

FAFSA BOOT CAMP SERIES

What to Expect with the 2025-26 FAFSA

NOVEMBER 7, 2024



General Info

- Free Application for Federal Student Aid (FAFSA) is just what the name implies, but it is often the first step in applying for federal AND all other types of aid
- Usually opens October 1 for following fall enrollment -- **THIS YEAR IT OPENS ON DECEMBER 1, 2024** because they are continuing to improve upon the 2024/25 Better FAFSA, which was not “better” in its first year
- FAFSA questions were decreased from more than 100 to less than 50 in the “Better FAFSA” first year, with FAFSA Skip Logic resulting in most students permitted to skip some questions
- Easier form completion as many students and parents have federal income tax return data automatically transferred into application from the IRS
- **FSA IDs must be created before entering application**
- Every FAFSA is unique! Application appears straightforward but answers to questions may be very complex



Two-step verification



Back-up code generated upon FSA ID creation; may be used when user authentication fails



FSA ID must be created before FAFSA is started at:
StudentAid.gov/fsa-id/create-account/launch

Immediate FAFSA completion after FSA ID creation is effectively impossible. If student or parent has Social Security Number, that number is matched with the Social Security Administration before FSA ID is fully activated. This can take several days.



Undocumented parents are able to create FSA ID, eliminating signature page!

Parent without SSN can create FSA ID to complete the parental information section on the FAFSA but cannot authorize the IRS to automatically transfer federal tax return data to the FAFSA form; must manually required income data since identity cannot currently be verified through agency like the SSA.

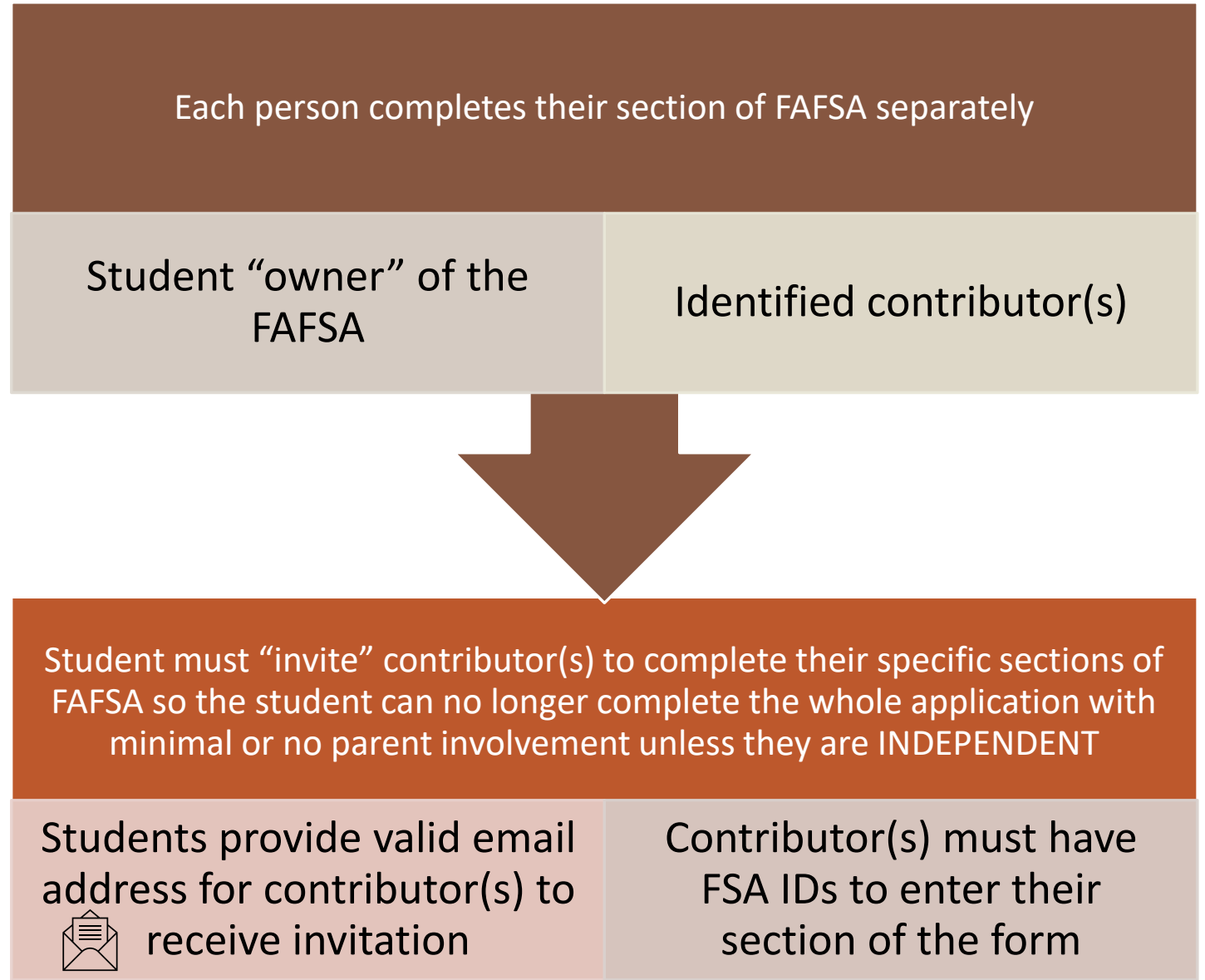


FSA ID may be needed for both parents or student's spouse if student needs to access two federal tax returns

- Married parents who filed "married filing separately" or unmarried parents living together
- Recently re-married parent if the marriage occurred after the FAFSA tax year
- Recently married students who filed separately in the FAFSA tax year

FSA ID: The First Step to Federal Financial Aid

The Role-based Application Process



Personal
Circumstances

A student is independent if they:

Will be 24 by January 1st
of award year

Are married

Are working on a
master's or doctorate

Serve in the U.S. armed
forces or are a veteran

Since age 13 - had no living
parent, were in foster care, or
were a ward of the court

Are an emancipated
minor

Have a court-ordered
legal guardian

*Have children or dependents
who live with them and receive
more than half their support
from them*

Are an unaccompanied
youth who is homeless

FAFSA Alert: Who to Invite as Contributor if Student is Dependent

FAFSA FORM Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Tell Us About Your Parents

On the FAFSA® form, your “Parent” is your legal (biological or adoptive) parent or stepparent who supports you financially.

Are your parents married to each other?

Yes No

You will need to provide information for your parents
Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.

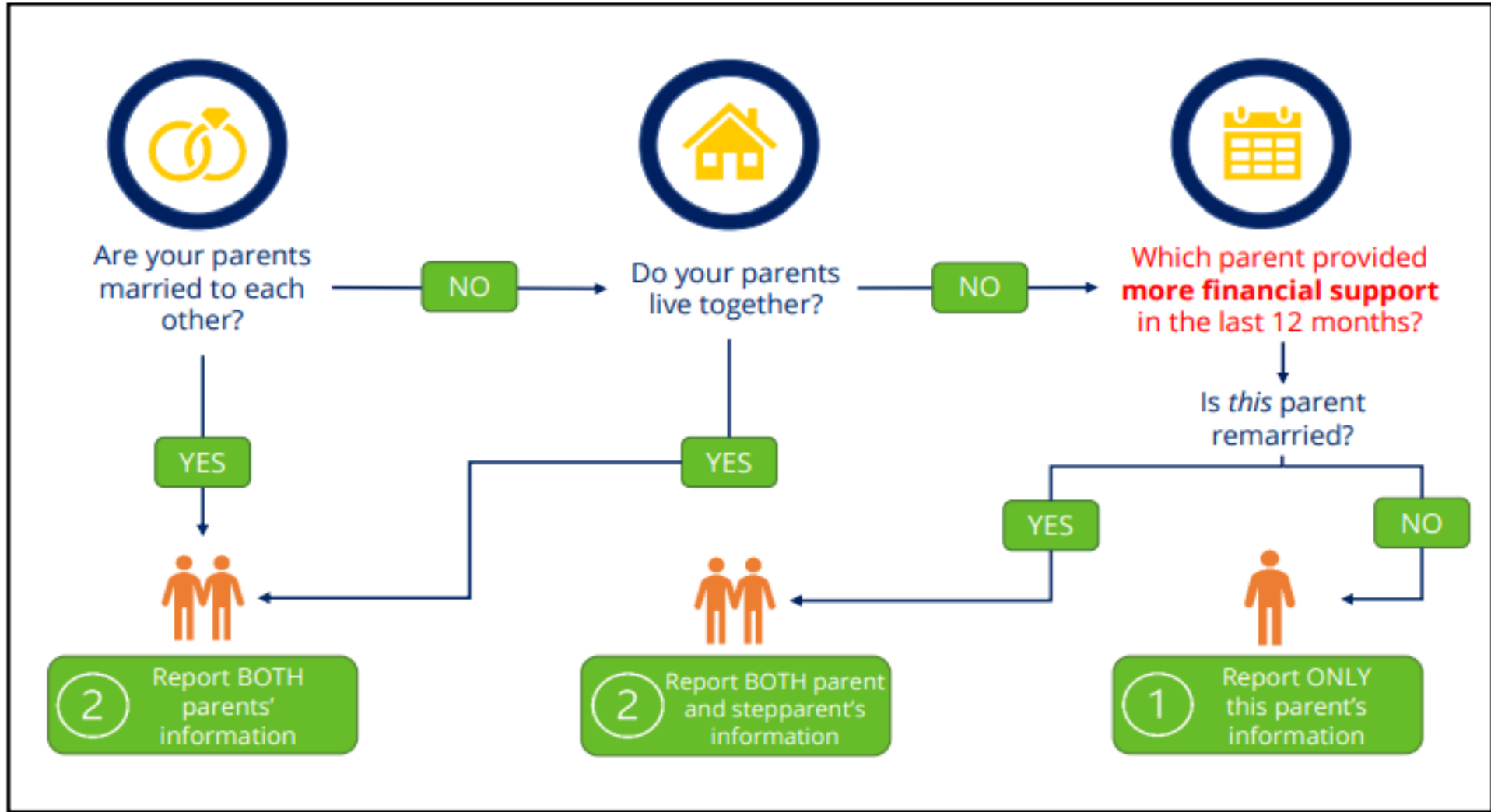
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FAFSA Alert: Who to Invite as Contributor continued

- Parents labeled as “contributors”
- If a student must choose one parent to report because of a separation or divorce, the parent reported on FAFSA is the one who provided the most financial support in the last 12 months **NO MATTER WHO THE STUDENT LIVED WITH THE MOST AND STEP-PARENT IF THIS PARENT HAS RE-MARRIED**
- Be prepared with reasonable answers as to what should be considered in determining “financial support”
- FAFSA has “Parent Wizard” to help students choose who must be contributor(s)



Who's My Parent?



Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA Loans & Grants Repayment Loan Forgiveness Raya

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature


Invite Parent(s) to This FAFSA® Form

We Need Information for One of Your Parents Now

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This does not make them financially responsible for your education. Right now, you can invite one or both of your parents to your form and have them complete their required sections.

Enter information about the parent(s) identified on the prior page, and we'll send emails on your behalf.


Provide the parent's full legal name as it appears on their Social Security card. The email does not have to be the same as their account username and password (FSA ID).



Parent

Alcina Tran

Invite sent to Alcina Tran




Other Parent

Franklin Tran

Invite sent to Franklin Tran

Previous
Continue




We Need Information for One of Your Parents Now

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This does not make them financially responsible for your education. Right now, you can invite one or both of your parents to your form and have them complete their required sections.

Enter information about the parent(s) identified on the prior page, and we'll send emails on your behalf.

Provide the parent's full legal name as it appears on their Social Security card. The email does not have to be the same as their account username and password (FSA ID).


Parent

First Name


Last Name

Date of Birth
 Month Day Year ?

Social Security Number (SSN) Hide ⓘ

My parent doesn't have an SSN.

Email Address


Other Parent
optional ←

First Name

Last Name

Date of Birth
 Month Day Year ?

Social Security Number (SSN) Hide ⓘ

My parent doesn't have an SSN.

Email Address

The Contributor “Invitation” Process



Parent

First Name

TEST

Last Name

TEST

Date of Birth

Month

Day

Year

11

11

1980

Social Security Number (SSN)

Hide

My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.

Address

City

State

Zip Code

Country

Email Address

Confirm Email Address

Send Invite

Inviting Parents with NO SSN

Must enter address

ALL INFORMATION MUST MATCH EXACTLY AS TO HOW THE PARENT ENTERED THEIR INFORMATION WHEN CREATING THEIR FSA ID

EX:



123 West Elm Street
123 W. Elm Street



123 West Elm Street
123 West Elm Street



Parent

First Name

Last Name

Date of Birth

Month

Day

Year

Social Security Number (SSN)

Hide

My parent doesn't have an SSN.
Checking this box when your parent does have an SSN may delay processing of your FAFSA form.

Email Address

Confirm Email Address

Send Invite

Inviting Parent(s)

NEED: Parent INFO

- First Name
- Last Name
- DOB
- SSN
- Email

ALL INFORMATION MUST MATCH EXACTLY AS TO HOW THE PARENT ENTERED THEIR INFORMATION WHEN CREATING THEIR FSA ID

FAFSA Flow for Student and Parent(s): FAFSA Intro Video and On-boarding

4 short
introductory
videos

FAFSA[®] FORM 2024-25 Student Raya Tran

Understanding the FAFSA[®] Form

1 of 4

What is the FAFSA[®] form?

Use the *Free Application for Federal Student Aid* (FAFSA[®]) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.

FAFSA[®] Overview

FAFSA[®] Overview

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Student State of Legal Residence

State

Date the Student Became a Legal Resident of New York (NY)

<i>Month</i>	<i>Year</i>
<input type="text"/>	<input type="text"/>

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State of Legal Residence

Student College or Career School Plans

When the student begins the 2025-26 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 2025-26 school year, will they have their first bachelor's degree?

Yes

No

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First year Freshmen

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.

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Personal circumstances

Answers determine if student must provide parental information (dependency) or if they are UNABLE to provide parental information because of lack of contact (Unusual Circumstances); student will need to document this status with college or university after filing the FAFSA as a “provisionally independent” student

Homeless/ Unaccompanied



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

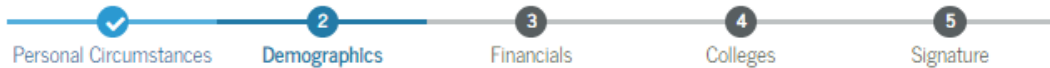
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FAFSA Form Sections for Student Applicant



- Identity Information pulled from FSA ID (SSN, birthdate, address)
- Consent for IRS to transfer data if it locates a 2023 federal tax return for student – **CONSENT MUST BE PROVIDED OR FAFSA WILL NOT BE PROCESSED** (refer to next slide)
- Invitation for one or two parents IF STUDENT IS DEPENDENT
- Student demographic questions, including requirement to list high school
- Student assets
- Higher education institutions selected to receive FAFSA results (up to 20)



Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2024–25 school year?

High school diploma

State-recognized high school equivalent
(e.g., GED certificate)

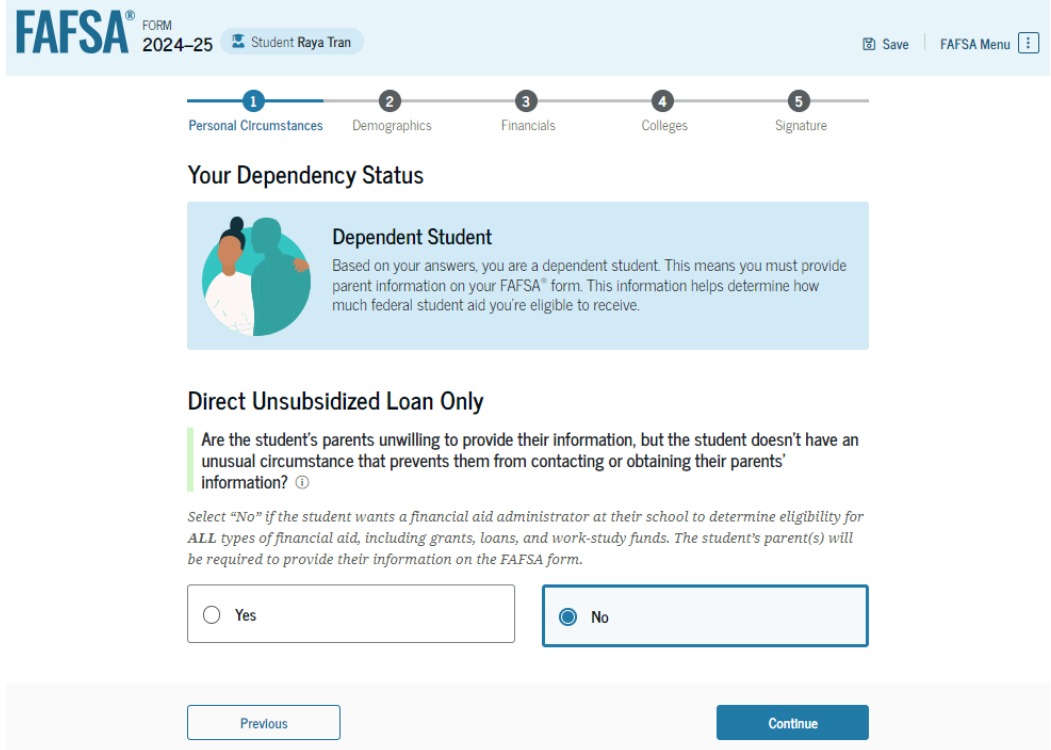
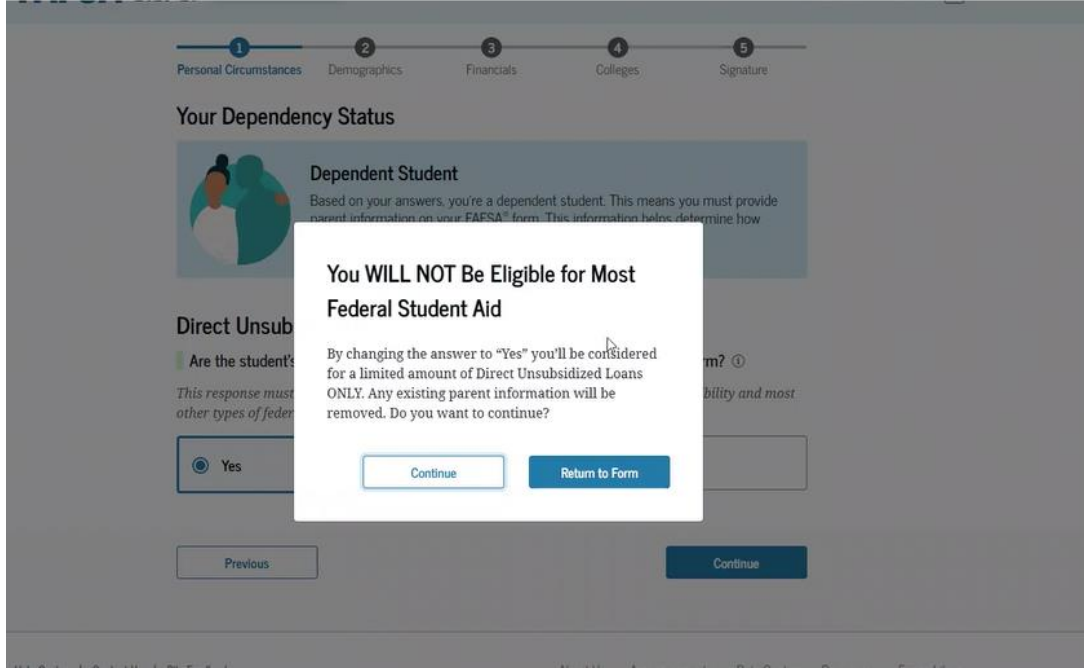
Homeschooled

None of the above

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High School Diploma



UNSUB ONLY Question

QUESTION ABOUT UNSUBSIDIZED LOAN ONLY – ANSWER DEFAULTS TO “NO”

Provide Consent or Be Ineligible for Federal Student Aid

Summary

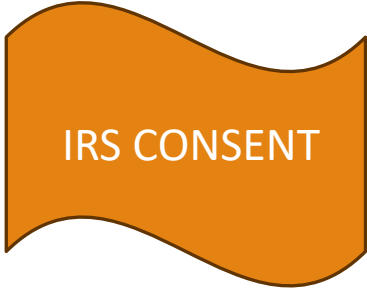
Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and 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.

- 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.

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Decline

Approve

FAFSA Application Sections for Parent(s)



- Identity Information pulled from FSA ID (SSN, birthdate, address)
- Consent for IRS to transfer data if it locates a 2023 federal tax return(s) for parent(s) – CONSENT MUST BE PROVIDED OR FAFSA WILL NOT BE PROCESSED
- Parent demographics (marital status, state of residence)
- Family size
- Parent financial questions to supplement IRS Direct Data Exchange
 - Was tax return filed? If not, why not (income below filing threshold, other)
 - Was Earned Income Tax Credit (EITC) claimed?
 - Did anyone in family receive other categories of federal benefits?
- Parent assets if required



The IRS Data
Exchange

FAFSA Alert: Income Section

- No more IRS Data Retrieval or manual entry of federal income tax return information EXCEPT for parents without SSNs
 - ✓ FSA ID controls access to this data transfer, so parents who filed separately must each have FSA ID to transfer data from two returns
 - ✓ Single parents who filed joint tax returns for “FAFSA tax year” must still agree to that data transfer and then will have opportunity to manually report their share of relevant tax info (earnings, taxes owed, etc.)
 - ✓ IRS will confirm non-filing status so no non-filing letter is needed
- Some income questions have been eliminated – these types of income does not count at all!
 - ✓ Untaxed income from workers’ compensation, unemployment, VA benefits, pre-tax contributions to retirement accounts, Social Security or other federal subsidies

Student 2023 Tax Return Information

Convert all currency to U.S. dollars.

IRA rollover into another IRA or qualified plan

\$	<input type="text"/>	.00
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Pension rollover into an IRA or other qualified plan

\$	<input type="text"/>	.00
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Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA² form, not to first-time applicants.

\$	<input type="text"/>	.00
----	----------------------	-----

Foreign Earned Income Exclusion

\$	<input type="text"/>	.00
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You're Almost There!

The student section is complete!




Parent Contributor

Requirements for Dependent Students

Your FAFSA[®] form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing after January 2024.

[Manage Contributor Information](#)

Contributor	Role	Date Added	Status
 sam tytyt	Parent	11/7/2024	<input checked="" type="checkbox"/> Invite Sent

FAFSA Alert: Household (family) size



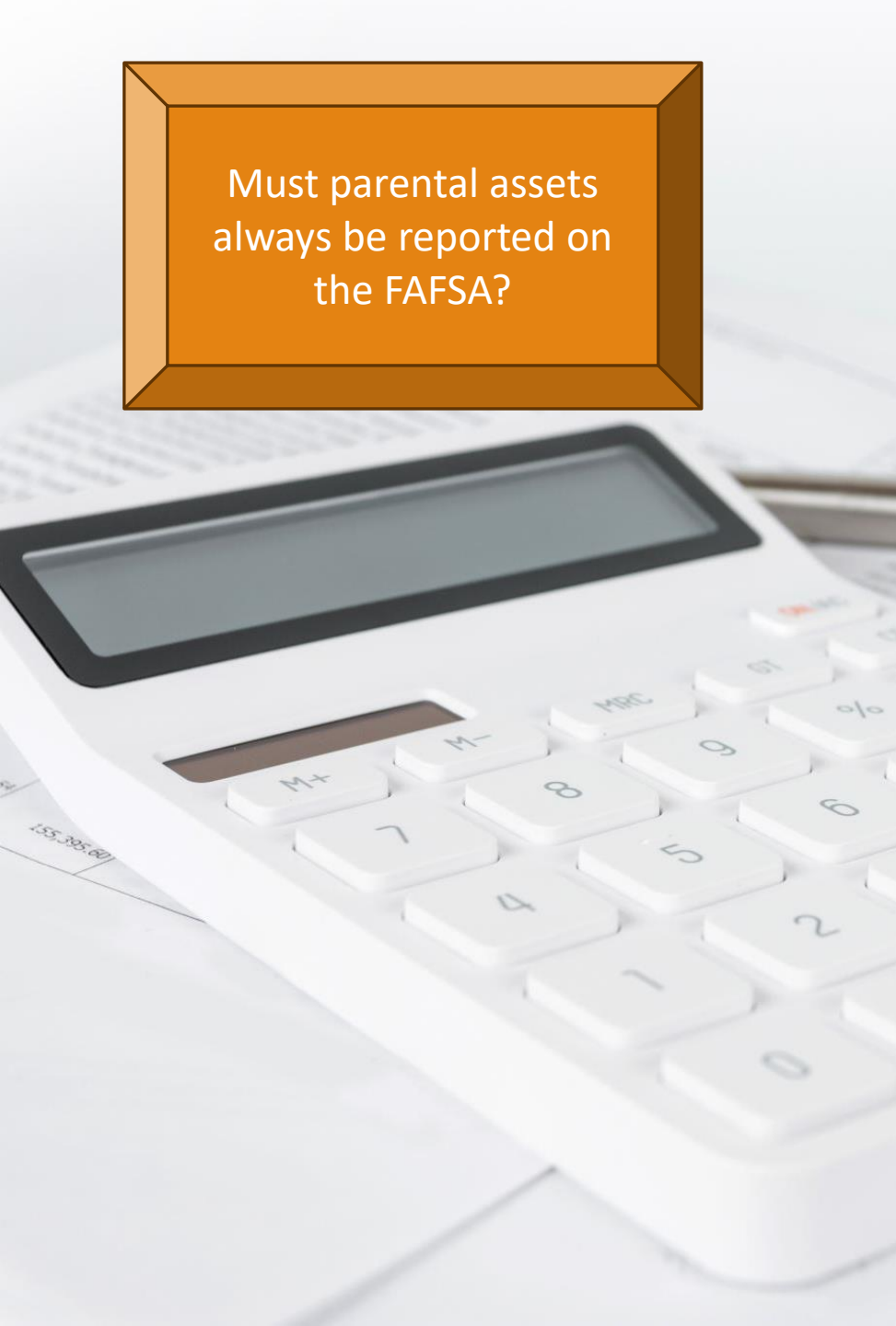
Family size will automatically populate with parent(s), student, and any dependent listed on federal tax return

- If dependents on tax return do not accurately reflect family size, student will be given opportunity to update # of family members
- Family members definition mirrors IRS “qualifying child or relative” definition
- Unborn children cannot be counted in family size

in college no longer counts although ? Is still asked (for college consideration of adjustments based on # in college)

A married person other than parent(s) cannot be a dependent if they file a joint tax return with someone else even if they live in student’s household

Student who is independent ONLY because they are married revert to dependent status if they are separated (or divorced)

A white calculator is positioned in the lower-left foreground, resting on a document. The calculator's display is dark, and its buttons are clearly visible. In the background, a document with some text is partially visible. An orange-bordered box with a drop shadow is overlaid on the top left of the image, containing the text 'Must parental assets always be reported on the FAFSA?'.

Must parental assets
always be reported on
the FAFSA?

FAFSA Alert: Parental Assets

-
- Some parents are “Exempt from Reporting Assets”
 - ✓ Parental income less than \$60,000 with limited IRS schedules filed as determined by IRS data transfer
 - ✓ If anyone in the applicant’s household received certain means-tested federal benefits in the last two years, there will no longer be an income threshold; asset reporting skipped
 - ✓ Students will be asked for their own asset information, but it will **NOT** be counted in the eligibility formula if parents are determined to be “exempt from reporting assets”
- Net worth of small businesses and family farms must be reported, but not retirement account balances or net worth of primary residence
- Annual child support received is reported as an asset; child support paid is **NOT** reported or counted at all

Student Aid Index (SAI)

Pell eligibility determined in one of two ways

- Federal poverty tables for “FAFSA income year” will dictate whether a student qualifies for either the maximum or minimum Pell Grant
- All other Pell Grant award determinations are made using SAI formula (maximum Pell – SAI = Pell award for full-time attendance)
- Pell eligible student receives the most generous Pell award using either the poverty tables or SAI

Students whose parents were not required to file taxes will be assigned a **-1500 SAI**; **SAI formula could also yield a -1500 result**

- This will help schools differentiate the VERY NEEDIEST students

FAFSA Alert: Eligibility Formula



THE FAFSA FORMULA AND FEDERAL TAX REGULATIONS

- **Federal Student Aid Estimator available at:** <https://studentaid.gov/aid-estimator/>
- If IRS does not have a record of federal tax filing, -1500 SAI is assigned
 - ✓ Parents can check a box that they did not file taxes because their income was below the filing threshold – see: <https://www.irs.gov/newsroom/who-needs-to-file-a-tax-return>
 - ✓ Parents can also check a box that they did not file federal taxes “for reasons other than low income,” but colleges and universities will likely follow up
 - ✓ Continue to advise students that school financial aid offices are required by law to resolve tax filing requirements and statuses if they discover conflicting information BEFORE THEY ARE PERMITTED TO DISBURSE FEDERAL AID

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



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.		

Poverty Tables & Minimum/Maximum Pell Eligibility



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.		

Next Steps for Fall – what you can do right now!

- Familiarize yourself with all things FSA ID and FAFSA
- Help students and parent(s) to create FSA IDs before FAFSA opens in December
- Encourage FAFSA completion by every student who is a citizen or eligible non-citizen regardless of parent citizenship status!
 - FAFSA should be completed even if Pell eligibility is not expected
 - Use Federal Student Aid Estimator to demonstrate potential Pell eligibility
 - Buckle up for the upcoming 2025/26 FAFSA season!





Questions?

Resources

NCAN “Do the FAFSA” Campaign Kit:
<https://socialpresskit.com/dothefafsa>

FSA Financial Aid Tool Kit:
<https://financialaidtoolkit.ed.gov/tk/>

College Ready AZ:
<https://collegereadyaz.com/fafsa/>

2025/26 FAFSA Prototype:
•Visit <https://fsapartners.ed.gov/fafsa-prototype/2526>, and
•Enter the access code: prototype2526

2025/26 Federal Student Aid Estimator:
<https://studentaid.gov/aid-estimator/>

Contact Information & Affirmation/Inspiration/ Preparation!

Diana Mateer

College & Career Financial Aid Manager

College Depot, Phoenix Public Libraries

Diana.mateer@phoenix.gov

602.489.0965

Julie Sainz

Director, FAFSA and College Access Initiatives

The Arizona Board of Regents

Julie.Sainz@azregents.edu

Every student and situation is unique! Armed with your new knowledge, desire to help promote higher education for all, and a healthy dose of common sense when answering a student's questions or concerns, you are on your way to becoming a FAFSA expert!

Remember: all questions are valid. No question is irrelevant. Don't be afraid to ask for help in those difficult situations, or to say "I don't know that for sure, but I will follow up!"