nd bachelor's degree" unless you already have a bachelor's degree, as it may limit the grants that you receive.

CONTINUE TO NEXT PAGE FOR MORE "STUDENT EDUCATION" QUESTIONS.

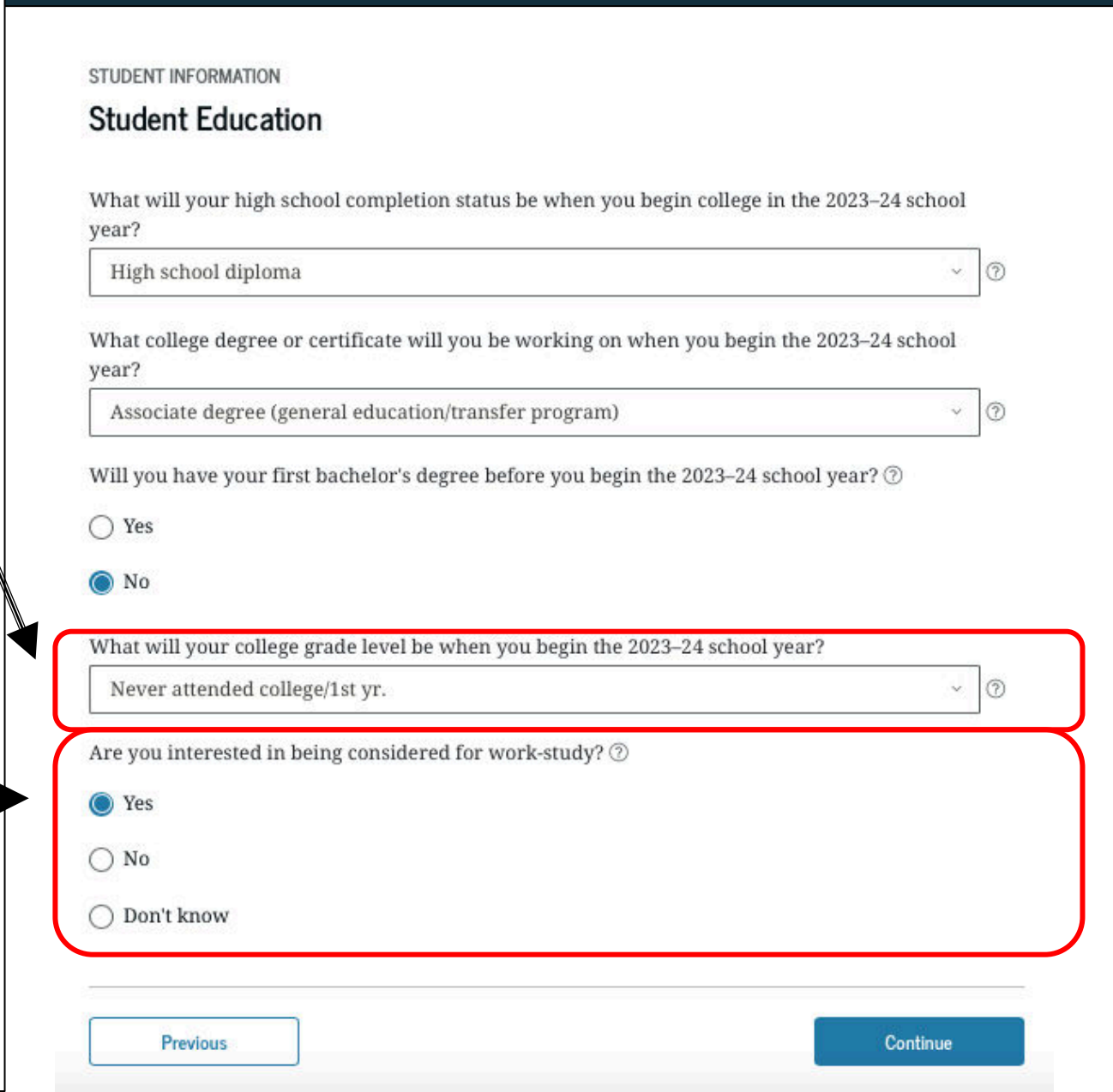


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Student Education- Part II:

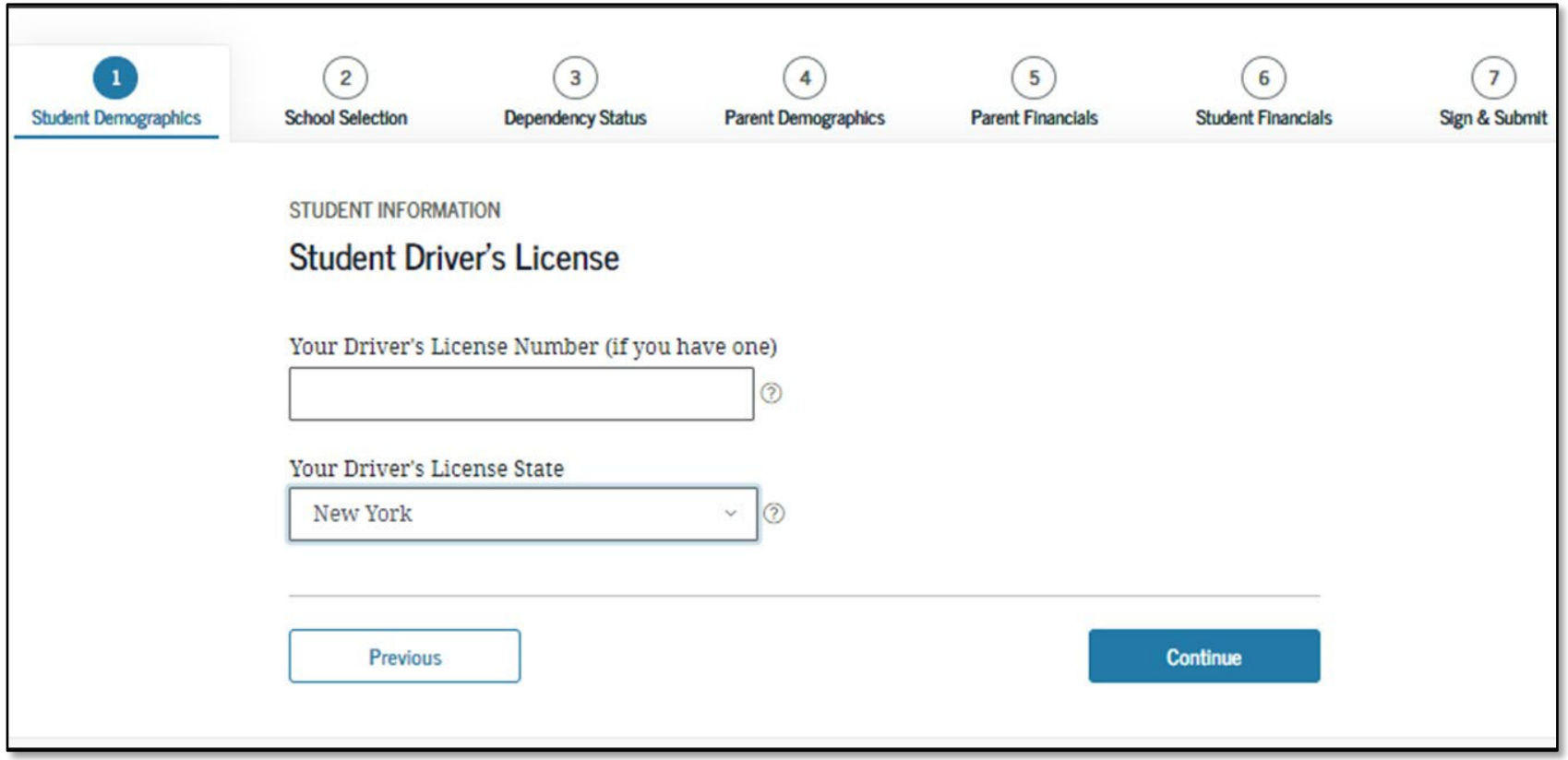
What will your college grade level be when you begin the 2023-2024 school year?
If you took college courses while in high school, and were dually enrolled, you are still considered a first-time college student and can select the option: *"Never attended college/1st yr."*

Interested in work study? Answer Yes! Federal Work-Study allows students with financial need to earn a portion of their financial aid award money through part-time employment on or off-campus. You can decline it later if you change your mind. Answering "Yes" also will not guarantee that you will receive a Work-Study job.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Driver's License:
A driver's license is not required to complete the application but can help prevent identity theft. Driving record and parking tickets do not affect eligibility for financial aid.

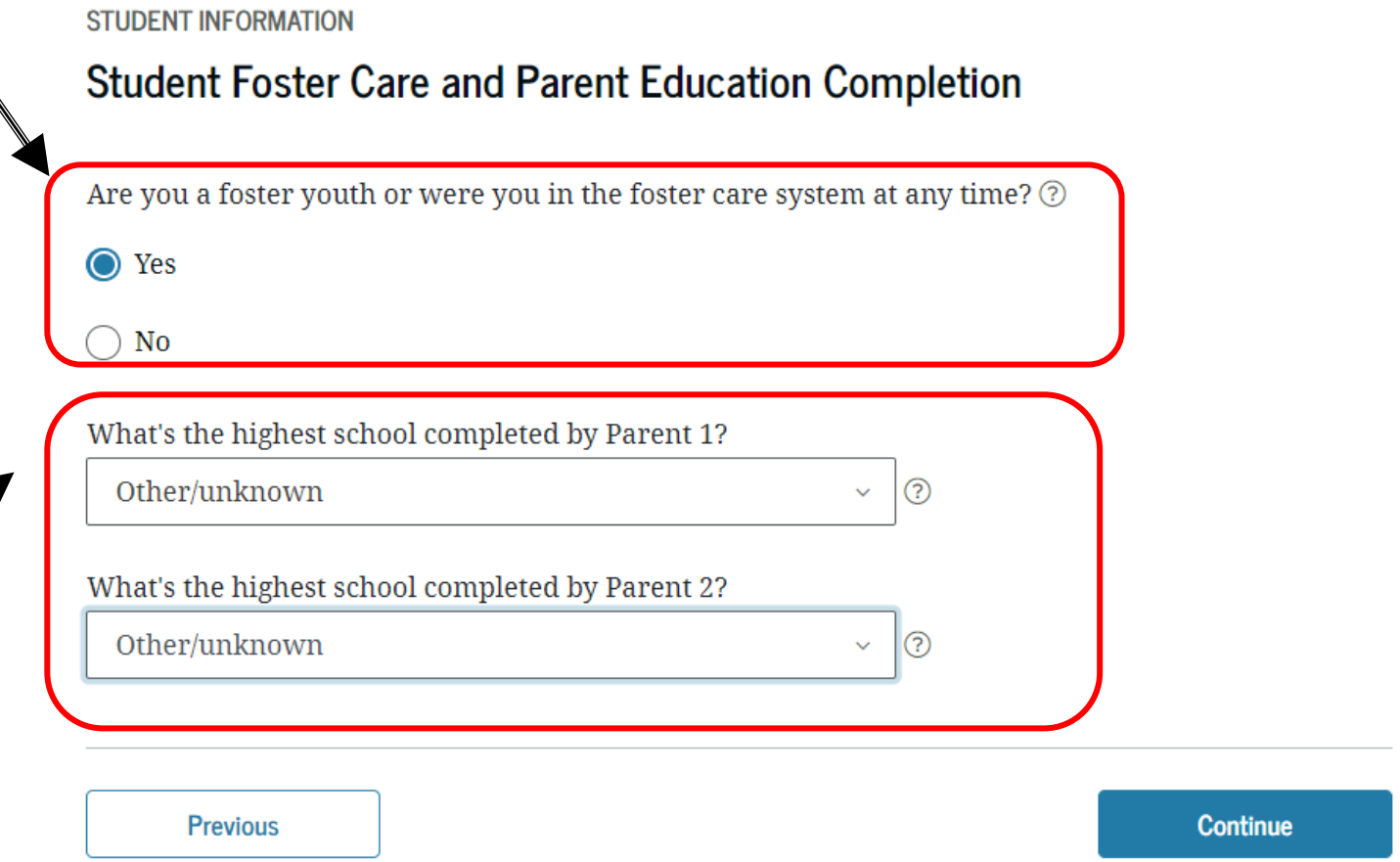


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

You will be asked: "Are you a foster youth or were you at any time in the foster care system?"
→ Answer YES to this question, even if you were only in foster care for one day. Answering yes may give you access to more support to help you in college.

[Note: This question is not on CADAA]

Foster youth can select "Other/unknown" for "Highest School Completed by Parent."
→ Parent does not refer to a legal guardian or foster parent.
→ How you answer does not affect your eligibility for federal student aid.



SECTION 2 OF THE FAFSA:

SCHOOL SELECTION

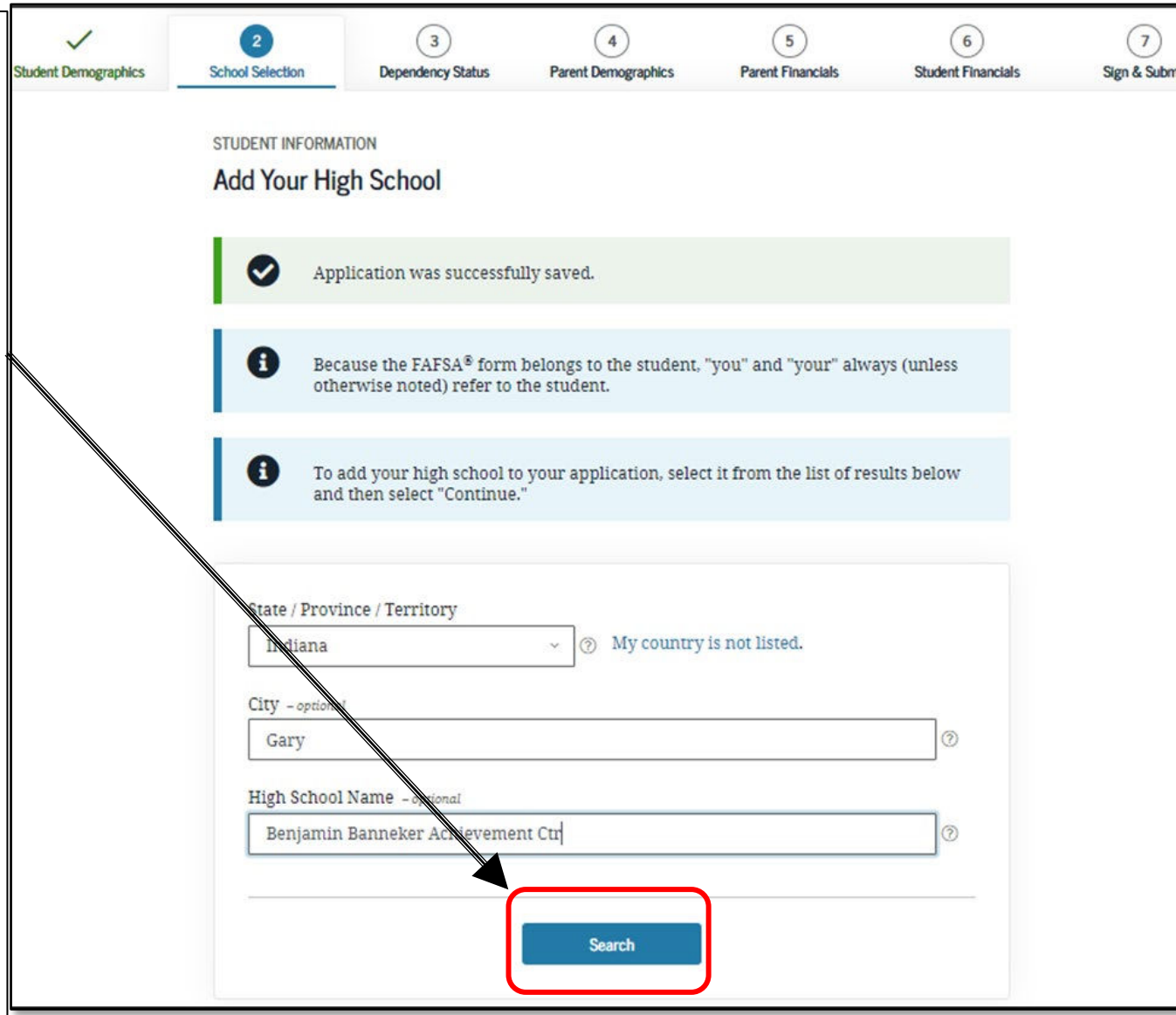
FAFSA SECTION 2: SCHOOL SELECTION

High School Search (if applicable):

- If you indicated that you are still in high school or have completed your high school diploma in the "Student Demographics" section, when you get to the "School Selection" section, you will see this screen asking you to provide the name, city and state of that high school.

- **Important:** Use the search function to find your high school. This will help to ensure that your GPA is correctly matched when it is submitted by your high school

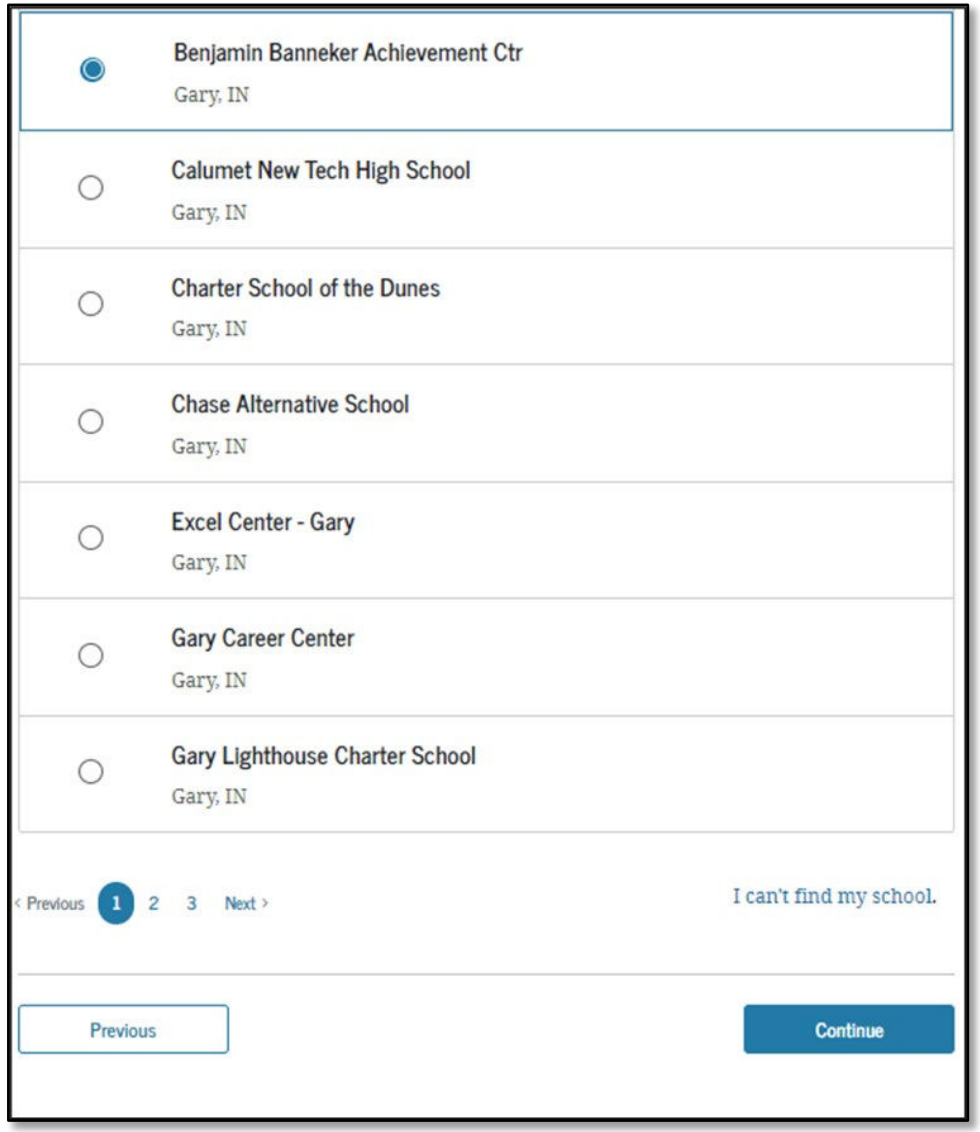
- You will not be prompted to answer this question if you indicated that you received a GED certificate or state-authorized high school equivalent certificate in the prior section.



FAFSA SECTION 2: SCHOOL SELECTION

High School Search Results:

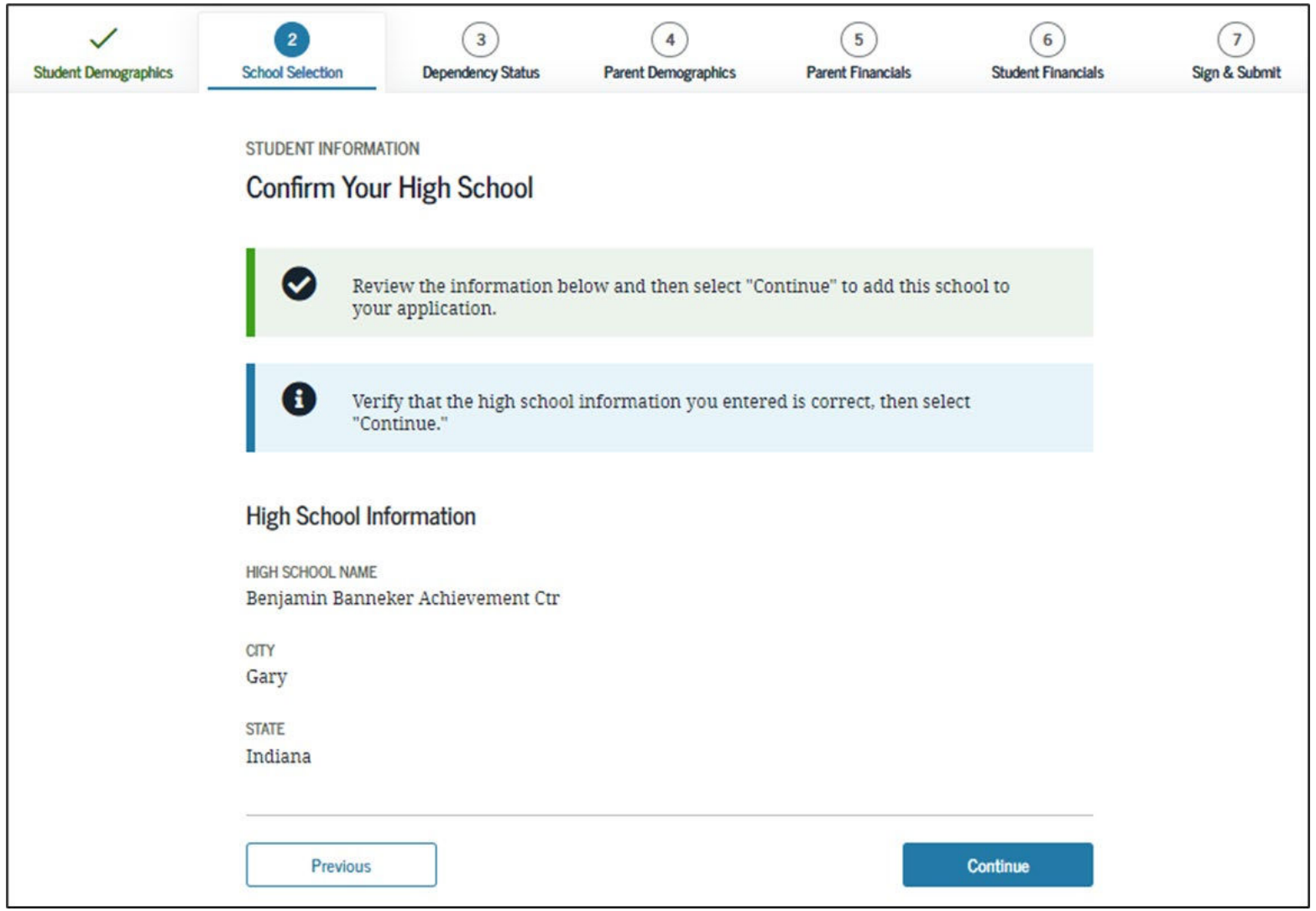
- Select the correct high school from the list and select Continue.



FAFSA SECTION 2: SCHOOL SELECTION

Confirm your high school:

- Make sure that the high school listed is correct and select continue.
- If the high school is not correct, click Previous to start a new search.



FAFSA SECTION 2: SCHOOL SELECTION

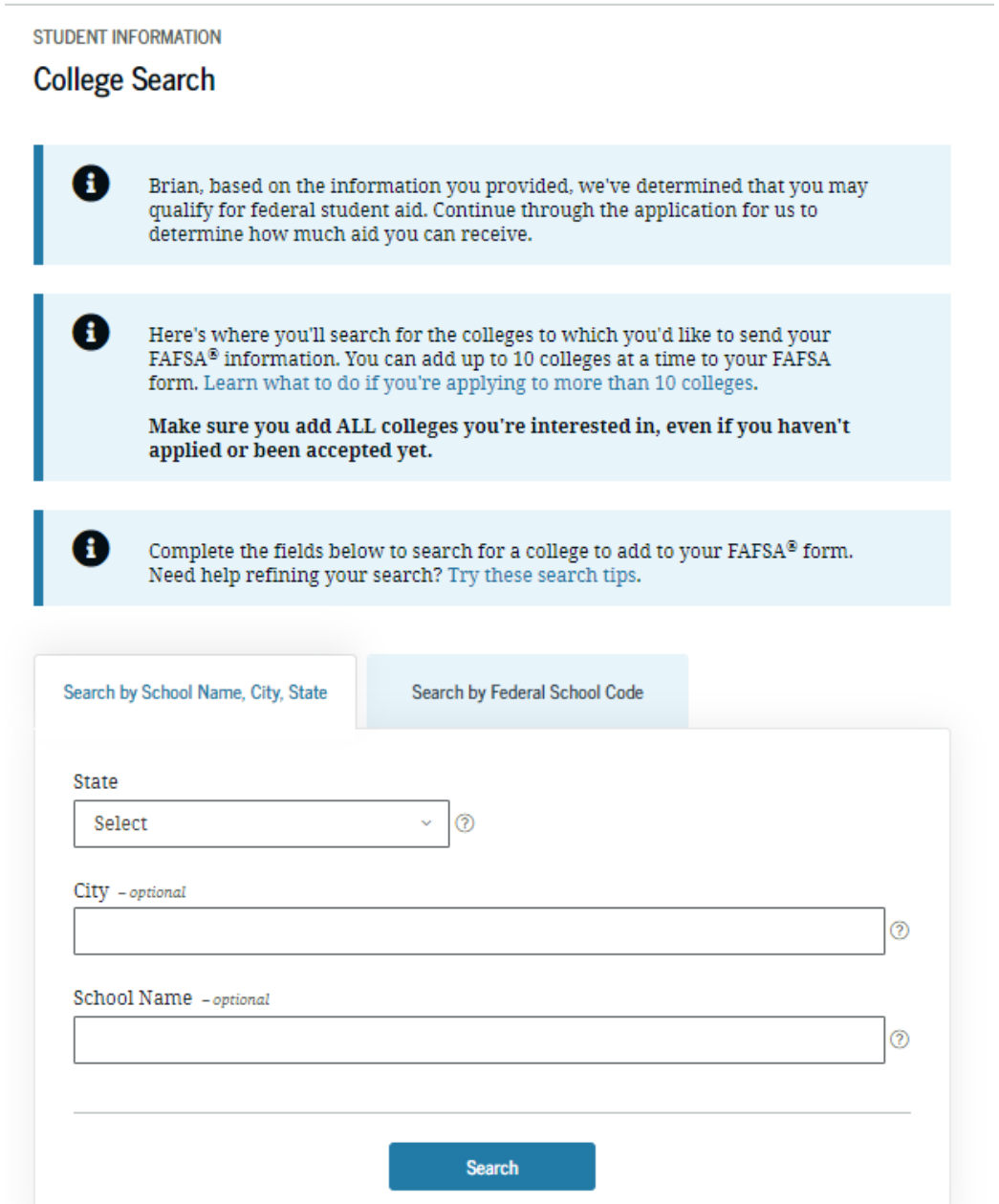
College Search

- Search for and select up to 10 colleges that you may want to attend. Information from the FAFSA will be sent to the schools you have selected. You can also search by Federal School Code, if you know this information.

- You can update or change school selections later if your plans change or you're just not sure yet.

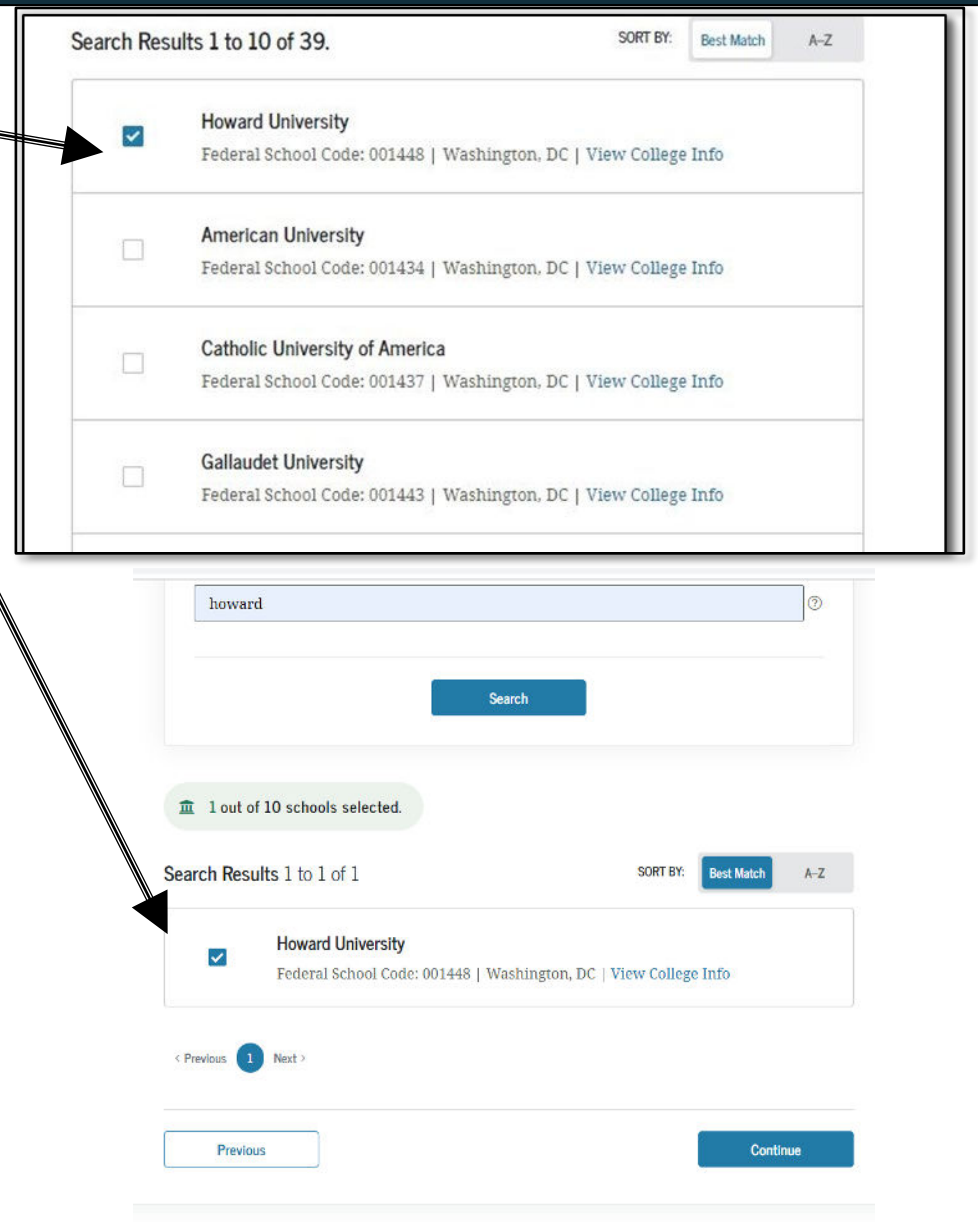
- You must select at least one college to continue with the FAFSA.

- You do not need to have applied for admission yet to the colleges you list.



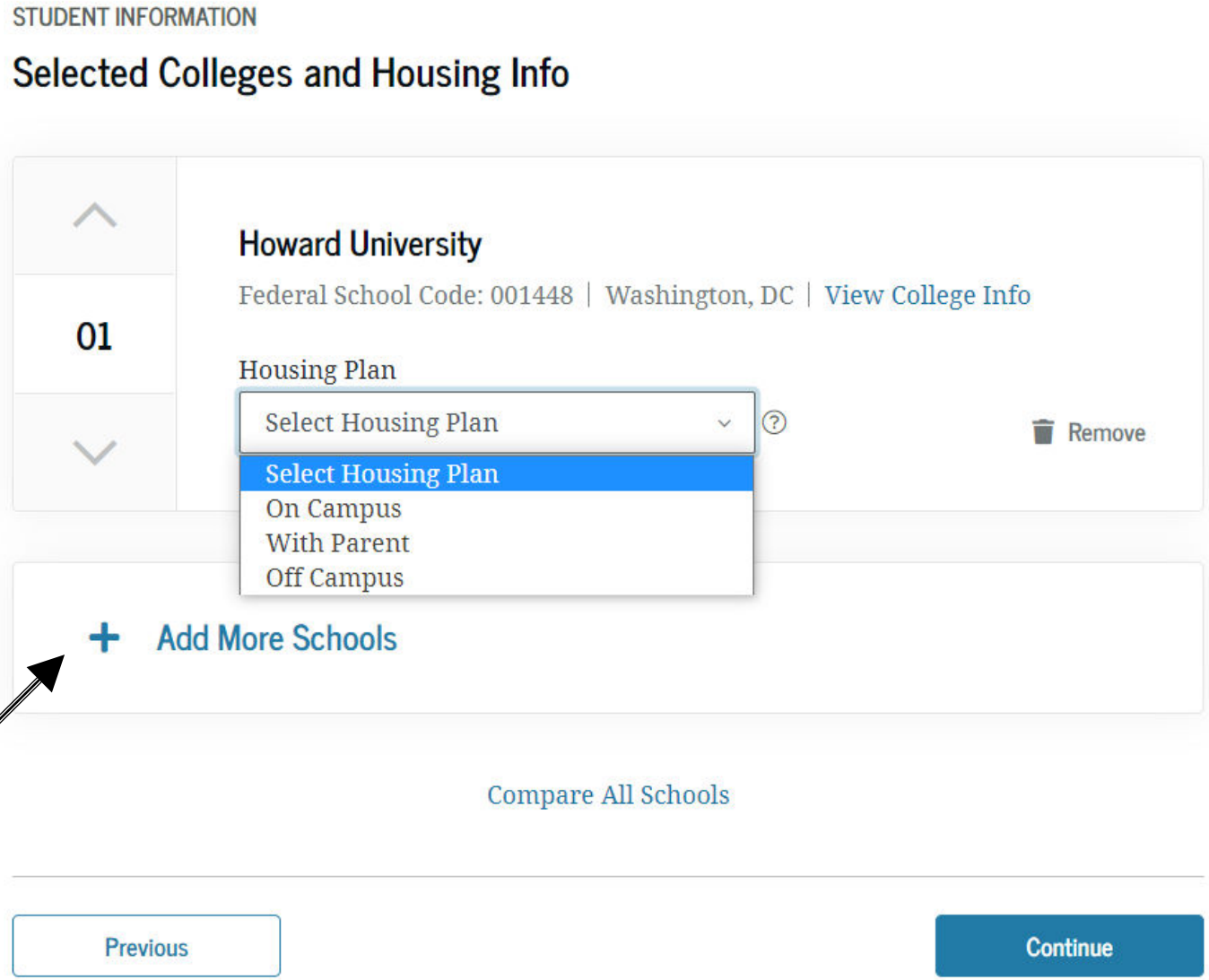
FAFSA SECTION 2: SCHOOL SELECTION

- Select the college to add and click continue.
- Be careful when selecting your colleges. Some college names are very similar and it's easy to get them confused.
- Costs vary by college type. State colleges and universities are generally the most affordable; private vocational/trade schools can be costly. Ask for help if needed to make selections.
- Be sure to list each UC or CSU campus to which you are applying for admission separately in this section.



FAFSA SECTION 2: SCHOOL SELECTION

- You are then asked to indicate your housing plans for each campus. Most four-year universities or colleges offer on-campus housing, but only a few community colleges in California do.
- **Do NOT** select "With Parent" as your housing plan if you plan to live with a foster parent, resource parent or legal guardian. **Instead, select "Off-Campus." <u>This is crucial for maximizing your financial aid.</u>**
- Note that the order in which you list the colleges does not make a difference in California.
- To add additional colleges, select "**Add More Schools**"



TIP

You can send your FAFSA to additional schools after your FAFSA has been processed.

After the FAFSA has been processed and you have received your Student Aid Report (SAR) or SAR Notification, you can submit the FAFSA to an additional 10 colleges, if necessary, by replacing the original set of 10 colleges with a new set of up to 10 colleges. Your original set of 10 colleges will still receive their copy of your FAFSA information. Repeat this process as many times as necessary, each time waiting until you receive the SAR or SAR Notification. You can do this by visiting fafsa.gov or by calling 1-800-4FED-AID (1-800-433-3243). You may need the Data Retrieval Number (DRN) from your SAR.

SECTION 3 OF THE FAFSA:

DEPENDENCY STATUS

Dependency Determination

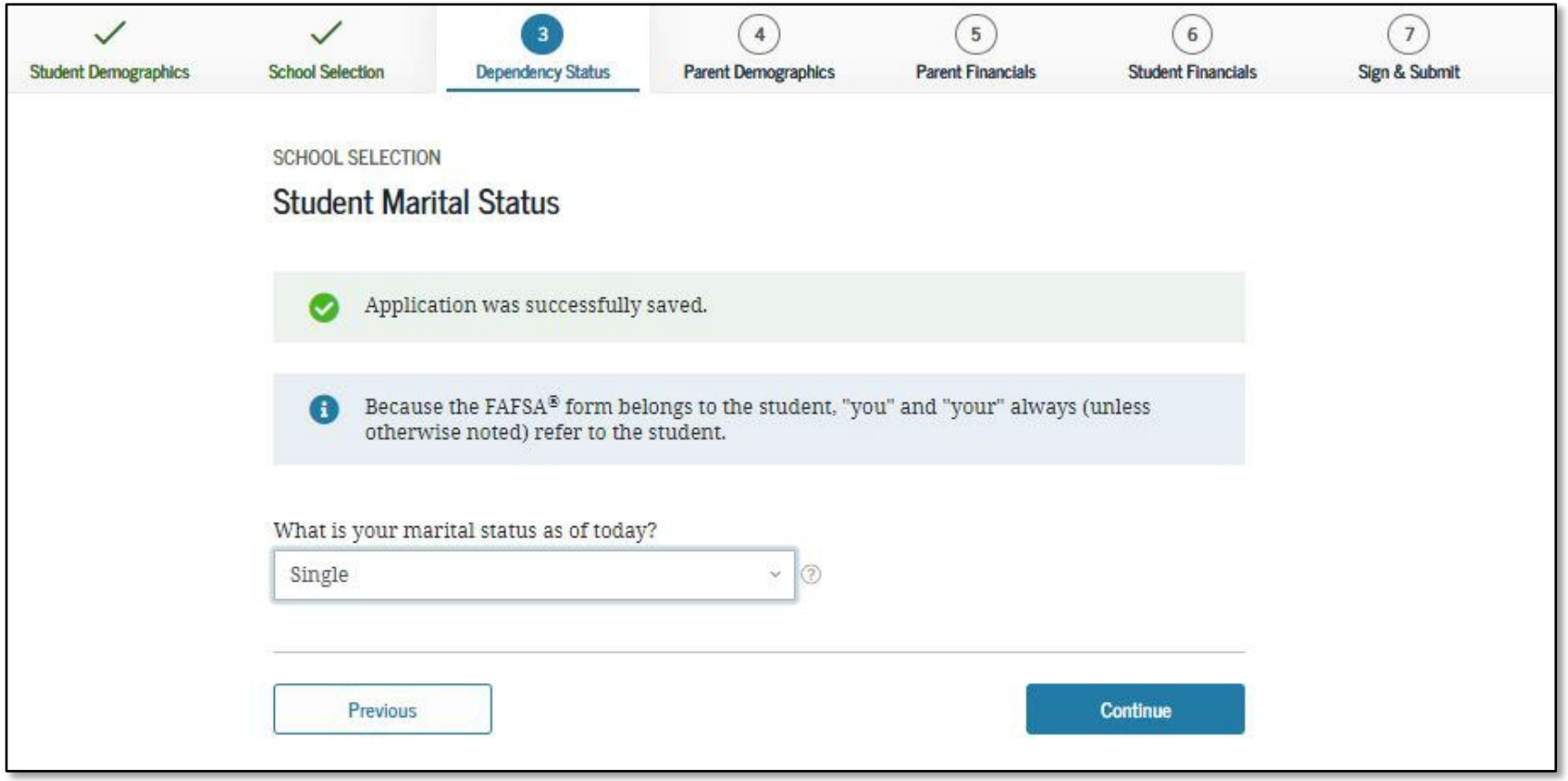
- Students who are determined to be independent do not need to provide information about parents.
- For independent students, eligibility for financial aid is based on the student's income only (and spouse if applicable).
- Students who will be 24 years old or older as of January 1 of the year for which they are applying for aid are automatically independent and will not be asked the questions in this section. (e.g., if you plan to start school in August 2023, will you be 24 or older as of January 1, 2023)

FAFSA SECTION 3: DEPENDENCY STATUS

Marital Status:

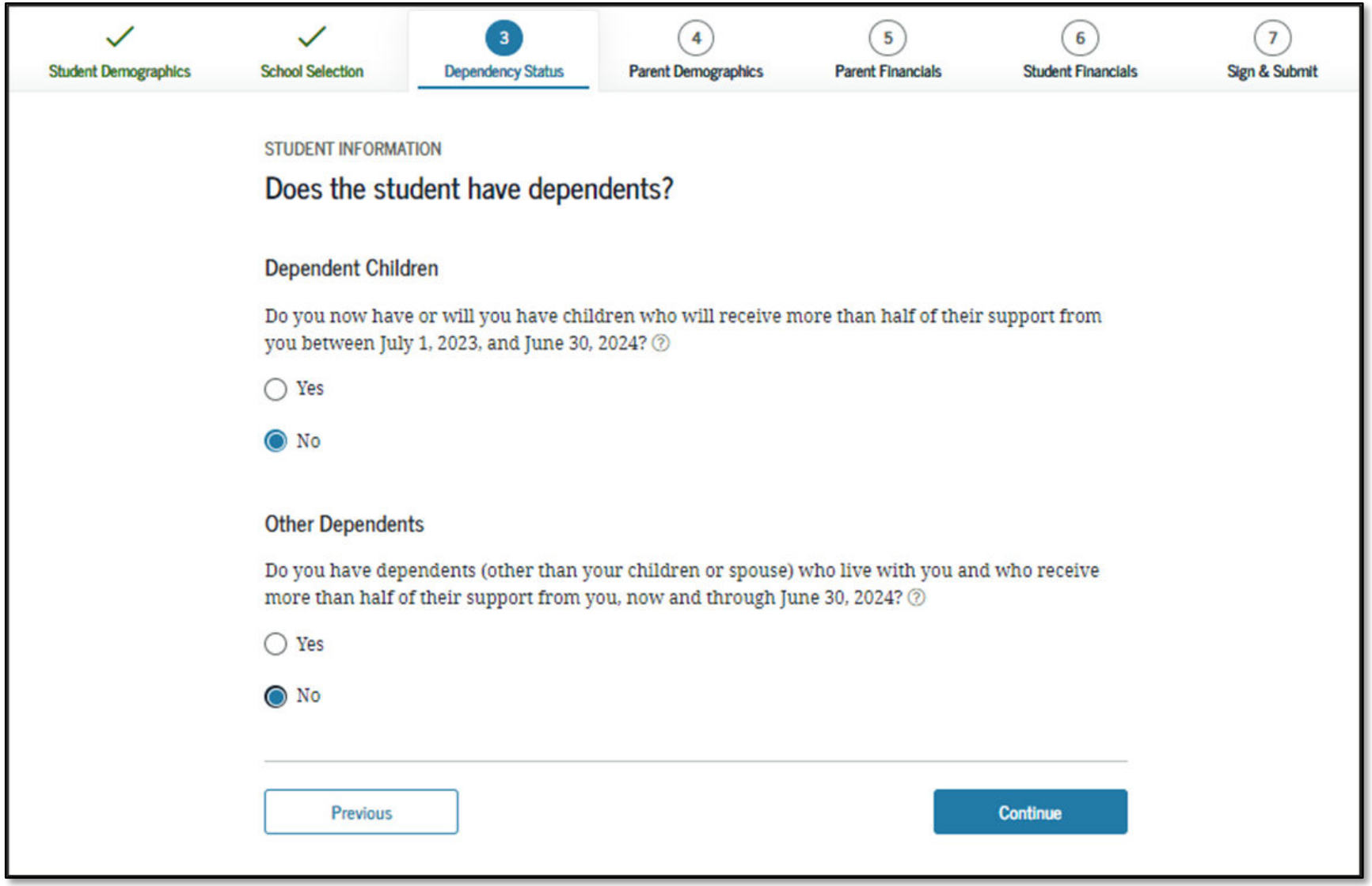
Your legal status is "single" if you are not married, even if you live with or have a boyfriend, girlfriend or significant other.

Married students are considered independent and will not have to fill out the Parent sections.



FAFSA SECTION 3: DEPENDENCY STATUS

This section is asking to determine if the student has any dependents. If you have dependents, you will be considered "independent" on the FAFSA and will not have to fill out the Parent section and will automatically skip the questions on the next slide.



FAFSA SECTION 3: DEPENDENCY STATUS

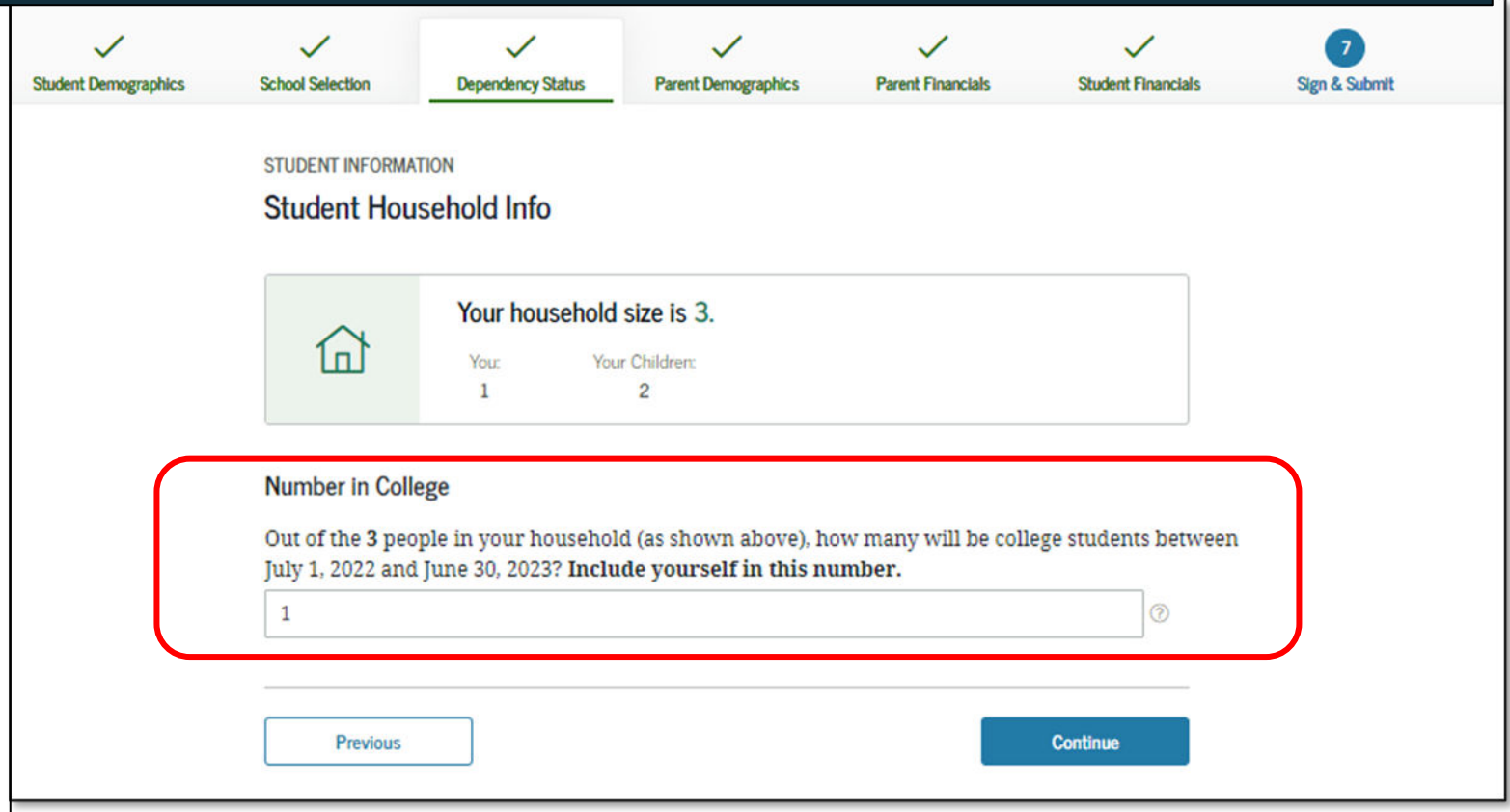
Student Household Info:

This screen only appears if you indicate that you have children or are married.

The numbers for you, and if you indicated that you are married or have children, your spouse and children will automatically populate on this screen.

Your siblings, other relatives, family of origin, foster family, or others who live with you are not included in household size.

Number in College: Enter "1" for number in college unless you have a spouse or children who will also be attending college at least half-time.



FAFSA SECTION 3: DEPENDENCY STATUS

If you are under 24, not married and do not have children you will be asked additional questions.

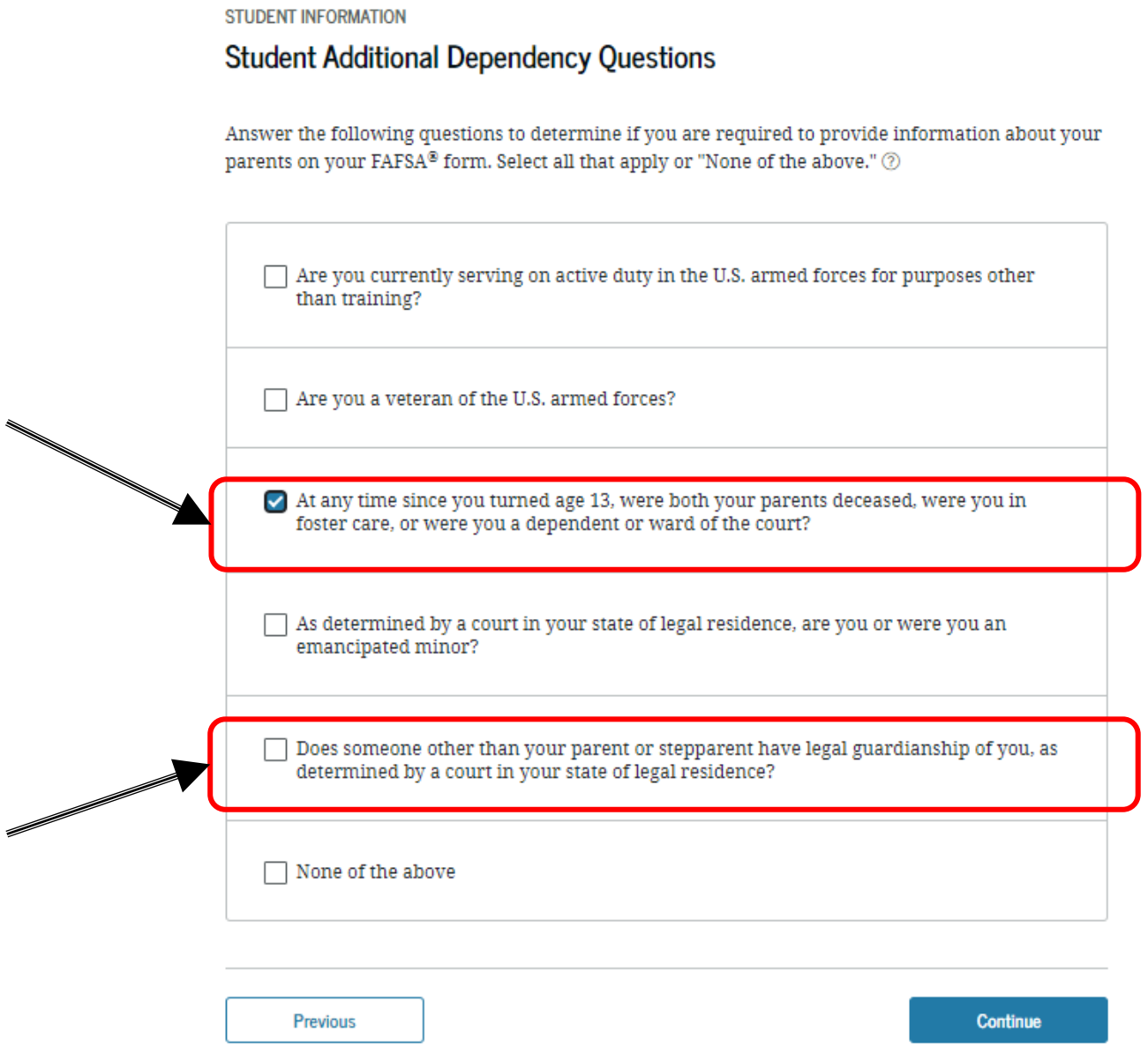
Current or former foster youth may qualify for "Independent Student Status" on the FAFSA if they can answer "Yes" to any part of either of these two questions.

"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?

OR

"Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?"

Learn more on the next page.



FAFSA SECTION 3: DEPENDENCY STATUS

Not sure if you qualify as an independent student as a current or former foster youth? Here is some more helpful information:

- Neither legal guardians nor foster parents are considered parents when completing the FAFSA.
- Even if you were in foster care, or were a dependent or ward of the court, for just one day after you turned 13, you qualify.
- Dependent vs. Ward of the Court: The term "ward" is used to mean "dependent" of the court.
- You are a ward of the court (regardless of whether this status is determined by the county or state) if the court has assumed custody of you, even for just one day. Court-ordered documents exist that designate you as a ward of the court.
- If you were a dependent or ward of the court, but remained in the legal custody of your parents, you do not qualify for "Independent Status" as a foster youth on the FAFSA.
- Youth in Family Maintenance will not qualify unless they were in out-of-home care for at least one day after the age of 13.
- Some foster youth who are a dependent or ward of the court are under the jurisdiction of probation due to involvement with the juvenile justice system. These students are still eligible for independent status.
- If you exited foster care before the age of 13 and were either reunified with your parents or adopted, you will most likely need to provide information about your parents' income. You can request an exemption from this requirement, however, for special circumstances. Consult with the financial aid office at the college you plan to attend for more information.

How is Foster Youth Status Verified?

It should be automatically verified through a data match with the California Department of Social Services (CDSS), however this doesn't always happen.

Only submit a verification letter if the data match is unsuccessful or if requested by your college or university.

HOW TO GET A FOSTER YOUTH VERIFICATION LETTER:

- **Current foster youth**: Contact your county social worker or Independent Living Program (ILP or ILSP).
- **Former foster youth:** May also contact the Office of the California Foster Care Ombudsperson: 877-846-1602.

TIP: Although a ward of the court letter may not be requested for the FAFSA, students may need it to access other benefits at their campus for foster youth such as the NextUp program or priority registration. You should request a copy, as you may need it in the future.

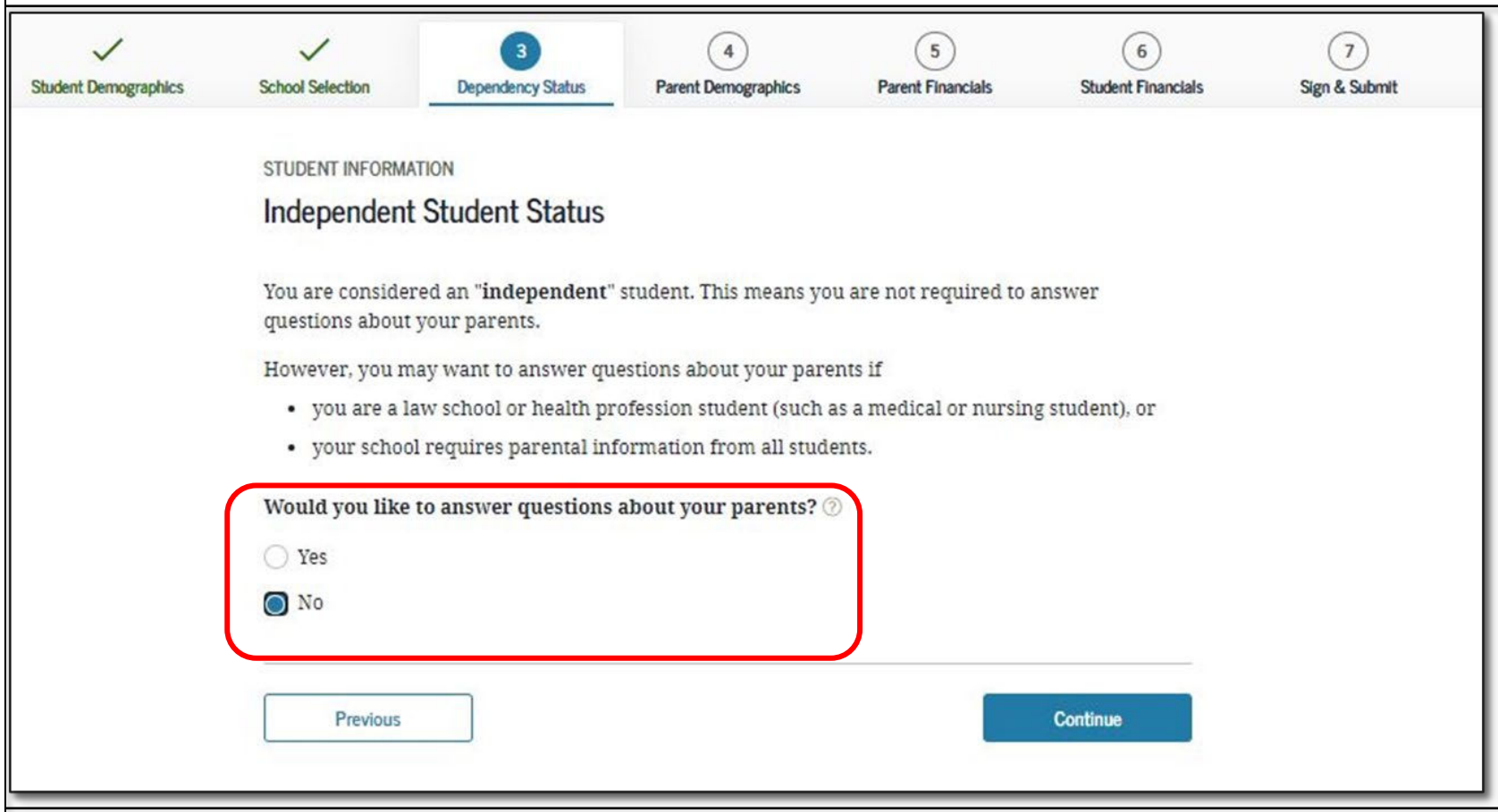
FAFSA SECTION 3: DEPENDENCY STATUS

-You are determined to be an Independent Student.

-You can answer “No” to skip questions about your parents.

-Answering “No” will not prevent you from getting financial aid.

Next, you will go directly to Section 6, skipping sections 4 & 5 (Parent Demographics and Financials)



TIP

Even if you don't qualify for independent status as a foster youth, you may still qualify.

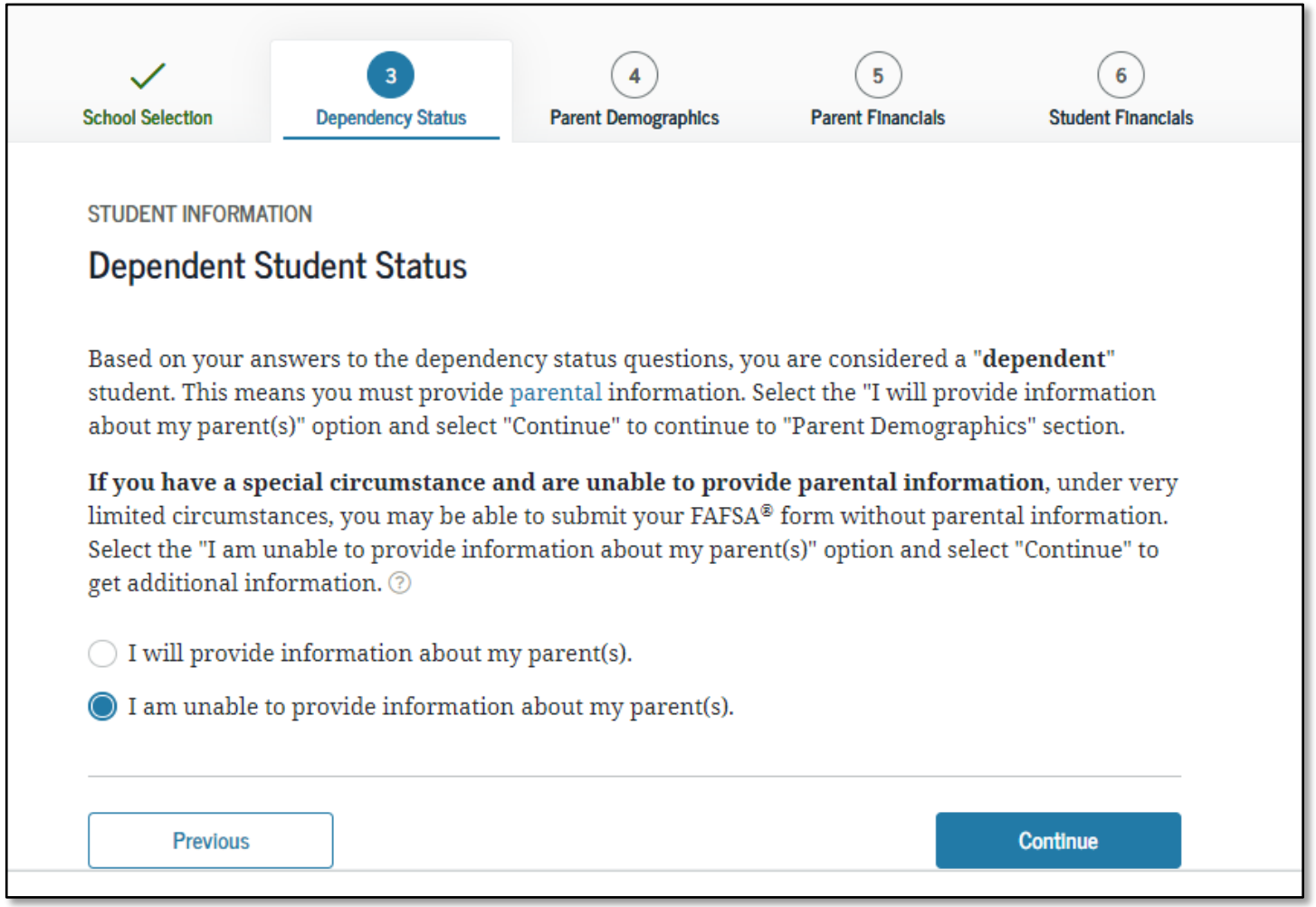
Students who do not qualify as a foster youth but who cannot obtain parental information can request an exemption from this requirement for special circumstances such as an abusive family, parental incarceration or when parents' whereabouts are unknown. Indicate when asked that you are "unable to provide information about my parents" and complete the Special Circumstances Qualifications. You must then follow up with the financial aid office to request a "dependency override."

If this applies to you, proceed to the pages 60-62.

FAFSA SECTION 3: DEPENDENCY STATUS

If you do not qualify as an independent student based on foster youth status or any of the other options, you can request to be considered independent based on a special circumstance.

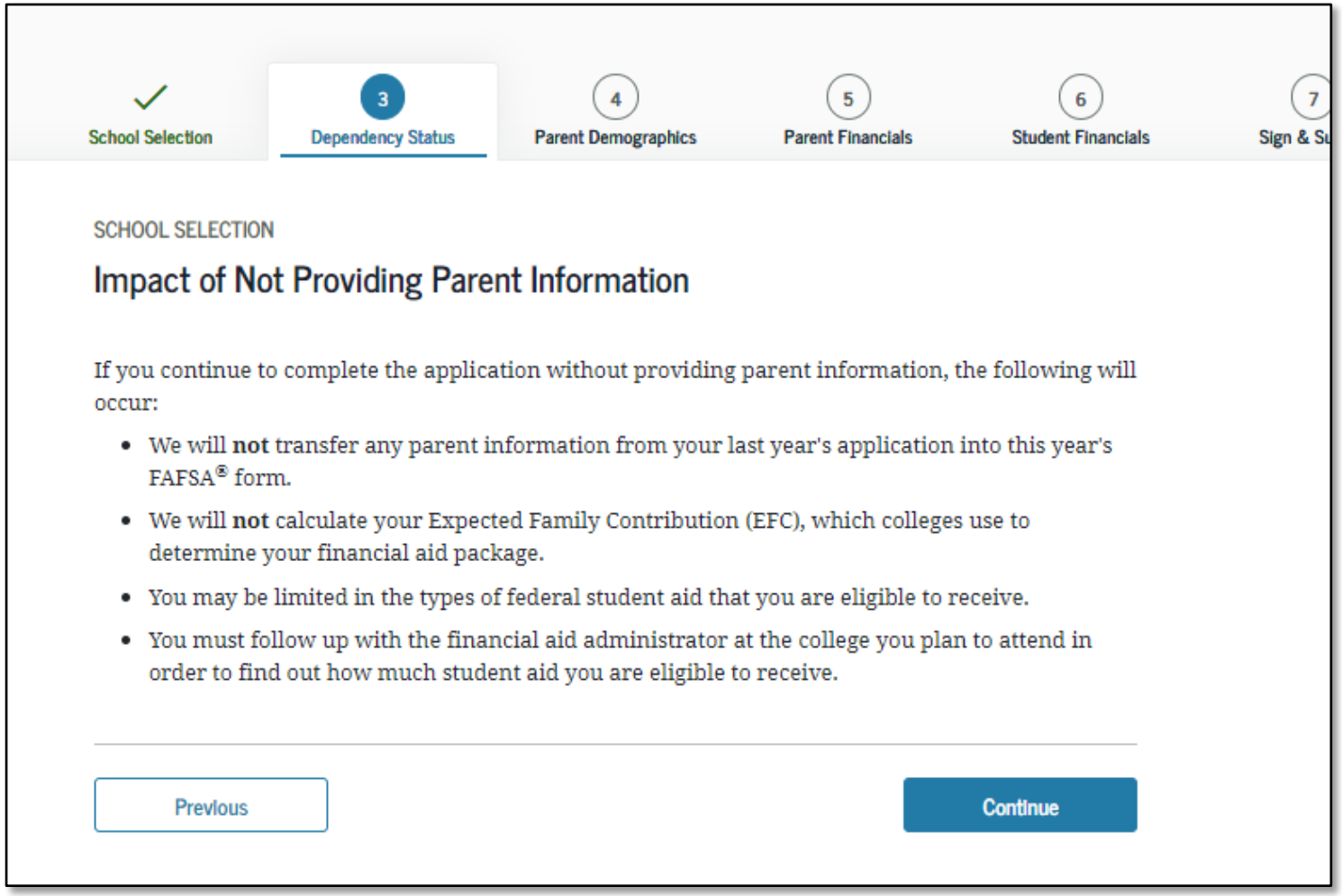
Begin by selecting “I am unable to provide information about my parents”



FAFSA SECTION 3: DEPENDENCY STATUS

You will then see a screen that asks you to confirm that your EFC will not be calculated and that you must follow up with the financial aid office.

Select "Continue."

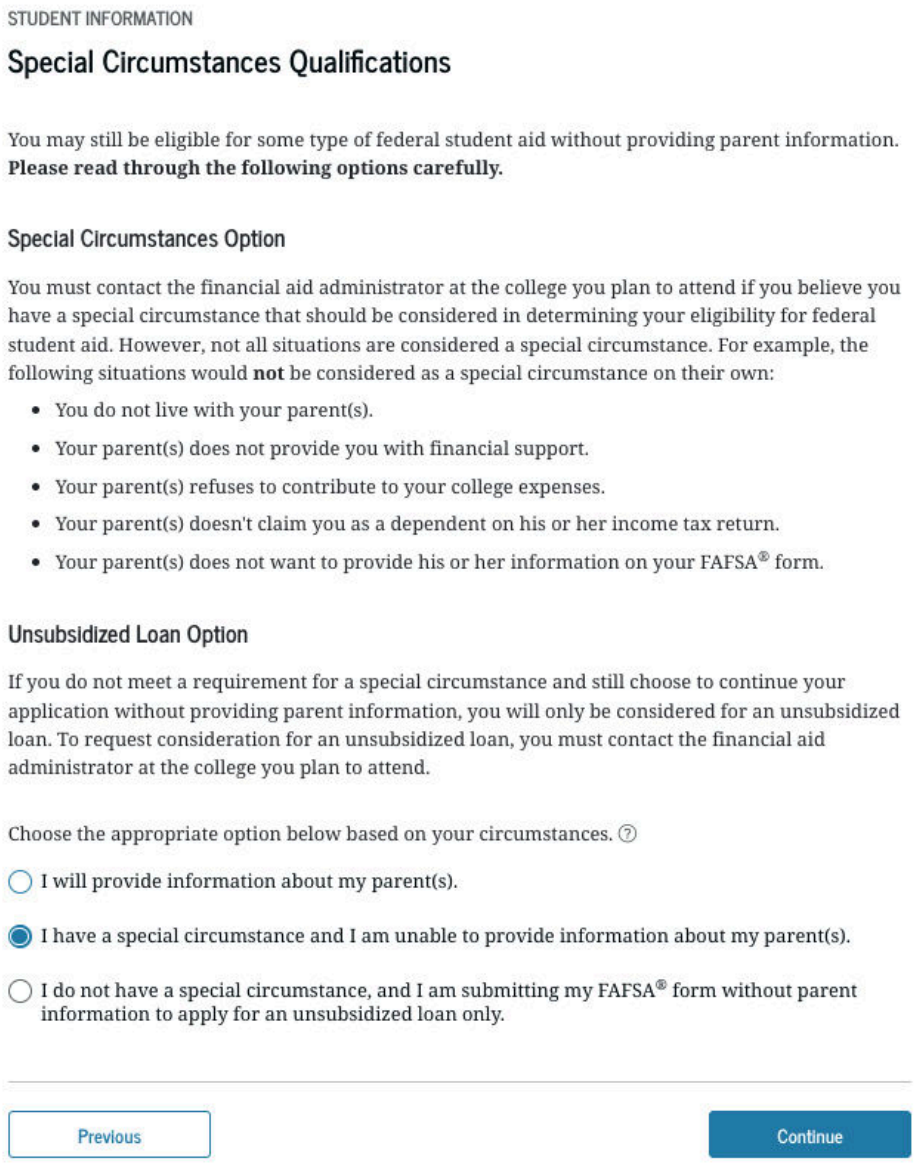


FAFSA SECTION 3: DEPENDENCY STATUS

Additional information will then be displayed that provides examples of situations that **are not** by themselves considered special circumstances such as not living with your parents, not getting financial support from them or if your parents don't want to provide their information.

Circumstances that **may** qualify include an abusive family, parental incarceration or when parents' whereabouts are unknown.

You must again confirm that you have a special circumstance and select continue.



STUDENT INFORMATION

Special Circumstances Qualifications

You may still be eligible for some type of federal student aid without providing parent information. **Please read through the following options carefully.**

Special Circumstances Option

You must contact the financial aid administrator at the college you plan to attend if you believe you have a special circumstance that should be considered in determining your eligibility for federal student aid. However, not all situations are considered a special circumstance. For example, the following situations would **not** be considered as a special circumstance on their own:

- You do not live with your parent(s).
- Your parent(s) does not provide you with financial support.
- Your parent(s) refuses to contribute to your college expenses.
- Your parent(s) doesn't claim you as a dependent on his or her income tax return.
- Your parent(s) does not want to provide his or her information on your FAFSA® form.

Unsubsidized Loan Option

If you do not meet a requirement for a special circumstance and still choose to continue your application without providing parent information, you will only be considered for an unsubsidized loan. To request consideration for an unsubsidized loan, you must contact the financial aid administrator at the college you plan to attend.

Choose the appropriate option below based on your circumstances.

- ○ I will provide information about my parent(s).
- ◉ I have a special circumstance and I am unable to provide information about my parent(s).
- ○ I do not have a special circumstance, and I am submitting my FAFSA® form without parent information to apply for an unsubsidized loan only.

Previous Continue

SECTION 6 OF THE FAFSA:

Student Financials

These instructions are for students with “Independent Status.” Dependent students will need to also provide parent information.

Option a). If you select *“Already Completed”* IRS Income Tax Return (pages 66-82)
Option b). If you select *“Will File”* IRS Income Tax Return (pages 83-85)
Option c). If you select *“Not Going to File”* IRS Income Tax Return (pages 86-92)

FAFSA SECTION 6: STUDENT FINANCIALS

TAX TIPS

Unsure if you made enough money to file taxes?
Each year the income requirement is different. Ex. In 2021, if you were single, under 65 and your gross earned income and/or income from scholarship awards was at least $12,550, then you are legally required to file taxes.

Gross income = total income paid to you before any deductions or taxes were taken out.

There are many good reasons to file taxes!

- ✓ Most half-time and full-time students qualify for a cash-back education credit.
- ✓ Students (18 and older) who earned at least $1 may qualify for the Earned Income Tax Credit.
- ✓ Beginning in 2022, some foster youth may qualify for an extra tax credit based on their experience in foster care.
- ✓ Parenting students, whether they have worked or not, may qualify for the child tax credit.
- ✓ Any childcare expenses a parent pays for while they attend school or work can also be deducted on their taxes

Learn more here:
jbay.org/resources/tax prep-checklistfor-transition-age-youth-2/

FAFSA SECTION 6: STUDENT FINANCIALS

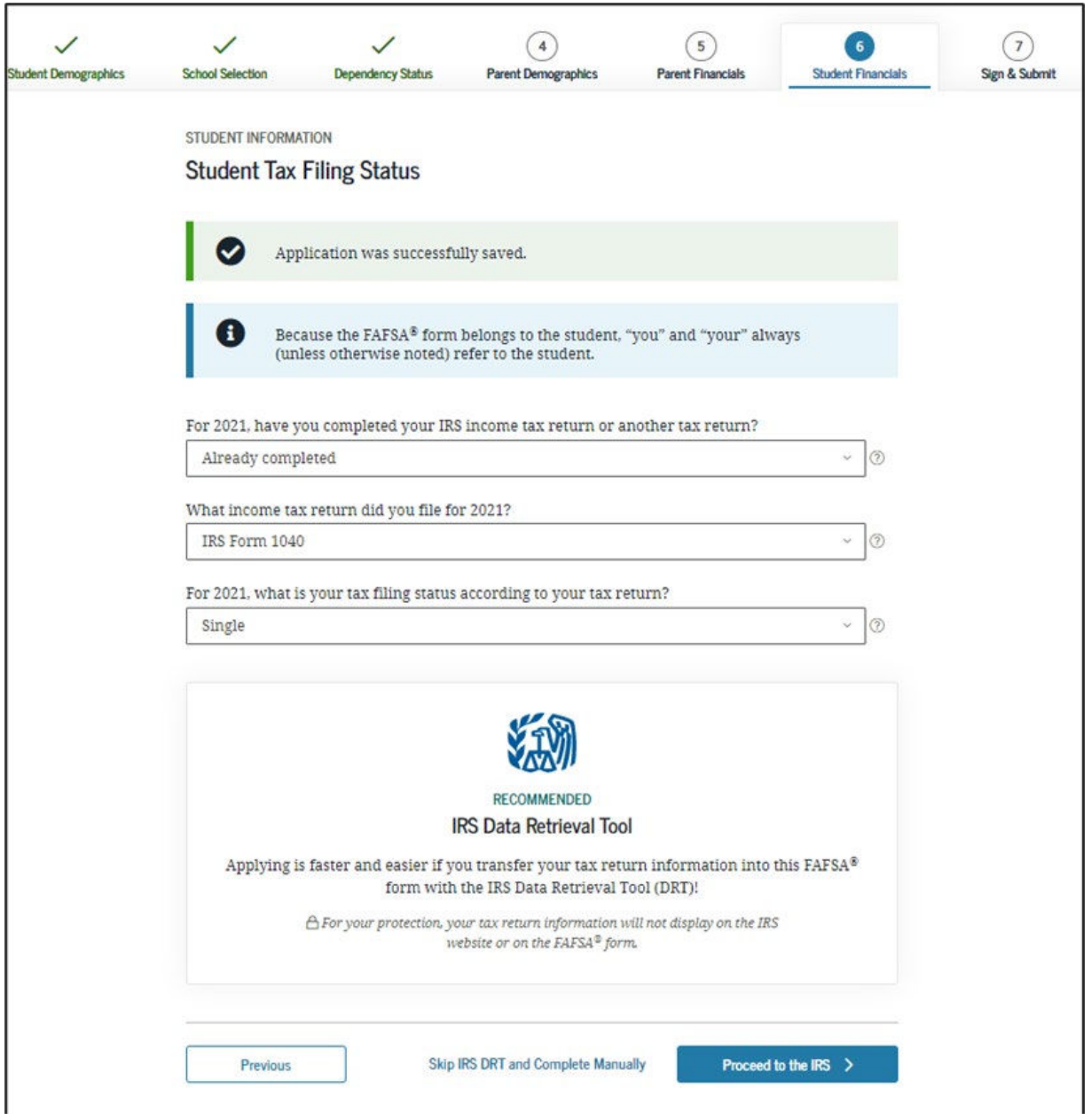
Pay careful attention to which year's income, tax and asset information you have to report in this section. FAFSA uses income and tax information from the "prior-prior" year.

Ex. The 2023-2024 FAFSA which is filled out between October 1, 2022 – March 2, 2023 will ask for 2021 tax & income information.

Any asset information is based on the date the FAFSA is filed.

You will be asked if you completed your IRS income tax return for the appropriate year. You must select one of three options:

- Already completed
- Will file
- Not going to file



Option a).
If you select *"Already Completed"* IRS Income Tax Return

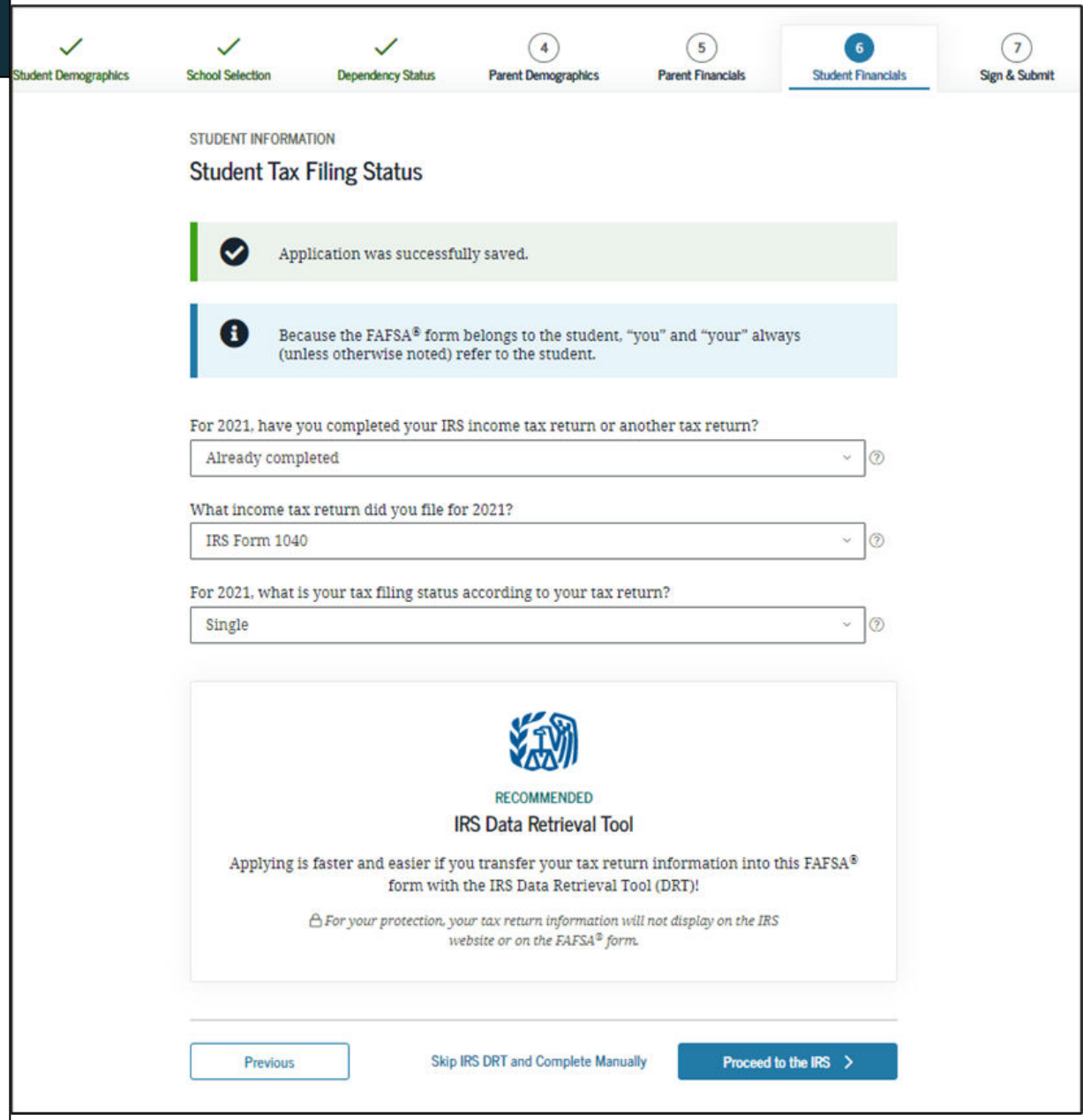
If you filed taxes for the selected year, select this option.

FAFSA SECTION 6: STUDENT FINANCIALS

If you select "Already Completed":

Select "Proceed to the IRS" to transfer your federal income tax return information directly into the FAFSA from the IRS using their "Data Retrieval Tool" (DRT).

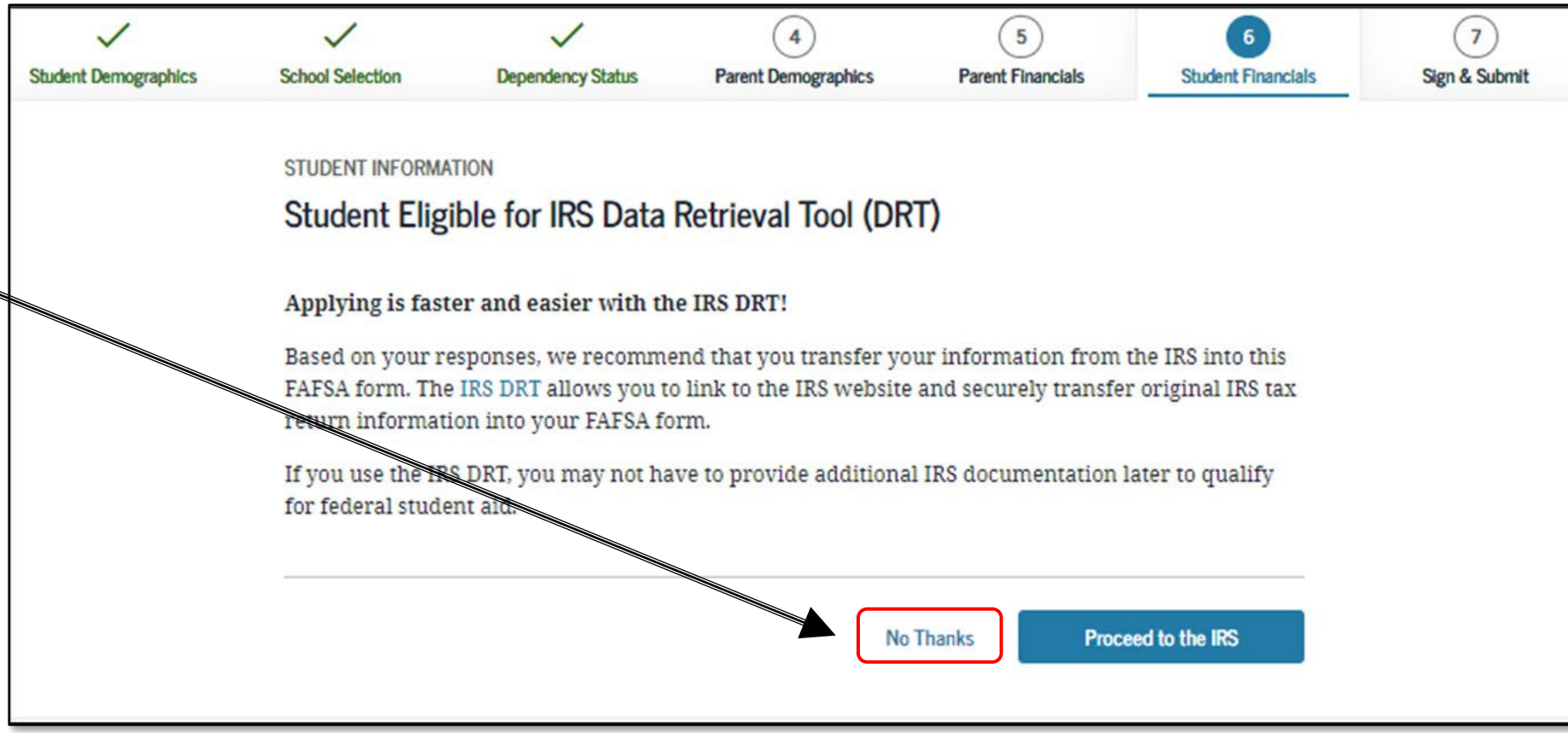
- To protect security of tax information, you will not be able to see the actual information that is being transmitted.
- You can manually enter the information from your federal income tax return, however it is recommended to use the IRS DRT to prevent errors.
- If you don't have a copy of your tax return, you can download a free transcript at **irs.gov/transcript** or request a federal income tax return transcript by filing IRS Form 4506-T, which can be found at www.irs.gov/pub/irs-pdf/ f4506t.pdf. If you see a reference to a $50 fee, it means you have IRS Form 4506 instead of IRS Form 4506-T.



FAFSA SECTION 6: STUDENT FINANCIALS

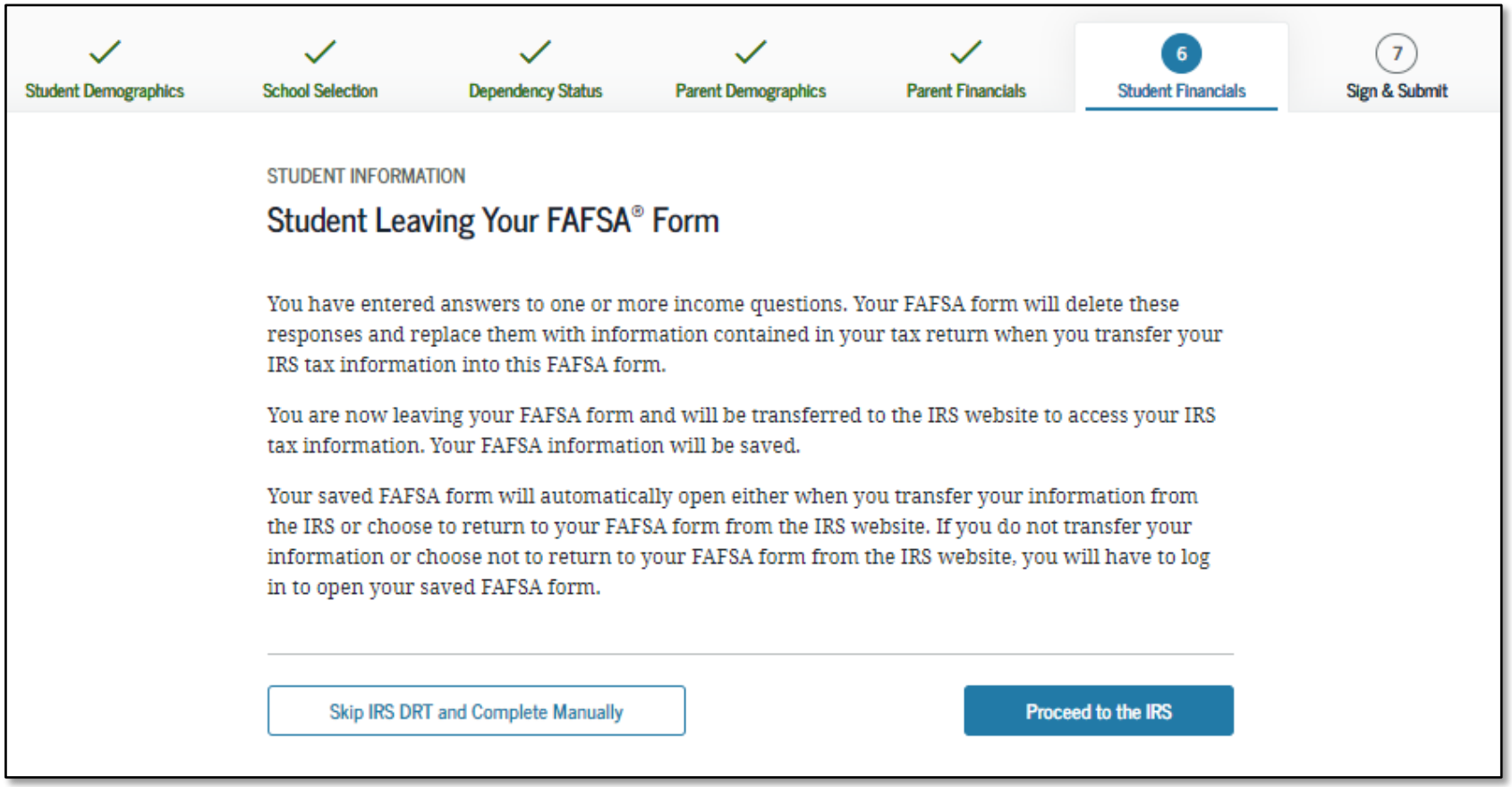
"Student Financial Information" page.

If the student clicked on "**Skip IRS DRT and Complete Manually**" and then selects **"No Thanks"** for using the IRS Data Retrieval Tool, then they will be asked to manually respond to questions about income and tax information from their federal income tax return.



FAFSA SECTION 6: STUDENT FINANCIALS

- *Student Leaving Your FAFSA Form* will display when going to the IRS website if you select to use the IRS Data Retrieval Tool (which is recommended).
- It will inform you that your IRS tax information will not display, for your protection.
- Click "**Proceed to the IRS**" or "**Skip IRS DRT and Complete Manually**" if you would like to enter the information manually.

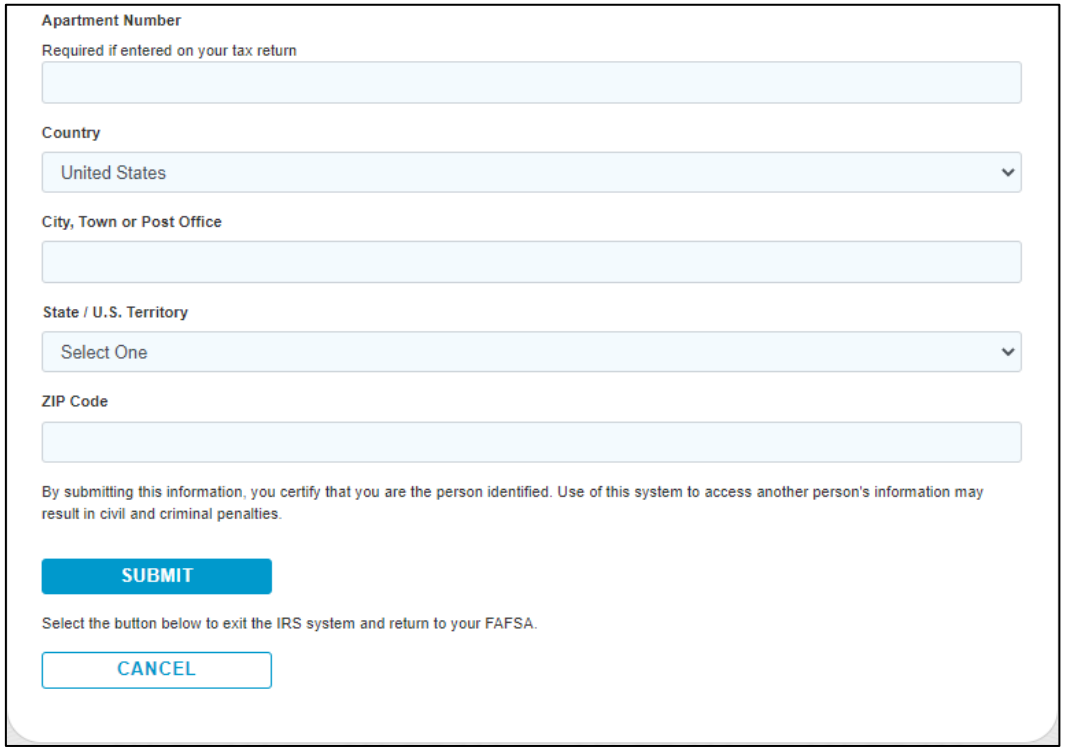


FAFSA SECTION 6: STUDENT FINANCIALS

Next, you will be taken to the IRS Data Retrieval Tool Site.

- A warning text appears as the IRS Data Retrieval Tool site is displayed.
- Click “OK”

FAFSA SECTION 6: STUDENT FINANCIALS



IRS Data Retrieval Tool: The fields at the top are pre-filled based on FAFSA responses. The Social Security Number cannot be updated.

Provide the address that matches your **Federal Income Tax Return for the requested year** and click "Submit."

FAFSA SECTION 6: STUDENT FINANCIALS

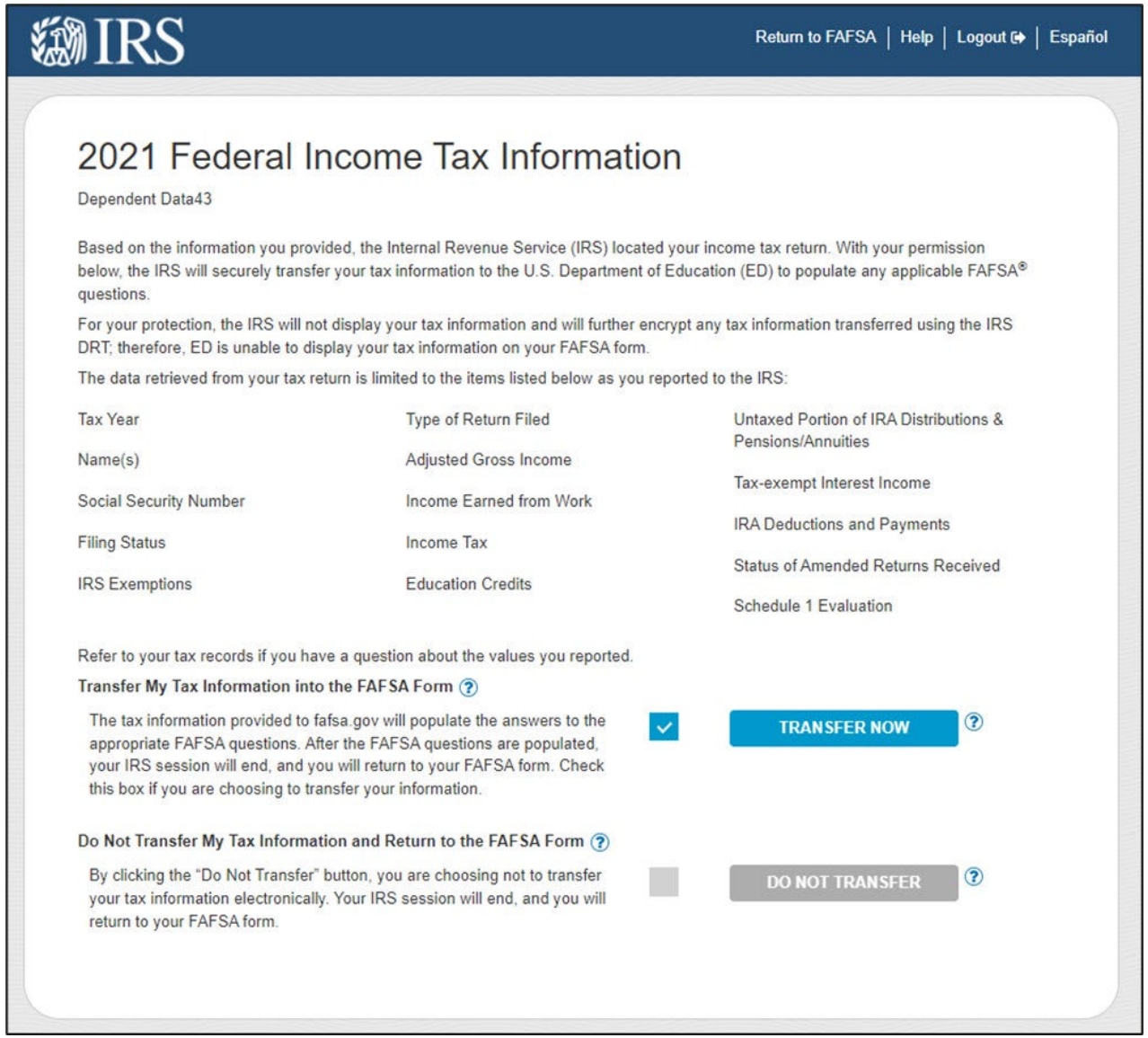
IRS Data Retrieval Tool, page 2:

- Check the "Transfer My Tax Information…" box and click "Transfer Now" to carry this data back into your FAFSA

OR

- Check the "Do Not Transfer…" box and click "Do Not Transfer" to discontinue use of the IRS DRT

You are again notified on this page that the information will not display on the IRS page or on the fafsa.gov site.

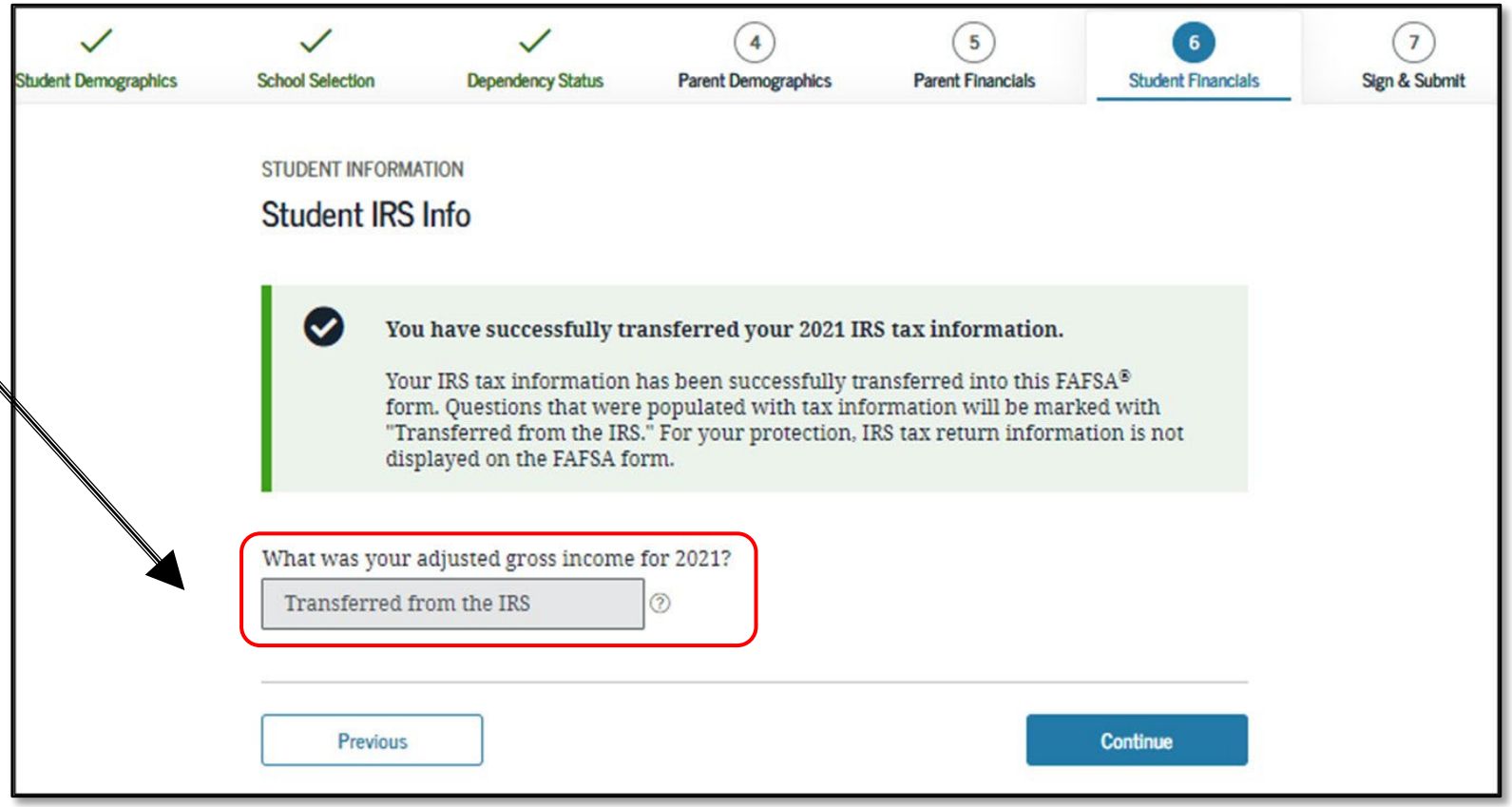


FAFSA SECTION 6: STUDENT FINANCIALS

"Student IRS Info"-

After the data has been transferred from the IRS DRT it will show as "Transferred from the IRS." This data cannot be changed or viewed.

If you do not use the IRS DRT, the FAFSA tells you on what line of your tax return you can find the requested information.

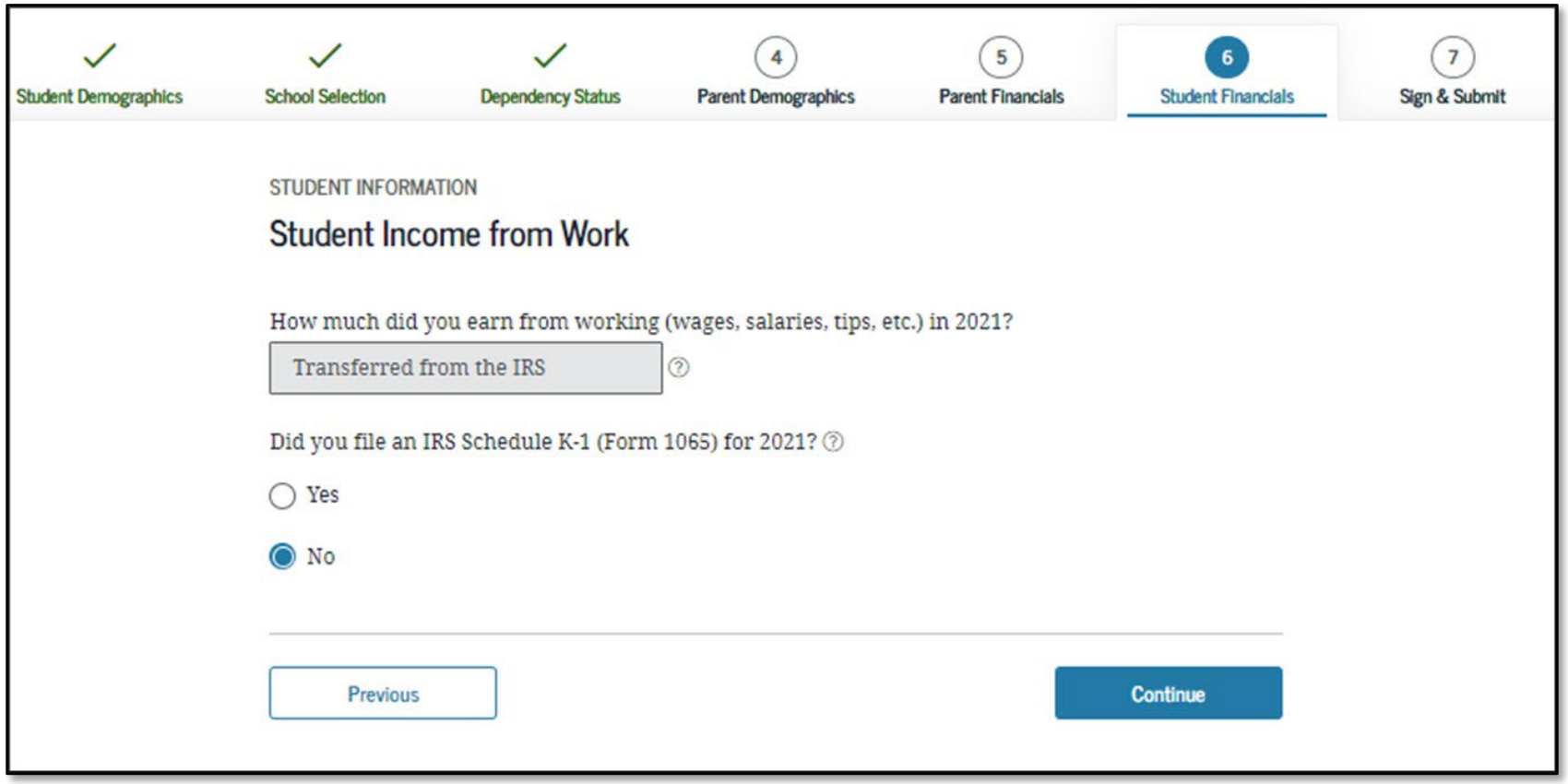


FAFSA SECTION 6: STUDENT FINANCIALS

"Student Income from work"

If you do not use the IRS DRT, the FAFSA tells you on what line of your tax return you can find the requested information.

If asked, select No to the question "Did you file and IRS Schedule K-1 (Form 1035 for 2020)." This form only applies to individuals in a legal business partnership.



FAFSA SECTION 6: STUDENT FINANCIALS

Student Simplified Path Determination (part 1):
You may be asked if you filed a "Schedule 1" with your taxes, which is a form used to report certain types of income including unemployment benefits and self-employment income (including "gig" work such as Uber driving) as well as certain types of less common deductions. This question is used to determine if you can skip questions related to assets (the "simplified path").

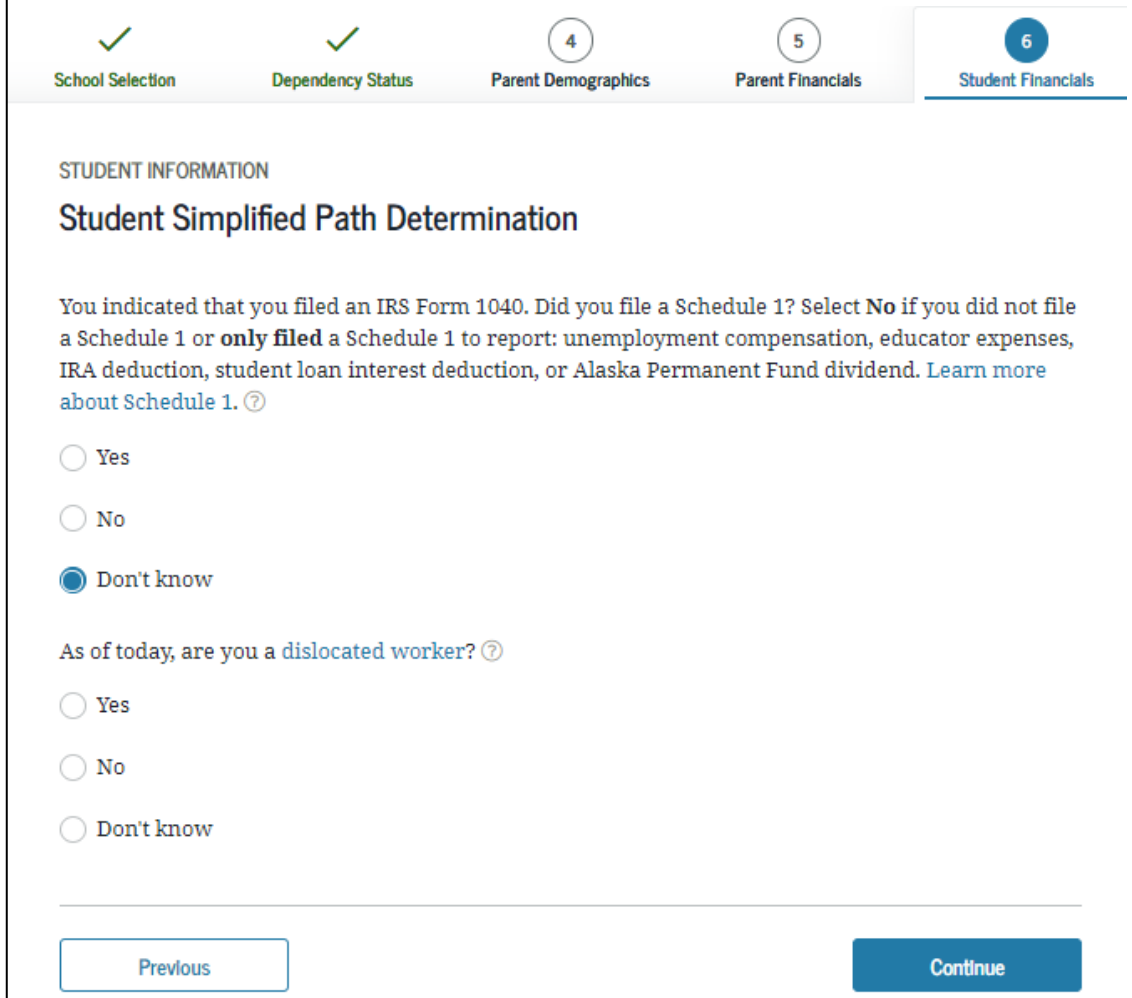
If you use the IRS DRT, this may show as "Transferred from the IRS".

Note that if you did file a Schedule 1, you can still answer "no" if the only income type reported on the schedule 1 was unemployment benefits or other less common income types noted on the screen.
If you answer no, go to page 80 (Student Additional IRS Info).

If you did file a Schedule 1, or think you may have, and select "yes" or "don't know," you will be asked additional questions to determine if you qualify for the simplified path. First, you will be asked if you are a dislocated worker. You can answer "yes" if you

- were laid off, are receiving unemployment benefits, and are unlikely to return to your previous occupation or
- if you lost self-employment because of economic conditions or natural disaster.

If you answer "no" or "don't know" you will be asked the questions on the following slide.



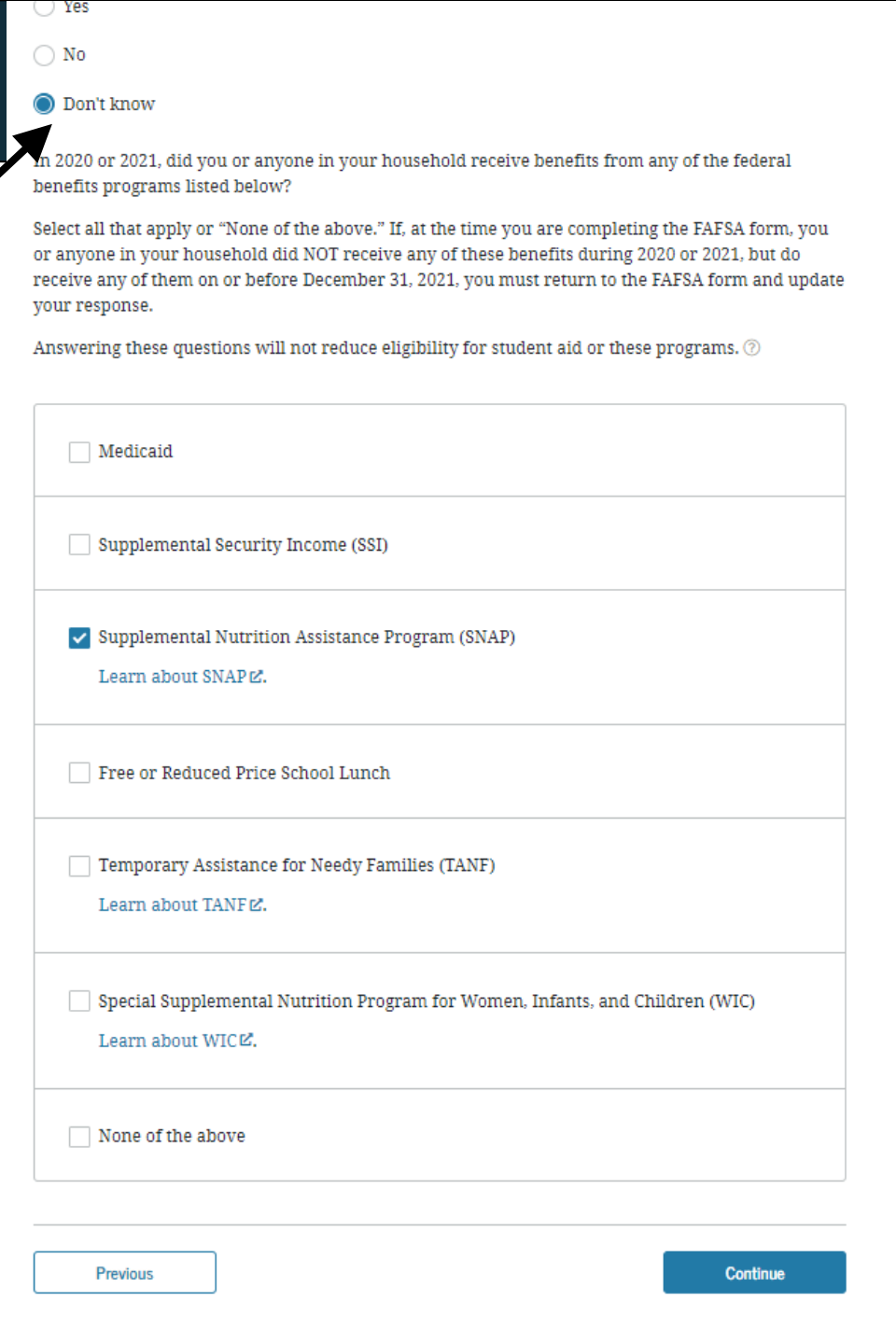
FAFSA SECTION 6: STUDENT FINANCIALS

Student Simplified Path Determination (part 2):

If you select “no” or “Don’t know” in response to whether you are a dislocated worker, you will be asked if you receive certain government benefits.

If you do not receive any of these benefits, select “none of the above.” You will then be asked questions about your assets, such as money in checking and savings accounts, on a later screen.

Please note that SNAP is the name of the federal food assistance program, which is known locally in California as “Cal Fresh” (aka Food Stamps). Temporary Assistance for Needy Families (TANF) is known in California as CalWORKs and Medicaid is known as Medi-Cal.

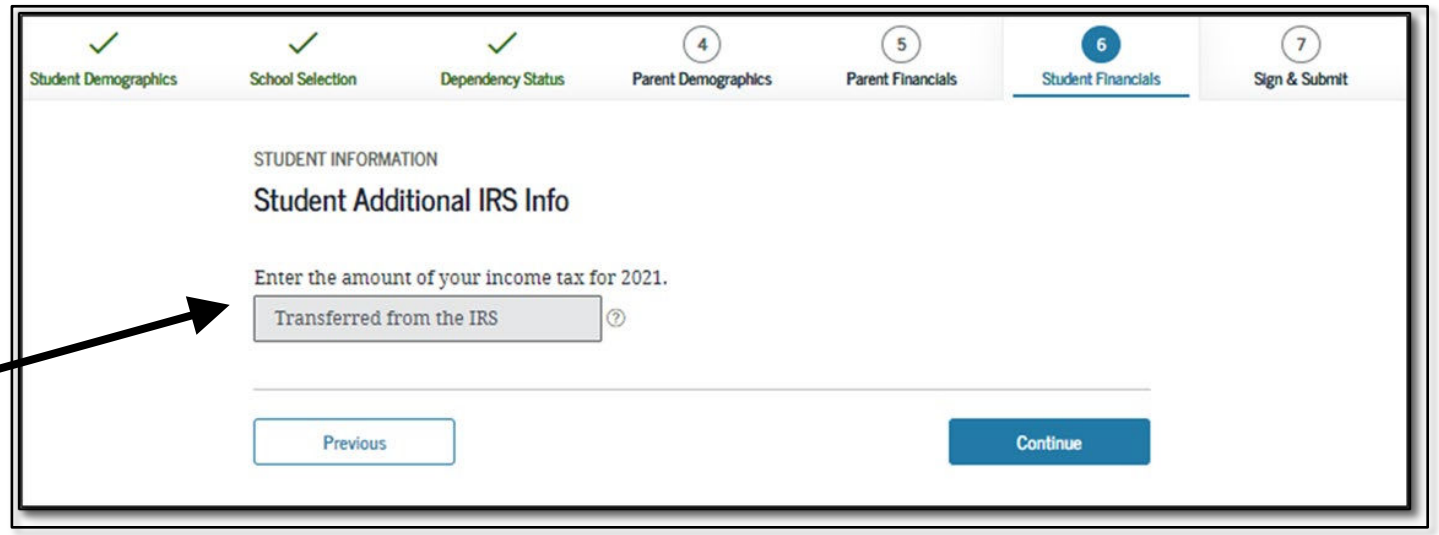


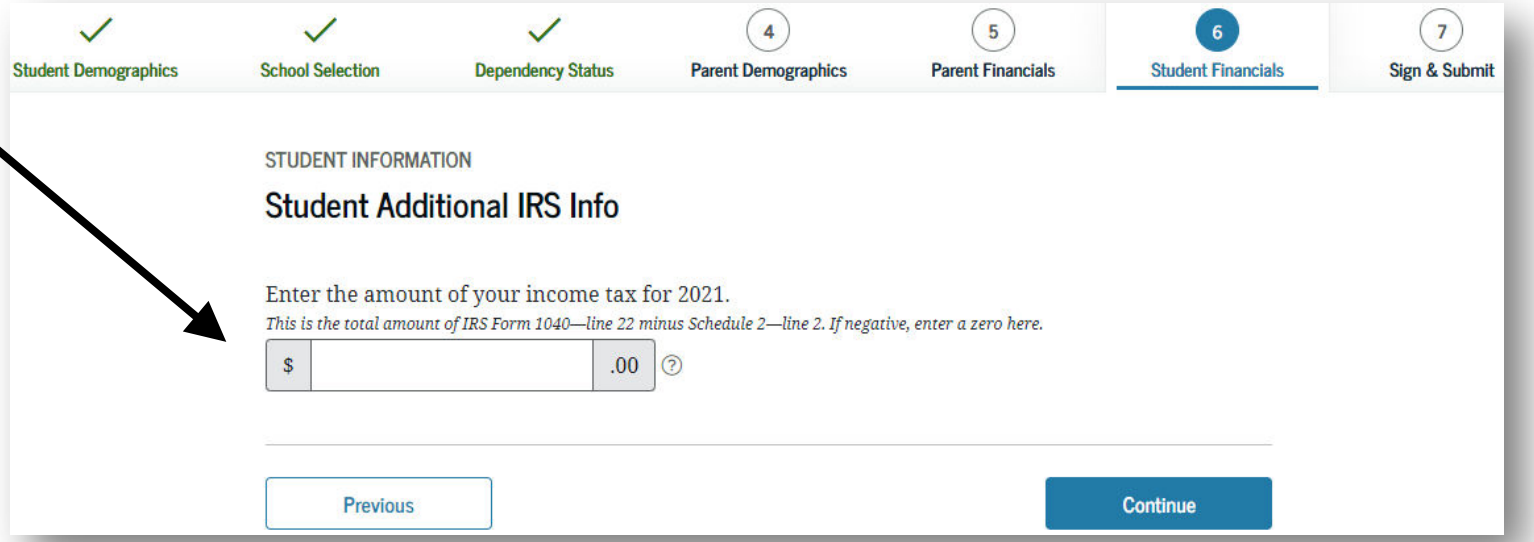
FAFSA SECTION 6: STUDENT FINANCIALS

Student Additional IRS Info

If you use the IRS DRT, this will show as "Transferred from the IRS"

If you enter manually, the FAFSA will tell you what line to use from your tax return.





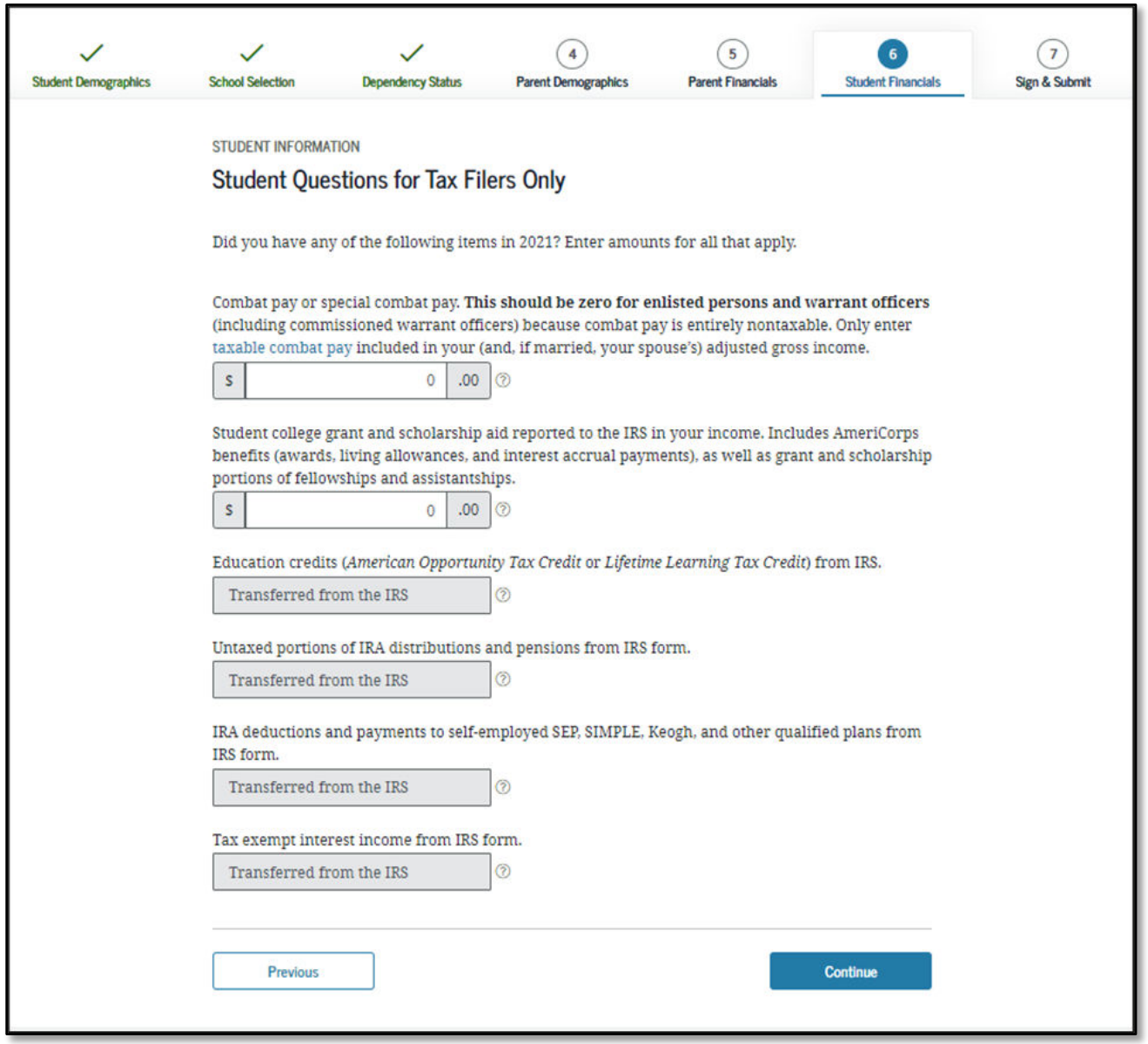
FAFSA SECTION 6: STUDENT FINANCIALS

"Student Questions for Tax Filers Only"

If you indicated that you filed taxes (regardless of whether you import data from the IRS or enter manually) you will be asked about various types of income that may have been included in the income reported on your tax return.

If you received college grants, scholarships or any payments from Americorps during the year for which you are reporting income that were included in the income reported on your taxes, you must enter the amount here to ensure that these do not count against your financial aid eligibility.

If you use the IRS DRT, some of these questions will show as "Transferred from the IRS."



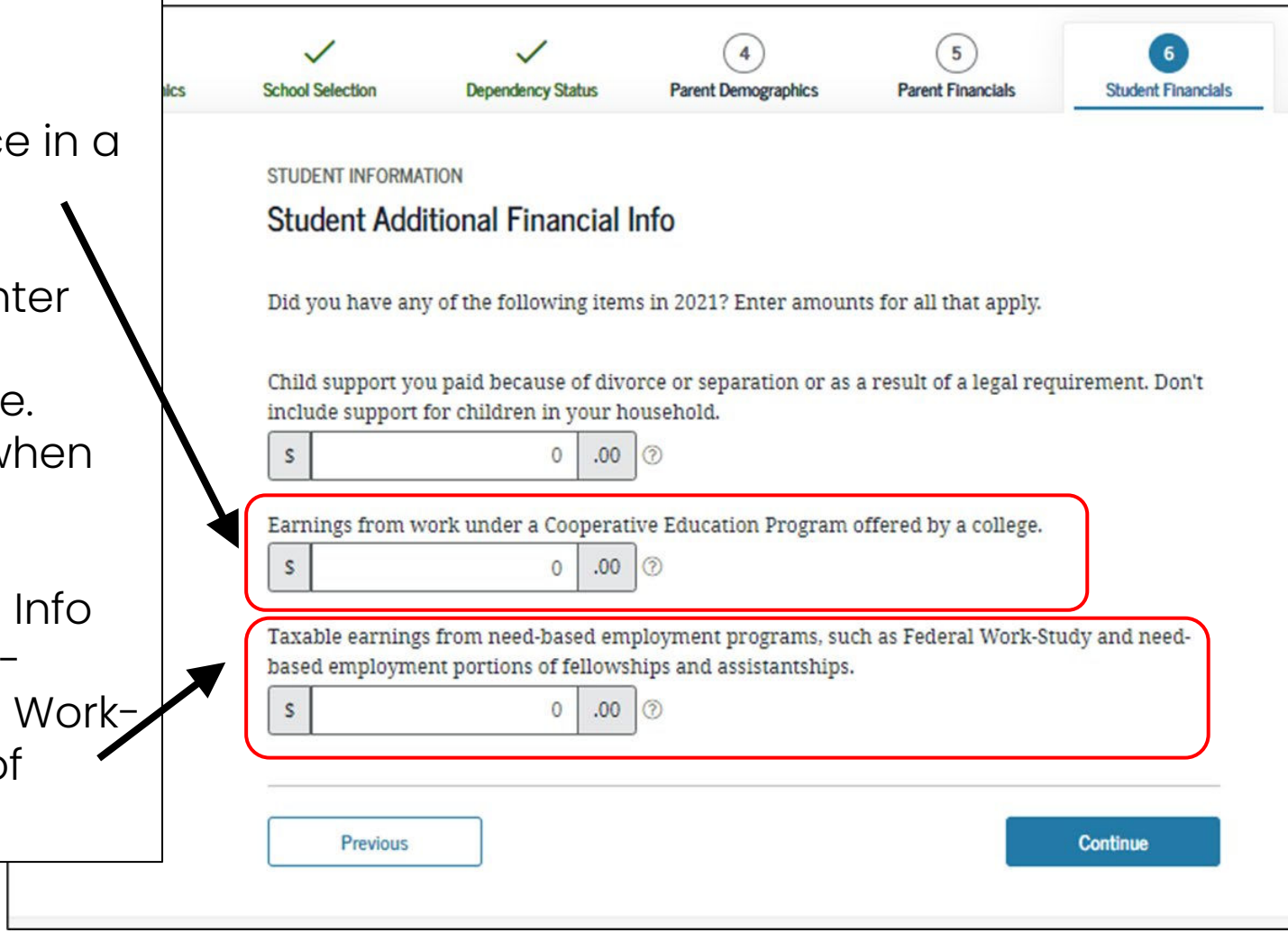
FAFSA SECTION 6: STUDENT FINANCIALS

Student Additional Financial Info

A **Cooperative Education Program** is a college program that allows a student to apply their classroom knowledge to a paid work experience in a field related to their academic or career goals.

If you received federal work-study, you must enter the information twice in the FAFSA so that it is subtracted when determining your total income. First, include the amount in the total provided when asked "How much did you earn from working?"

Also provide the amount in Additional Financial Info Section that says, "Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships"

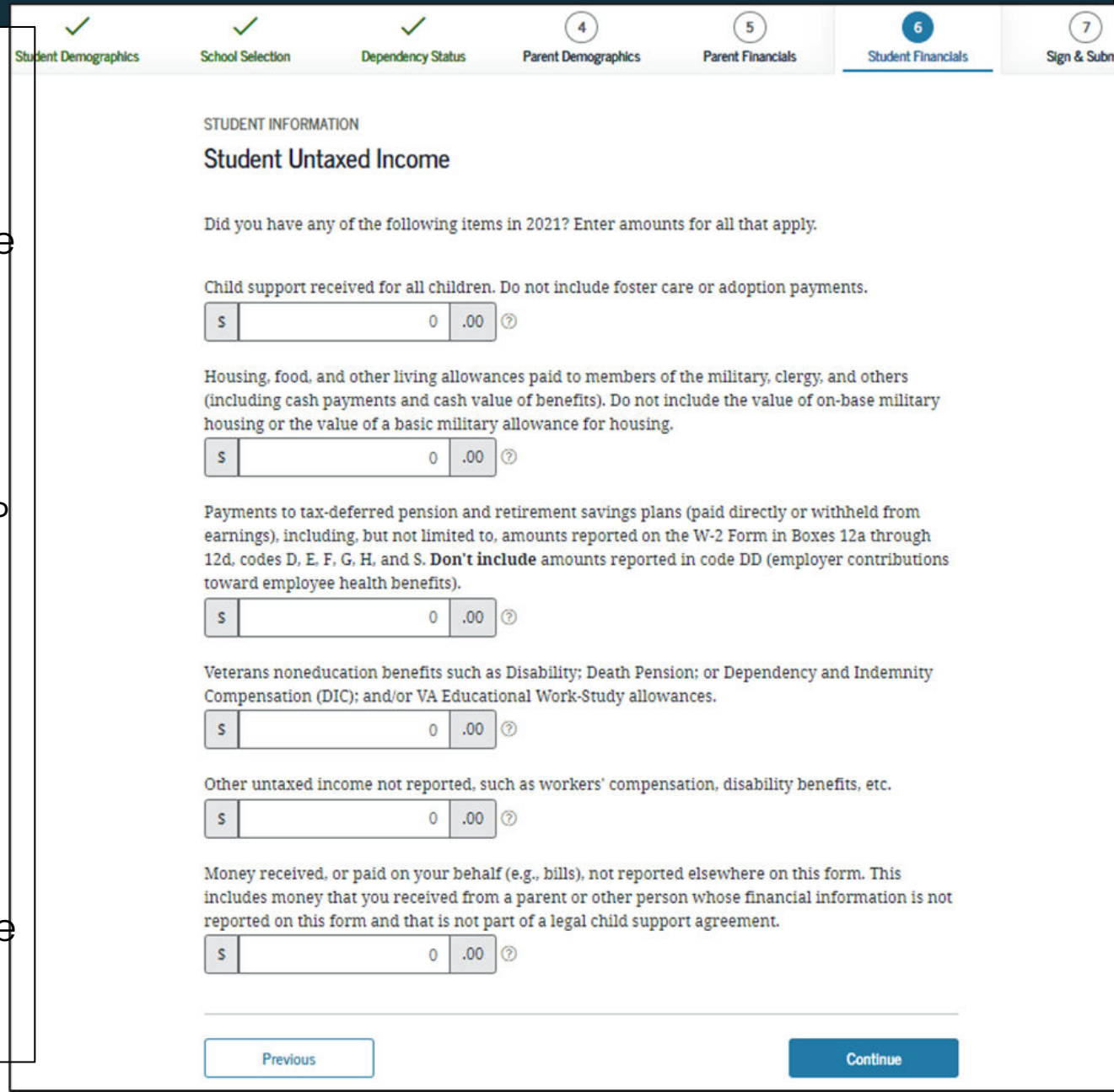


FAFSA SECTION 6: STUDENT FINANCIALS

You DO NOT have to report the following information as income earned from working, or as "Untaxed Income":

→ Economic Impact Payments, or stimulus checks, due to the COVID-19 pandemic.
→ Emergency financial aid grants from the government in connection with the COVID-19 pandemic. If you aren't sure, talk to your financial aid office for assistance.
→ Extended Foster Care (AB 12) benefits—including SILP payments or payment from a THP-NMD program (even if your SILP payment is sent directly to you). This also includes the infant supplement.
→ Welfare (CalWORKs) payments
→ Untaxed Social Security benefits
→ Supplemental Security Income (SSI) - do not confuse with Social Security Disability Insurance (SSDI)

There are other less common types of untaxed income that don't need to be reported as well. Learn more within the FAFSA.

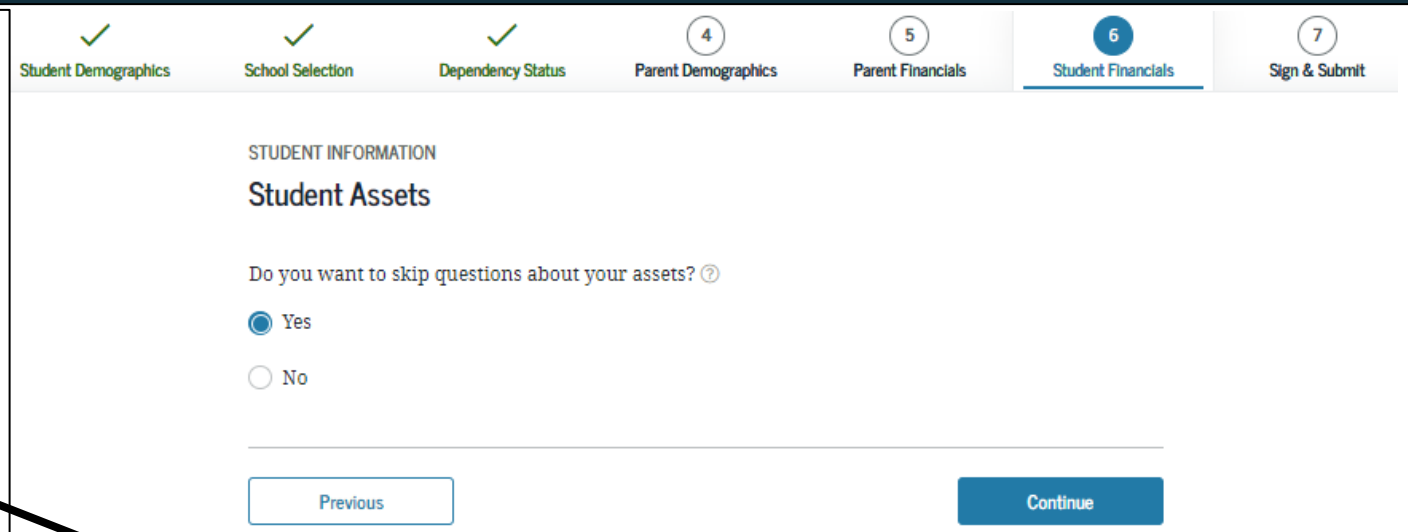


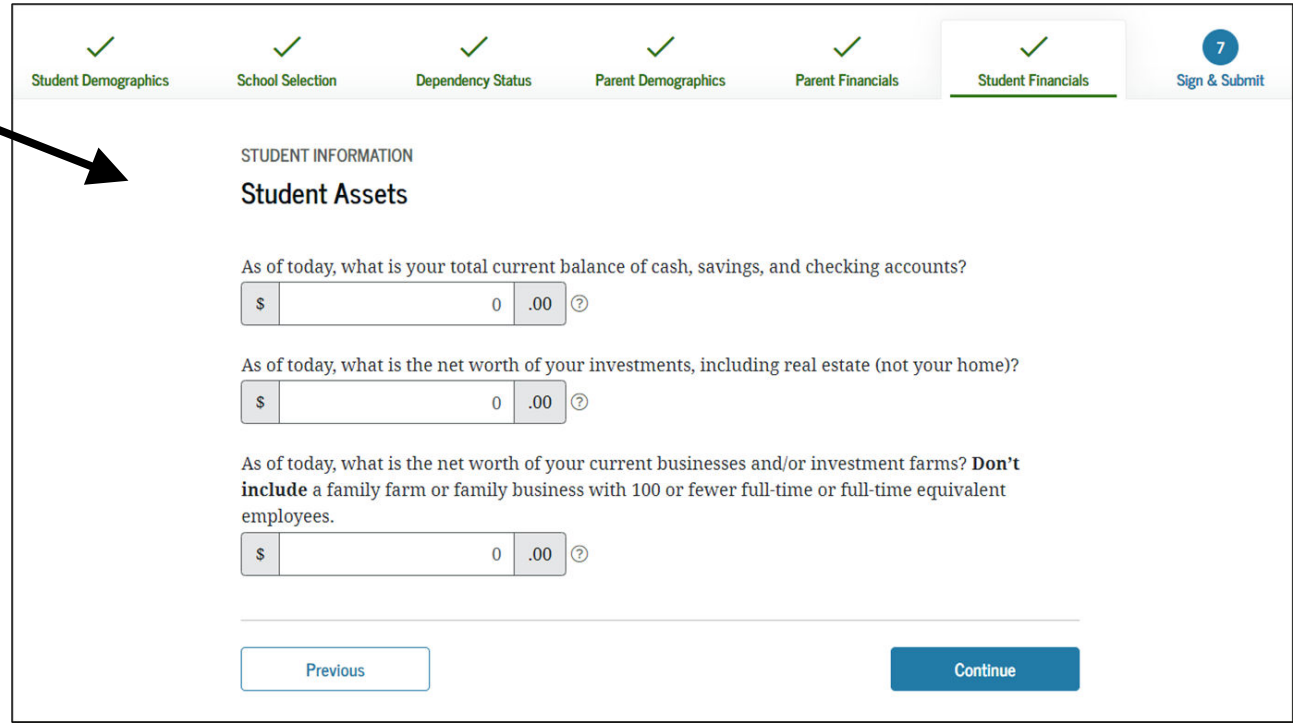
FAFSA SECTION 6: STUDENT FINANCIALS

Student Assets:

If asked, click “Yes” to skip questions about your assets. It is not required.

If your income is over a certain threshold, you will instead be asked to provide information about your current assets such as savings, checking accounts or investments.





TIP

What if your income has changed since 2021?

If your income has decreased since 2021, for example, you lost a job or had your hours significantly reduced, contact the financial aid office at the school you plan to attend. They can recalculate your financial aid award to reflect your current income.

Option b).
If you select *"Will File"* IRS Income Tax Return

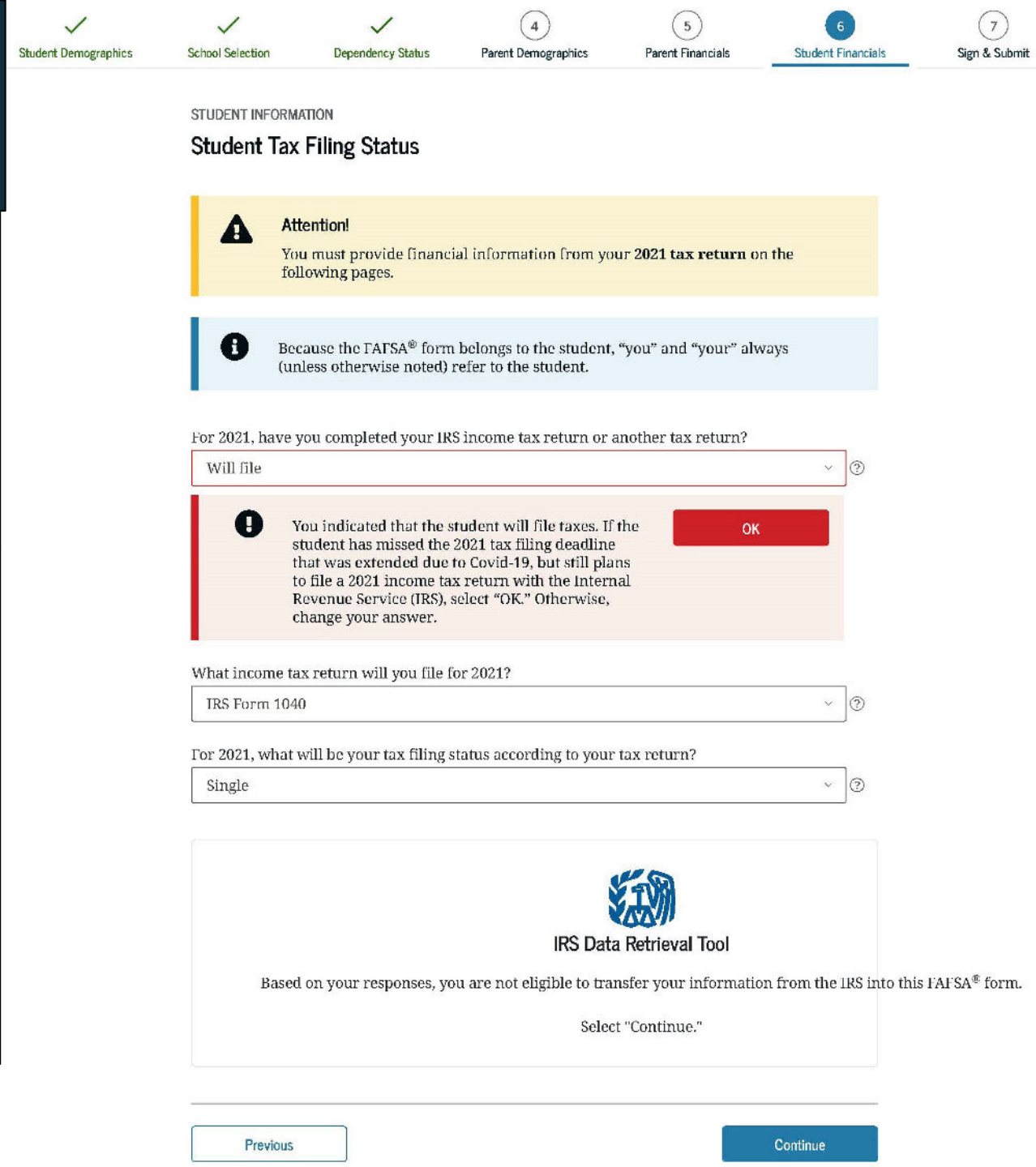
Very few people will need to select this option. If you were required to file taxes, but missed the deadline, select this option.

FAFSA SECTION 6: STUDENT FINANCIALS

If you select **"Will file"** a tax return, indicate what your filing status will be when you do file.

A message will appear to confirm that you have missed the deadline to file taxes, but still plan to file an income tax return.

Click "OK" if this is true.



Remember: If a student selects "Will File" they must update their FAFSA once they have filed their federal income tax return.

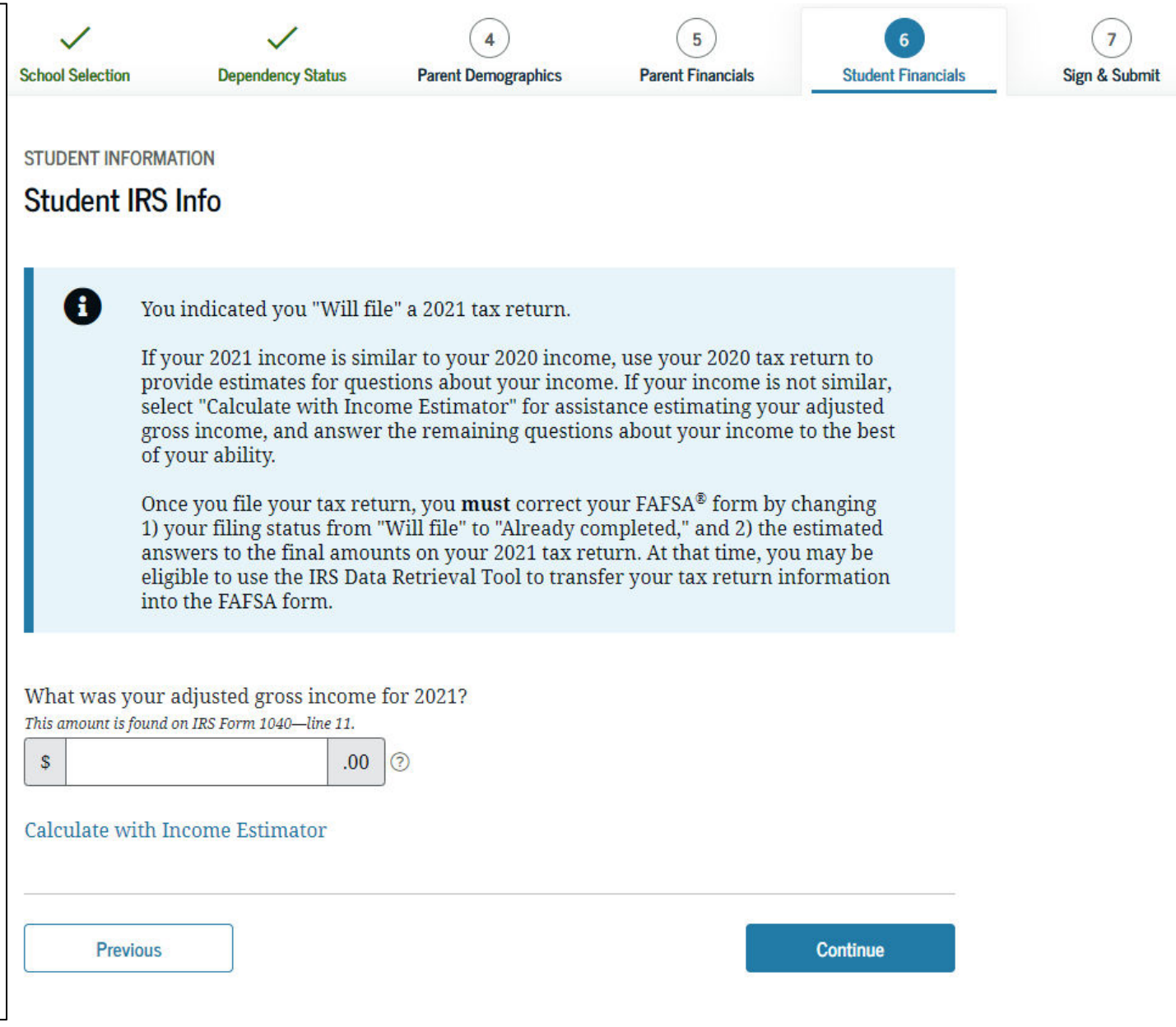
FAFSA SECTION 6: STUDENT FINANCIALS

Student IRS Info

Either use the prior year's taxes if the information is similar to provide estimates or click **"Income Estimator"** for assistance estimating the adjusted gross income.

Gross income = total income paid to you before any deductions or taxes were taken out.

*You will then be asked the same questions as tax filers based on your estimations. To view the additional financial information screens that follow, see pages 74-82.



Option c).
If you select *"Not Going to File"* IRS Income Tax Return

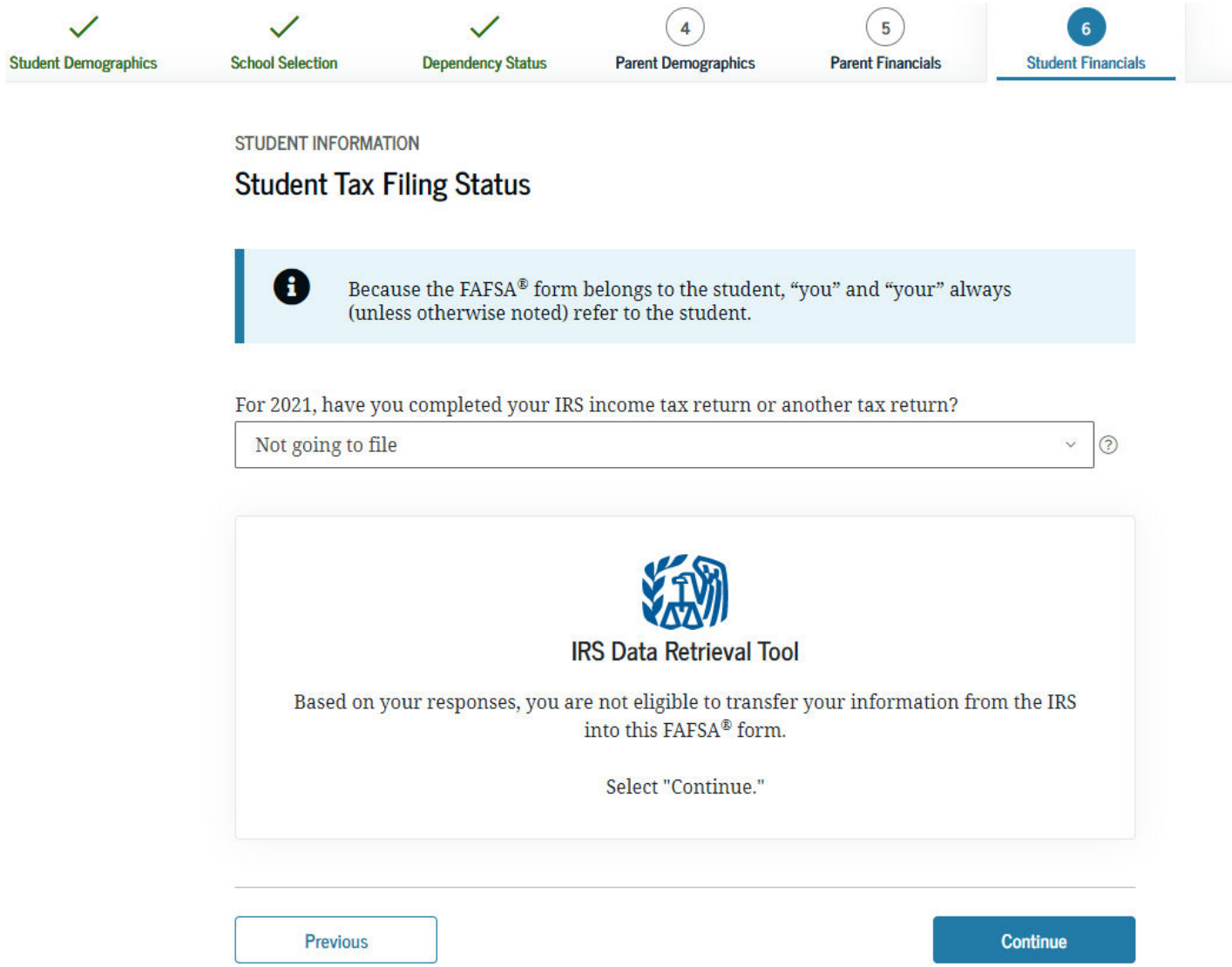
If you did not have to file taxes, select this option. You will still be asked questions about any income you have earned or received.

FAFSA SECTION 6: STUDENT FINANCIALS

Select **"Not going to file"** if you did not work or did not make enough money that requires you to file taxes for the requested year.

You may be required to submit a **Verification of Non-Filing Letter to the IRS to verify that you did not need to file taxes.**

For more information about this form visit: **www.jbay.org/resources/irs-vnf**

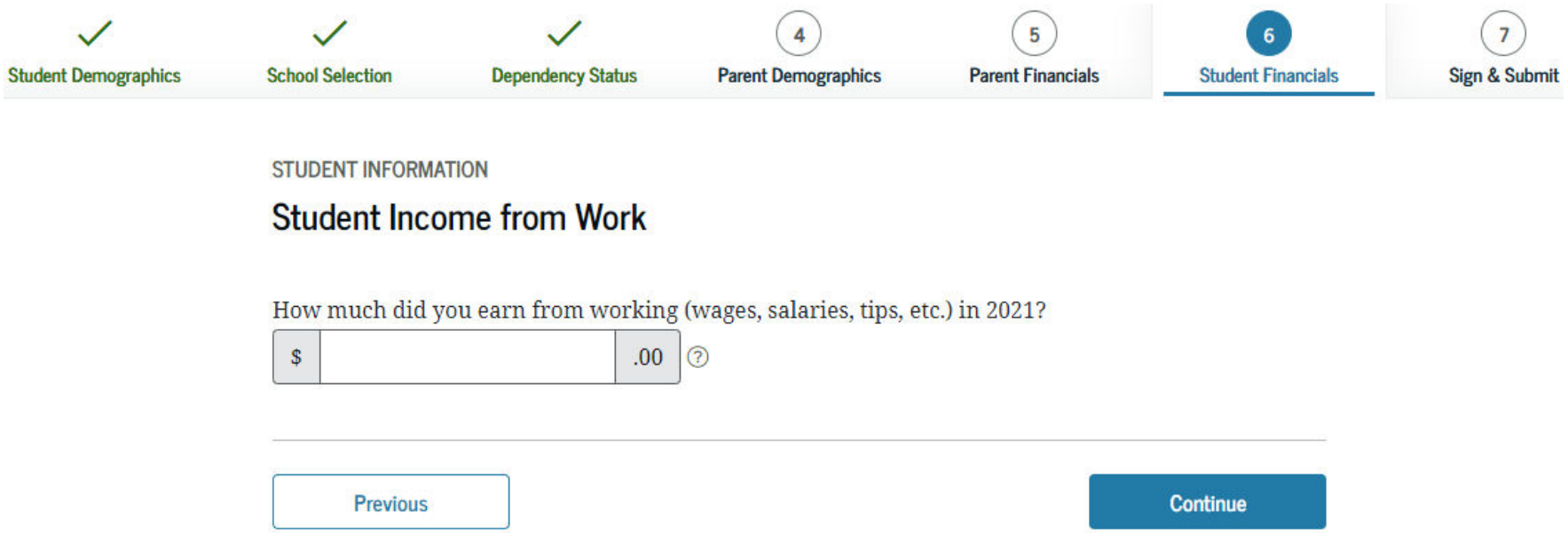


FAFSA SECTION 6: STUDENT FINANCIALS

Student Income from Work

You will be asked to report how much money you made from **working**. Include the information from your W-2 forms (box numbers 1 +8).

If you did not work, enter zero. This question can't be left blank.



FAFSA SECTION 6: STUDENT FINANCIALS

Additional Financial Info

A **Cooperative Education Program** is a college program that allows a student to apply their classroom knowledge to a paid work experience in a field related to their academic or career goals.

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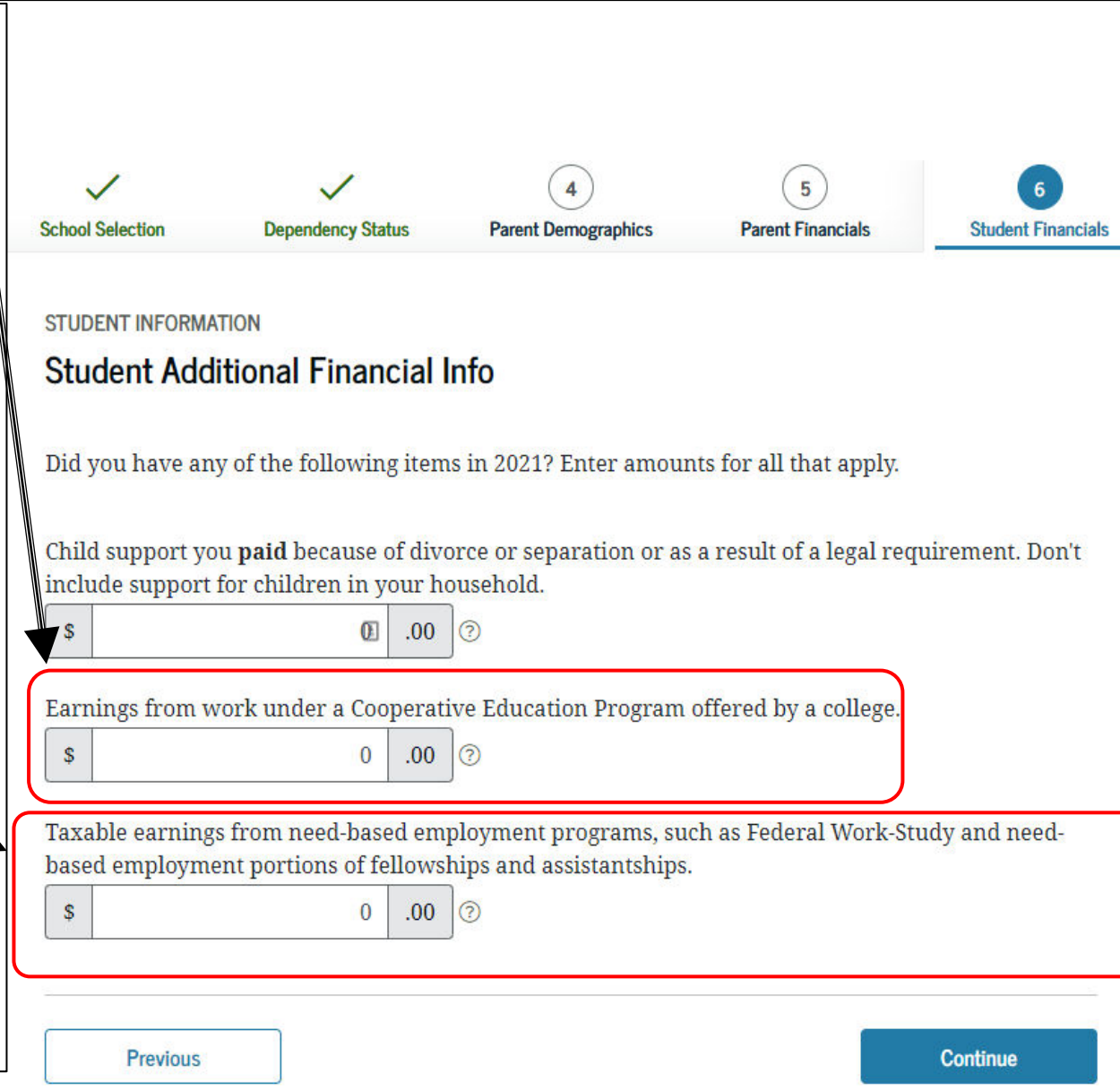


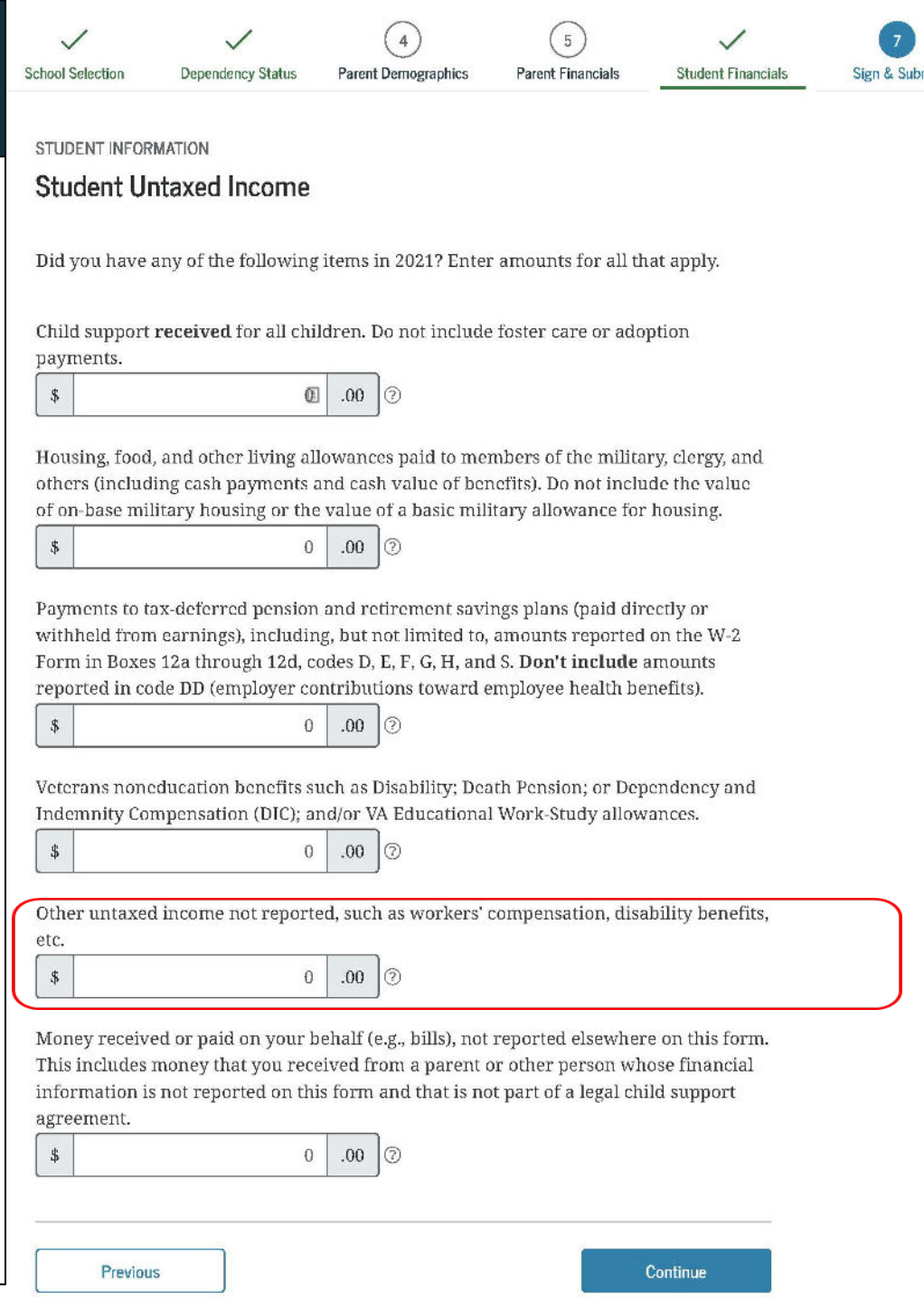
FAFSA SECTION 6: STUDENT FINANCIALS

Student Untaxed Income- <u>Part 1</u>

You DO NOT have to report the following information as income earned from working, or as "Untaxed Income":

→ Economic Impact Payments, or stimulus checks, due to the COVID-19 pandemic
→ Emergency financial aid grants from the government in connection with the COVID-19 pandemic. If you aren't sure, talk to your financial aid office for assistance.
→ Extended Foster Care (AB 12) benefits—including SILP payments or payment from a THP-NMD program (even if your SILP payment is sent directly to you). This also includes the infant supplement.
→ Welfare (CalWORKs) payments
→ Untaxed Social Security benefits
→ Supplemental Security Income (SSI) - do not confuse with Social Security Disability Insurance (SSDI)

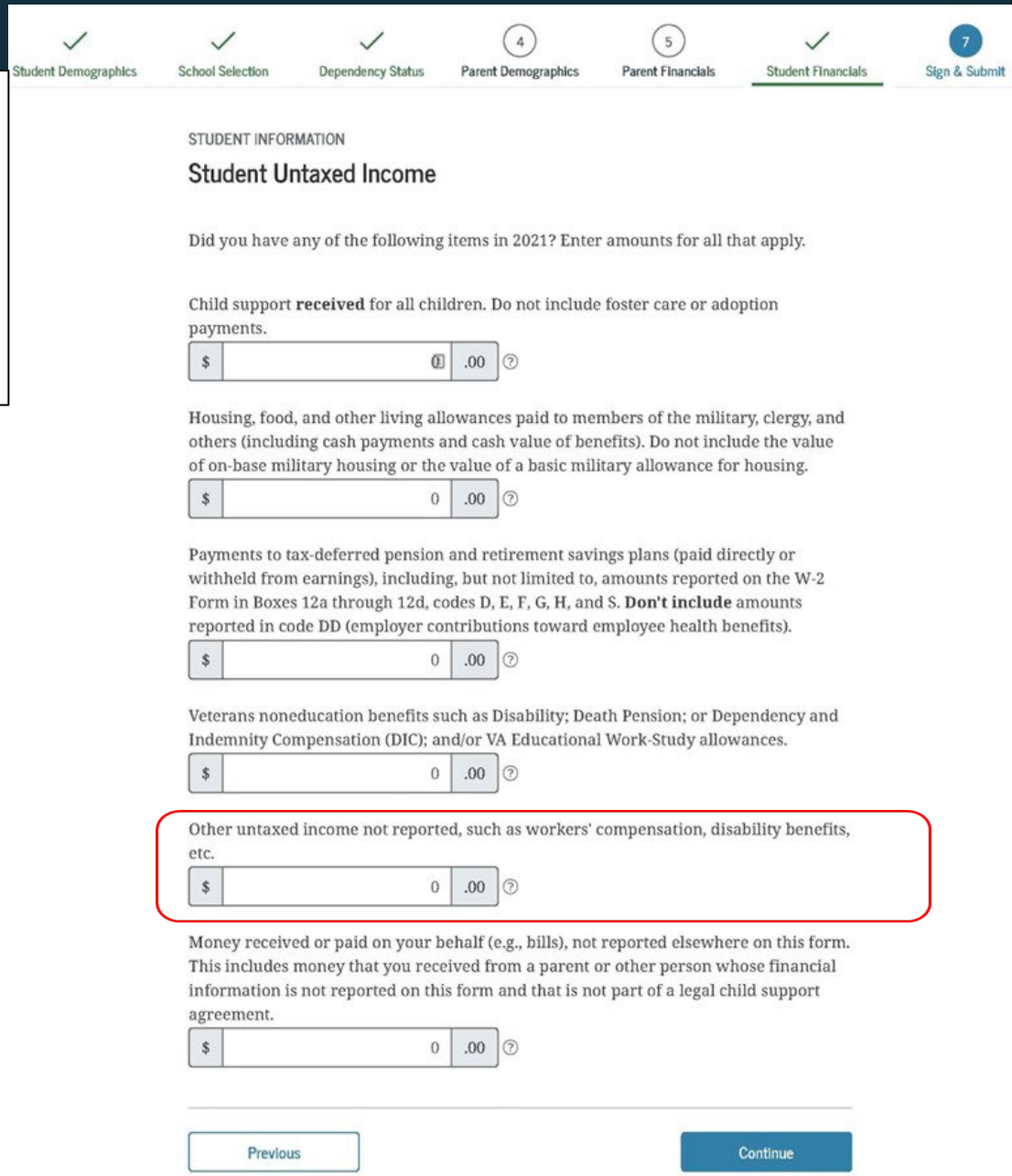
There are other less common types of untaxed income that don't need to be reported as well. Learn more within the FAFSA.



FAFSA SECTION 6: STUDENT FINANCIALS

Student Untaxed Income- Part 2

You DO have to report Unemployment Benefits under untaxed income.

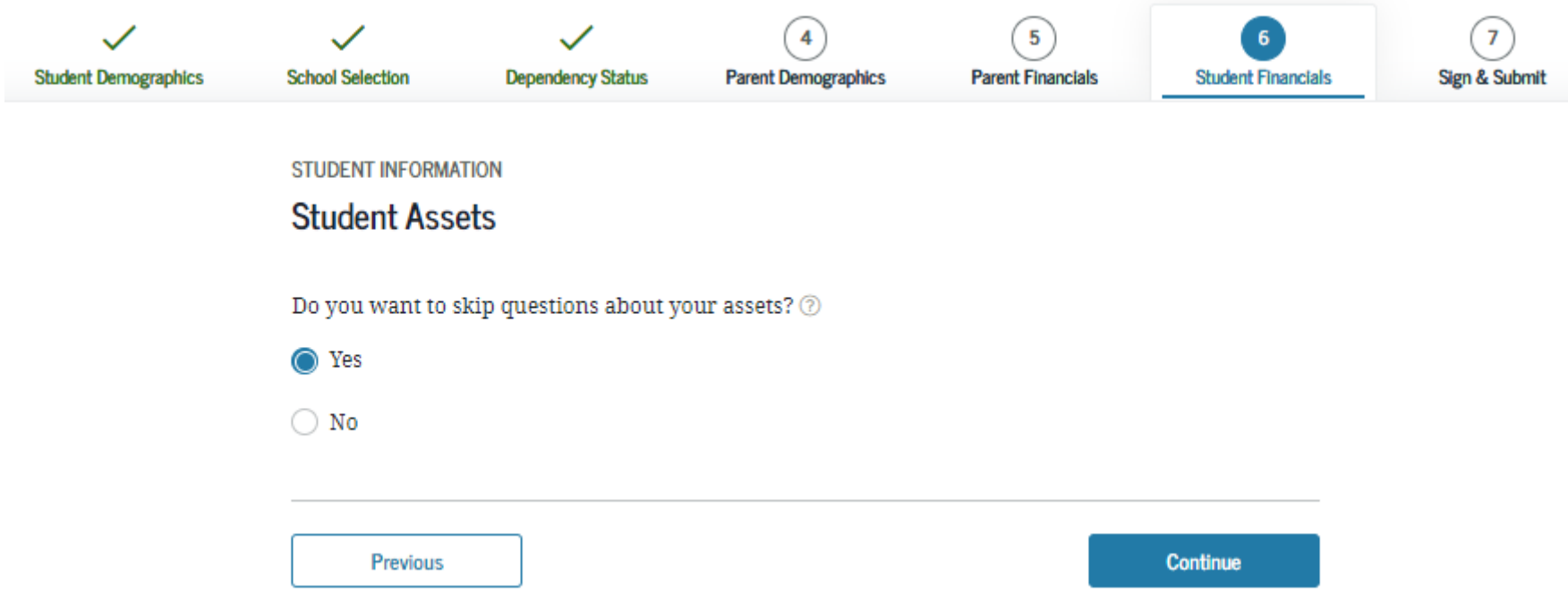


FAFSA SECTION 6: STUDENT FINANCIALS

Student Assets:

If asked, click "Yes" to skip questions about your assets. It is not required.

If your income is over a certain threshold, you will instead be asked to provide information about your assets such as savings or investment accounts.



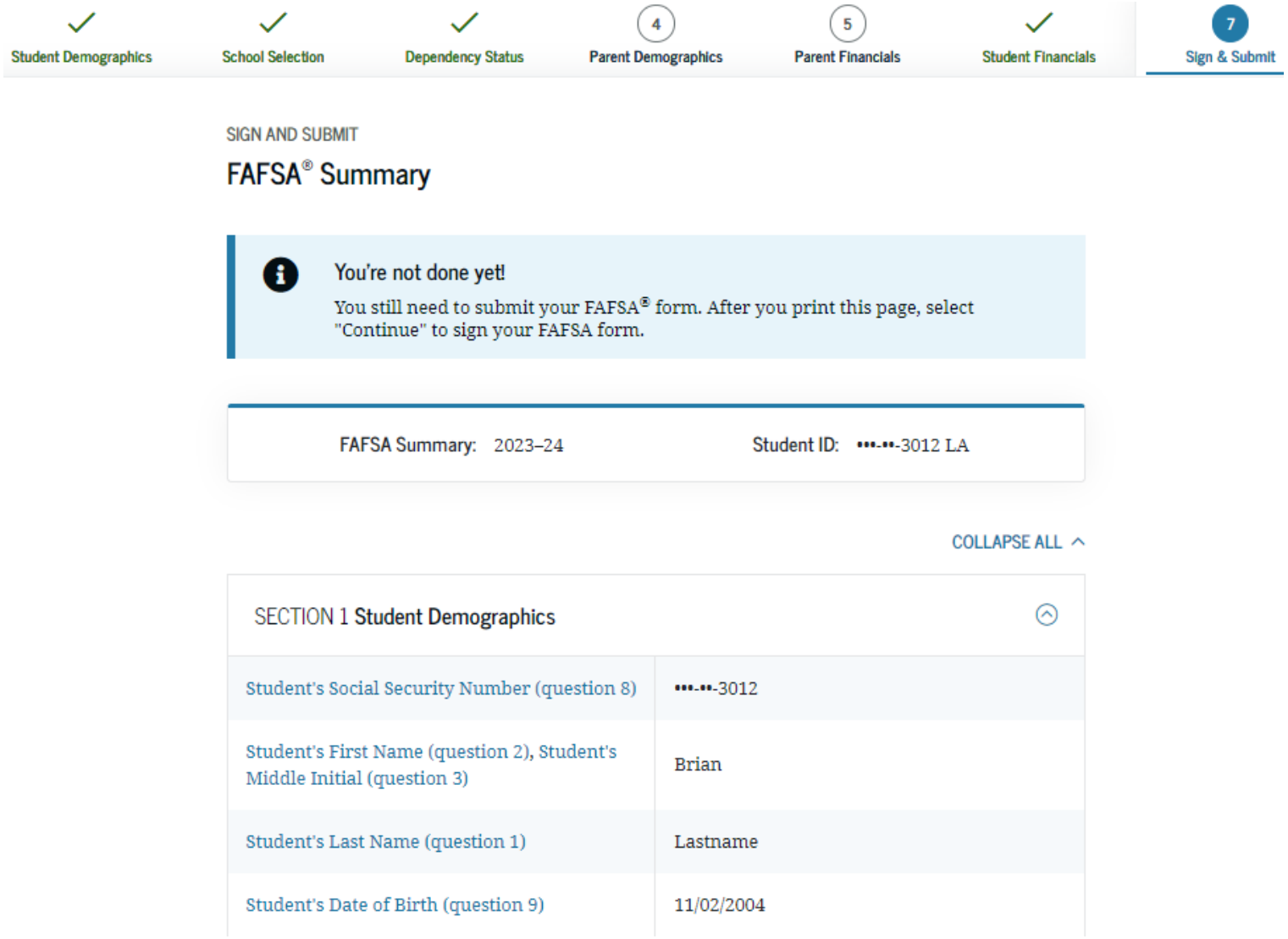
SECTION 7 OF THE FAFSA:

SIGN & SUBMIT

The final section of the FAFSA!

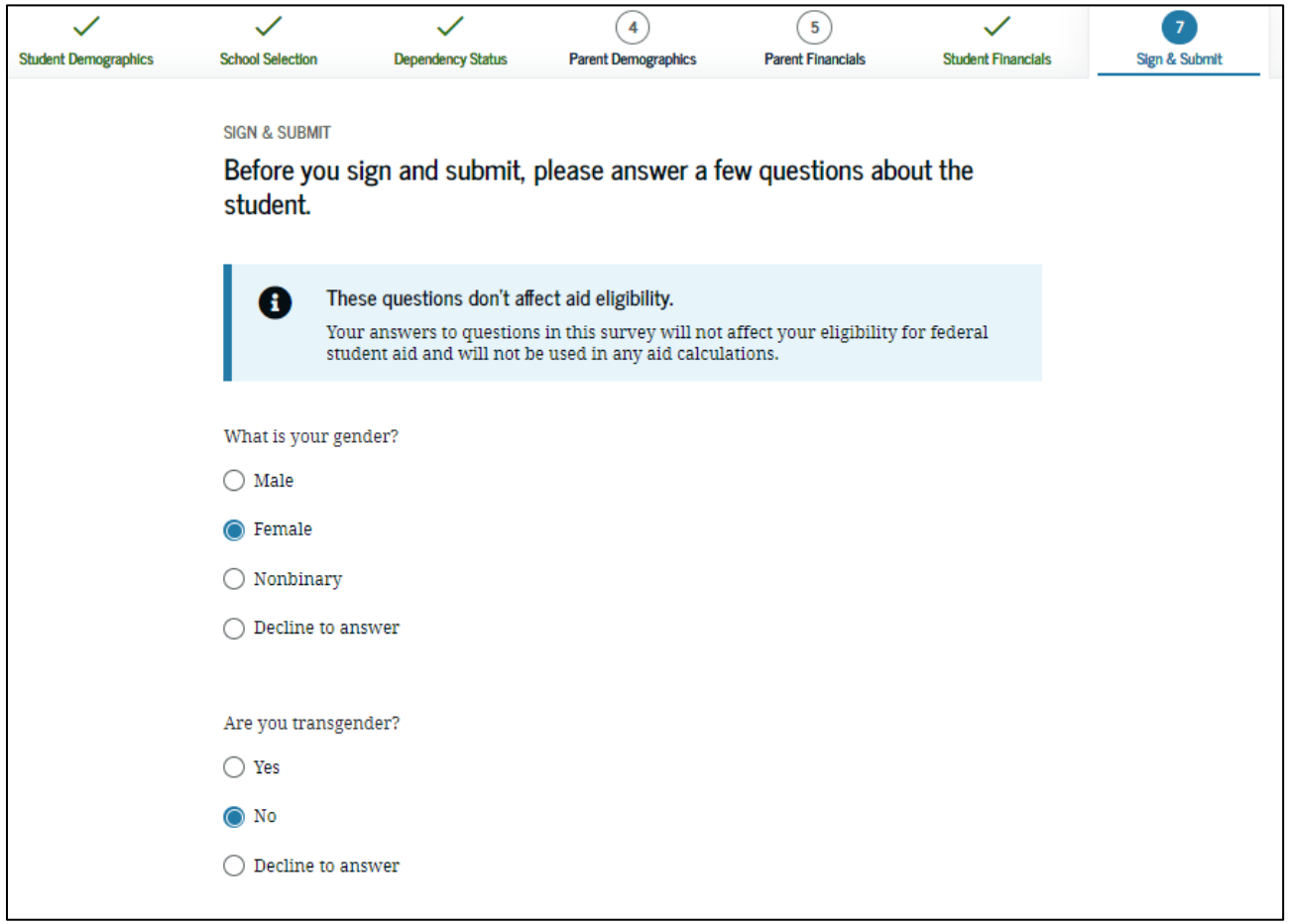
FAFSA SECTION 7: SIGN & SUBMIT

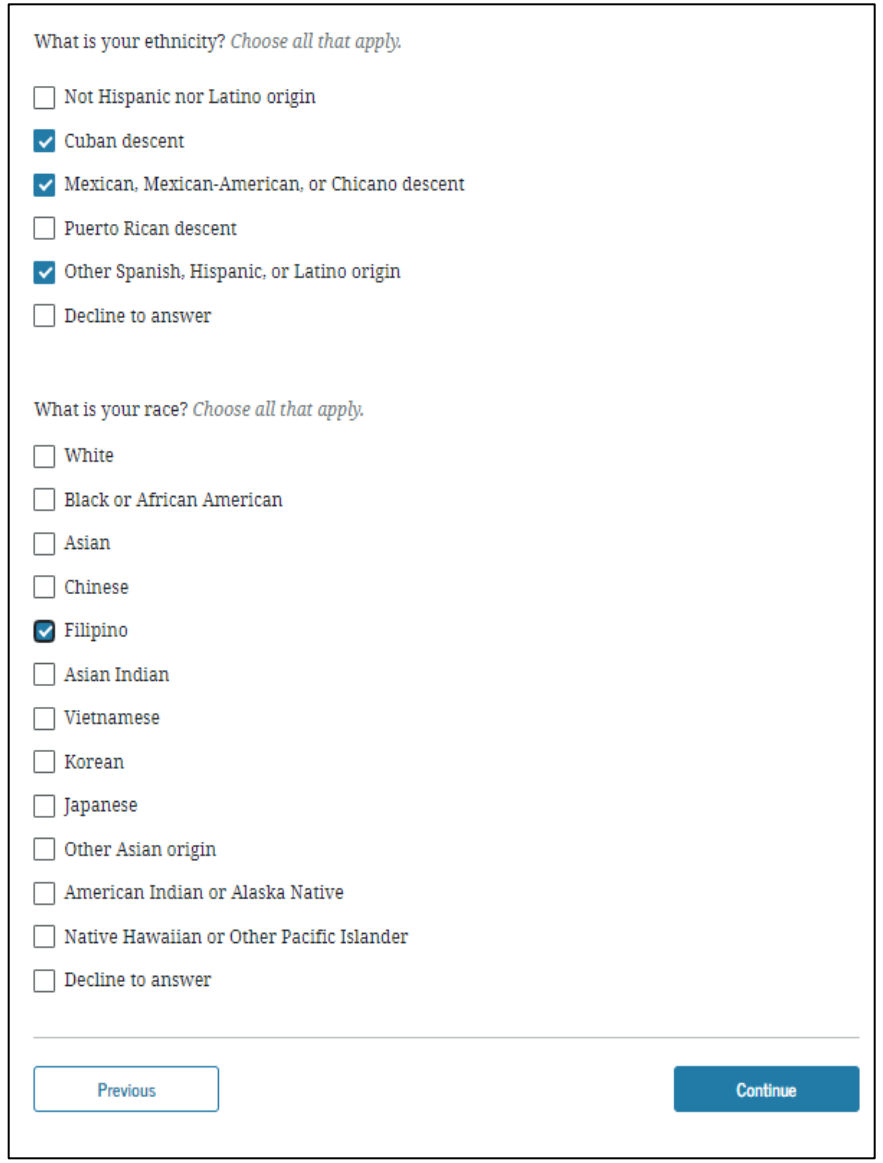
- Review and check all the information from the application. It is a summary of the information you provided on the FAFSA.
- You can print a copy for your records by clicking **“Print This Page”** at the bottom.
- If everything is ok, click continue at the bottom. **Your FAFSA still needs to be signed and submitted.**



FAFSA SECTION 7: SIGN & SUBMIT

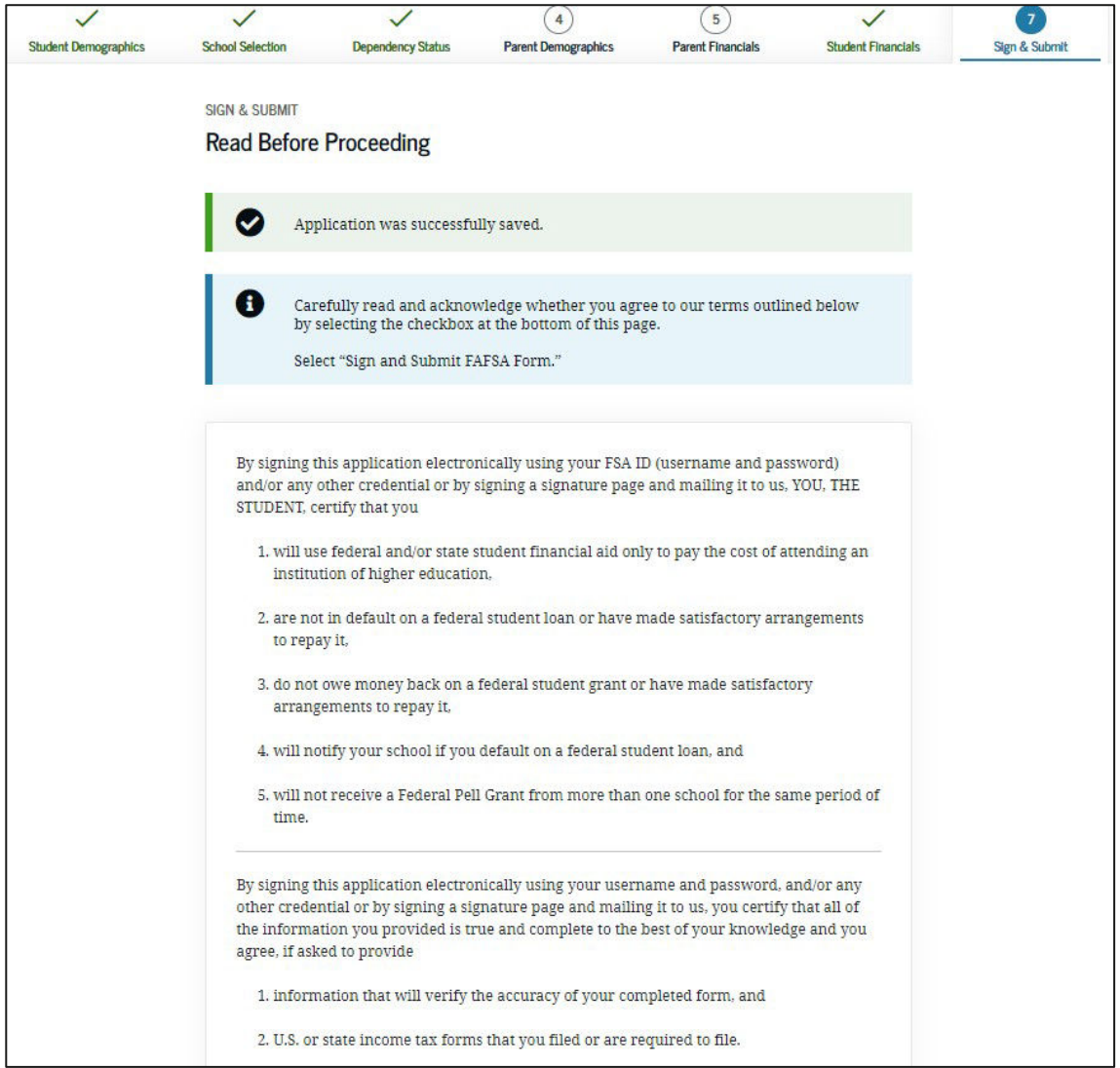
Answer a few demographic questions before you sign and submit and then click “Continue.” These questions do not affect your eligibility for aid

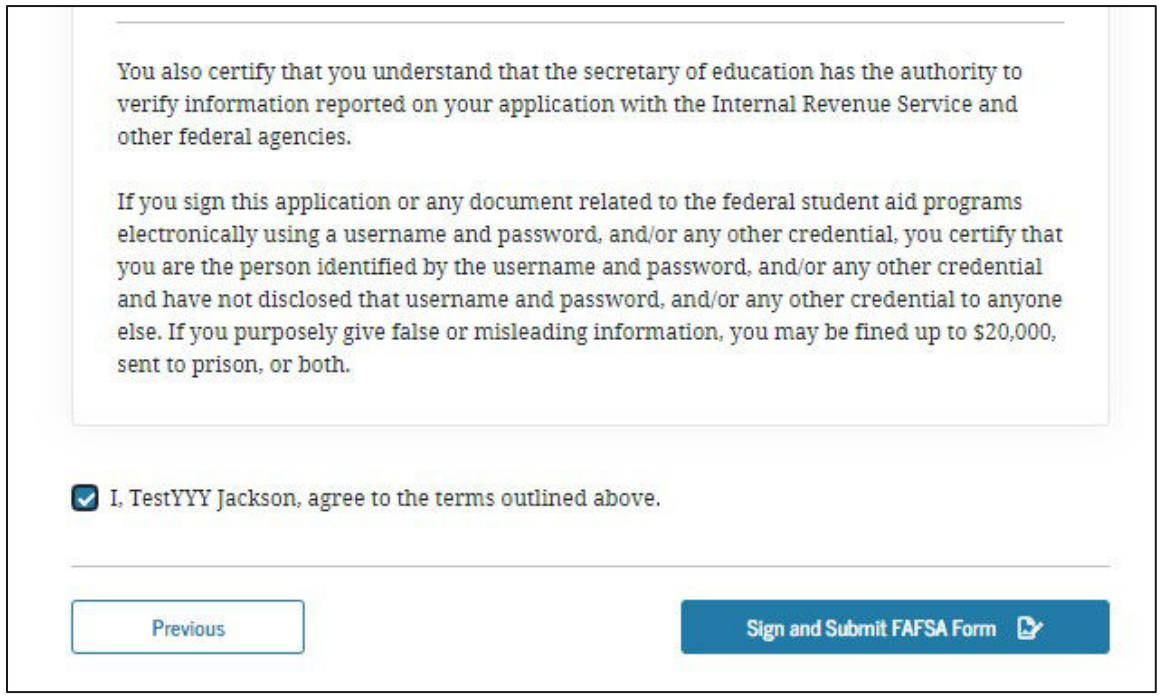




FAFSA SECTION 7: SIGN & SUBMIT

Agreement of Terms- Read and check the box indicating agreement with the signing statement and click “Sign and Submit FAFSA Form”.



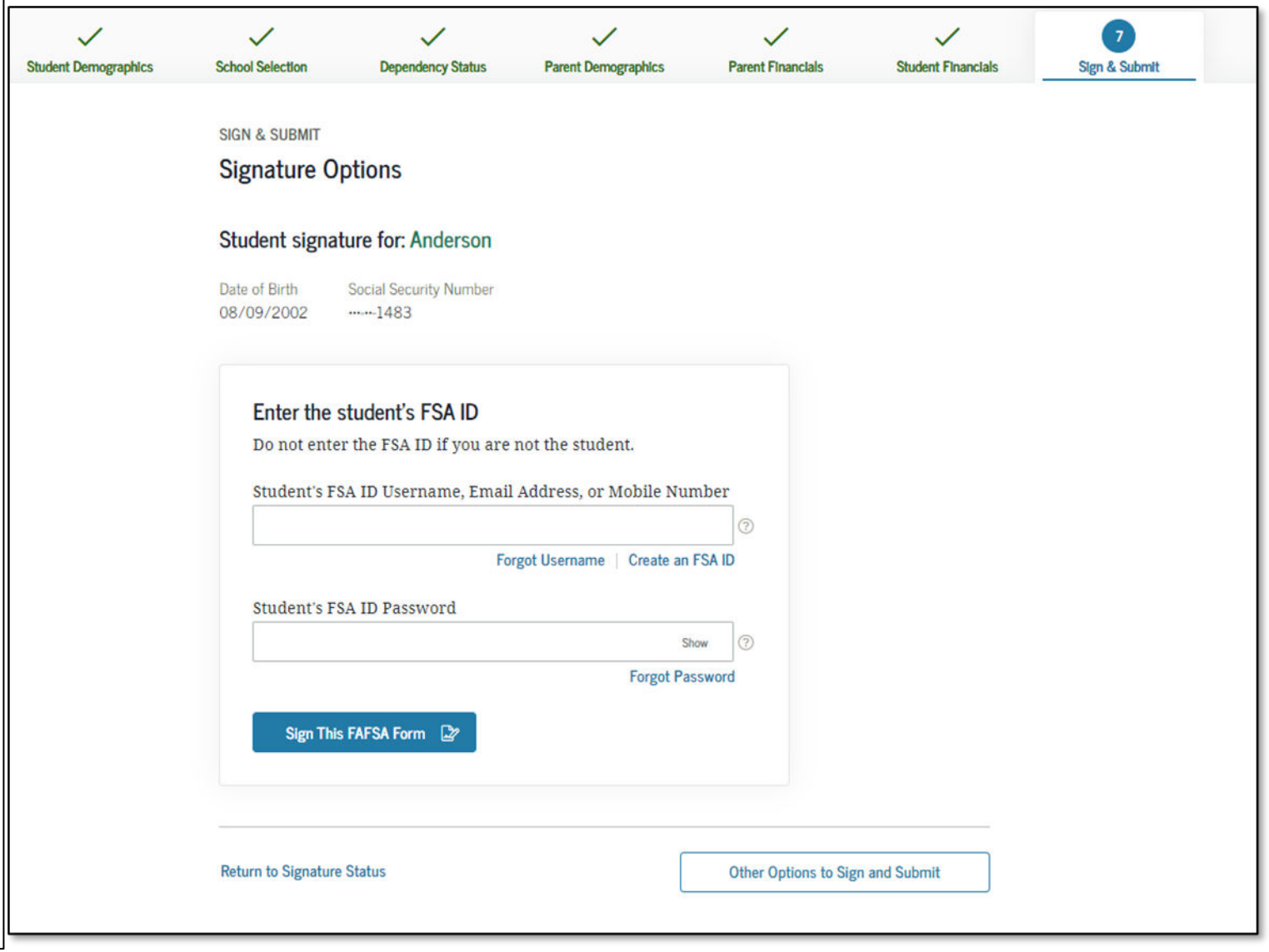


FAFSA SECTION 7: SIGN & SUBMIT

Signature Options

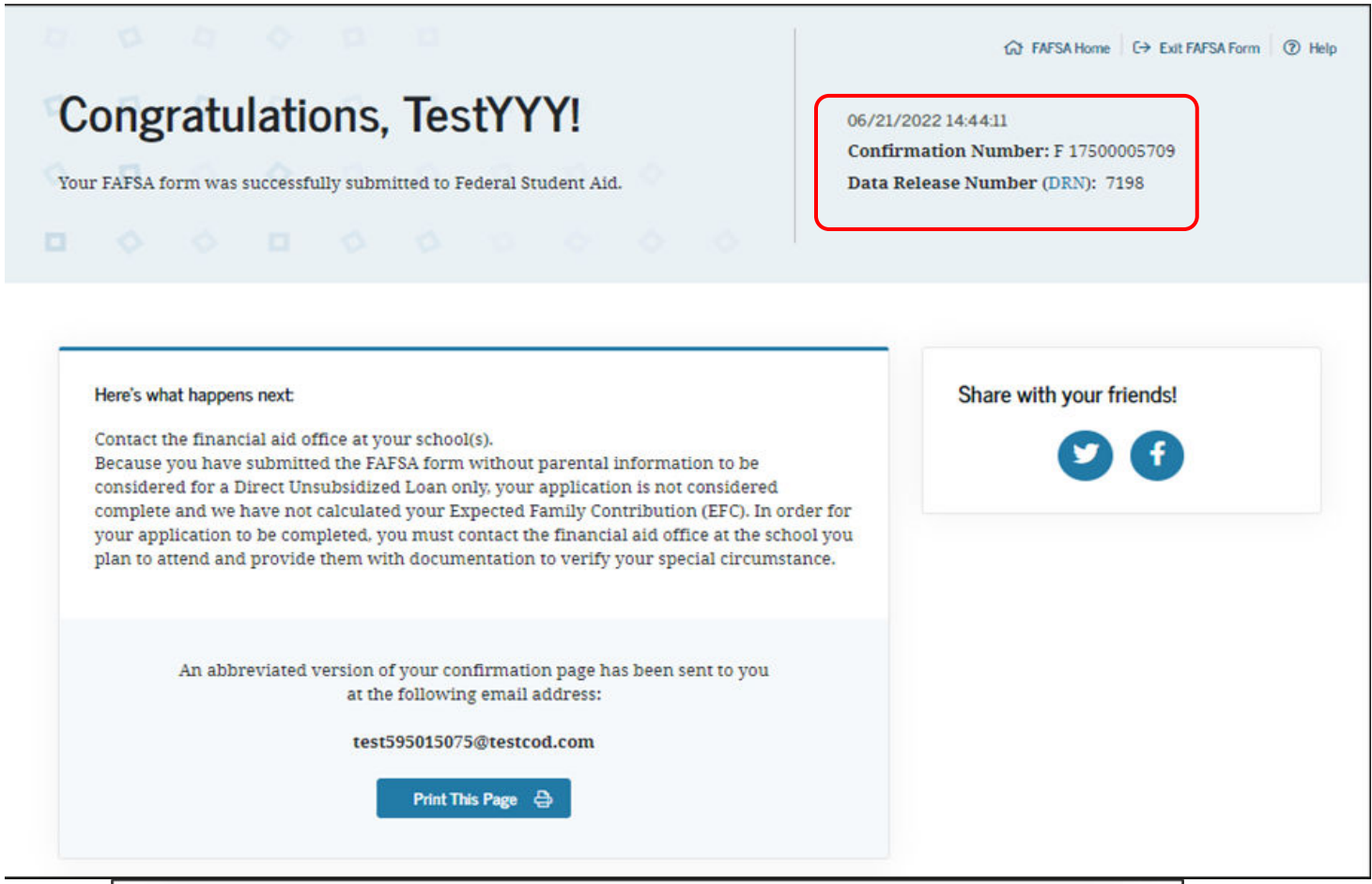
- If you logged into the FAFSA <u>with</u> an FSA ID, this page will not show and you will be directed to the "Congratulations" page [next page].

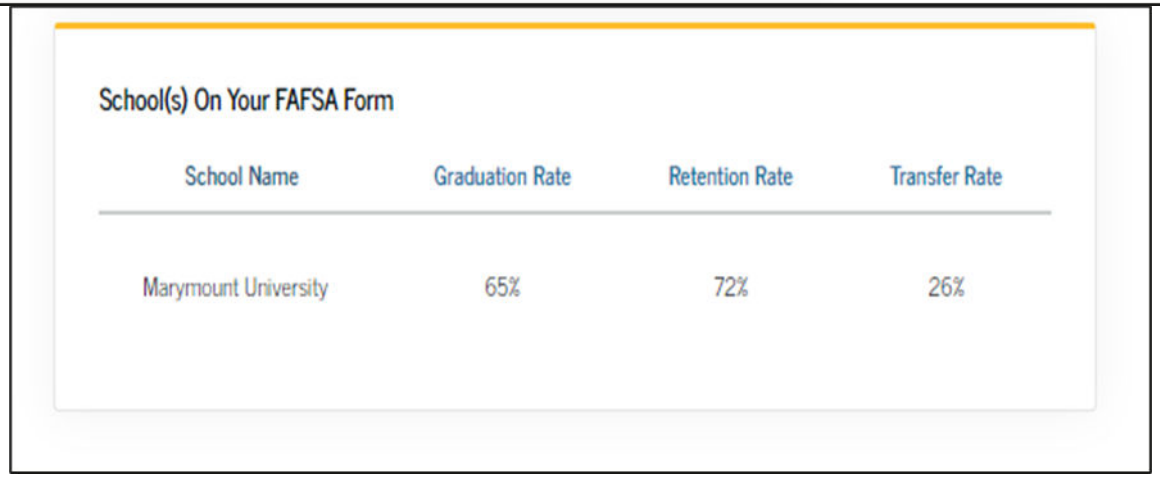
- If you logged into the application <u>without</u> an FSA ID, you will be shown this signature option page. It is recommended that you create an FSA ID to sign your FAFSA form electronically and then click "Sign This FAFSA Form."



FAFSA SECTION 7: SIGN & SUBMIT

- This is your Confirmation Page to show that your FAFSA is submitted! It provides your confirmation number and Data Release Number (DRN), should there be any issues.
- If possible, print and save a copy of this page for your records.
- A copy will be sent via email.
- You'll be notified in 3-5 days that it was processed.
- If you need to make any changes, you must wait until you receive your Student Aid Report (SAR). This may take a few days to a few weeks after filing your FAFSA.





Free Help Completing the FAFSA

- Live Help built into FAFSA on the Web
- U.S. Department of Education's toll-free hotline:
  - 1-800-4-FED-AID (1-800-433-3243)
- For more information or to contact the U.S. Department of Education by email visit: www.studentaid.gov/help-center/contact

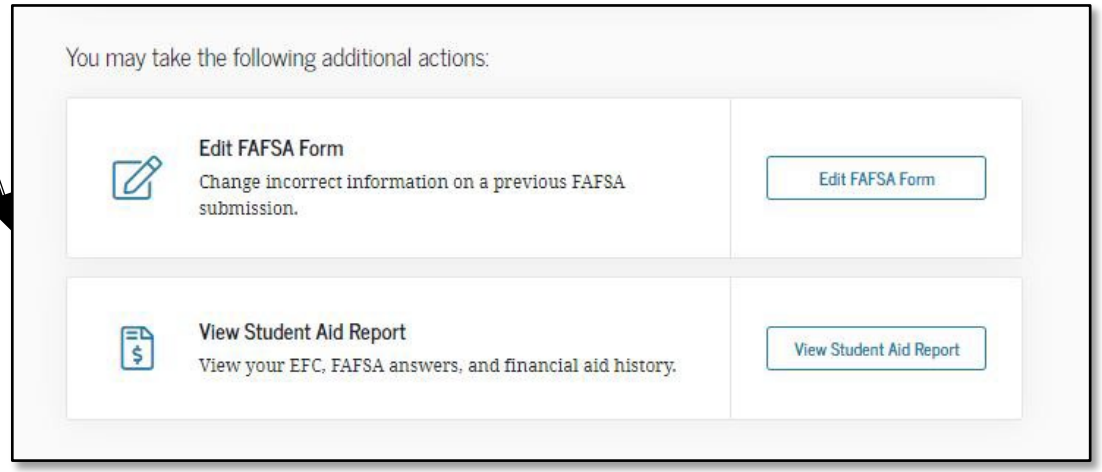
AFTER THE FAFSA

Filling out the FAFSA is just the first step.

Once your FAFSA is processed successfully (within a few days), it will be indicated when you log back into the FAFSA.

You can make a correction by choosing **"Edit FAFSA Form."**

Choosing **"View Student Aid Report"** will allow you to view your SAR. Learn more about the SAR on the next page.



Student Aid Report

If you click **"View Student Aid Report" (SAR),** you'll see this page.

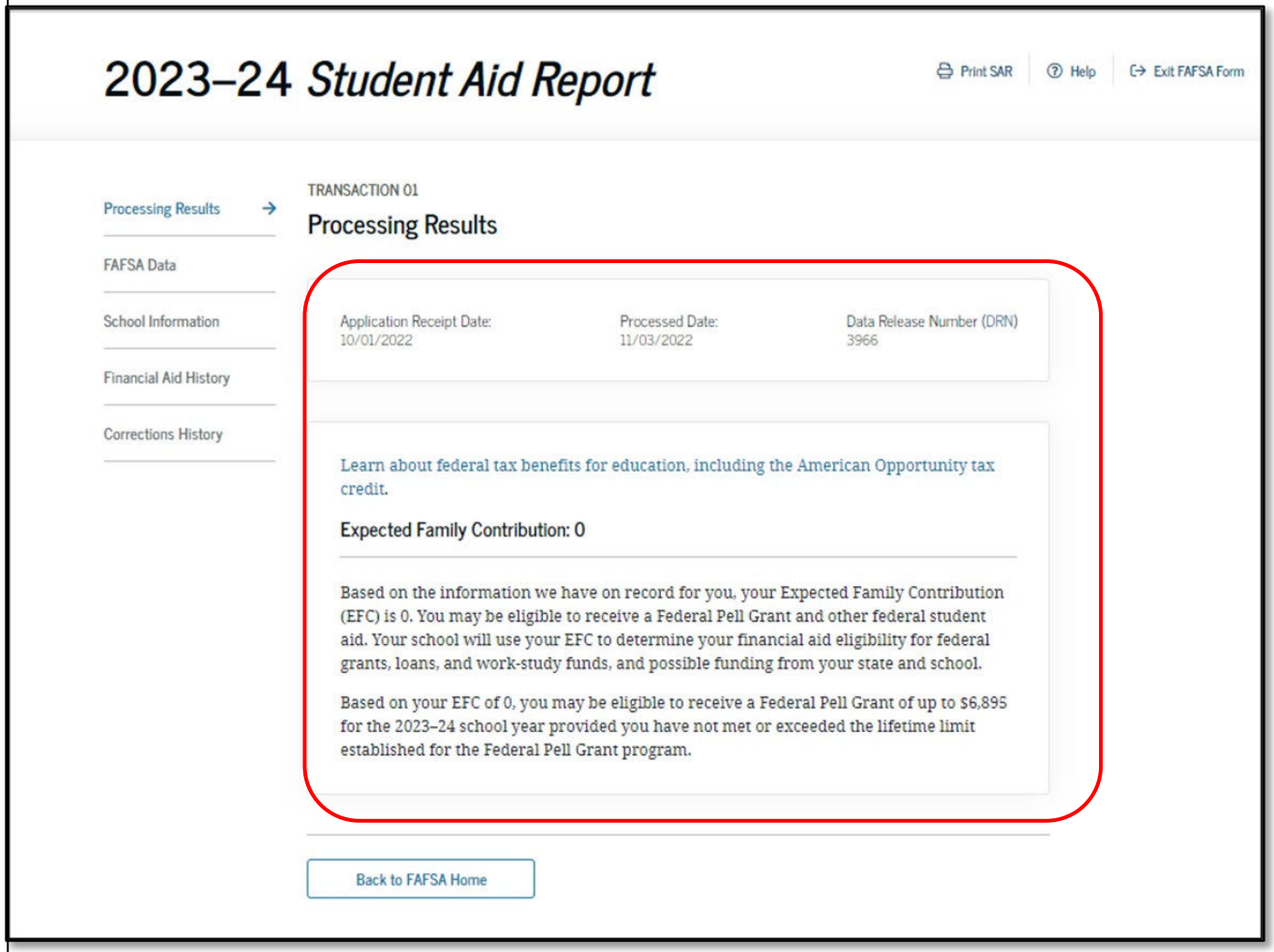
The SAR summarizes the information provided on the FAFSA. It includes the Data Release Number (DRN) and Expected Family Contribution (EFC). In this example, the EFC is 0 which means the student will likely qualify for maximum aid.

The SAR is not your award letter, but an estimate of what you MAY be eligible for.

It may take a few days or weeks to receive your SAR.

It will include info if you've been selected for additional verification and how many years you have received federal aid towards the 6-year cap.

At the top of the page, students can **"Print SAR"**



Step #2: APPLY FOR THE CHAFEE GRANT

This is a separate application than the FAFSA

Chafee Grant Overview & Eligibility:

May receive up to **$5,000 per year depending on financial need** for up to **5 years** (whether or not consecutive) until the **age of 26**

Can be used at public or private qualified colleges, universities or career and technical schools (CTE) in California or out of state

Must be a current or former foster youth who was a dependent or ward of the court living in an out-of-home foster care placement at least one day between the ages of 16-18 or placed in out-of-home care by a tribe or tribal organization between the ages of 16-18.

Must be enrolled at least half-time (6 units) in college, have financial need and have not reached your 26th birthday as of July 1st of the award year

Chafee Grant Application Tips

- A separate application is required for **first time** applicants only in addition to the FAFSA. While the FAFSA must be filled out every year, the Chafee must only be filled out once.
- Go to chafee.csac.ca.gov to and click "Start Chafee Application."
- Apply as soon as possible, ideally right after you complete your FAFSA!
- In the application, **"Planned School of Attendance"** refers to *one* college the student plans to attend. If you don't know yet, you can select one and update it later in WebGrants. If your school isn't listed, you can contact CSAC: 1-888-CAGRANT (1-888-224-7268), option 3.
- Students can update their Chafee grant applications and monitor award status on **WebGrants 4 Students at** mygrantinfo.csac.ca.gov

Chafee Grant Priority Awarding Hierarchy

It is common for students to be wait-listed for an entire school year before they are awarded. Be sure to budget accordingly.

Priority Awarding Hierarchy:

1. Paid renewal students who have not reached their 26th birthday as of July 1st of the award year (Students who have received a Chafee payment).
2. New and non-paid* renewal students who will be 25 years old as of July 1st of the award year.
3. New and non-paid renewal students who have dependents.
4. New and non-paid renewal students who have an unmet need of $5,000 or more.
5. New and non-paid renewal students who have an unmet need of less than $5,000.

* non-paid = have not received a Chafee payment

Step #3:
CREATE A WEBGRANTS 4 STUDENTS ACCOUNT

Create this to view the status of your FAFSA/CADAA and Chafee Grant

WebGrants 4 Students: mygrantinfo.csac.ca.gov

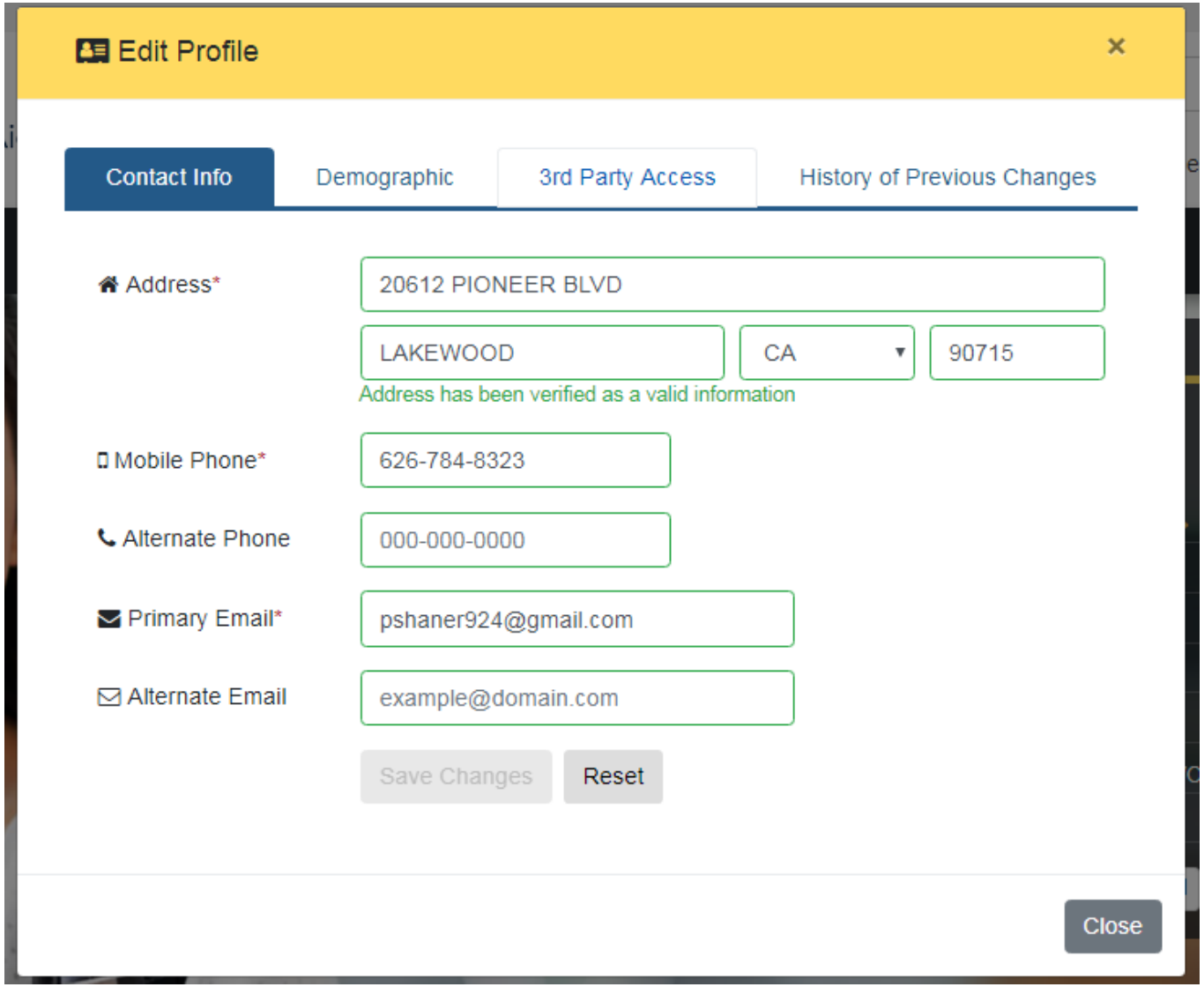
- Students will need to wait to create a WebGrants account until their FAFSA or CADAA is processed. It can take 1-2 weeks for the FAFSA to process and link to WebGrants.

- If there are any issues, they should contact the California Student Aid Commission (CSAC):
  - (888) 224-7268 or 1-800-735-2929 (TTY)
  - studentsupport@csac.ca.gov

Edit Profile – Contact Info

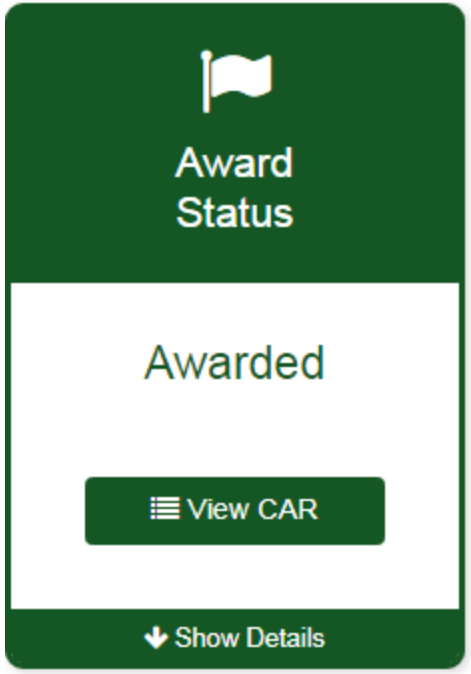
TIP: Make sure your contact information is up to date so CSAC can reach you.

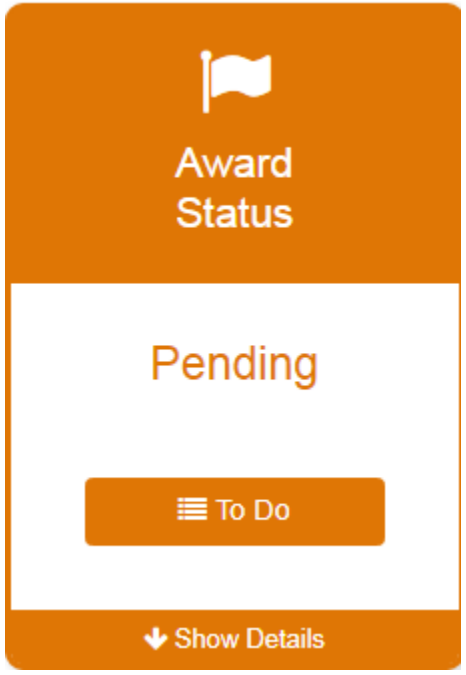
Here is the screen where you can edit contact information. Be sure to enter the information accurately.

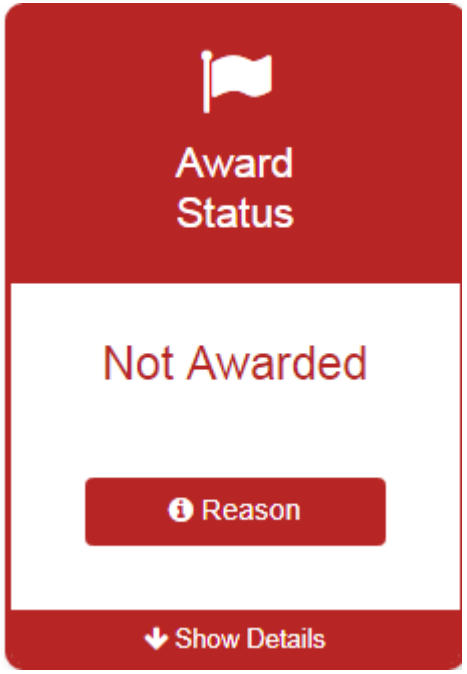


Check Your Award Status

Below are possible award status cards within WebGrants. If your Award Status is pending, click on your “To Do” list to determine next steps. If your Award Status is “Not Awarded”, click on “Reason” to learn more and consult with the financial aid office or CSAC if you believe there is an error.







WebGrants To Do's

- [ ] 1. Check your award status and amount for the Cal Grant and Chafee Grant
- [ ] 2. Verify if there are any "pending" items or forms that still need to be completed
- [ ] 3. Confirm that your school of attendance is accurate. This is referring to the college you plan to attend, not your high school.
- [ ] 4. Verify that your GPA has been received. If not, contact your high school counselor or the California Student Aid Commission (CSAC).
- [ ] 5. Enter your high school graduation date. This will become available on the 1st day of the month of your planned graduation month.
- [ ] 6. If you applied for Chafee Grant, check that your "Department of Social Services Record" is complete to verify your foster youth status. Note: This is only verified monthly so it may take up to 6 weeks before this is verified. If it is not matched, visit chafee.csac.ca.gov to submit a verification form manually.

Congrats! You Did It!

Remember:

- **Continue to check your email and college student portal weekly.** The college will communicate with you if they need more information. Even after college starts, continue to check it often.

- **Respond promptly to any information request to provide verification in order to receive your financial aid,** such as a verification of foster youth status or an IRS Verification of Nonfiling Letter (if you didn't file taxes). Learn more at: www.jbay.org/resources/irs-vnf

- **Update all of your accounts if your address, email or phone number changes** (e.g. WebGrants, college portal, FAFSA/CADAA, etc.)

- **Apply for campus support programs**, such as EOP, EOPS, NextUp, Guardian Scholars or Disability Student Services, to help you succeed once in college. Learn more about these programs here: cacollegepathways.org/campus-support/.

- **Check out the Financial Aid Guide for California Foster Youth to learn how to maintain your financial aid:** jbay.org/resources/financial-aid-guide/. Once you receive financial aid, there are requirements you need to meet to keep receiving it.

- **Apply for private scholarships**. There is a lot of free money out there if you take the time to apply! Learn more by visiting: jbay.org/resources/financial-aid-guide/.

- **Reapply for FAFSA every year!**

California College Pathways
www.cacollegepathways.org

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