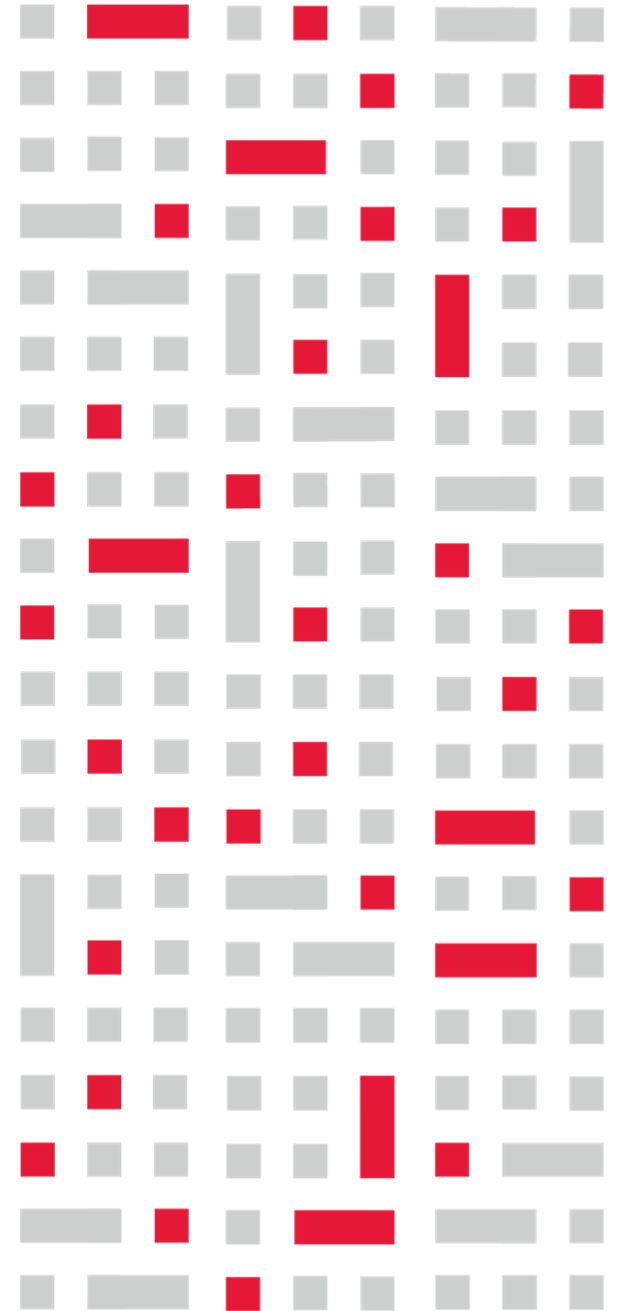


Completing the FAFSA®



Agenda

- FAFSA® Basics
- Federal Aid Eligibility
- What is the FAFSA® used for?
- Tax Information
- Dependent vs. Independent
- Household Information
- Common Questions
- Helpful Contacts
- Q&A



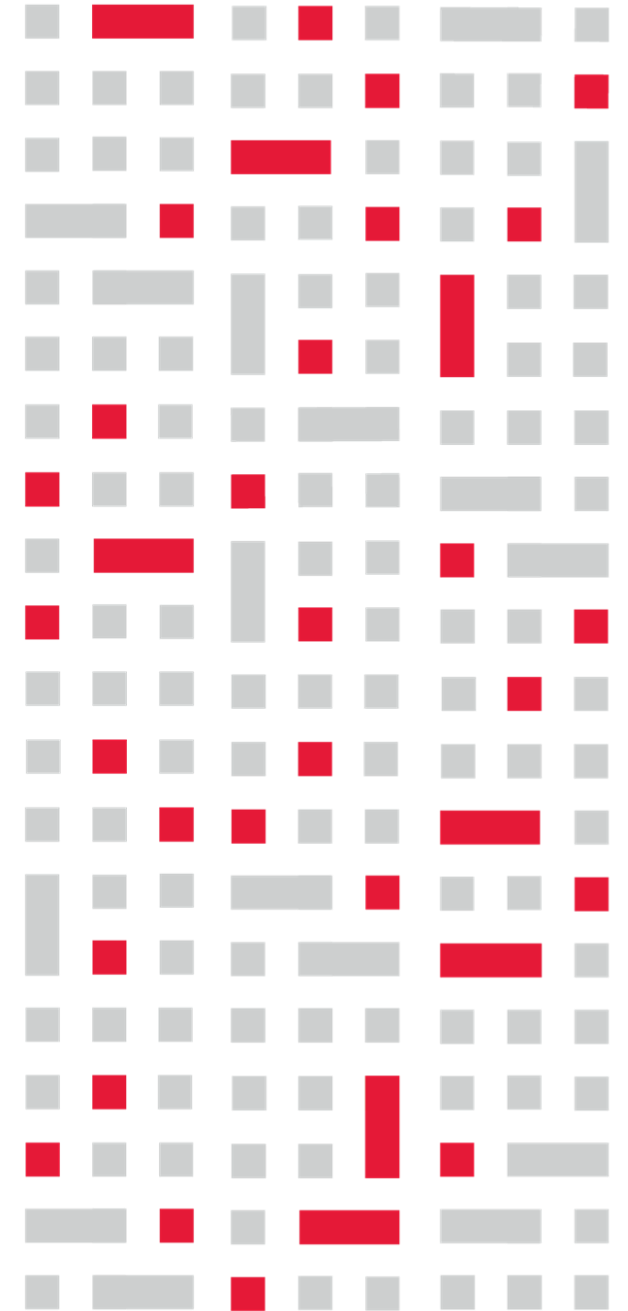
FAFSA® Basics

- The Free Application for Federal Student Aid (FAFSA®) is the **first step** in applying for federal financial aid, and can be completed online at **FAFSA.ed.gov**.
 - FAFSA® is available to complete online starting **October 1st** of each year.
- **Priority filing deadlines**
 - Incoming Students – **December 1st**
 - Continuing Students – **January 15th**
- All students and parents are encouraged to complete the FAFSA®, regardless of finances.
- Both the student and a parent must create a Federal Student Aid ID (FSA ID) at **fsaid.ed.gov**
- Your FSA ID is used to log in to other Department of Education websites, such as **studentloans.gov**.

Federal Aid Eligibility

In general, in order to be eligible to receive federal aid, the student must:

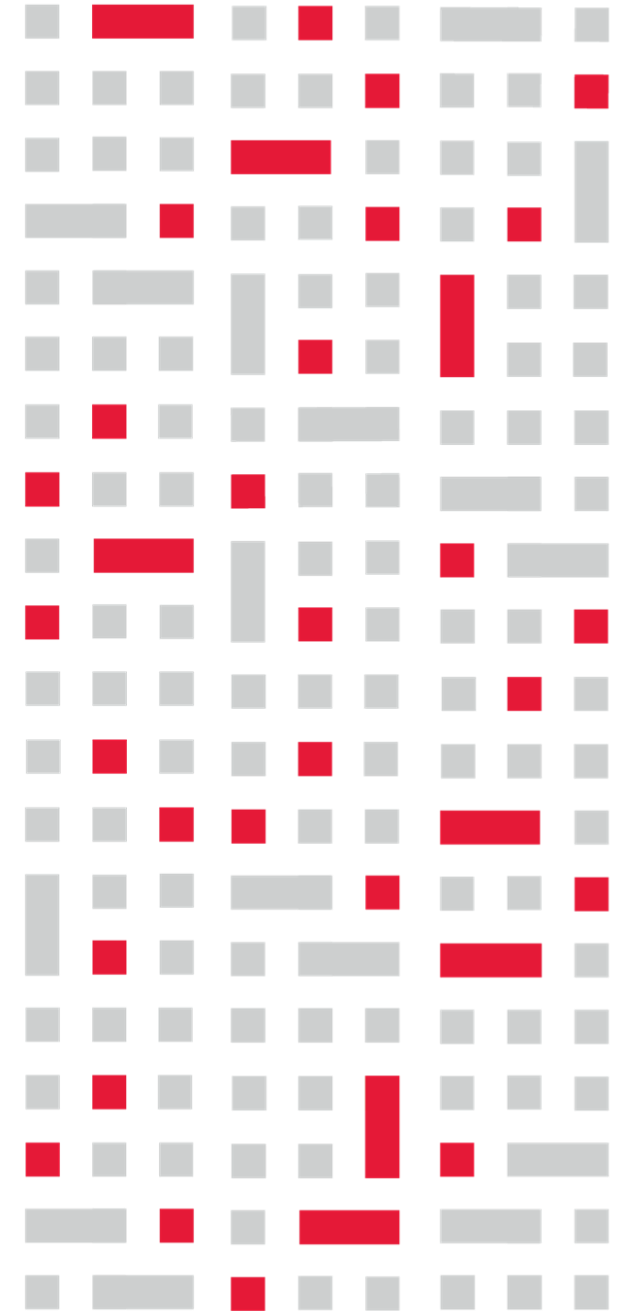
- Be a citizen or eligible noncitizen of the United States
- Have a valid Social Security Number
- Have a high school diploma or a General Education Development (GED) certificate, or have completed homeschooling
- Be enrolled in an eligible program as a regular student seeking a degree or certificate
- Maintain satisfactory academic progress
- Not owe a refund on a federal student grant or be in default on a federal student loan
- Register (or already be registered) with the Selective Service System, if you are a male and not currently on active duty in the U.S. Armed Forces



Federal Aid Eligibility

- **Eligible Noncitizens**

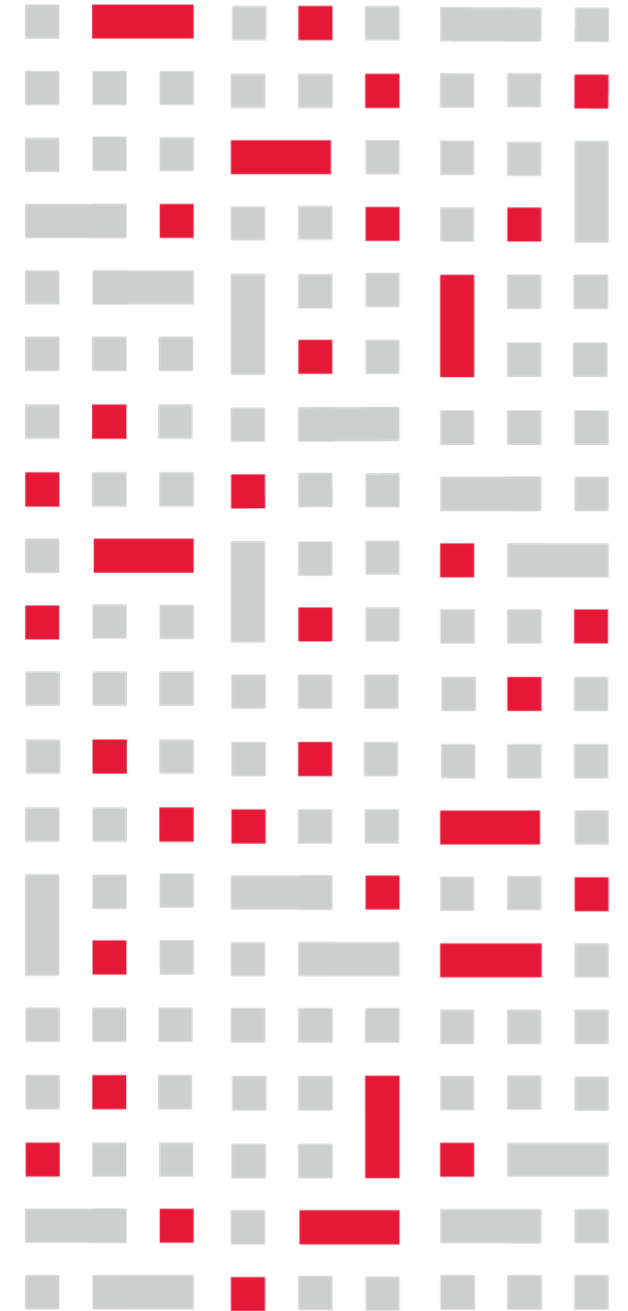
- U.S. national (includes natives of American Samoa or Swains Island)
- U.S. permanent resident with a Form I-551, I-151, or I-551C (Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card), also known as a "green card."
- Students with an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services (USCIS) showing*
 - "Refugee,"
 - "Asylum Granted,"
 - "Cuban-Haitian Entrant,"
 - "Conditional Entrant" (valid only if issued before April 1, 1980), or
 - "Parolee" (you must be paroled for at least one year, and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident).



Federal Aid Eligibility

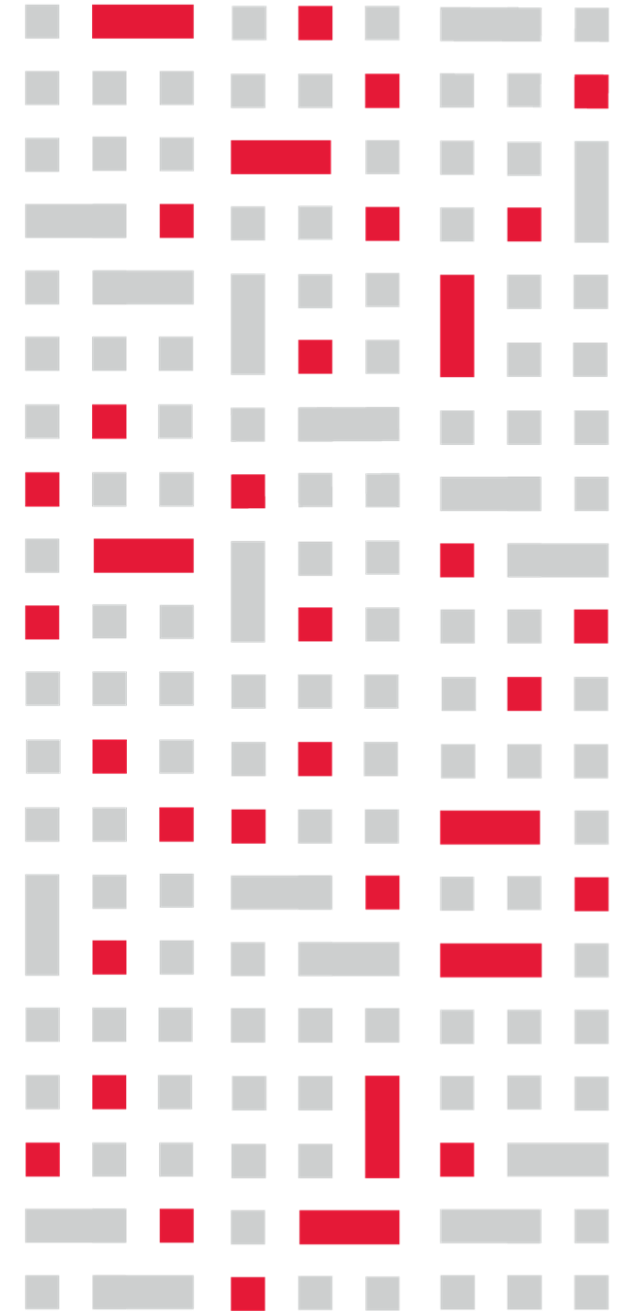
- The student holds a T nonimmigrant status ("T-visa") (for victims of human trafficking) or their parent holds a T-1 nonimmigrant status, with appropriate visa and/or certification letter from the U.S. Department of Health and Human Services.*
- The student is a "battered immigrant-qualified alien" who is a victim of abuse by their citizen or permanent resident spouse, or they are the child of a person designated as such under the Violence Against Women Act (VAWA).*
- The student is a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau. If this is the case, they may be eligible for only certain types of federal student aid:
 - Citizens of the Republic of Palau are eligible for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study.
 - Citizens of the Federal States of Micronesia and the Republic of the Marshall Islands are eligible for Federal Pell Grants only.
- Certain Native American students born in Canada with a status under the Jay Treaty of 1789 may also be eligible for federal student aid.

*To qualify for federal student aid, certain eligible noncitizens must be able to provide evidence from the USCIS that they are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident.



What is the FAFSA® used for?

- The data collected from the FAFSA® determines a student's eligibility for most federal, state and institutional awards, including:
 - Federal Pell Grants
 - Federal Supplemental Educational Opportunity Grant
 - Federal Direct Loans
 - Federal Work-Study
 - NJ Tuition Aid Grants
 - NJ Educational Opportunity Fund
 - Rutgers Assistance Grants
 - Need-Based Scholarships
- The FAFSA® collects a family's and student's personal and financial information, which is used to calculate the **Expected Family Contribution (EFC)**.
 - EFC is determined by a federal formula that calculates need using the information provided on the FAFSA®.
- The Office of Financial Aid uses this information to conduct a **need analysis** for each student, and awards need-based financial aid accordingly.



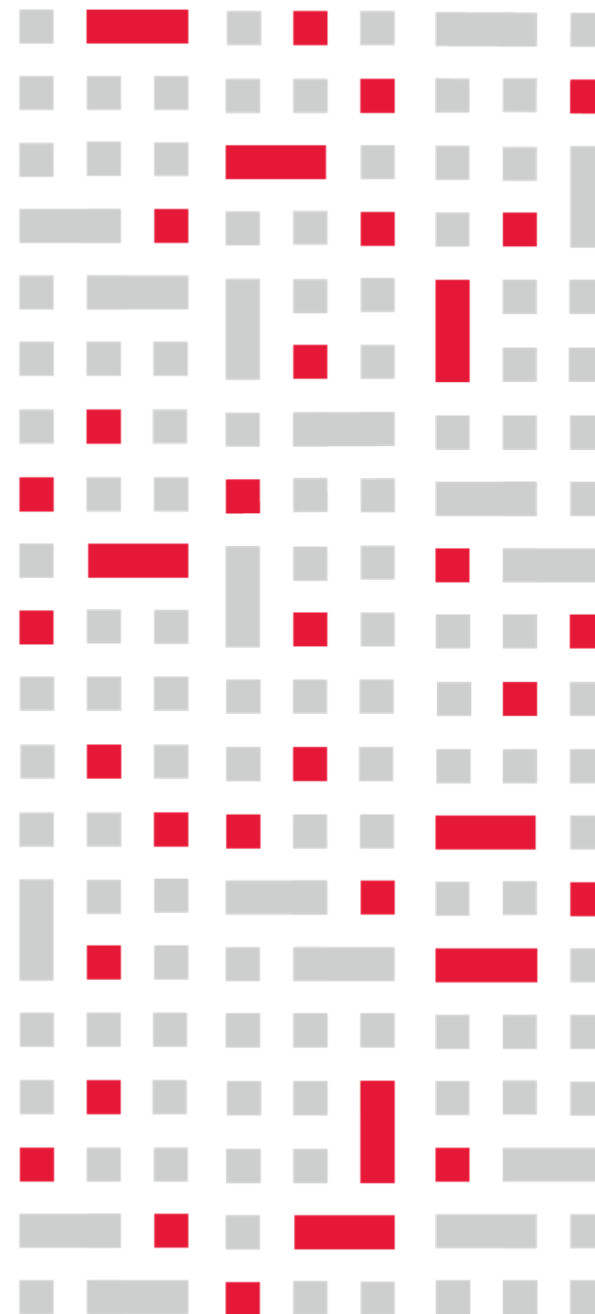
Tax Information

- **IRS Data Retrieval Tool (DRT)**

- The DRT allows taxpayers to transfer their personal tax information directly from the IRS database to the FAFSA®.
- Using the DRT reduces the likelihood of the student's FAFSA® being selected for verification and having to provide additional documents, which may lead to the student's award letter being delayed or adjusted.
 - Manually entering financial data on the FAFSA® leads to potential data entry errors, thus requiring the Office of Financial Aid to verify the accuracy of the student's FAFSA® information.

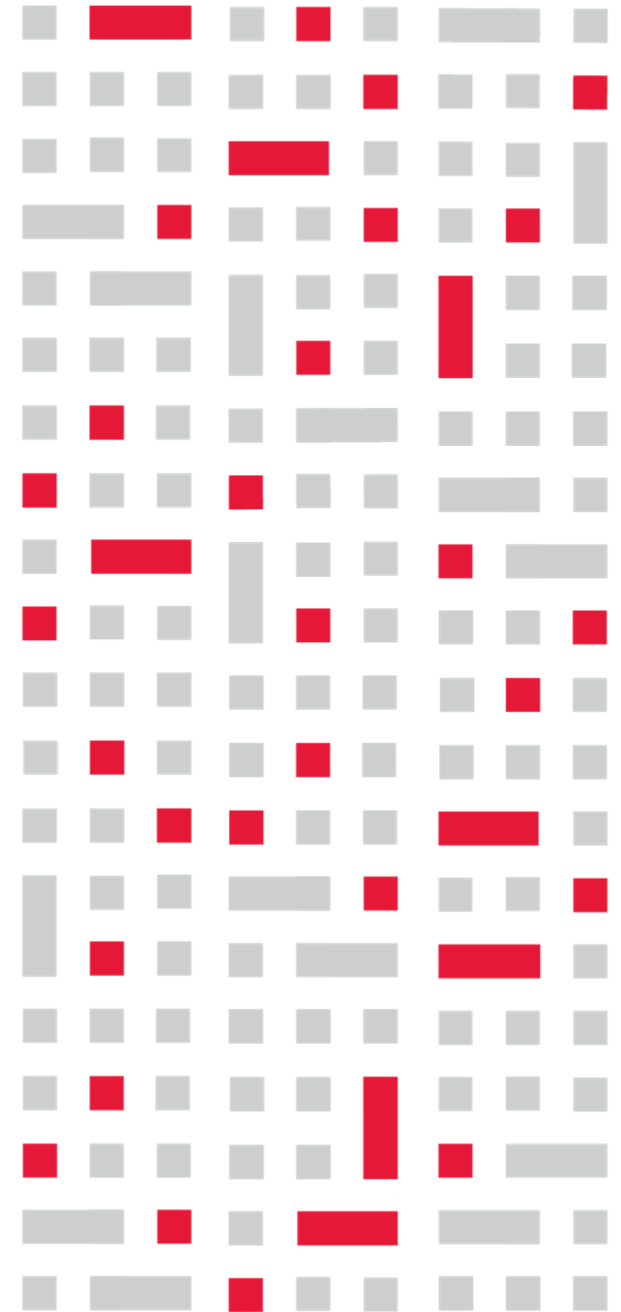
- **Prior-prior year**

- The FAFSA® uses tax and financial data from **two years prior** to determine a student's financial aid.
 - For example, the 2019-2020 FAFSA® uses 2017 tax information.
- As a result, students are able to file the FAFSA® as soon as it becomes available on October 1st, instead of having to wait until after the previous year's taxes are filed.



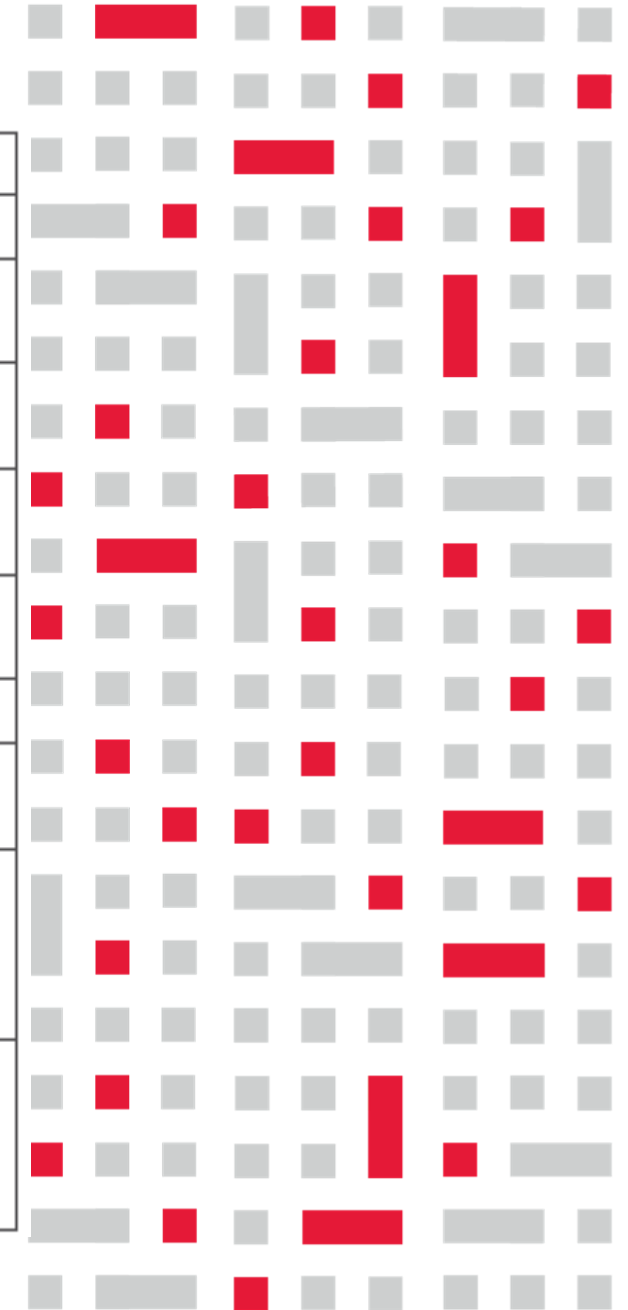
Dependent vs. Independent

- All students are considered either **Dependent** or **Independent** for the purposes of federal student aid.
- Dependent students are required to provide their parent information on the FAFSA®. Independent students are required to provide only their own information and their spouse's (if married).
- None of the conditions listed below, singly or in combination, would deem a student to be Independent for federal student aid purposes:
 - Parents refuse to contribute to the student's education.
 - Parents are unwilling to provide information on the FAFSA® or for verification.
 - Parents do not claim the student as a dependent for income tax purposes.
 - Student demonstrates total self-sufficiency.
- Depending on a student's unique situation, they may want to inquire with the Office of Financial Aid regarding a dependency override.



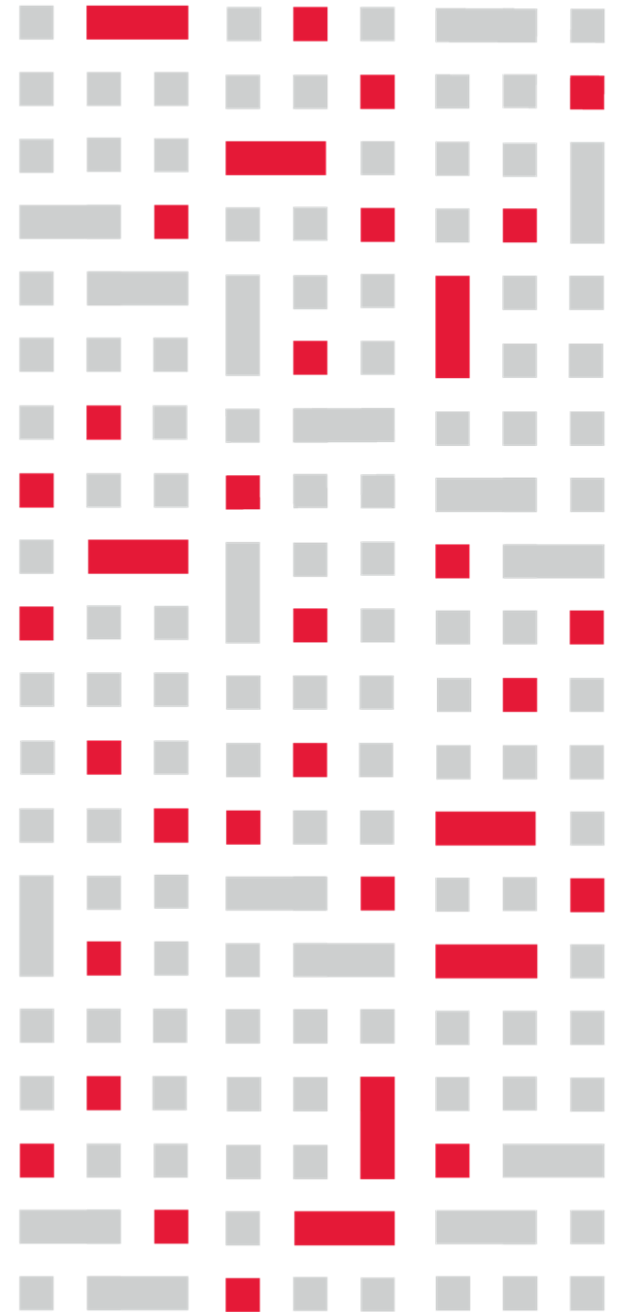
Dependent vs. Independent

Were you born before Jan. 1, 1997?	Y	N
As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)	Y	N
At the beginning of the 2020–21 school year, will you be working on a master’s degree or doctorate degree (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2020, and June 30, 2021?	Y	N
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, 2021?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
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?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer “Yes” if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer “No” if the court papers say “custody” rather than “guardianship.”)	Y	N
At any time on or after July 1, 2019, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?*	Y	N



Household Information

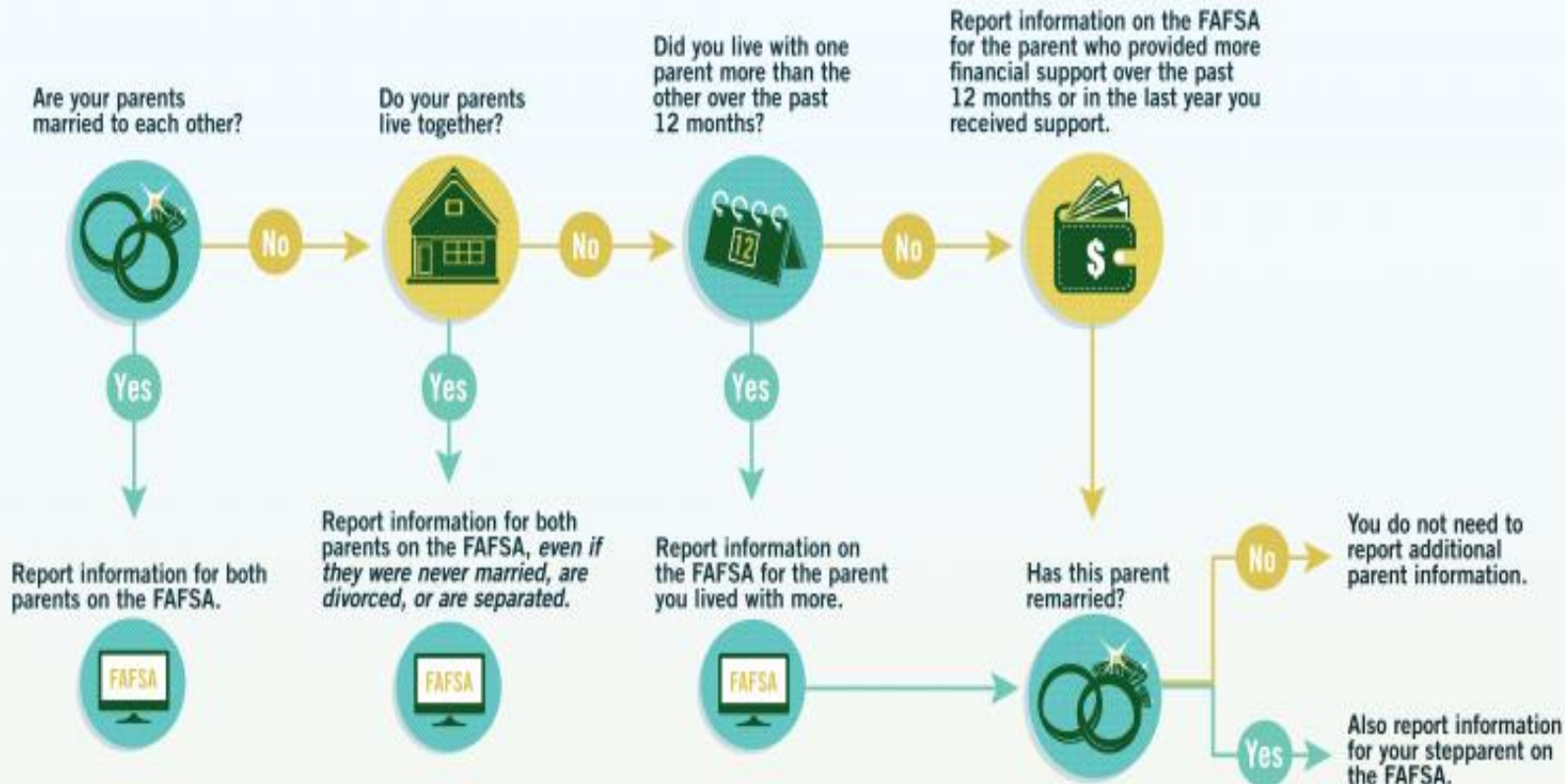
- **Who is in a student's household?**
 - **Dependent students**
 - The student
 - The student's parent(s)
 - The student's siblings and other people that a.) live in the household, and b.) receive more than 50% of their financial support from their parent(s)
 - Siblings and other dependents who are in college are counted as part of the household.
 - **Independent students**
 - The student
 - The student's spouse (if married)
 - The student's children and other people that a.) live in the household, and b.) receive more than 50% of their financial support from the student and/or spouse



WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



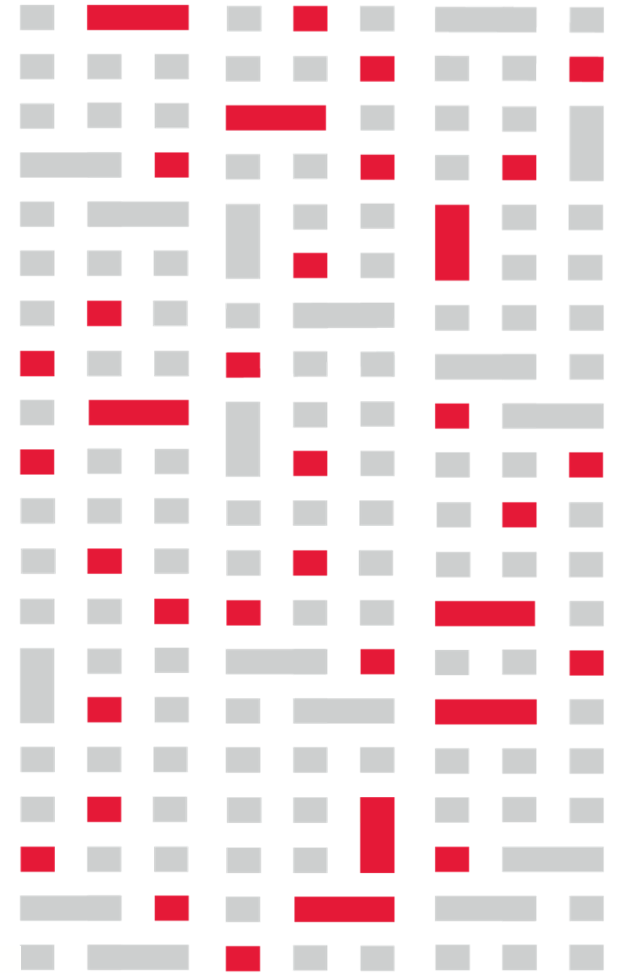
Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/afsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to [StudentAid.gov/afsa/filling-out/dependency](https://StudentAid.ed.gov/afsa/filling-out/dependency)

Common Questions

Q. John completes a FAFSA[®], and a few weeks later receives an email from Rutgers requesting documentation to prove he registered for Selective Service. What documents can John provide to satisfy this requirement?



Common Questions

Q. John completes a FAFSA®, and a few weeks later receives an email from Rutgers requesting documentation to prove he registered for Selective Service. What documents can John provide to satisfy this requirement?

A. If John has not yet turned 26 years of age, he can register for the Selective Service via their website at **sss.gov** or by choosing "Register me" on the FAFSA® in response to the Selective Service question.

If he has reached 26 years of age or believes he is not otherwise required to register, he must request a Status Information Letter from the Selective Service and provide it to the Office of Financial Aid to determine whether or not he is required to register in order to receive aid.

Common Questions

Q. Ruth is ready to complete the FAFSA® for this year, but is having difficulty determining how to proceed. Her parents were married in 2017 and filed a joint tax return, but have since separated. Ruth lives with her mother during the week and with her father on most weekends. Her father was the primary earner in the household while her parents were married, and he still provides financial support to her mother. How should Ruth indicate this situation on her FAFSA®?

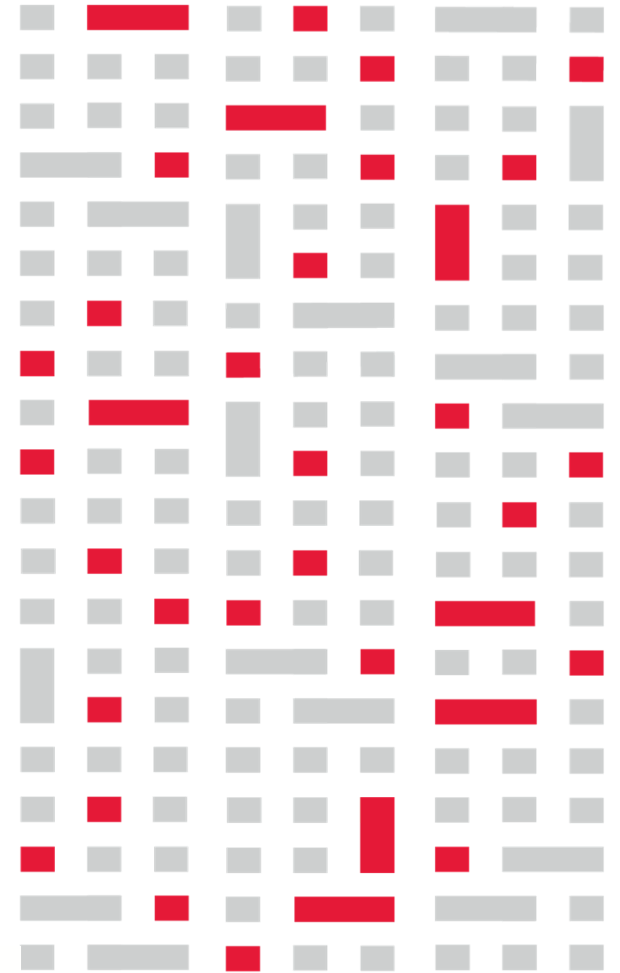
Common Questions

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A. Ruth should indicate on the FAFSA® that her parents are separated, and that she lives with her **mother** since she spends the majority of her time in her household. Ruth will need to manually enter tax information, and cannot use the DRT. After filing, the Office of Financial Aid will follow up to request supporting documentation, and determine her mother's total income to use for awarding aid.

Common Questions

Q. Christina is a student residing legally in the United States under the Deferred Action for Childhood Arrivals (DACA) program. As a New Jersey resident, is Christina eligible for any financial aid? If so, what does she need to do to apply for aid?



Common Questions

Q. Christina is a student residing legally in the United States under the Deferred Action for Childhood Arrivals (DACA) program. As a New Jersey resident, is Christina eligible for any financial aid? If so, what does she need to do to apply for aid?

A. Christina is **not** eligible for federal student aid, and should not attempt to complete a FAFSA®. However, as a NJ resident she is eligible for state aid programs such as Tuition Aid Grants and Educational Opportunity Fund. To apply, Christina must visit the HESAA website at **njgrants.org** and complete the Alternative Aid Application.

Helpful Contacts

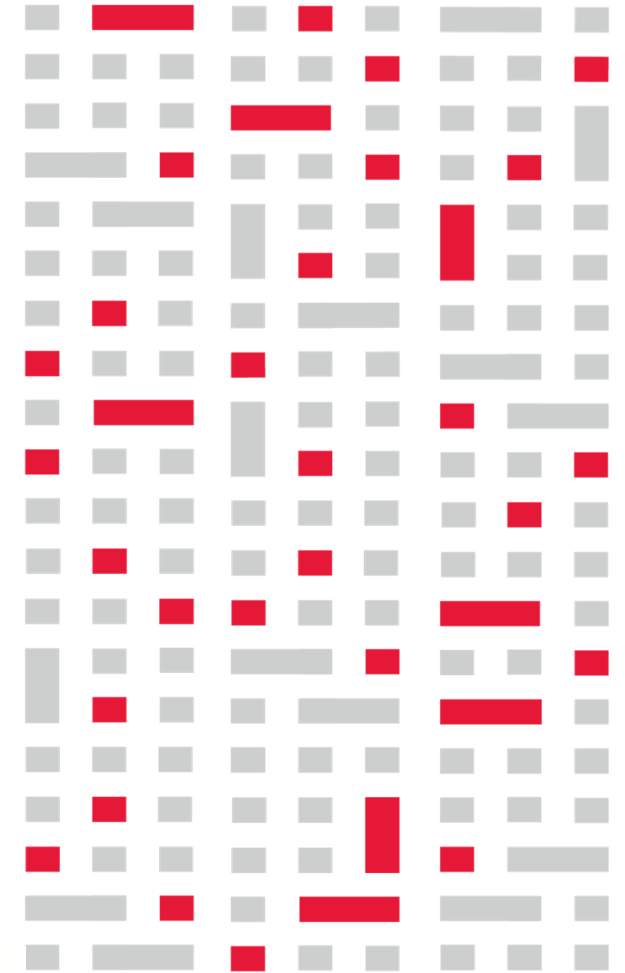
Federal Student Aid – 800-4-FED-AID (FAFSA® support)

studentaid.ed.gov

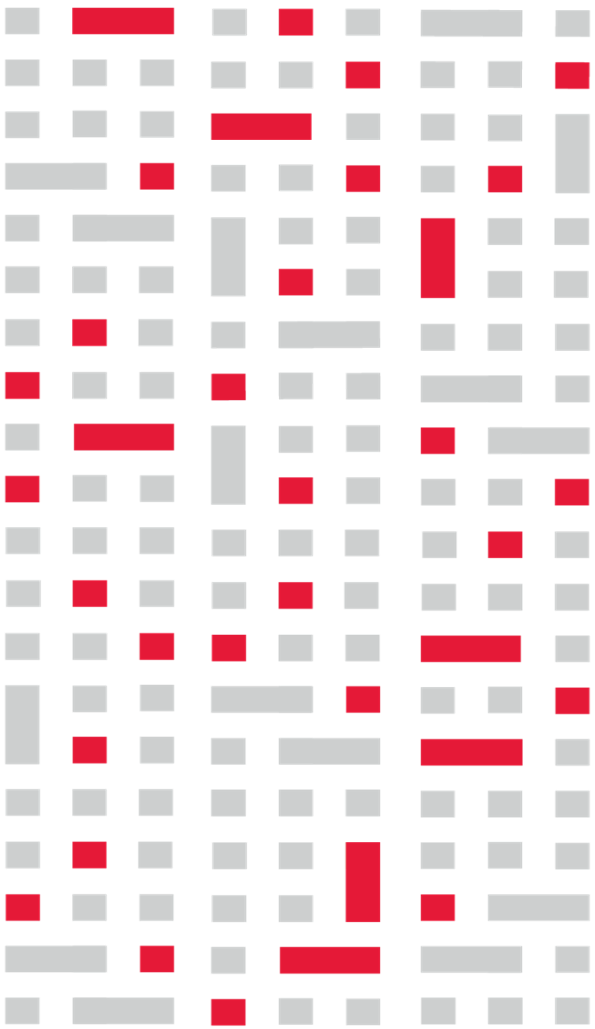
FAFSA® Online – FAFSA.ed.gov

Federal Student Aid ID – FSAid.ed.gov

Internal Revenue Service (IRS) – www.irs.gov



Questions?





The Office of Financial Aid

Records Hall, Room 140

620 George Street

New Brunswick, NJ 08901-1175

Hours of Operation: 8:30AM – 5:00PM

Monday – Friday

financialaid.rutgers.edu

Email: **nb_aid@ofa.rutgers.edu**