

Tips for FAFSA Completion Success

12/3/2024

The FSA ID

First step in FAFSA completion, as login with FSA ID is required for student AND parent(s) to enter FAFSA

If parents are married and filed a 2023 federal tax return as “married filing jointly,” only one parent needs an FSA ID as a contributor on the FAFSA

In any other two parent families, both parents will need FSA IDs

- 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

Parents without SSNs can create FSA IDs without identity match for 2025/26

Student Invitation to Parent Contributor(s)



Invitation(s) process “unveiled” to student after they complete personal circumstance (dependency) questions



Student is given option to invite one or both parents as contributors

Parents are defined as natural or adoptive parents, NOT who claimed the student on their taxes or another relative with whom the student lives or a legal guardian or foster parent



Email to which invitation will be sent does not have to be the same one used by parent to create FSA ID



Student invitation to parents will only go through IF the following fields match EXACTLY with FSA ID created by parent

Legal name

Birthdate

Social Security Number or checked box that parent has no SSN

What If the Parent Invitation Does Not Go Through?

Check exact matching requirements and try, try again



Parent may try to log in to studentaid.gov with their FSA ID and find their student's open FAFSA under Activities so they can complete their portion



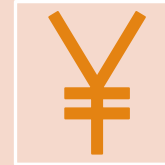
Although the student “owner” of the FAFSA generally completes their section first, parent may start the FAFSA and invite the student

- Matching rules apply
- We have found that sometimes this is a valid way to get through the invitation process successfully

The IRS Data Transfer Consent Process



Both student and parent(s) must approve (consent) to IRS Data Transfer even if they did not file 2023 federal income tax returns



If no tax data is found by IRS in the transfer process, student will be assigned -1500 Student Aid Index



Students selected by FAFSA Processor or by higher education institutions for income verification will have to produce documentation of family income if they did not file taxes



If family member should have filed taxes according to IRS rules, they may be asked to file before aid is awarded or released

Those Tricky Student FAFSA Questions

Student must always offer consent for IRS to search for federal tax return even if they know they did not file

Student should pay close attention to personal circumstance questions that determine whether parent information is required

Student should be advised to answer these questions very carefully

- Are you **unable** to get your parent(s) to complete the FAFSA?
- Are parent(s) **unwilling** to complete the FAFSA?

Student should utilize Parent Wizard embedded in FAFSA to determine which parent(s) should be invited to contribute their information on the app



Tricky Student Questions Continued

Student graduating in December 2024 or May 2025 should always indicate that they will be a first-year freshman in college even if they have earned college credit while in high school

Student with more than 20 schools of interest must add schools on a subsequent FAFSA update (correction)

Student must always answer asset questions about themselves

- If parents' asset questions are by-passed because of parental income or means-tested benefits their family received, student assets are not counted in the eligibility formula

Those Tricky Parent FAFSA Questions

Parents must consent to IRS Data Transfer even if they know they did not file

- Income below filing threshold
- “Other” reasons (may be required to explain)
- Parents without SSNs must enter all financial data manually as no IRS Data Transfer is possible for this group at this time

IRS Data Transfer includes most, but not all, data from tax return

- Questions like “foreign income exclusion” is manual field but likely should be answered with -0- as most users do not have this type of income

Tricky Parent Questions Continued

Child support received is asset question

- \$ Child support received for ALL children for last complete calendar year

Family size pre-populates with student, parent(s), and number of other dependents from parental 2023 federal tax return(s), but

- Family size may be manually updated to reflect accurate family size for 2025/26 as per FAFSA rules and instructions
- Family size is critical component of eligibility calculation
- # of students in college is asked but does not affect federal eligibility calculation

Parents sometimes NOT presented with asset questions

- IRS reported Adjusted Gross Income, business income/loss, and IRS schedules filed with form 1040, OR
- Family received certain means-tested benefits in last two years

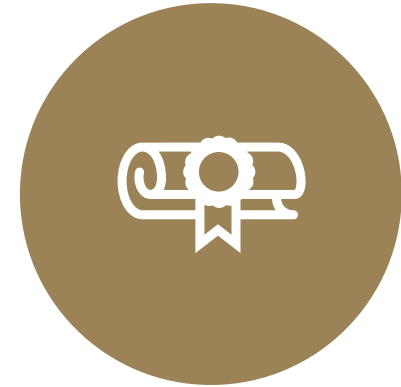
Are We Done Yet? The Sign, Submit, and Status Challenge



AT THE END OF STUDENT SECTION, THEY ARE ASKED TO REVIEW AND SIGN WITH INSTRUCTIONS THAT FAFSA IS STILL INCOMPLETE WITHOUT PARENT DATA



CONTRIBUTOR(S) MUST SIGN AND SUBMIT ONCE EVERYONE HAS COMPLETED THEIR SECTION



STUDENTS SHOULD CHECK FAFSA STATUS ON [STUDENTAID.GOV](https://studentaid.gov) (SEE NEXT SLIDE)

- **Draft:** Your section of the FAFSA form is incomplete.
- **In Progress:** You provided your consent, approval, and signature to your section of the FAFSA form, but the FAFSA form has not been submitted yet because it is missing information or an action from a contributor.
- **In Review:** Your FAFSA form was submitted but hasn't been processed yet.
- **Action Required:** You are missing your consent and approval or signature, or the FAFSA form was processed, but a correction is required.
- **Processed:** Your application was processed successfully. No further action is needed.
- **Closed:** Your FAFSA form was never submitted and can no longer be submitted because the federal FAFSA deadline passed.

FAFSA Status Definitions

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/>

UPCOMING FAFSA EVENT/Support

The Ask Benji team is hosting an in-person FAFSA workshop at the Capital One Café at the Scottsdale Fashion Square Mall on December 14th, 10 AM–2 PM. Students and families are encouraged to attend for hands-on FAFSA assistance.

[Ask Benji: 12/14 Ask Benji Capital One FAFSA Workshop](#)

Hosted by [Earn to Learn](#), the December FAFSA virtual support sessions will assist students and families with creating an FSA ID and completing their FAFSA application. More info including dates and how to preregister can be found below.

December 9–12 and 16–18 from 5:00 PM to 7:00 PM

[Earn to Learn 2025-2026 FAFSA FORWARD Campaign](#)

The background of the slide is a light blue-grey color with a pattern of 3D question marks. The question marks are rendered in a light, semi-transparent blue-grey color, creating a subtle, repeating pattern. A large, slightly more prominent 3D question mark is centered in the middle of the slide. Two thin, horizontal white lines are positioned above and below the word "Questions".

Questions

Submitted Questions

- Unusual circumstances when contacting a parent is a danger to student
- Student with no SSN (very limited discussion since this is a FAFSA session)
- How to report foreign income
- Federal Work-Study (how a student indicates that they are interested)
- Homeless (how to avoid hold-ups)
- Effect of incorrect tax filing by parent on FAFSA

Thank you!

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