



FAFSA 101

Form Overview and
Pell Eligibility

What is the FAFSA and Why do it?



Free Application for Federal Student Aid (FAFSA)



Determines a student's eligibility for federal grants, loans, and work-study programs offered by participating colleges, universities, and career/trade schools.



It also serves to help schools and other scholarship donors distribute need-based scholarships



Every Student who would like to be considered for any type of financial aid should complete the FAFSA

FAFSA Basics

Student must have Social Security Number (SSN) and name must match SS card

Undocumented parents complete FAFSA by indicating that they do not have SSNs and entering ITINs if they have them

Student must be citizen or eligible non-citizen

Any student with SSN can get FSA ID, but only citizens and eligible non-citizens can get federal aid -- DACA students are ineligible for federal student aid

Student must invite one parent to complete FAFSA if a 2022 joint tax return was filed with that parent's current spouse; two parents must be invited if each parent filed a separate tax return, or if natural/adoptive parents are unmarried but living together

One parent should also obtain FSA ID to electronically sign the FAFSA – both parents in two parent family may need FSA IDs if taxes were filed separately, or parents are unmarried and living together even if neither filed taxes

FSA ID should be created prior to starting the FAFSA; identity match is necessary through official processes before FAFSA should be started (3 to 5 days)

Some questions are asked to create estimated eligibility but college or university verifies final answers; student demographic questions about race, ethnicity, and gender are not shared with contributors or colleges

Who's the Parent (Contributor)?

Student's natural parent(s) if they live together, whether married or not

Student's adoptive parent(s) if they live together, whether married or not – NOT LEGAL GUARDIAN

Natural or adoptive parent student who provided the most financial support in the last 12 months if parent is separated or divorced

Natural or adoptive parent who provided most financial support AND step-parent if parent is re-married regardless of date of marriage – does NOT include a parent's live-in partner if not legally married

Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

2024–25 FAFSA® Form

Start New Form

Edit Existing Form

Need to access last year's form? [Start or Edit a 2023–24 FAFSA Form](#)



Check FAFSA® Deadlines for the State You Live In

Some states and colleges use information from the FAFSA form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline does not impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

State of Residence

Find Deadlines

[View All FAFSA Deadlines](#)

Pre-populated Information

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name

Alcina A. Tran

Date of Birth

5/5/1973

Social Security Number

••••-1234

Email Address

alcina.tran@email.com

Mobile Phone Number

(555) 555-5555

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address

Include apartment number.

123 Sesame Street

City

New York

State

New York (NY)

Zip Code

54321

Country

United States

Previous

Continue



Student Current Marital Status

Single (never married)

Married (not separated)

Remarried

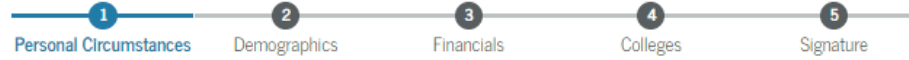
Separated

Divorced

Widowed

Previous

Continue



Student College or Career School Plans

When the student begins the 2024-25 school year, what will their college grade level be?

- First Year (freshman)
- Second Year (sophomore)
- Other undergraduate (junior and beyond)
- Master's or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, etc.).

When the student begins the 2024-25 school year, will they have their first bachelor's degree?

- Yes
- No

Will the student be pursuing an initial teaching certification at the elementary or secondary level?

- Yes
- No

Previous

Continue



Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply.

[Previous](#)[Continue](#)



Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes

No



Previous

Continue



When inviting other contributors, the contributor's

- legal name
- date of birth,
- SSN
- email

must be provided (and the **first three items** need to match FSA ID information).

The Contributor “Invitation” Process

The contributor receives an email inviting them to help complete the student's form

Note: The example below is only representative of the content, not the final appearance

Federal Student Aid

Help Complete Raya's Form

Alcina,

Raya T can't be eligible for federal student aid without your input. Help them complete the Free Application for Federal Student Aid (FAFSA®) form.

Providing information as a contributor does not make you financially responsible for Raya's education costs. Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

Log in with your FSA ID (account username and password) to complete your section.

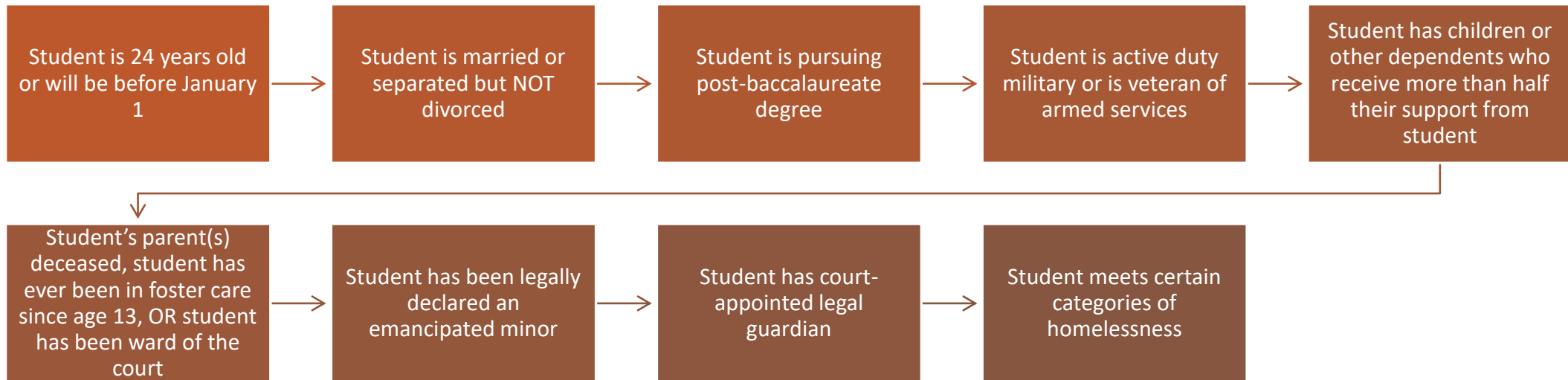
Note: Forms are deleted after 45 days of inactivity.

Don't recognize Raya? Read [What To Do if You Got an Invite and Don't Recognize the Sender](#).

Log In

Must parent information always be included?

Parent information is not required ONLY if one of these conditions apply:



Parent and Student Income

Rules for taxable income

- Federal tax return must be filed by parents if required by IRS rules even if they are undocumented using Taxpayer ID # (ITIN) –not the same as SSN
- FAFSA is likely to be flagged for inconsistency if parents are married but one files as head of household
- All contributors must agree to IRS Direct Data Exchange (consent) whether or not they filed federal taxes; students and parents may need to view their returns to enter minor information on the FAFSA, such as whether an earned income credit was claimed
- Income required to be reported on FAFSA; taxable income from sources such as Federal Work-Study (for college students) or AmeriCorps earnings gets reported on FAFSA IF a tax return was filed, BUT THIS INCOME DOES NOT COUNT IN THE ELIGIBILITY FORMULA

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(i)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(i)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/ or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

Frequently Asked Questions

Who should provide consent?	⌵
If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information?	⌵
What happens after I provide consent?	⌵
What happens if I revoke consent?	⌵
What happens if I decline consent?	⌵

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve

Consent to IRS Direct Data Exchange

Parent and Student Income



What if there is no federal tax information to transfer (i.e. IRS has no information)?



-1500 Student Aid Index assigned to students whose parents did not file taxes



If IRS does not locate tax data, parent or student is assumed to be non-filer; no other statement from IRS needed to prove non-filing status



Student and parent(s) may indicate that they did not file taxes because their income was below the filing threshold, or because of “other” reasons



Advise students that financial aid offices are required by law to resolve tax filing requirements and statuses if they discover a tax return should have been filed OR an incorrect filing status was used



Parent and Student Untaxed Income

Untaxed income includes:

Untaxed income NOT TO BE REPORTED includes government benefits, cash contributions from family or friends (including live-in partners), and in-kind contributions of free rent or food

Generally, ALL income earned from work is considered taxable EVEN IF EARNINGS ARE IN CASH, but if below the filing threshold taxes do not have to be filed and income does not count

Parent and Student Assets

Assets

Primary residence, although value of rental properties does count

DO NOT
include
the
following:

Retirement accounts such as IRAs and 401Ks

Trust funds IF access is restricted by court order

Possessions such as jewelry, cars, antiques

529 College Savings Plans- If the student is the beneficiary

Parent and Student Assets Continued....

Assets include the following:

- Net worth of business or farm (net worth = estimated current value of asset minus current amount owed on that asset)
- Liquid assets (cash, savings, checking, money market or CD value, stock/bond options not in a retirement account)
- Trust funds with unrestricted access
- Child support received for last completed calendar year

Who's in the student's family? Auto-population of family size on FAFSA

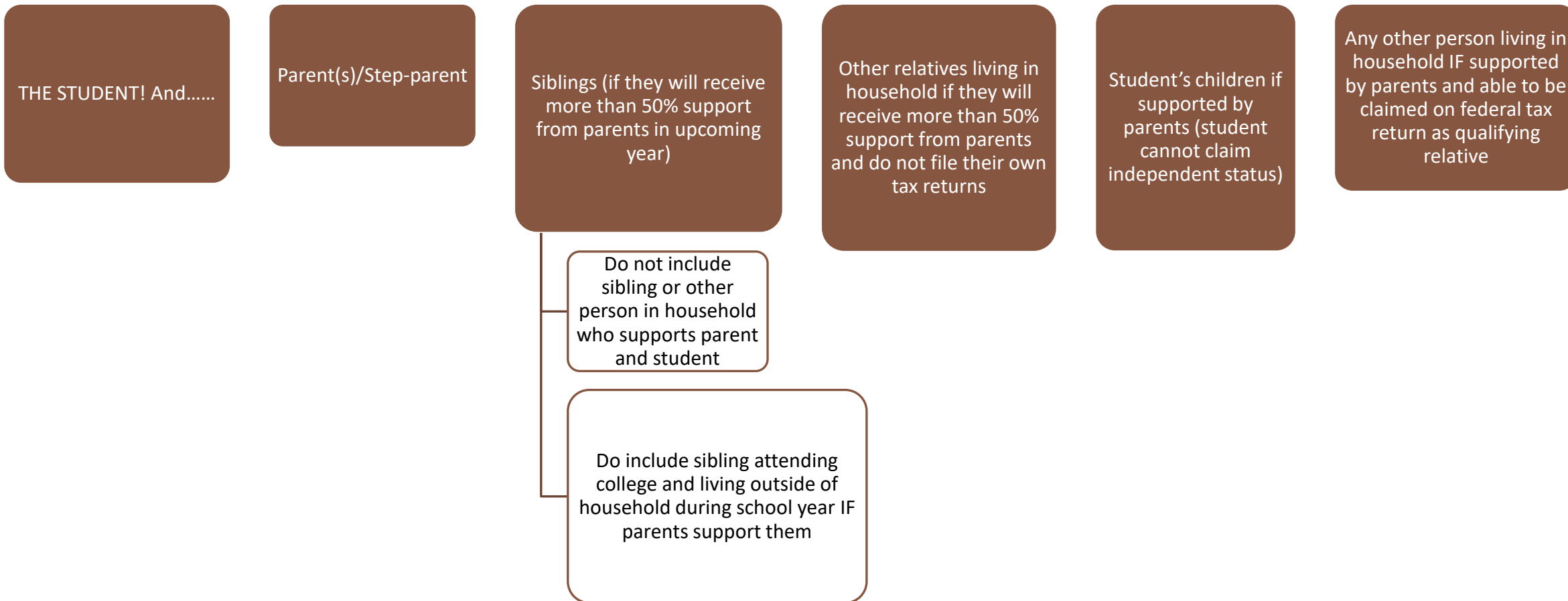
THE STUDENT! And.....

Parent(s)/Step-parent

Other dependents claimed on parent(s)' tax return

Family size can be adjusted on FAFSA (see next screen for family members who should be counted)

Unborn children at the time of FAFSA filing do not count in family size



Who's in the student's family?

FAFSA Skip Logic (must everyone complete asset questions?)

If parental income is less than \$60,000, and a simple (no income adjustment schedules) tax return has been filed, PARENT ASSET QUESTIONS ARE SKIPPED/ EXEMPT FROM REPORTING)

Regardless of income, if anyone in family qualified for at least one “means-tested benefit” such as SNAP, Medicaid, federal housing assistance, free or reduced price lunch, parent asset questions are skipped

Since the student is “owner” of the FAFSA and typically completes their section first, they must answer asset questions about themselves, but their assets are generally minimal. If their parents are exempt from reporting assets, federal eligibility formula will automatically ignore student asset responses as well

Student Aid Index (SAI) – the federal formula

Federal poverty tables for “FAFSA income year” will dictate whether a student qualifies for either the maximum or minimum Pell Grant

Pell eligible student receives the most generous Pell award using either the poverty tables or SAI

School annual cost of attendance minus SAI = financial need


Pell Grant award determinations are made using one of two methods: Federal poverty tables for 2022 for minimum and maximum Pell eligibility OIR SAI formula (maximum Pell – SAI = Pell award for full-time attendance)


Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$18,310	\$41,198	\$59,508
3	\$23,030	\$51,818	\$74,848
4	\$27,750	\$62,438	\$90,188
5	\$32,470	\$73,058	\$105,528
6	\$37,190	\$83,678	\$120,868
7	\$41,910	\$94,298	\$136,208
8	\$46,630	\$104,918	\$151,548
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

FAFSA Change Alert: Minimum/Maximum

Student's Parent is not a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (175% of Poverty Guideline)	Min Pell Parent AGI Limit (275% of Poverty Guideline)
2	\$18,310	\$32,043	\$50,353
3	\$23,030	\$40,303	\$63,333
4	\$27,750	\$48,563	\$76,313
5	\$32,470	\$56,823	\$89,293
6	\$37,190	\$65,083	\$102,273
7	\$41,910	\$73,343	\$115,253
8	\$46,630	\$81,603	\$128,233
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 175% (Max Pell) or 275% (Min Pell) to determine the Parent AGI Limit.		

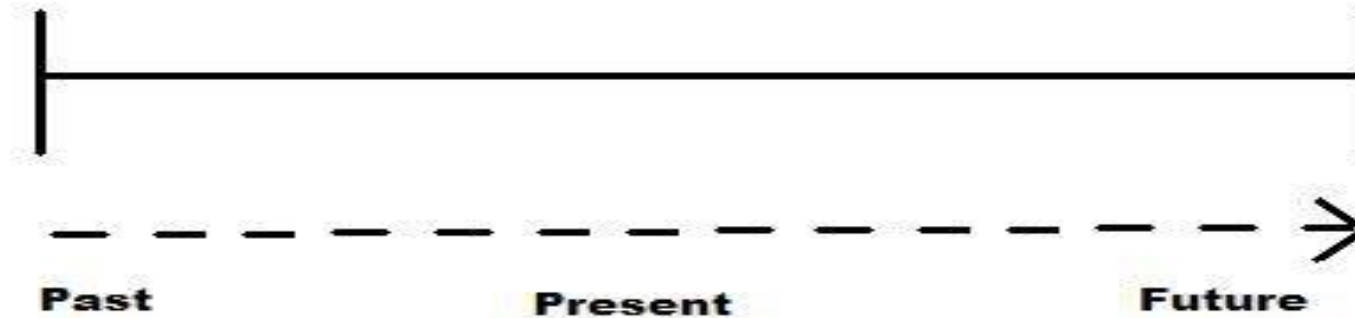
Example

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
2	\$18,310	\$41,198	\$59,508
 3	\$23,030	\$51,818	\$74,848
4	\$27,750	\$62,438	\$90,188
5	\$32,470	\$73,058	\$105,528
6	\$37,190	\$83,678	\$120,868
7	\$41,910	\$94,298	\$136,208
8	\$46,630	\$104,918	\$151,548
9+	Add \$4,720 to the poverty guideline for each additional person. Then multiply the AGI by 225% (Max Pell) or 325% (Min Pell) to determine the Parent AGI Limit.		

Student's Parent is a Single Parent			
Family Size	2022 Poverty Guideline	Max Pell Parent AGI Limit (225% of Poverty Guideline)	Min Pell Parent AGI Limit (325% of Poverty Guideline)
 3	\$23,030	\$51,818	\$74,848

Pell Eligibility Range

FAFSA Dates Past, Present, & Future



TAX YEAR

MARITAL STATUS as of today

HOUSEHOLD SIZE for
upcoming year


FAFSA Submission Summary

FAFSA^{FORM} 2024-25 FAFSA Submission Summary

Student  Raya Tran

Application Received
Sept. 10, 2024

Application Processed
Sept. 12, 2024

Data Release Number 
2572

Viewing: [Submission 1](#) 

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

Estimated Federal Student Aid

Federal Pell Grant

A **Federal Pell Grant** is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Up to **\$4,556**

Federal Direct Loans

A **federal direct loan** is money lent by the government to you that you must repay with interest.

Up to **\$4,556**

Federal Work-Study

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

You May Be Eligible

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)



Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

View All of Your Federal Student Aid in One Place

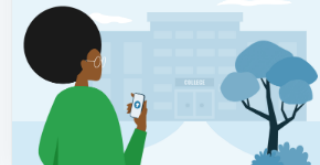
View detailed information about your federal loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit Aid Summary](#)

Find the Right College or Career School

Use the College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#) 



Your Student Aid Index (SAI)

Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

-355 

[What does this mean?](#)

DEMO SITE! Not the REAL FAFSA!!!!

Accessing the 2024–25 FAFSA Prototype

The 2024–25 FAFSA Prototype URL: <https://fsapartners.ed.gov/fafsa-prototype/2425>

Access Code: prototype2425



After the FAFSA: More to Come in “After the FAFSA”



Student may be selected for verification by FAFSA processor

Verification includes documentation of reported income and household information

Each college or university will have its own verification process although verification items are standard



Each college or university on FAFSA has right to request documentation of any reported information



Disbursement of federal financial aid funds occurs just before start of semester

FAFSA Updates: More to Come In FAFSA 201



2024/25 FAFSA available
December 2023

Fall 2024, Spring & Summer 2025
enrollment periods

Based on 2022 income



Students and parents can create their FSA ID's
NOW!

(More info to come for parents with no SSN)

<https://fsaid.ed.gov/>

Resources

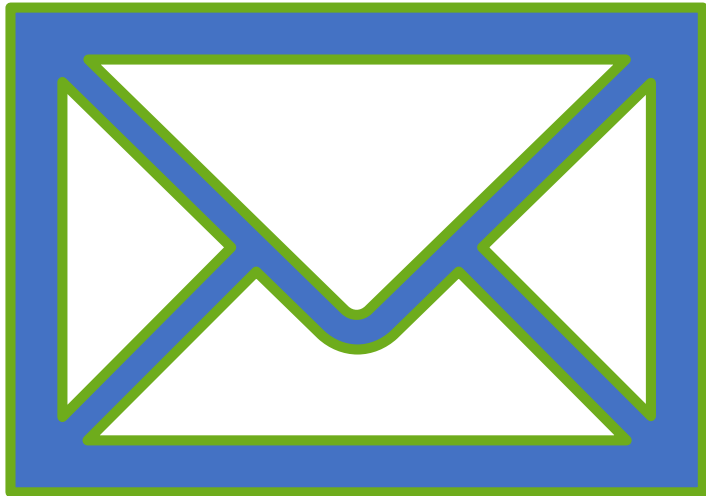
Full tables for all categories of students (dependent/independent) are available at:
<https://fsapartners.ed.gov/sites/default/files/2023-05/202425DRAFTSAIGuideSupplementEligibilityforMaxorMinPellGrantResource.pdf>

The 2024–25 FAFSA Prototype URL: <https://fsapartners.ed.gov/fafsa-prototype/2425>

Access Code: **prototype2425**

Scenarios and Questions!





Contact Information

Diana Mateer

Advisor, Financial Aid Manager

PH: (602) 261-8847

CELL: (602) 489-0965

Diana.mateer@phoenix.gov

Julie Sainz

Julie.Sainz@azregents.edu