

# Nevada Fostering Success Financial Aid and FAFSA Guide: Maximizing College Funding for Nevada Students Who Have Experienced Foster Care

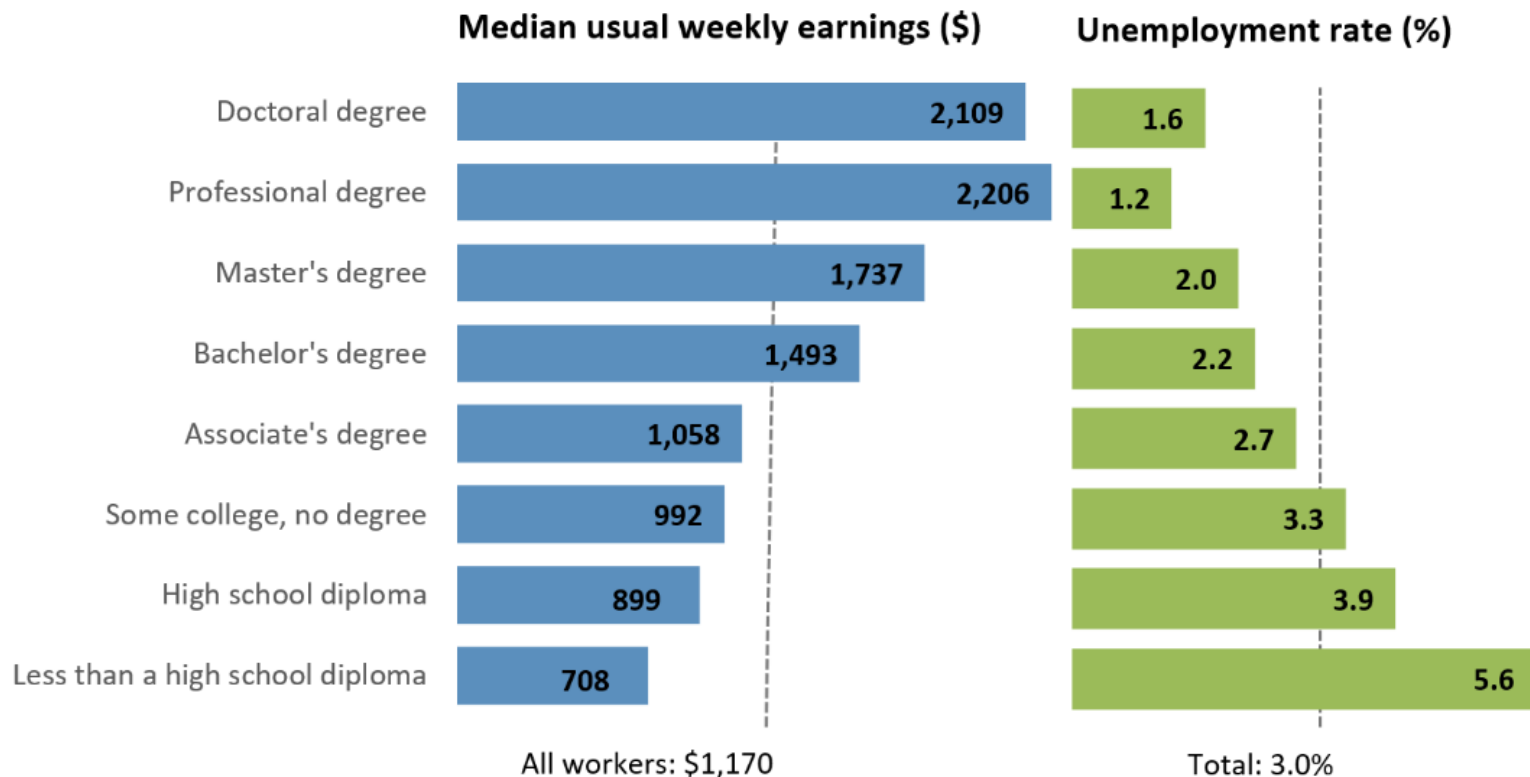


Supporting Nevada Students  
Who Have Experienced Foster Care  
to Reach Their College Goals

Chancellor's Office – Department of Academic & Student Affairs  
NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

# Postsecondary Education Matters

## Earnings and unemployment rates by educational attainment, 2023



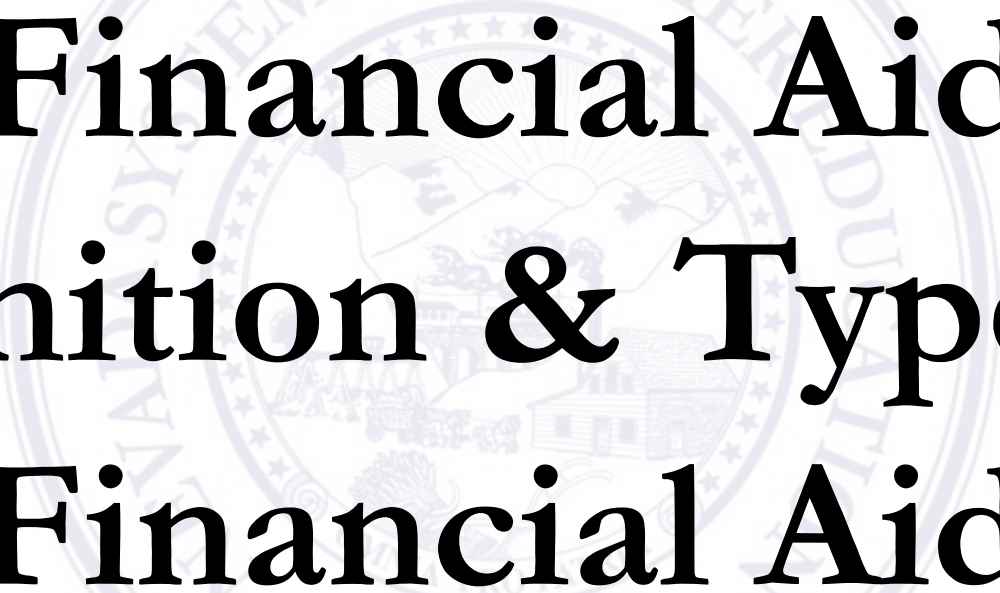
Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.

Source: U.S. Bureau of Labor Statistics, Current Population Survey.

# Agenda

- 1. Financial Aid Options (general & foster care-specific), Timelines, & Processes**
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  - b. How to Apply for Financial Aid
    - i. The Starting Point: FAFSA & Alternative Need Financial Aid Application Overview
    - ii. Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them
      - Nevada-Specific Financial Aid Resources
      - Specialized Financial Aid Resources for Students Who Have Experienced Foster Care
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- 2. FAFSA Simplification Act Benefits**
- 3. Preparing to Complete the FAFSA**
  - a. Important FAFSA Facts
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  - c. Documents Needed
  - d. Tax Year Used to Determine Financial Need
  - e. Students Who Have Experienced Foster Care
- 4. How to Complete the FAFSA: Step-By-Step FAFSA Instructions for Nevada Students Who Have Experienced Foster Care**

# **Financial Aid Options (general & foster care- specific), Timelines, & Processes**



# **Financial Aid**

## **Definition & Types of**

# **Financial Aid**



# What is Financial Aid?

**Financial Aid (or STUDENT AID)** is an umbrella term for academic financial assistance, most often used to refer to financial assistance for postsecondary education/college—including *Career and Technical Education* (CTE) certificate and degree options, historically known as “trade/vocational education,” many of which are offered at public community colleges.

# Why Financial Aid is Important

**Financial aid (student aid)** is important because students are expected to pay for college courses (course registration fees), unlike Kindergarten-12th grade courses. College students also need to pay for special course fees for some courses (such as additional fees for distance education/online courses, laboratory fees, and special course supplies fees), per-semester student fees (such as the Health Service fee), and books/materials needed for their courses.

Additionally, the majority of college students—even those who are working—need financial aid to help them cover their critical living expenses while enrolled in courses. These expenses—most notably housing, food, and transportation—are factored into the student's full annual Cost of Attendance that is calculated by their college/university.

Financial aid makes college more accessible, especially when students are able to secure ample “gift aid” (i.e. financial aid that does NOT need to be repaid) that eliminates the need for excessive student loans (which need to be REPAYED, with *interest!*) or work hours. This allows students to focus on their coursework, rather than how to fund their college education.

# Types of Financial Aid: Gift Aid

The different *types* of financial aid that a student can obtain—all of which directly or indirectly require FAFSA completion—are as follows:

1. **“GIFT AID”** = Financial aid that is awarded to a student—based on foster care history, financial need, and/or other specialized eligibility criteria—that does NOT need to be repaid, provided the student is maintaining sufficient attendance in their classes and meeting all financial aid regulations (i.e. it is a “gift” that does not need to be repaid):
  - a. **Course Registration Fee Waivers** (such as the [NSHE Foster Youth Fee Waiver](#), which requires submitting both the FAFSA and the form accessible in the link provided here))
  - b. **Vouchers** (such as the foster care-specific [Chafee Education\(al\) and Training Voucher](#), known as “ETV,” which is administered by the federal child welfare system and requires submitting both the FAFSA and an additional application)
  - c. **Grants** ([federal](#), [state](#), college/university-specific, and/or private or nonprofit organization-specific—many of which students are automatically considered for after FAFSA submission, and some of which require an extra application)
  - d. **Scholarships** (from many different types of sources, most of which require students to submit an additional application)



# Types of Financial Aid: Federal Work-Study

2. **Federal Work-Study** = Financial aid that income-eligible students can earn through campus-based employment, with some federal tax breaks, to help pay for their college expenses
- This is a federal student aid program that provides part-time employment opportunities to students with financial need, while they are enrolled in school, allowing them to earn money to help pay for their education expenses.
  - **IMPORTANT NOTE:** The *FAFSA Simplification Act (2020)* **REMOVED** the **work-study interest question from the FAFSA**. Students with demonstrated financial need will automatically be offered work-study as part of their financial aid package.



# Types of Financial Aid: Student Loans

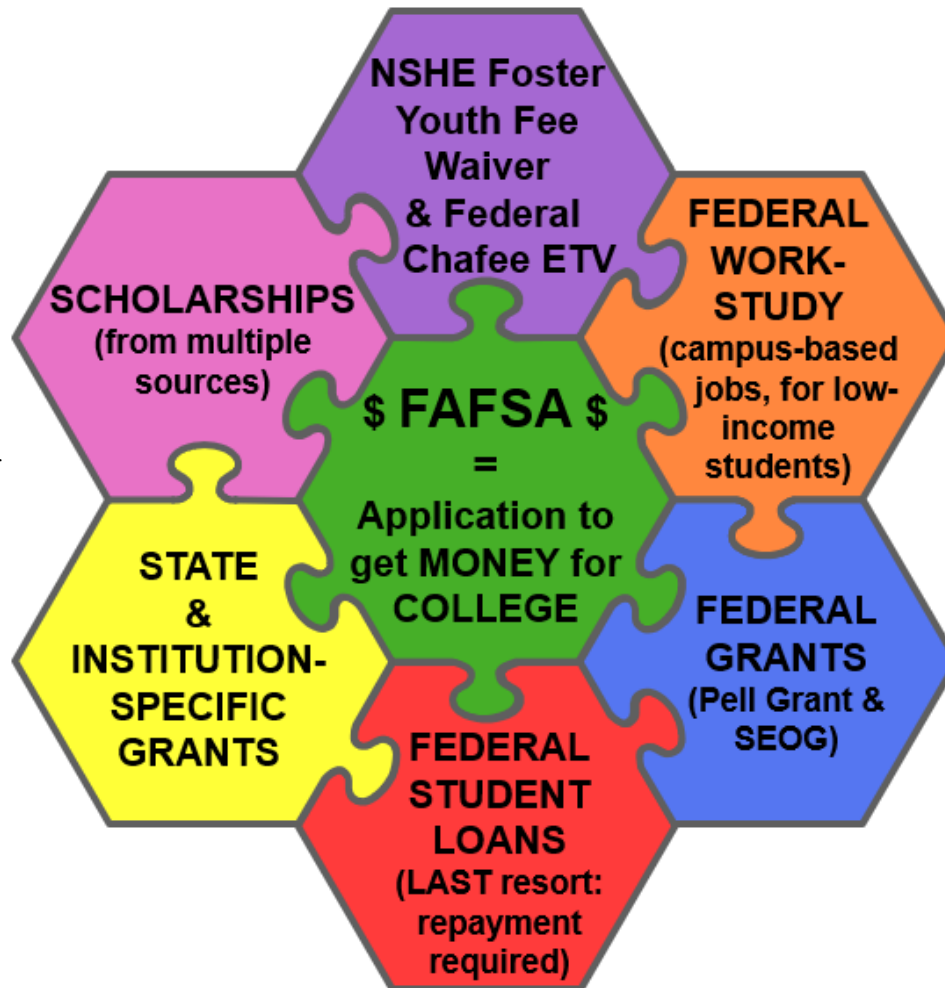
3. **Student Loan** = Financial aid that students can BORROW—if they lack sufficient gift aid options—that **NEEDS TO BE REPAYED, WITH INTEREST**
- Student loans are the least beneficial form of financial aid, because they need to be repaid, with interest (*interest* = a charge for borrowed money that is generally a percentage of the amount borrowed). As a result, they should be the **LAST RESORT** for students—after all other possible financial aid options have been explored/exhausted.
  - If you do not receive sufficient “gift aid” and need to take out a student loan to help cover your college costs, it is **HIGHLY RECOMMENDED** that you utilize the [U.S. Department of Education \(ED\)](#)’s **federal student loan program: the *Direct Loan Program***. Under this program, ED is your lender. Students can typically get **lower, fixed interest rates**, & there’s **greater repayment flexibility & support**.
  - **AVOID PRIVATE LOANS** that have higher, more variable interest rates and far less flexibility/support for student borrowers. Learn more about the differences between federal and private student loans [HERE](#).

# HOW TO APPLY FOR FINANCIAL AID

The Starting Point:  
FAFSA OR Alternative  
Need Financial Aid  
Application

# Applying for Financial Aid Matters

**FAFSA**  
=  
**FREE**  
**Application**  
for  
**Federal**  
**Student**  
**Aid**



**ONE Application**  
**(FAFSA)**  
=  
**Access to**  
**Multiple Forms**  
**of Financial Aid!**



# The Starting Point: FAFSA for Students Who Are Citizens, Permanent Residents, & Eligible Non-Citizens

**IF YOU ARE A U.S. CITIZEN, A PERMANENT RESIDENT OR OTHER ELIGIBLE NONCITIZEN:**

- Your **FIRST TASK** is to complete the FREE Application for Federal Student Aid (FAFSA), at [www.fafsa.gov](http://www.fafsa.gov).
  - Paper applications are also available, but most students say that they find the online application easier. Ask a counselor or other adult mentor for help with completing the application.
- **What is an “eligible noncitizen?”**
  - 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 form or this webpage: <https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>.

# What is the FAFSA?

The **Free Application for Federal Student Aid (FAFSA)** is the official application form completed by current and prospective postsecondary education students—in the United States—to determine their eligibility for financial aid. The FAFSA is for both undergraduate- and graduate-level students, including those pursuing professional degrees.

**FAFSA = FINANCIAL AID APPLICATION FORM**  
(the FAFSA, itself, is **NOT** a form of financial aid)

# Why is the FAFSA so important?

Nearly all forms of financial aid for postsecondary education-related expenses require annual FAFSA completion before consideration—even aid that is not directly tied to FAFSA submission. The FAFSA provides access to the largest source of financial aid, including all forms of **Federal Student Aid**—federal grants (*Federal Pell Grant* and *Federal Supplemental Educational Opportunity Grant*), *Federal Work-Study*, and *U.S. Department of Education (ED) loans*. Additionally, many schools use your FAFSA information to determine your eligibility for state-funded and/or school-specific aid; and your FAFSA may be used to determine your eligibility for some **scholarships**, depending on the provider (**SOURCE**).

Annual FAFSA completion is also required in order to be considered for the **NSHE Foster Youth Fee Waiver**, the foster care-specific **Chafee Education(al) and Training Voucher (ETV)** that is administered by the federal child welfare system, and a number of scholarships and grants administered by states, colleges/universities, and private organizations.



# The Starting Point: Alternative Need Financial Aid Application for Students With Undocumented Status (including DACA recipients)

## IF YOU ARE A STUDENT WITH UNDOCUMENTED STATUS (DACA RECIPIENT OR OTHERWISE):

Complete your NSHE college/university's **alternative need financial aid application** (the **specific name of the application varies for each college/university**), designed for students who are ineligible for federal financial aid/cannot complete the FAFSA. Contact the school's financial aid office for the specific form required.

- **NOTE:** While DACA recipients cannot receive federal financial aid, DACA recipients are technically able to complete/submit the FAFSA. However, DACA recipients should consult with their personal/professional support people (ideally including an attorney who specializes in immigration issues) and/or their college financial aid office before deciding whether or not to complete the FAFSA, in addition to the alternative need financial aid application.

Contact someone at your NSHE college/university who specializes in supporting students with undocumented status (including DACA recipients), for assistance with completing the alternative need financial aid application and connecting with other resources designed to support students with undocumented status. You can find contact information for each institution [HERE](#).



# HOW TO APPLY FOR FINANCIAL AID

**Additional Financial Aid  
Applications: Identifying  
Key Funding Sources &  
How to Apply for Them**

# Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them

**Don't stop with the FAFSA or alternative need financial aid application!**

**GET MORE CASH FOR COLLEGE!**

In addition to completing/submitting the FAFSA or alternative need financial aid application, you will need to submit additional, separate financial aid applications in order to receive certain forms of funding (many of which also require a completed FAFSA or alternative need financial aid application).

# Identifying Key Funding Sources & How to Apply for Them:

## Nevada-Specific Financial Aid Resources

- **[Nevada Promise Scholarship \(NPS\)](#)** – For NSHE Community College (CSN, GBC, TMCC, & WNC) Students: In order to be considered, complete the FAFSA or the alternative need financial aid application for your college/university (whichever application makes the most sense for your particular citizenship/immigration status), as well as the [Nevada Promise Scholarship \(NPS\) Application](#).
  - **IMPORTANT NOTE:** The NPS application is due by October 31<sup>st</sup> of your senior year of HIGH SCHOOL!
  - **For Students with Undocumented Status:** This scholarship is open to students who are undocumented, including DACA recipients.
- **[Silver State Opportunity Grant \(SSOG\)](#)** – For NSHE Community College (CSN, GBC, TMCC, & WNC) & Nevada State University (NSU) Students: In order to be considered, complete the FAFSA or the alternative need financial aid application for your college/university (whichever application makes the most sense for your particular citizenship/immigration status).
  - **For Students with Undocumented Status:** This grant is open to DACA RECIPIENTS ONLY. Students with undocumented status who are NOT DACA recipients are currently INELIGIBLE.
- **[Governor Guinn Millennium Scholarship \(GGMS\)](#)** – For ALL Nevada College/University Students, attending any of the 7 NSHE Institutions or Roseman University of Health Sciences: In order to be considered, you need to meet the *academic merit* standards outlined on the website (this is a *merit-based* scholarship, as opposed to *need-based*).
  - There is no GGMS application process for students who attend a traditional public, private or charter school in Nevada. If you are eligible upon high school graduation, your school or school district will submit your name to the [Nevada State Treasurer's Office](#) (contact them, if you do not receive notification of your eligibility by the July after you graduate from high school!). [For students who are homeschooled or attend a high school out-of-state while residing in Nevada, there is an application process.](#)
  - If you think you are eligible, [check your award status on the Nevada State Treasurer website.](#)
  - **For Students with Undocumented Status:** This scholarship is open to students who are undocumented, including DACA recipients.

# Identifying Key Funding Sources & How to Apply for Them: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

These 3 resources are a great place to start, to identify additional financial aid opportunities that you can apply for that you are NOT automatically considered for after submitting your FAFSA or alternative need financial aid application (most of which also require a completed FAFSA or alternative need financial aid application):

[Foster Care-Specific Financial Aid Fact Sheet, for Nevada Students](#) (2 pages)



[Nevada Fostering Success Financial Aid & FAFSA Guide](#) (110 slides, broken into subsections)



[Comprehensive Nevada Fostering Success Financial Aid Toolkit](#) (subdomain of initiative webpage)





# Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: NSHE Foster Youth Fee Waiver

## NSHE Foster Youth Fee Waiver — Administered by NSHE

- **Who It's For:** Undergraduate students who are/were dependents of the Nevada foster care system, at and/or after age 13 (eligibility ends on 26th birthday), and are enrolled at one or more NSHE schools (UNLV, UNR, NSU, CSN, GBC, TMCC, and/or WNC)
- **What it Covers:** Directly WAIVES *most* major course registration (enrollment) fees at any of the 7 degree-granting NSHE schools (exact amount waived = base course registration fees + any applicable lower-division lab fees for all eligible courses)
- **IMPORTANT NOTE:** The hyperlink provided above always has the most updated version of the form; so, make sure you access that version and NOT an older version (such as an old printed copy). You will need to download the form and save it to your computer. You can then fill it in electronically, and email the completed form to the contact list on the second page, for your chosen college/university.
- **IMPORTANT NOTE:** You will need to wait until AFTER YOU ARE ADMITTED to college to submit your fee waiver form—because you will need to include your assigned NSHE Student ID Number AND identify which college/university you will be attending/seeking fee waiver funding from, on the form.

### Who, What, When, Where, & Why

Fact Sheet (1 page)



### Steps to Obtain

Fact Sheet (1 page)



### Frequently Asked Questions

Fact Sheet (2 pages)



# Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: NSHE Foster Youth Fee Waiver

## CLARIFYING NOTE ON TERMINOLOGY:

In some states, *base course registration (enrollment) fees* (i.e. the main/highest course fees) may be referred to as *tuition* (the 2 terms are sometimes used interchangeably); but, in Nevada, Nevada RESIDENT (in-state) students are only charged *base course registration fees* at our public, nonprofit colleges/universities—while NON-resident (out-of-state) students are charged the *base course registration fees*, PLUS an additional *tuition* charge (however, private Nevada institutions and out-of-state institutions—whether nonprofit or for-profit—often DO label their *base course registration [enrollment] fees* as *tuition*).

- This is why the [NSHE Foster Youth Fee Waiver](#) is considered a *course registration (enrollment) fee waiver*, NOT a *tuition waiver*, which is explained in more detail in the fee waiver's [Frequently Asked Questions Fact Sheet](#).



University of Nevada, Reno



NEVADA STATE  
UNIVERSITY



College of  
Southern Nevada  
*Investing in Our Future. Students First.*



# Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: Federal Chafee Education(al) & Training Voucher (ETV)

[Federal Chafee ETV funding](#) (link provides state-by-state contact info) — Administered by the U.S. DHHS Administration for Children & Families (Designated Nevada ETV Administrators: Clark County Social Service & Children's Cabinet)

- **Who It's For:** Students who are currently in foster care, aged out of foster care, or left foster care after their 16th birthday
  - For students who exited care at/after age 16, but before aging out, eligibility depends on the state administering the funds (Nevada has more restrictive requirements than some states). Contact your STATE OF DEPENDENCY first!
- **What it Covers:** Provides up to \$5,000 per academic year, for up to 5 years (whether or not the years are consecutive) or until your 26th birthday (whichever comes first)—for any qualifying school/living expenses
  - **IMPORTANT NOTE:** As of the 2024-25 academic year, Chafee ETV funding is NO LONGER REQUIRED TO FALL WITHIN THE FEDERAL STUDENT AID COST OF ATTENDANCE PARAMETERS!
- **Nevada-Specific ETV Contact Information:** [ETV@ClarkCountyNV.gov](mailto:ETV@ClarkCountyNV.gov) (for current/former Clark County foster care dependents and out-of-state students residing in Clark County who are unable to receive funding from their state of dependency) OR [ccarstairs@childrenscabinet.org](mailto:ccarstairs@childrenscabinet.org) (for current/former foster care dependents from any other Nevada county and out-of-state students residing in any other Nevada county who are unable to receive funding from their state of dependency)
- **IMPORTANT NOTE:** You will need to wait until AFTER YOU ARE ADMITTED to college to submit your Chafee ETV application—because you will need to include the college/university you will be attending on the application.



# Specialized Financial Aid Resources for Students Who Have Experienced Foster Care: Foster Care-Specific Scholarships

**SCHOLARSHIPS** – Foster care-specific scholarships AND other scholarships, through your college/university and/or outside organizations, all of which typically require their own unique applications

- **Scholarships for Students Who Were in Foster Care in Nevada:**
  - Otto A. Huth Scholarship Fund
  - Foster Children Education Scholarship
  - Career Opportunity Scholarship
  - Children's Service Guild of Southern Nevada Scholarship
  - Village of Becoming Scholarship

More info on all of these scholarships, as well as other financial aid topics and resources, is provided in our 2-page [Foster Care-Specific Financial Aid Fact Sheet, for Nevada Students:](#)





# Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

## Scholarship Tips

- Scholarships are endless, and they are available from a variety of sources. This can be overwhelming, so **start with options that are available through your high school, college/university (including the department that houses your major/program of study), or through a more local organization (as opposed to a national organization).**
- **Scholarships have varying deadlines throughout the year, but many are due far in advance of the semester/year that they are for (often 6 months to 1 year in advance). So, *search regularly, keep a running list of scholarships you plan to apply for* (in the order that the applications are due), and *start applications early* so that you have sufficient time to compile/complete all required application materials.**

# Identifying Key Funding Sources & How to Apply for Them: Scholarship Tips for ALL Students

## Scholarship Tips

- While applying for scholarships can sound daunting, **the applications get faster/easier as you go**, because you will already have many of the required documents compiled and you can often use huge chunks of your prior scholarship essays for new scholarship essays (many essay prompts ask similar questions).
- **Remember that it is worth the effort to apply, because you can rack up quite a bit of money with scholarships!** You likely won't get every scholarship that you apply for, but students who are diligent about regularly searching/applying for scholarships often get at least one or two.
- **Even if your GPA is not amazing, not all scholarships are based on academic merit. Some are based on financial need and/or other criteria.** And, some are based on more than one factor.



# **FAFSA Simplification Act Benefits**

# FAFSA Simplification Act Benefits: 2024-25 Form Updates

On December 27, 2020, Congress passed the *Consolidated Appropriations Act*. The law contains provisions that amend the [Fostering Undergraduate Talent by Unlocking Resources for Education \(FUTURE\) Act](#) and includes the [FAFSA Simplification Act](#)—a sweeping redesign of the processes and systems used to award federal student aid.

**The law updates the Free Application for Federal Student Aid (FAFSA) process to expand access to federal student aid and provide a new, enhanced FAFSA experience for current/prospective college students and their families.** It has been 40 years since the last major changes to the FAFSA, so these changes represent a significant overhaul of the FAFSA form.

The FAFSA changes were implemented in phases. Certain changes began in the 2021–22 award year; and the full implementation of major revisions was completed for the 2024–25 FAFSA/award year.



# FAFSA Simplification Act Benefits: Updated Need Analysis Formula

## Updated Need Analysis Formula

Beginning with the 2024–25 award year, the **Student Aid Index (SAI)** has replaced the **Expected Family Contribution (EFC)** on the FAFSA form.

The SAI is an evaluation of the financial resources that may be available to contribute toward a student's education expenses. Among the many changes, the SAI need analysis formula:

- Removes the number of family members in college from the calculation;
- Allows a minimum SAI of –1500; and
- Implements separate eligibility determination criteria for Federal Pell Grants.

# FAFSA Simplification Act Benefits: New Definition of COA

## New Definition of Cost of Attendance (COA)

Cost of Attendance (COA) refers to the total cost for a student to attend a specific college or university during a school year. The *FAFSA Simplification Act* continues to make COA the starting point for calculating financial need.

- The formula is: **Cost of Attendance – Student Aid Index – Other Financial Assistance = Financial Need.**

The law specifies that **COA** includes course registration fees (and/or tuition fees for out-of-state students), student fees, food and housing, books and supplies (including renting or purchasing a personal computer), miscellaneous expenses, and transportation.

The law also provides allowances for loan fees, dependent care costs, and expenses for disabled students.

# FAFSA Simplification Act Benefits: Expanded Access to Aid

## Expanded Access to Federal Student Aid

Beginning with the 2024-25 academic/award year, the *FAFSA Simplification Act* extends **Federal Pell Grants** to more students and links eligibility to family size, household income, and the federal poverty level.

- This builds on changes implemented in the 2023–24 academic/award year, including:
  - **Incarcerated students who are enrolled in an approved Prison Education Program** regaining the ability to receive a Federal Pell Grant; and
  - The **restoration of Federal Pell Grant lifetime eligibility** to students who received an eligible federal student loan discharge.
- **Federal Pell Grant eligibility** has a calculation that is separate from the **Student Aid Index (SAI)** calculation. For some applicants, the Federal Pell Grant eligibility criteria will only include tax information and federal poverty guidelines. For other applicants, the formula may also use the separately calculated SAI.
- The law also **repeals the lifetime limit on the period for which a borrower can receive subsidized loans of up to 150% of program length** (often referred to as Subsidized Usage Limit Applies).



# FAFSA Simplification Act Benefits: Streamlined FAFSA Form

## Streamlined FAFSA Form

- The *FAFSA Simplification Act* mandates that, where possible, the U.S. Department of Education (ED) use federal tax information received directly from the IRS to calculate a student's Pell Grant eligibility and Student Aid Index (SAI).
- The law also removes questions about Selective Service registration and drug convictions from the FAFSA form and adds questions about the applicant's gender, race, and ethnicity.
- Additionally, students who have experienced foster care and/or homelessness, students who have been orphaned, and students who have unusual circumstances that prevent them from providing parent information on the FAFSA form are benefiting from simplified questions and processes that more efficiently determine their independent status.
- With the implementation of the law, **the overall number of questions that applicants are now required to answer has been reduced.** Applicants are able to skip as many as 26 FAFSA questions, depending on their individual circumstances. Some applicants need to complete as few as 18 questions, taking less than 10 minutes for many.



# FAFSA Simplification Act Benefits: Chafee ETV Program

## Chafee Education(al) and Training Voucher (ETV) Update

The *FAFSA Simplification Act* approved a change that affects the treatment of the Chafee ETV program. This is great news for students who have experienced foster care! ☺

- A part of the legislation amended Section 480(i)(4) of the *Higher Education Act of 1965*, to read: “...payments made and services provided under part E of title IV of the Social Security Act to or on behalf of any child or youth over whom the State agency has responsibility for placement, care, or supervision, including the value of vouchers for education and training...shall not be treated as other financial assistance for purposes of section 471(a)(3),” ([Higher Education Act of 1965](#)).
  - This means that, beginning with the 2024-25 academic year, Chafee payments—including Chafee ETV payments and room and board payments from Chafee Independent Living programs—made to any eligible student shall NOT be treated as other financial assistance (OFA) when awarding financial aid. Chafee payments will now be excluded from the need analysis and total aid formulas. In other words, **students can be awarded up to \$5,000 in Chafee ETV funding, per academic year—for qualifying education/personal expenses (funding availability permitting)—regardless of how much room they have within their annual Cost of Attendance that is determined by their institution.**

# FAFSA Simplification Act Benefits: StudentAid.gov Account Requirement & Financial Aid Direct Data Exchange

## Requirement for StudentAid.gov Account

**Everyone contributing to the FAFSA form online must have their own StudentAid.gov account.** Each contributor, including the student, needs to access their account with their own FSA ID (account username and password).

Students need to provide their Social Security Number (SSN) to create their StudentAid.gov account. However, a student who is a citizen of the Freely Associated States can create a StudentAid.gov account without an SSN.

## Financial Aid Direct Data Exchange

**All students and contributors must provide consent and approval to have their federal tax information transferred directly into the FAFSA form via direct data exchange with the IRS (even if the student/contributor did NOT file a tax return for the relevant tax year).** This federal tax information is used to determine the student's eligibility for federal student aid. If a student or required contributor does NOT provide consent and approval, the student will NOT be eligible for federal student aid (even if they manually enter tax information into the FAFSA form).

# FAFSA Simplification Act Benefits: Number of Colleges/Universities Included, Save Key, & Demographic Questions

## Number of Colleges/Universities Included

Beginning with the 2024-25 FAFSA/award year, **students are able to include up to 20 colleges on the online FAFSA form** (double the previous limit).

## Save Key

**The save key has been eliminated** from the FAFSA form.

## Demographic Questions

- The FAFSA Simplification Act **removed**:
  - **Questions about Selective Service registration**
  - **Questions about drug convictions**
- The FAFSA Simplification Act **added**:
  - **Questions about the applicant's gender, race, and ethnicity**
  - **IMPORTANT NOTE**: The demographic questions included in the FAFSA are used for research purposes only and do NOT affect federal student aid eligibility. Your answers will NOT be used in any financial aid calculations and will NOT be shared with the schools to which you apply.



# FAFSA Simplification Act Benefits: Professional Judgment of Professionals

## Expanded Rules for Financial Aid Professionals: Professional Judgment

Beginning with the 2023-24 FAFSA/award year, financial aid professionals at colleges/universities now have additional flexibility in adjusting a student's eligibility for federal student aid due to special/unusual circumstances, which will help students with unique family situations.

Schools now have the ability to address a student's special or unusual circumstances by adjusting their annual cost of attendance (COA), their dependency status on the FAFSA form (commonly known as a dependency override), components that determine the Student Aid Index (SAI) and Pell Grant eligibility, or all of the above. Schools must make their policies and procedures for reviewing professional judgments publicly available.

Beginning in the 2024–25 FAFSA/award year, **both first-time and renewal FAFSA applicants who indicate unusual circumstances that prevent them from contacting their parents and/or indicate that doing so would pose a risk to them—outside of circumstances related to foster care, parental death, legal guardianship, emancipation, and/or homelessness history—will be granted PROVISIONALLY INDEPENDENT status and can complete the FAFSA without providing parent information.**

A financial aid administrator is required to assess situations on a case-by-case basis and then make a final determination based on documentation that the student submits to the school. If a student is unable to provide documentation of their unusual circumstances, a financial aid administrator may perform their own assessment based on a documented interview with the student.



# FAFSA Simplification Act Benefits: Students with Unusual Circumstances

## What are unusual circumstances?

A student with **unusual circumstances** are defined as:

- A student for whom a financial aid administrator makes a documented determination of independence by reason of unusual circumstances and in which the student is unable to contact a parent or where contact with parents poses a risk to such student, which includes circumstances of:
  - human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.);
  - legally granted refugee or asylum status;
  - parental abandonment or estrangement; or
  - student or parental incarceration.

# FAFSA Simplification Act Benefits: Professional Judgment of Professionals

## Expanded Rules for Financial Aid Professionals: Professional Judgment

### What will stay the same?

If a student pursues an adjustment for unusual circumstances and is NOT determined to be an independent student by their institution, the student will only be eligible for *Direct Unsubsidized Loans* unless they subsequently complete the FAFSA form as a dependent student by providing parental information.

**Institutions may use a previous determination from a financial aid administrator at another school as acceptable documentation of a student's unusual circumstances.** If a student had an adjustment for unusual circumstances approved by another institution (for the same or prior award year), the student should notify the financial aid office at their new institution.

# FAFSA Simplification Act Benefits: Professional Judgment of Professionals

## Expanded Rules for Financial Aid Professionals: Professional Judgment

### What's new?

Starting with the 2024-25 FAFSA/award year, **both first-time and renewal applicants who indicate on their FAFSA form that they have an unusual circumstance will be granted provisional independent status.** They are now able to complete the form without providing parental information. They will also receive an estimate of their federal student aid eligibility after submitting their FAFSA, which will be subject to a final determination by the institution they ultimately attend.

If a student's institution approves their unusual circumstances, their independent status will carry over when they renew their FAFSA form in future award years; and they will be considered independent for as long as they remain at the same institution and their circumstances remain unchanged.

# FAFSA Simplification Act Benefits: Documentation for Unusual Circumstances

## What happens after a student with unusual circumstances submits their FAFSA?

Once they have submitted the FAFSA, **students will need to provide supporting documentation of their circumstances**, directly to their school. While students should contact their financial aid office if they have questions, schools are now required to provide students with an overview of their review process, examples of supporting documentation, and estimated timelines for their request to be reviewed.

### Examples of supporting documentation may include:

- a documented interview between the student and the financial aid administrator;
- submission of a court order or official Federal or State documentation that the student's parents or legal guardian are incarcerated;
- a documented phone call or written statement, which confirms the unusual circumstances with
  - a state, county, or Tribal welfare agency;
  - an independent living case worker who supports current and former foster youth with the transition to adulthood; or
  - a public or private agency, facility, or program servicing the victims of abuse, neglect, assault, or violence;
- a documented phone call or written statement from an attorney, guardian ad litem, or court-appointed special advocate (or similar) that confirms the circumstances and their relationship to the student;
- a documented phone call or written statement from a representative at an institution of higher education that confirms the circumstances and their relationship to the student; or
- utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians.



## FAFSA Simplification Act Benefits: Students Automatically Deemed Independent

### Students Automatically Deemed INDEPENDENT on FAFSA

Other students will continue to qualify as independent on their FAFSA form and, as in past years, will NOT be required to provide parental information if they:

- became an orphan at the age of 13 or older;
- are/were a **ward of the court** at the age of 13 or older;
- are/were in **foster care** at the age of 13 or older;
- are/were an emancipated minor or in a legal guardianship, as determined by a court in the student's state of legal residence; and/or
- are/were an unaccompanied homeless youth OR unaccompanied, at risk of homelessness, and self-supporting.

## FAFSA Simplification Act Benefits: Determination of Independence – Homelessness

### Expanded Rules for Financial Aid Professionals: Determination of Independence Due to Homelessness

The law also provides additional flexibility for financial aid professionals to assist students who are unaccompanied and homeless or unaccompanied, at risk of homelessness, and self-supporting.

A student who indicates that they have received a homeless youth determination will be considered independent on the FAFSA form and can complete the form without providing parent information.

**However, if a student doesn't have a homeless youth determination, a financial aid administrator at their school must make a case-by-case determination based on a written statement or documented interview.** The student must confirm that they are an unaccompanied homeless youth or unaccompanied, at risk of homelessness, and self-supporting.

**All homeless youth determinations must be made without factoring in the reasons that the student is unaccompanied and/or homeless.**

## FAFSA Simplification Act Benefits: Changes for Students and Contributors

### Changes for Students and Contributors

“Contributor” is a new term being introduced, beginning with the 2024–25 FAFSA form. A *contributor* refers to anyone who is required to provide their information and signature on the FAFSA form, as well as consent and approval to have their federal tax information transferred directly into the form via direct data exchange with the IRS.

A *contributor* may include the student, the student’s spouse, a biological or adoptive parent, and/or the parent’s spouse (stepparent).



# **Preparing to Complete the FAFSA**



# Preparing to Complete the FAFSA: Important FAFSA Facts

- The FAFSA is the **APPLICATION** you complete/submit, in order to determine your eligibility for various forms of financial aid; it is **NOT** the financial aid itself.
- The FAFSA needs to be completed **EVERY YEAR** (annually)!
  - The FAFSA typically opens on October 1<sup>st</sup> each year, for the following academic year.
  - **IMPORTANT NOTE:** The 2024-25 and 2025-26 FAFSAs were released late, because the *U.S. Department of Education* needed extra time to implement changes mandated by the FAFSA Simplification Act.
  - **SUBMIT YOUR FAFSA AS EARLY AS POSSIBLE, BEFORE THE PRIORITY DEADLINE** for your college/university, prior to every academic year in which you plan to enroll in college courses.

# Preparing to Complete the FAFSA: Important FAFSA Facts

- **The FAFSA needs to be completed EARLY!**
  - The earlier you submit your FAFSA, the more likely you are to receive the maximum amount of financial aid possible, from a variety of funding sources.
  - You can apply for financial aid **BEFORE** you submit your college admissions applications, so do **NOT** worry if you are still deciding between schools! Just be sure to list ALL colleges/universities that you are considering on your FAFSA form (you can automatically include up to 20!). The college/university that you end up enrolling in will ultimately disburse your financial aid resources.
  - You can submit your FAFSA after the priority submission deadline for your college/university, but you may receive less money.
- You should **NEVER** pay to complete your FAFSA or to receive assistance with completing it. You should also **NEVER** need to pay to submit a scholarship application, for that matter!
  - **BEWARE OF SCAMS!**

# Preparing to Complete the FAFSA: Priority Submission Deadlines for NSHE Colleges/Universities

The priority FAFSA submission deadlines are early for our schools, and students should always try to meet priority deadlines in order to maximize their financial aid award options. NSHE's regular priority FAFSA deadlines are as follows **(REMEMBER, these deadlines are for the fall/winter prior to the fall term of the academic year that your FAFSA is designated for!)**:

1. **University of Nevada, Las Vegas (UNLV):** November 15<sup>th</sup>
2. **Nevada State University (NSU):** January 15<sup>th</sup>
3. **University of Nevada, Reno (UNR):** February 15<sup>th</sup>
4. **Truckee Meadows Community College (TMCC):** Mid-February
5. **College of Southern Nevada (CSN):** Unspecified, but no later than February
6. **Great Basin College (GBC):** Unspecified, but no later than February
7. **Western Nevada College (WNC):** Unspecified, but no later than February



# Preparing to Complete the FAFSA: Documents Needed

To complete the *Free Application for Federal Student Aid* (FAFSA), you will need:

- Your Social Security Number (for students who are U.S. Citizens/Permanent Residents) or your Alien Registration Number (for students who are not U.S. Citizens/Permanent Residents)
- Your federal income tax returns, W-2s, and other records of money earned. (**NOTE:** You may be able to transfer your federal tax return information into your FAFSA, directly from the IRS website; please note that the separate IRS Data Retrieval Tool portal was removed, beginning with the 2024-25 FAFSA form.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income, including any child support received (if applicable)
- An FSA (Federal Student Aid) ID, to sign electronically
- A RELIABLE EMAIL ADDRESS that you check regularly! – Avoid using a high school email address that will expire when you graduate!

If you were NOT in foster care at/after age 13 and are a [dependent student](#), then you will also need most of the above information for your caregiver(s).



# Preparing to Complete the FAFSA: Tax Year Used to Determine Financial Need

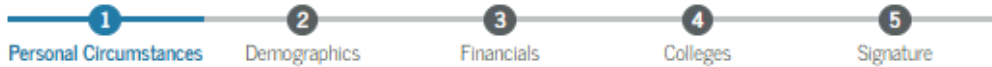
**Why do I have to submit my tax and income information for a tax year that is two years prior to the FAFSA year?**

This is advantageous for most students because it:

- allows for the immediate transfer of federal tax information for eligible applicants,
- eliminates estimating income and tax information before taxes are filed,
- reduces the need to come back and update a FAFSA form after filing taxes, and
- enables submitting a FAFSA form as early as October of the year before attending school.

If the tax/income information you are required to submit no longer reflects your current situation, inform the financial aid office of the school that you plan to attend after submitting your FAFSA and ask if they can manually edit your income information based on your proof of your income change.

# Preparing to Complete the FAFSA: Students Who Have Experienced Foster Care



## 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. ①

☐ The student is a veteran of the U.S. armed forces. ①

☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ②

☒ At any time since the student turned 13, they were a ward of the court. ①

☒ At any time since the student turned 13, they were in foster care. ①

☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ①

☐ 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. ①

☐ None of these apply.

If you were in foster care **AT AND/OR AFTER AGE 13**, you will be considered **INDEPENDENT** for financial aid purposes; only YOUR income will count against you, and you do NOT need to provide any information—including income, tax, and asset data—about biological, adoptive, or foster parents (including relative or non-relative caregivers), or legal guardians (even if someone is claiming you on their taxes). **Make sure you CHECK THESE 2 BOXES, when you see this question:**

- ☐ “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.”

Make sure you also check any additional boxes that may apply to you.

**IMPORTANT NOTE:** If this question does not appear for you, that is because you have already been deemed an **INDEPENDENT** student for a different reason, such as your age (24+), marital status, graduate student status, and/or parental status.

## Preparing to Complete the FAFSA: Students Who Have Experienced Foster Care

# Check out our Foster Care-Specific FAFSA Materials:

[Foster Care-Specific FAFSA Flyer, for Nevada Students](#) (1 page)

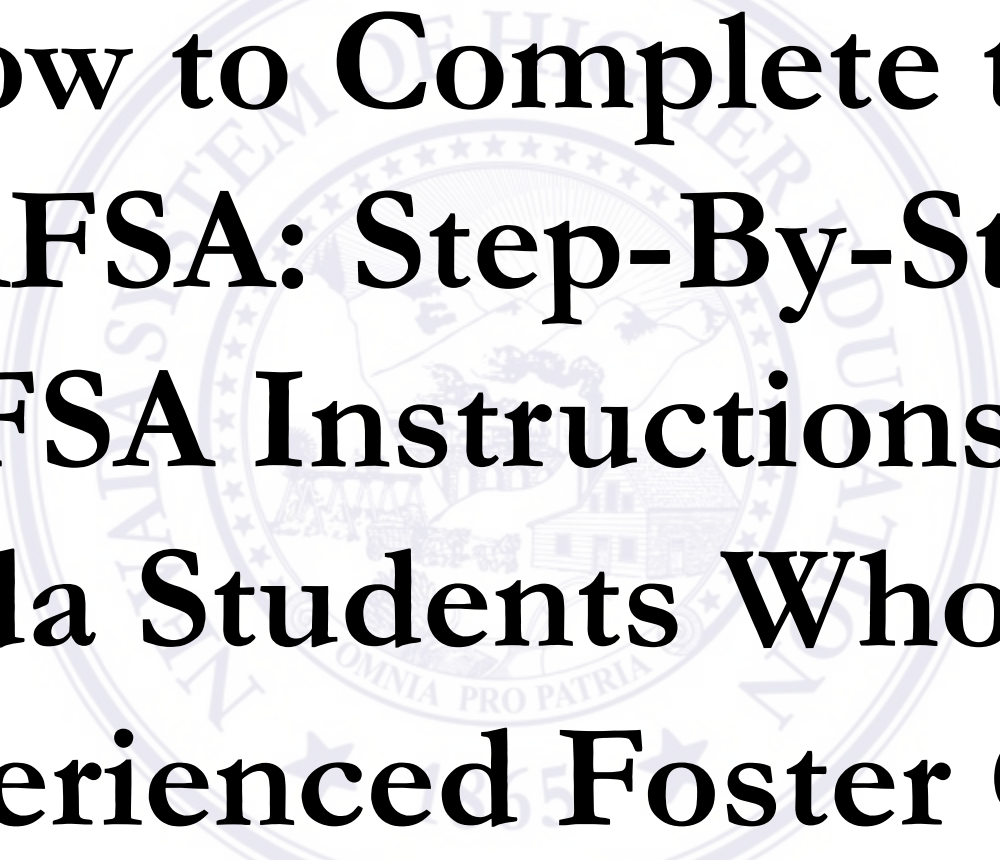


[Foster Care-Specific FAFSA Fact Sheet, for Nevada Students](#) (1 page)



[Nevada Fostering Success Financial Aid & FAFSA Guide](#) (110 slides, broken into subsections)



The Nevada State Seal is faintly visible in the background, centered behind the text. It features a circular design with the words "THE GREAT STATE OF NEVADA" and "1863" around the perimeter. In the center is a shield with a mountain, a river, and a ship, with the motto "EUREKA" above it and "OMNIA PRO PATRIA" below it.

# **How to Complete the FAFSA: Step-By-Step FAFSA Instructions for Nevada Students Who Have Experienced Foster Care**





# **How to Complete the FAFSA: Creating an FSA ID**

# How to Complete the FAFSA: Creating an FSA ID

1. If you do not already have a **Federal Student Aid ID (FSA ID)**, click “Create an FSA ID.” This takes you to the FSA ID website at <https://studentaid.gov/fsa-id/create-account/launch>.
  - a. Your FSA ID is crucial because it will serve as your legal signature, and you will need it to electronically sign your FAFSA before you submit it. Once you create your FSA ID, you can proceed with the next steps.

# How to Complete the FAFSA: Creating an FSA ID

2. As you type it into the form, make sure that **your name** exactly matches the one printed on your Social Security Card.
3. Double-check that **your birthdate** is accurately entered.
4. Enter **your Social Security Number** very carefully, to avoid any errors (errors in the Social Security Number cause major hassles and delays in application processing, due to fraud concerns).
  - a. If you don't know your Social Security Number, you can call the child welfare agency that holds/held your foster care case or your current/former Independent Living (IL) worker for assistance. If you still can't find it, you will need to request a replacement card at <https://www.ssa.gov/number-card/replace-card>. Please note that you will need the physical card for employment, even for a campus-based Federal Work-Study job.

# How to Complete the FAFSA: Creating an FSA ID

5. Choose a **username** that you will remember. If your first choice is taken, you will need to get creative; just be sure to pick something that will be easy for you to recall.
6. Enter a **personal email address** that you check frequently.
  - a. DO NOT use a high school email address, since those expire. Create or use an existing personal email address that you can use throughout college, through Gmail, Yahoo, or another email provider of choice. It is FREE to create a personal email address.
7. Create a **password** that YOU can easily remember, but one that would be challenging for someone else to figure out (do not use your name, social security number, date of birth, or the word “password”).

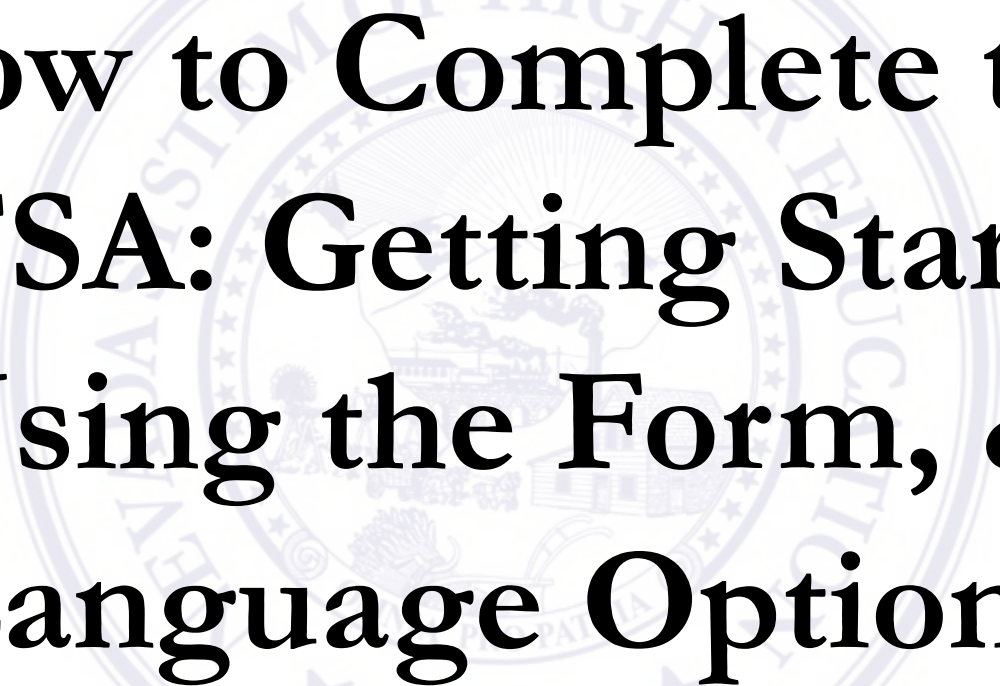


# How to Complete the FAFSA: Creating an FSA ID

8. Entering a **mailing address and mobile phone number** are optional. Providing a phone number is recommended, in case you are locked out of your account and need to recover your username and password. Having a mobile phone number helps you unlock the FSA ID because the FAFSA processor can text unlock codes to this number; the mobile number also allows you to use texts for two-step verification.
9. Next, you will be asked to indicate how you would like to receive future communications and **your preferred language** (English or Spanish). If you select Spanish, the FAFSA will display in Spanish.
10. Choose **Challenge Questions and Answers** that you can easily remember in case you forget your FSA ID username or password.
  - a. DO NOT PICK QUESTIONS FOR WHICH OUR ANSWER MAY VARY OR CHANGE, SUCH AS YOUR “FAVORITE SOMETHING.”

# How to Complete the FAFSA: Creating an FSA ID

11. The final FSA ID creation step is to **“Confirm and Verify”** that all of the information you provided is correct. If you discover an error, you can use the edit buttons to make changes. When you click 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 complete. 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. If you receive multiple backup codes, the most recent backup code will be the only one that is valid.
  - a. Once your FSA ID is created, you can immediately log into the FAFSA and start your application.
12. Beginning with the 2024-25 FAFSA, users no longer have the option to access the online FAFSA form by providing personal identifiers and a save key. To access the 2025-26 online FAFSA form, users will solely be required to have an FSA ID (username and password). This provides an additional layer of security and ensures that only those with appropriate permission may access an applicant’s information. Additionally, users without a Social Security number can now create an FSA ID and access the FAFSA form.
13. Make sure you keep a record of these items, somewhere safe/secure: a) FSA ID Username and Password; b) Email Address & Password; c) FSA ID Challenge Questions and Answers; and d) FSA ID Backup Code.

The background of the slide features a large, faint, circular seal of the University of Houston System of Higher Education. The seal contains the text "UNIVERSITY OF HOUSTON SYSTEM OF HIGHER EDUCATION" around the perimeter and "1865" at the bottom. In the center of the seal is a crest with a building and a star.

# **How to Complete the FAFSA: Getting Started, Using the Form, & Language Options**

# How to Complete the FAFSA: Getting Started

1. **Landing Page:** After establishing an FSA ID (if you did NOT already have one), go to [fafsa.gov](https://fafsa.gov), which is the only legitimate website for the FAFSA and can be used on a computer or phone. Then...
  - a. **If you are starting a NEW form:**  
Under “Start a 2025–26 FAFSA Form,” click the “Log In To Start” button.
  - b. **If you are editing an existing form:**  
Under “Edit a 2025-26 Form or Accept an Invitation,” click “Log In To Edit.”

**WARNING:** Incomplete FAFSAs are deleted 45 days after the most recent activity!

The screenshot shows the official FAFSA website. At the top, it says "An official website of the United States government." and includes links for "Help Center", "Submit a Complaint", and "English | Español". The main header features the "FederalStudentAid" logo and navigation links for "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". A large banner on the right side of the page features the "FAFSA form" logo with an illustration of three students. The main content area has a heading "2025–26 FAFSA® Form Now Available!" followed by a paragraph: "The 2025–26 FAFSA® form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school." Below this, there are two buttons: "Log In To Start" under "Start a 2025–26 FAFSA® Form" and "Log In To Edit" under "Edit a 2025–26 FAFSA® Form or Accept an Invitation". A section titled "Need the 2024–25 FAFSA form?" includes links for "Log In To Start a New Form" and "Log In To Edit Existing Forms". A dark blue section titled "Check FAFSA® Deadlines for the State You Live In" contains dropdown menus for "School Year" and "State of Residence", a "Find Deadlines" button, and a link to "View All FAFSA Deadlines". Below this, a note states: "Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed." At the bottom, there are three informational cards: 1. "Who should complete the FAFSA® form?" with a person icon, stating that any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs should complete the form. 2. "How long will it take?" with a clock icon and "1 hr", stating it takes most people less than one hour to fill out the form, including gathering personal documents and financial information. 3. "What do I need?" with a checklist icon, listing: "Verified account username and password (FSA ID)", "Parent or spouse contributor name, date of birth, Social Security number, and email address", and "Income and asset information (if required)".



# How to Complete the FAFSA: Getting Started

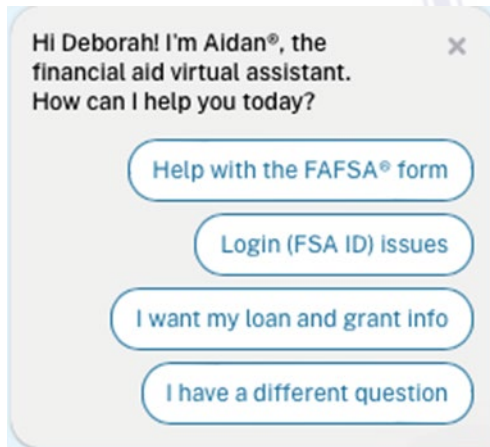
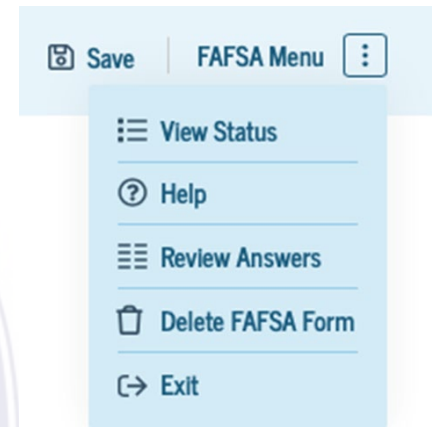
2. **Student Log In (Credentials)**: Enter your log-in credentials (FSA ID username and password) on the “Log In” page. If you do NOT already have an FSA ID, you can select “Create an Account” to create an FSA ID (see slides 50-55, on “Creating an FSA ID”).
3. **Two-Step Verification**: Select if you want a code sent via text (SMS Verification) or via email and enter the code provided. You can also choose to verify through an authenticator app.
4. **Student Log In (Disclaimer)**: Next, you’ll be asked to “Accept” the disclaimer that pops up.
5. **Returning Users (i.e. students who have previously completed a FAFSA form)**: If you are returning to complete a FAFSA that you previously started, you will be taken to your dashboard when you log in. Select “2025-26 FAFSA Form” (for the Fall 2025-Summer 2026 academic year). You will be taken to the overview page where you can select to return to where you left off.
6. **New Users**: New users will be taken to the starting page for the 2025-26 FAFSA form (for the Fall 2025-Summer 2026 academic year). Select “Student” as your role.
  - If you were in foster care AT AND/OR AFTER AGE 13, you will be considered INDEPENDENT for financial aid purposes, which means that you will NOT ask any type of caregiver to complete any portion of the FAFSA form. Students who are NOT INDEPENDENT (DEPENDENT students) will need to have a caregiver fill out that portion of the form. A DEPENDENT student can invite caregivers to be contributors to the form by providing their email addresses.


# How to Complete the FAFSA: Getting Started

7. **FAFSA Onboarding Process:** When a student starts the 2025–26 FAFSA form for the first time, they are taken through the **FAFSA onboarding process**.
- a. The first onboarding page provides an overview of the FAFSA form and an accompanying video. Select “Continue” to move on.
  - b. The second FAFSA onboarding page provides information about the different roles that may be required to participate in the student’s FAFSA form completion process and documents that may be needed to fill out the form. If you are a **DEPENDENT** student and need to provide caregiver/parental information (see Slide #46 for more information on **INDEPENDENT** students who were in foster care at/after age 13!) or are married and need to provide spousal information, this video provides instructions for this process. Select “Continue” to move on.
  - c. The third FAFSA onboarding page provides information about the types of questions the student can expect to see and how they can get additional help with filling out the FAFSA form.
  - d. The last FAFSA onboarding page provides information about what to expect once the FAFSA form is completed and submitted. Select “Start FAFSA Form” to begin.

# How to Complete the FAFSA: Using the Form

1. Click "Save" at the top of the screen, to save your responses as you proceed through the online form. Responses will save automatically when you move to a new page.
2. Help is available through the "FAFSA Menu" at the top of the screen or by clicking the information symbol ( ⓘ ) icon next to individual question fields.



3. You can also click the chatbot icon (  ) to ask a question through the chatbot. This is a new functionality, as of the 2024-25 FAFSA, and may not yet have answers to all questions.



# How to Complete the FAFSA: Using the Form

1. To move through the form, click the “Continue” button.

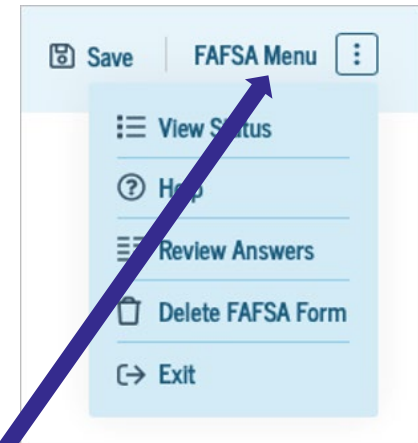


2. To go to the previous screen click the “Previous” button.



**Do NOT use your computer’s “back” button!**

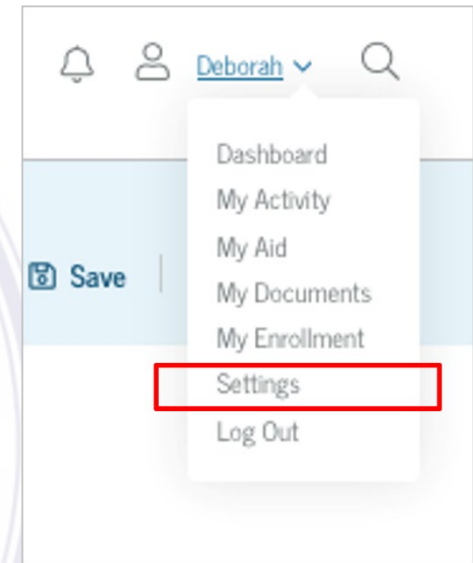
3. To go back to a specific screen, select “FAFSA Menu” at the top of the screen and then “Review Answers.”
4. You will be taken to the review page where you can expand any section and click on the link for any question already answered (shown in blue) to return to that question.



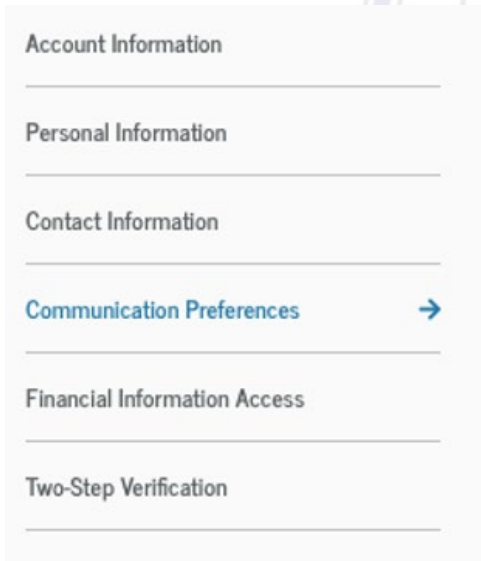


# How to Complete the FAFSA: Language Options

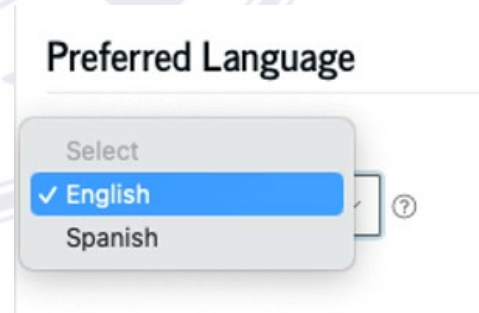
1. If you would like to access the Spanish language version of the form, you can do so in your account “Settings,” which are available through a dropdown menu under your name at the top of the screen.



2. Select “Communication Preferences” from the lefthand menu.



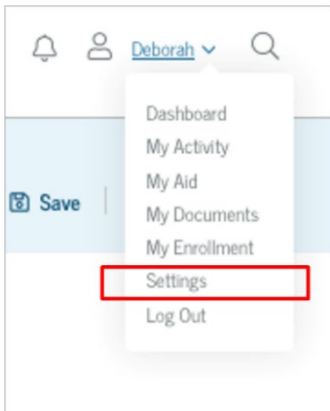
3. Select Spanish as your preferred language.



# **How to Complete the FAFSA: Student Identity Information, Consent to Import Federal Tax Information, & Tax Information Concerns**

# How to Complete the FAFSA: Student Identity Information

1. Review the information on the first **Identity Information** screen (Name, Date of Birth, Social Security Number, Email Address, Phone Number, & Permanent Mailing Address), and verify that it is correct. To update any of this information, you must access your account “Settings,” which are available through a dropdown menu under your name at the top of the screen.



- **IMPORTANT NOTE:** The address should be a place where you can receive mail. If you are currently experiencing homelessness and do not have a permanent mailing address, you must still provide a mailing address. Ask a trusted person and/or your financial aid office for help!

A screenshot of the FAFSA Student Identity Information screen. The header shows the FAFSA logo, the form year 2025-26, and the user's name, Student Jenny Price. There are links for Save and FAFSA Menu. The main heading is "Student Identity Information" with a subheading "Review the information below and verify that it's correct before moving forward." The form contains the following fields: Name (Jenny E Price), Date of Birth (12/20/2005), Social Security Number (masked as \*\*\*-\*\*-8061), Email Address (599888061test@testcod.edu), Mobile Phone Number ((555) 557-6022), Permanent Mailing Address (123 fake street), City (city), State (GA), Zip Code (30024), and Country (United States (US)). A "Continue" button is at the bottom right.

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price

Save FAFSA Menu

### Student Identity Information

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

Name  
Jenny E Price

Date of Birth  
12/20/2005

Social Security Number  
\*\*\*-\*\*-8061

Email Address  
599888061test@testcod.edu

Mobile Phone Number  
(555) 557-6022

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

Permanent Mailing Address  
Include apartment number.  
123 fake street

City  
city

State  
GA

Zip Code  
30024

Country ⓘ  
United States (US)

Continue

# How to Complete the FAFSA: Student Identity Information

- 2. You will then be asked about your **state of legal residence**, including the month and year in which you became a resident of that state. If you have lived in the same state since birth, enter your date of birth.

**FAFSA**<sup>®</sup>

FORM  
2025–26

Student Jenny Price

Save | FAFSA Menu

Student State of Legal Residence

State ⓘ  
Georgia (GA)

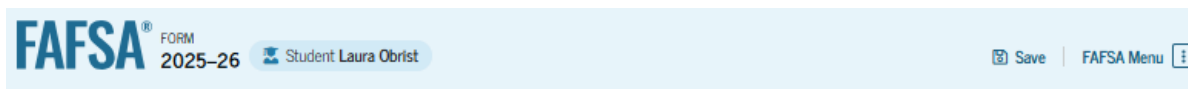
Date the Student Became a Legal Resident of Georgia (GA)  
Month: 01 Year: 2008 ⓘ

PreviousContinue



# How to Complete the FAFSA: Consent to Import Federal Tax Information

3. **Provide Consent and Approval or Be Ineligible for Federal Student Aid:** You will be prompted to provide consent for the FAFSA to retrieve your Federal Tax Information (FTI) from the IRS website. **If you do NOT do this, you will be ineligible for federal student aid, including grants and loans. You must do it, even if you did NOT file a U.S. federal tax return.** Click “Approve,” at the bottom of the page. If you filed taxes for the income year in question, you will then see a message that says “We’re securely importing your information.” If you did NOT file taxes for the designated income year, you will see a “Data Not Received” message; and you will therefore need to manually enter your income information, in the Finances section of the FAFSA form. Select “Continue” to proceed to the next section of the form.



## Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ⓘ

### Summary

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

→ Get your 2023 tax return information for the 2025-26 FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

# How to Complete the FAFSA: Tax Information Concerns

**The 2025-26 FAFSA uses your 2023 tax information to help determine your level of financial need. If you filed taxes in 2023 and your income or circumstances have changed, submit the FAFSA form and then contact your financial aid office to request an adjustment to the income that is used to calculate your eligibility.**

Examples of special circumstances may include the following:

- significant changes to your financial situation, such as loss of employment or a pay cut
- high amounts of medical or dental expenses not covered by insurance
- a family member who recently became unemployed or furloughed
- expenses you are covering at an elementary or secondary school
- impacted by a federally declared natural disaster such as wildfires, hurricanes, floods or tornados
- volatile income that varies from one year to the next, especially if self-employed
- other changes in income or assets that may affect your eligibility for federal student aid

**Your school may ask you to document your special circumstances so that they can consider making an adjustment to your FAFSA information.**



# **How to Complete the FAFSA: Personal Circumstances**

# How to Complete the FAFSA: Personal Circumstances

Next, you will be asked some questions about your personal circumstances, in order to help Federal Student Aid determine your eligibility for federal student (financial) aid. This information can affect the types of federal student aid you are eligible to receive.

In some instances, Federal Student Aid will need to collect information from other people after they review your FAFSA answers; they will inform you if that is the case.



# How to Complete the FAFSA: Personal Circumstances

1. First, you will be asked about your **marital status**. Your legal status is “single” if you are not married, even if you live with or have a significant other.
2. You will then be asked about your **college status/grade level**. For grade level, make sure you consider all college coursework you have completed, at *any/all* public, nonprofit postsecondary education institutions. The answer choices have been simplified to the following, as of the 2024-25 academic year:
  - a. **First Year (freshman)**
  - b. **Second Year (sophomore)**
  - c. **Other undergraduate (junior and beyond)**
  - d. **Master’s, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)**
3. When asked if you will have your **first bachelor’s degree** before you begin the school year in question:
  - a. Select **“Yes”** if you have or will have a 4-year bachelor’s degree or a degree that is equal to a 4-year bachelor’s degree from a school in another country by July 1st of the start of the academic year (for the 2025-26 academic year, that would be July 1, 2025).
  - b. Select **“No”** if you don’t and won’t have a 4-year bachelor’s degree or an equivalent degree by July 1st of the start of the academic year (for the 2025-26 academic year, that would be July 1, 2025).

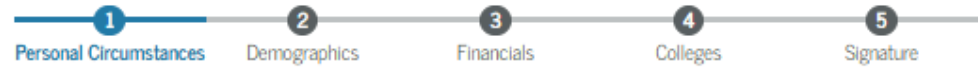
# How to Complete the FAFSA: Personal Circumstances (Foster Care Status)

4. Next, you will be asked if any of the personal circumstances listed, in the image to the right, apply to you. **If you were in foster care AT AND/OR AFTER AGE 13 (in any state), you will be considered INDEPENDENT for financial aid purposes;** only YOUR income will count against you, and you do NOT need to provide any information—including income, tax, and asset data—about biological, adoptive, or foster parents (including relative or non-relative caregivers), or legal guardians (even if someone is claiming you on their taxes). **Make sure you CHECK THESE 2 BOXES, when you see this question:**

- ☐ “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.”

Make sure you also check any additional boxes that may apply to you.

- **IMPORTANT NOTE:** If this question does not appear for you, that is because you have already been deemed an INDEPENDENT student for a different reason, such as your age (24+), marital status, graduate student status, and/or parental status.



## 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. ⓘ

☐ 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.

## How to Complete the FAFSA: Personal Circumstances (Foster Care Status)

### NOT SURE IF YOU QUALIFY FOR INDEPENDENT STATUS, FOR FINANCIAL AID PURPOSES, DUE TO FOSTER CARE HISTORY?

- Neither legal guardians nor foster parents are considered “parents” when completing the FAFSA. If you are in “legal guardianship,” you can qualify for “INDEPENDENT Student Status” through the legal guardianship question—which is separate from the foster care question/classification.
- Even if you were in foster care (which would also mean that you were a “dependent/ward of the court”) for just **ONE DAY** after you turned 13 years old, you will qualify **ONCE YOU SUBMIT PROOF OF FOSTER CARE HISTORY** (typically a Ward of the Court Letter or official court document from the STATE or COUNTY in which you were in foster care).
- If you were a dependent/ward of the court, *but remained in the legal custody of your parents/caregivers*, you do NOT qualify for “INDEPENDENT Student Status” due to foster care history, on the FAFSA/for financial aid award determination purposes.
- **IMPORTANT NOTE:** If you exited foster care before the age of 13, you will most likely need to provide information about your parent(s)/caregiver(s) income. However, you can request and may be granted an exemption for unusual circumstances. Contact the financial aid office at your college/university for more information.

# How to Complete the FAFSA: Personal Circumstances (Foster Care Status)

## What type of foster care history documentation are acceptable?

College financial aid administrators (FAA) must accept any of the following:

- Court order or official State documentation that the student received Federal or State support in foster care;
- Verification of eligibility for the Federal Chafee Education(al) and Training Voucher (ETV), administered by the Federal child welfare system and its corresponding State child welfare agencies;
- A phone call, written statement, from:
  - A State, county, or Tribal agency administering a program under part B or E of title IV of the *Social Security Act*;
  - A State Medicaid agency;
  - A public or private foster care placing agency or foster care facility or placement;
  - An attorney or Court Appointed Special Advocate (CASA); or
  - A financial aid administrator who documented the student's circumstance in the same or a prior award year.

**IMPORTANT NOTE:** If you were in foster care in Nevada, at/after age 13, the easiest/fastest way to obtain your foster care history documentation is to contact one of the 3 Nevada child welfare email addresses listed on the NSHE Foster Youth Fee Waiver form. You simply need to provide your full name and date of birth, so the child welfare agency can look you up in the system and email you back a letter verifying the dates that you were most recently in foster care.

Check out our 1-page [Steps to Obtain Fact Sheet](#) for the NSHE Foster Youth Fee Waiver, for more information:





# How to Complete the FAFSA: Personal Circumstances (Homelessness Status)

5. The next question asks whether you are a young person who is **UNACCOMPANIED** (i.e. not in the physical custody of a parent/guardian) **AND either Experiencing Homelessness OR Self-Supporting & At Imminent Risk of Homelessness.**

- a. If this applies to you, mark “Yes;” if NOT, mark “No.” If you mark “Yes,” you will be considered **INDEPENDENT** for financial aid purposes; only YOUR income will count against you, and you do NOT need to enter parental/caregiver info (even if someone is claiming you on their taxes).

**IMPORTANT NOTE:** If this question does not appear for you, that is because you have already been deemed an INDEPENDENT student for a different reason, such as foster care status, your age (24+), marital status, graduate student status, and/or parental status.

The screenshot shows the FAFSA 2025-26 interface for Student Jenny Price. At the top, there's a progress bar with five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. Below the progress bar, the section is titled "Student Homelessness". The question asks: "At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?" There are two radio button options: "Yes" and "No". The "No" option is selected. At the bottom, there are "Previous" and "Continue" buttons.

*Unaccompanied* means you are NOT living in the physical custody of your parent/guardian.

*Homeless* means lacking fixed, regular, and adequate housing. You may be homeless if you are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or you are temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would otherwise provide a place to live.

*At risk of being homeless* means your housing may cease to be fixed, regular, and adequate. For example, this would apply if you are being evicted or being asked to leave your current residence and are unable to find fixed, regular, and adequate housing.

# How to Complete the FAFSA: Personal Circumstances (Homelessness Status)

If you mark “YES” to the homelessness question, you will also be asked which type of professional determined that you fall under that status. Select **ALL that apply**. If you are not sure which category to select, reach out to ask the person (or agency) who determined that you are an unaccompanied/self-supporting youth and currently experiencing or at imminent risk of homelessness. The options include the following:

- A local educational agency homeless liaison, as designated by the *McKinney-Vento Homeless Assistance Act*, or a designee of the liaison;
- The director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving individuals who are experiencing homelessness;
- The director or designee of a program funded under Subtitle B of Title IV of the *McKinney-Vento Homeless Assistance Act*;
- The director or designee of a Federal TRIO program or a Gaining Early Awareness and Readiness for Undergraduate program (GEAR UP) grant; or
- A financial aid administrator (FAA) who documented the student’s homeless circumstance in the same or a prior award year.

## **IMPORTANT NOTES:**

- If you don’t have verification from one of the listed entities, select “none of these apply.”
- Financial aid administrators (FAAs) at your college/university may require a copy of the homeless determination you received. FAAs **MUST** accept documentation, including a documented phone call from these entities unless there is “documented conflicting information.”
- Status does not need to be redetermined every year if you are at the same institution, unless you inform the institution that circumstances have changed, or the institution has specific conflicting information about your independence and has informed you of this information.
- If you indicated that you were in foster care at/after age 13 (in any state), in the prior section, this screen will **NOT** appear.

# How to Complete the FAFSA: Personal Circumstances (Homelessness Status)

- If you indicated that you are UNACCOMPANIED (i.e. not in the physical custody of a parent/guardian) AND either Experiencing Homelessness OR Self-Supporting & At Imminent Risk of Homelessness, but you selected “None of these apply” in the list of professionals approved to make that determination, you can complete the FAFSA as a “provisionally independent” student; HOWEVER, you must contact the financial aid office at your chosen college/university for an official determination.
- Financial aid administrators (FAAs) MUST make a determination based on a written statement, or documented interview, with a student.
- FAAs’ determination of homelessness must be made without regard to the reasons *why* the student is unaccompanied and/or homeless.

## Homelessness Determinations

### Your Dependency Status



#### Provisionally Independent or **Unaccompanied Homeless Youth**

You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

We won't be able to calculate your Student Aid Index (SAI) until your financial aid office confirms your circumstances. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

**NOTE:** Provisional independence does NOT equal (≠) an unaccompanied homeless youth determination.

## How to Complete the FAFSA: Personal Circumstances (Other Unusual Circumstances)

6. The next question addresses **unusual circumstances, outside of foster care, legal guardianship, emancipation, and/or homelessness history**, that prevent the student from contacting their parents and/or indicate that contacting their parents would pose a risk to the student.
- a. Regardless of the age at which you exited foster care, mark “Yes” for this question if you:
- Left home due to an abusive or threatening environment;
  - Are abandoned by or estranged from your parents;
  - Have refugee or asylee status and are separated from your parents, or your parents are displaced in a foreign country;
  - Are a victim of human trafficking;
  - Are incarcerated, or your parents are incarcerated and contact with them would pose a risk to you; or
  - Are otherwise unable to contact or locate your parents (this could include the death of a parent).

**IMPORTANT NOTE:** If this question does not appear for you, that is because you have already been deemed an INDEPENDENT student for a different reason, such as foster care and/or homelessness status, your age (24+), marital status, graduate student status, and/or parental status.

### Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

**Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?**

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes

☐ No

If any of these circumstances apply to you, **you will be considered PROVISIONALLY INDEPENDENT for financial aid purposes and will not be required to include parental/caregiver information on your FAFSA form**; your college/university will then need to review your documentation before approving you for INDEPENDENT status.



## How to Complete the FAFSA: Personal Circumstances (Independent Status Confirmation)


If you indicated that you meet one or more of the criteria for independent status, this screen will appear:

The screenshot displays the FAFSA 2025-26 interface for Student Laura Obrist. At the top, the FAFSA logo and form year are on the left, and 'Save' and 'FAFSA Menu' options are on the right. A progress bar below the header shows five steps: 1. Personal Circumstances (active), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main section is titled 'Your Dependency Status' and features a circular illustration of a student. To the right of the illustration, it states 'Independent Student' and explains that based on the answers, the student is independent and does not need to provide parental financial information. At the bottom, there are 'Previous' and 'Continue' buttons.

**FAFSA<sup>®</sup> FORM 2025-26** Student Laura Obrist [Save](#) | [FAFSA Menu](#)

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Your Dependency Status

 **Independent Student**

Based on your answers, you're an independent student. This means you don't need to answer financial questions about your parents to complete your FAFSA<sup>®</sup> form.

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# **How to Complete the FAFSA: Demographics**

## How to Complete the FAFSA: Demographics (Overview)

**IMPORTANT NOTE:** The demographic questions included in the FAFSA are used for research purposes only and do NOT affect federal student aid eligibility. Your answers will NOT be used in any financial aid calculations and will NOT be shared with the schools to which you apply.

# How to Complete the FAFSA: Demographics (Gender & Race/Ethnicity)

1. The 1<sup>st</sup> demographic question is: *What is the student's gender?* The updated answer choices are:
  - a. Male
  - b. Female
  - c. Nonbinary
  - d. Prefer not to answer
2. The 2<sup>nd</sup> and 3<sup>rd</sup> demographic questions are about race/ethnicity. The questions/answer choices are:
  - a. *Is the student of Hispanic, Latino, or Spanish origin?* (**NOTE:** You can mark multiple “yes” categories.)
    - i. No, not of Hispanic, Latino, or Spanish origin
    - ii. Yes, Mexican, Mexican American, or Chicano
    - iii. Yes, Puerto Rican
    - iv. Yes, Cuban
    - v. Yes, another Hispanic, Latino, or Spanish origin
    - vi. Prefer not to answer
  - b. *What is the student's race?* (**NOTE:** Each category comes with additional drop-down categories, as well as a space to write in categories not listed; and you can mark and/or write in any/all that apply to you.)
    - i. White
    - ii. Black or African American
    - iii. Asian
    - iv. American Indian or Alaska Native
    - v. Native Hawaiian or Other Pacific Islander
    - vi. Prefer not to answer



## How to Complete the FAFSA: Demographics (Citizenship Status)

3. Next, you will be asked about your U.S. citizenship status.

The answer choices are:

- a. **U.S. citizen or national**
  - b. **Eligible noncitizen**
  - c. **Neither U.S. citizen nor eligible noncitizen**
- **What is an “eligible noncitizen?”**
    - 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 [this FAFSA webpage](#).

## How to Complete the FAFSA: Demographics (Parental Education & Military Status)

4. You will then be asked about your parents' education status: *Did either of the student's parents attend college or complete college?* The answer choices are:
- Neither parent attended college
  - One or both parents attended college, but neither parent completed college
  - One or both parents completed college
  - Don't know
- **IMPORTANT NOTE:** Your financial aid eligibility will **NOT** be impacted by how you answer this question (i.e. having a parent who completed a college degree will **NOT** negatively impact your financial aid award amount). If you are unsure about the education status of one or both of your parents, simply select the “Don't know” answer choice.
5. Next, you will be asked: *Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer?*
- Answer “Yes” or “No” to the best of your knowledge. If you're unsure, just mark “No.”

## How to Complete the FAFSA: Demographics (High School Completion Status)

6. You will then be asked what your high school completion status will be when you begin college in the academic/FAFSA year in question. Select the option that applies to you:
- a. **“High school diploma”** means you have received or will receive a U.S. high school diploma or a foreign school diploma that’s equivalent to a U.S. high school diploma before the first date of your college enrollment.
  - b. **“State-recognized high school equivalent (e.g., GED certificate)”** means you have received or will receive a state-authorized high school equivalency certificate before the 1<sup>st</sup> date of your college enrollment. If you select this option, you will then be prompted to select the type of equivalency certificate you received (**GED, HiSET, TASC, or Other**); you will also be prompted to select the state from which you received it.
    - i. **NOTE:** A certificate of attendance and/or completion is NOT equivalent to a high school diploma.
  - c. **“Homeschooled”** means you have completed home schooling at the secondary level, as regulated by your state laws.
  - d. **“None of the above”** means you do NOT have a high school diploma, GED, HiSET, TASC, or equivalent, and did NOT complete secondary school in a home school setting.
    - i. If you select “None of the above” you will be allowed to continue to complete the form; however, aid is available only under extremely limited “ability to benefit” criteria. See this webpage for more information: <https://studentaid.gov/understand-aid/eligibility/requirements#ability-to-benefit>.



## How to Complete the FAFSA: Demographics (City/State for Secondary Credential)

7. As a follow up to the previous question, you will be asked the **city/state from which you received/will receive your high school diploma or equivalency certificate**. You will also be asked the name of your high school, but this is an optional question and may not apply to you if you completed an equivalency certificate (GED, HiSET, or TASC).
  - a. **IMPORTANT NOTE:** Use the “Search” function for the name of your high school (if applicable), to ensure that you enter your high school’s official name (many names are similar, and it is crucial that you select the correct school—to ensure that your FAFSA information is shared as you intend for it to be shared).
  - b. After you enter your high school location information, you will be asked to confirm that information before moving on in the form.





# **How to Complete the FAFSA: Financials**

# How to Complete the FAFSA: Financials (Overview)

The next section asks about your financial information. The first page within the “Student Financials” section provides an overview of the section. You can select the hyperlink that says [\*“What if you have special financial circumstances?”\*](#) if you want to learn about special financial circumstances.


**FAFSA<sup>®</sup>** FORM 2025–26

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## Your Finances

The FAFSA<sup>®</sup> form helps determine your ability to pay for school. In this section, we ask about your financial information.

[What if you have special financial circumstances?](#)



[Previous](#)

[Continue](#)

# How to Complete the FAFSA: Financials (Federal Benefits Received)

The first financial subsection is about **federal benefits received**. Your answer to this question will NOT negatively affect your eligibility for the federal benefits you may be receiving or federal student aid. **If you are receiving any of these benefits, you will be able to skip the question about your current assets.** The question and the corresponding answer choices are as follows (select all that apply):

1. *At any time during 2023 or 2024, did the student or anyone in their family receive benefits from any of the following federal programs?*
  - a. **Earned Income Credit (EIC)**
  - b. **Federal Housing Assistance**
  - c. **Free or Reduced Price School Lunch**
  - d. **Medicaid**
2. **Refundable Credit for Coverage Under a Qualified Health Plan (QHP)**
3. **Supplemental Nutrition Assistance Program (SNAP)**
4. **Supplemental Security Income (SSI)**
5. **Temporary Assistance for Needy Families (TANF)**
6. **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)**
7. **None of these apply**

# How to Complete the FAFSA: Financials (Tax Filing Status)

2. You will then be asked **if you filed taxes in 2023** (if you indicated that you are married, this question will look slightly different). **If you were not required to file a tax return, your income is low enough that you qualify for the maximum Pell Grant and your SAI is automatically set to -1500.**

If you respond “**No**,” you will be asked about any foreign income and a couple of other unlikely scenarios.

The screenshot shows the FAFSA application progress bar at the top with five steps: Personal Circumstances (checked), Demographics (checked), Financials (active, marked with a 3), Colleges (marked with a 4), and Signature (marked with a 5). Below the progress bar is the section title "Student Tax Filing Status". The first question is "Did or will the student file a 2023 IRS Form 1040 or 1040-NR?" with a help icon. It has two radio button options: "Yes" (unselected) and "No" (selected). The second question is "Did the student earn income in a foreign country in 2023, were they employed by an international organization but not required to report their income on any tax return, or did they file a tax return with Puerto Rico or another U.S. territory?" with a help icon. Below this question is a line of text: "Examples of international organizations include the United Nations, World Bank, and the International Monetary Fund." It also has two radio button options: "Yes" (unselected) and "No" (unselected). At the bottom of the form are two buttons: "Previous" (light blue) and "Continue" (dark blue).

Personal Circumstances Demographics Financials Colleges Signature

### Student Tax Filing Status

Did or will the student file a 2023 IRS Form 1040 or 1040-NR? ⓘ

☐ Yes ☒ No

Did the student earn income in a foreign country in 2023, were they employed by an international organization but not required to report their income on any tax return, or did they file a tax return with Puerto Rico or another U.S. territory? ⓘ

*Examples of international organizations include the United Nations, World Bank, and the International Monetary Fund.*

☐ Yes ☐ No

Previous Continue



# How to Complete the FAFSA: Financials (Family Size)

3. Next, you will see a **yes/no** question about family size, in terms of whether your family size is **different from the number of individuals claimed on your 2023 tax return**. This screen appears **ONLY** for those who responded “Yes” to one or both of the questions on the previous screen.

The following screen will auto-populate with your **family size**, based on your previous responses. You can then update, if necessary, the number of dependents who live with you and will receive more than half of their support from you between July 1, 2025, and June 30, 2026. The total **family size** will automatically update to reflect your dependents. In some cases, you may see a screen asking if your **family size** has changed. **For most INDEPENDENT students, your family size will be “1” and will likely not have changed.**

- **Please note that family size includes the following:** The student (and their spouse, if applicable) and other people, if they now live with the student and the student will provide more than half of their support during the academic/FAFSA year in question (for the 2025-26 academic/FAFSA year, this would be the period between July 1, 2025, and June 30, 2026). This includes dependent children who meet these criteria, even if they live apart because of college enrollment.
4. After that, every student is asked **how many people in the student’s family, including the student, will be in college during the academic/FAFSA year in question** (for the 2025-26 academic/FAFSA year, this would be the period between July 1, 2025, and June 30, 2026). You will simply type in the number of people. **THIS QUESTION IS ASKED FOR RESEARCH PURPOSES ONLY, AND IT HAS NO IMPACT ON FINANCIAL AID ELIGIBILITY.**

# How to Complete the FAFSA: Financials (Tax Information)

5. The next series of financial questions will refer to your **income tax information from the tax return being used for the academic/FAFSA year in question** (for the 2025-26 academic/FAFSA year, the “prior-prior” income/tax year being used is 2023).
- If you answered “Yes” to whether you filed taxes and/or had foreign income, you will be asked to answer two tax-related questions.
  - If you received college grants, scholarships, or AmeriCorps benefits in 2023 and included them on your 2023 tax return, it is important that they be reported on the FAFSA. The amount reported will be **DEDUCTED** from your total income and could result in eligibility for **MORE** financial aid.
  - If your tax return shows that you are married and you report a different marital status on the FAFSA (e.g., single or divorced) you will be asked to provide additional detailed information from your tax return (not shown in the image to the right).

The screenshot shows the FAFSA Financials section. At the top, a progress bar indicates the steps: Personal Circumstances, Demographics, Financials (current step), Colleges, and Signature. Below the progress bar, the title "Student 2023 Tax Return Information" is displayed. A green box contains the instruction: "Refer to the student's 2023 tax return to answer the following questions. If the answer is zero or the question does not apply, enter 0." The first question is "Did the student receive the Earned Income Credit (EIC)?". It has three radio button options: "Yes" (selected), "No", and "Don't know". Below this, there is a section for "Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS". It includes a text box with a dollar sign, a numeric input field showing "0", and a decimal input field showing ".00". A note below states: "The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include the amount the student's spouse received." The next section is "Foreign Earned Income Exclusion", which also has a text box with a dollar sign, a numeric input field showing "0", and a decimal input field showing ".00". At the bottom, there are "Previous" and "Continue" buttons.

If you had multiple jobs that tax/calendar year, make sure you gather your W-2 form from each distinct job you held! If you do not have a copy of your prior-prior tax return, you can download a free tax return transcript at [www.irs.gov/transcript](https://www.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](https://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.

## How to Complete the FAFSA: Financials (Extended Foster Care Benefits)

**IMPORTANT NOTE ON INCOME:** You DO NOT need to report the following information as income on the FAFSA:

**Extended Foster Care benefits offered** (through Nevada's FAFFY or Court Jurisdiction programs for students who have aged out of foster care, or Extended Foster Care benefits that you may be receiving from another state)

- **Technically, there is currently a lack of clarity regarding whether or not current/former Nevada foster care dependents actually DO need to report FAFFY/Court Jurisdiction payments on their FAFSA, due to the way the Nevada payments are funded (compared to states with federally-funded Extended Foster Care). But, for now, continue to omit those payments as current/former Nevada foster care dependents have done in past years, as Nevada is in the midst of adopting a hybrid Extended Foster Care model that includes the federally-funded option anyway.**

# How to Complete the FAFSA: Financials (Child Support Received & Assets)

6. Before you move past the financial section, you will be asked about any **child support received** during the tax year being considered for the academic/FAFSA year in question (for the 2025-26 academic/FAFSA year, this would be the 2023 tax/calendar year). On the same page, you will also be asked about your **current assets** (cash, savings, and checking accounts, as well as investments and businesses). While many students do not have much to report here, be as accurate as you can be.

- a. **When asked about current student assets, student financial aid—such as grants or scholarships received for the current term—does NOT need to be reported.** Only those assets indicated here must be reported.
- b. If an asset does not apply to you at all, type “0.”
- c. **IMPORTANT NOTE:** If you indicated that you receive federal public benefits on a previous screen, this question will NOT appear!



## Annual Child Support Received

Enter the total amount of child support the student received for the last complete calendar year.

\$   ⓘ

## Student Assets

### Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$   ⓘ

### Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$   ⓘ

### Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$   ⓘ

Previous

Continue



# How to Complete the FAFSA: Colleges

# How to Complete the FAFSA: Colleges (Search & Selection)

1. Next, **you can search for and select up to 20 colleges that you may want to attend** (the form used to only allow students to automatically add up to 10 colleges without contacting Federal Student Aid to request that they add additional schools; but, as of the 2024-25 FAFSA, the form now automatically allows for up to 20 colleges to be added!).
  - a. **Information from the FAFSA will be sent to the schools you select, which is how they determine your financial aid package. If you do NOT list a particular school, they will NOT receive your FAFSA information and cannot award you any financial aid.**
  - b. BE CAREFUL when selecting your colleges, as names are very similar, and it is easy to get them confused!
  - c. After you have selected ALL of the colleges that you want to have your FAFSA information sent to, you will be prompted to verify the list of colleges before you move on in the form.
  - d. You can update or change your college selections later, if your plans change or you are not yet sure where you want to go or where you will be admitted. **You must list at least one college to continue with the FAFSA.**

# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

**What is most important for me to consider as I narrow down my postsecondary education institution/program of study options?**

Choosing the postsecondary education institution and program of study that will most effectively prepare you for your desired career path—at a price you can afford—can be overwhelming to figure out. There are many internal and external factors to consider; but, there are resources to help! Just make sure that you are using reputable resources that are not trying to “sell you” on any particular options. **Resources provided directly and/or vetted by the *U.S. Department of Education (ED)*—particularly through their Federal Student Aid office—are the most reputable.**

Students should always carefully weigh which available postsecondary education institution/program of study options are best for their particular situation.

[Federal Student Aid's \*Choosing a School\* webpage](#) is a great place to begin, to obtain information about the Nevada System of Higher Education (NSHE) colleges/universities and other college/university options that you may want to consider, in Nevada and/or in other states!

But, here are the **TOP 5 FACTORS TO CONSIDER**, as well as **ADDITIONAL RESOURCES** to help you sort through your postsecondary education and career preparation options...

# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

## 1. ADMISSION REQUIREMENTS – Which schools/programs you can realistically be admitted to, based on the alignment between their admission requirements and your academic record

Do you meet the college/university's minimum admission requirements? The major college admission factors you need to research/consider include the following:

- a. Required High School Courses – Does the college/university require certain **high school courses** to have been completed, in order to be admitted (particularly in the areas of math, English, natural science, and social studies)?
- b. Type of Secondary-level Credential Earned – Does the college/university require a *high school diploma* for admission? Or, can you be admitted with a *high school equivalency certificate* (HiSET, TASC, or GED)?
- c. Graduating High School GPA OR Official High School Equivalency Certificate Exam Scores – Does the college/university require a certain minimum **graduating high school GPA** and/or minimum **high school equivalency certificate** (HiSET, TASC, or GED) scores, for admission?
- d. Standardized Test (ACT and/or SAT) Scores – Does the college/university require you to submit **official ACT and/or SAT standardized test scores**, to be admitted?
  - i. **IMPORTANT NOTE:** Standardized test (ACT and/or SAT) scores are NOT required for admission to ANY public Nevada college/university (i.e. the 7 degree-granting NSHE institutions). However, if you took one or both tests, you should submit the scores to help place you in the most appropriate introductory college math and English courses. Students will have additional math/English placement options, if they do NOT have standardized test scores OR if they feel that their standardized test scores are not an accurate measure of their academic ability.



# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

2. **BEST FIT FOR ACADEMIC/CAREER GOALS** – Which school/program is **most in line with your ultimate academic/career goals**—including consideration of whether or not you will have the option of building upon your credits and continuing to advance in your education (either at the same school or through transferring to a different school), if you think there is any chance that you might want to pursue more education/a higher certificate or degree after you complete a credential (at whatever level you choose)
3. **COST** – What each program/credential (certificate or degree) costs (including classes, books/supplies, and transportation) **AND** how much of your education would need to be paid for with **STUDENT LOANS** that you will need to **PAY BACK**, with *interest/extra fees*, after you leave the school/graduate—as opposed to financial aid that you do NOT need to repay (*gift aid*), provided you are maintaining sufficient attendance in your classes and adhering to all financial aid regulations
  - Costs of attending college vary, based on a variety of factors—including the type and quality of postsecondary education institution that a student enrolls in, where that institution is located, the type of credential that the student chooses to pursue, and how much *gift aid* a student receives.

# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

**BEST FIT FOR ACADEMIC/CAREER GOALS & COST** (continued) – If you need support with exploring living-wage career options that may be a good fit for your skills and interests/passions—as well as which schools/programs of study will most effectively prepare you for those careers, at a price you can afford—these additional *U.S. Department of Education* (ED) resources can help:

- [Federal Student Aid's Career Search Tool](#) – This tool utilizes the *Occupational Information Network* (O\*NET), which was developed under the sponsorship of the *U.S. Department of Labor/Employment and Training Administration*. It allows users to explore job options in different employment fields, providing information such as: 1) an overview of what the jobs entail; 2) the knowledge, skills, and abilities required; 3) personality traits that tend to be a strong match; 4) the level of education/training required; 5) whether or not new job opportunities are likely to be available in the future; and 6) average salary ranges.
- [ED's College Navigator](#) (a tool, developed by ED's *National Center for Education Statistics*, that allows users to narrow down best-fit postsecondary education institution options by inputting a range of criteria they are looking for) AND [ED's College Scorecard](#) (a tool that allows users to look up postsecondary education institutions and/or programs of study that they already know they are interested in pursuing, to assist in making a decision)
  - Both tools provide users with a summary of the following key information (and more) for each institution: 1) location; 2) type of school; 3) types of credentials offered; 4) programs of study/majors; 5) whether standardized test scores are required & the admission/acceptance rate; 6) average annual cost (which you can also get information about through [ED's Net Price Calculator Center](#)); 7) financial aid & student loan debt statistics; 8) whether campus-based housing is offered; 9) campus diversity statistics; 10) extended learning opportunities (distance learning, weekend/evening courses, & credit for life experience); 11) student retention and graduation rates; and 12) typical earnings of graduates.

# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

## 4. **QUALITY** – Whether the institution is **ACCREDITED** and **LICENSED** by the state

a. **Accreditation standards** are a set of criteria that qualified higher education accrediting bodies use to evaluate the quality and effectiveness of institutions and programs. It is important to know that not all postsecondary education institutions have the same *accreditation standards*; **what is most important to look for is that the institution is accredited by an accrediting agency that is approved/recognized by the U.S. Department of Education (ED).**

- i. You can find out whether or not a postsecondary education institution—and the specific program of study you are interested in pursuing—meets at least the minimum *accreditation standards* of a qualified higher education accrediting body that is approved/recognized by the U.S. Department of Education (ED), by searching for that institution and/or program in [ED's Database of Accredited Postsecondary Institutions and Programs](#). When you search for an institution/program, the database will tell you if it is accredited and, if so, by which accrediting agency.
- ii. **REGIONAL** accrediting organizations tend to be viewed as having more rigorous accreditation standards than those that are **NATIONAL**, so you may want to search for institutions that are accredited by one of the [six U.S. REGIONAL accrediting commissions](#). You will see that many job postings ask for credentials that are earned by an institution/program that is **REGIONALLY accredited**, so this is an important consideration in choosing a school/program.
- iii. Be sure to **WATCH OUT FOR DIPLOMA MILLS**—unaccredited schools, or businesses claiming to be schools, that award “degrees” without requiring coursework that meets college-level standards—which you can learn more about through [ED's Diploma Mills and Accreditation webpage!](#)



# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

## 4. QUALITY (continued)

- b. **State licensure** refers to the authorization granted by a state, to a postsecondary education institution, to operate educational programs beyond high school; it is another critical component to look for in the postsecondary education institutions you are considering.*
- i. The **State of Nevada Commission on Postsecondary Education** “is the predominant licensing authority charged by the Nevada Legislature for the oversight of private postsecondary educational institutions operating in Nevada. The Commission meets its oversight obligations through a rigorous licensure process and periodic reviews” (<https://cpe.nv.gov/About/About/>). You can find out more about state institution/program licensure through their **Students webpage**—including updates/warnings about recent closures of Nevada postsecondary education institutions that were shut down due to *accreditation/ licensing* issues.*
- **REMEMBER, NO SCHOOL CAN LEGALLY GUARANTEE A STUDENT/GRADUATE A JOB!!** If any school/institution does this, you should report them to the commission.
- c. **Institution/program accreditation and licensure** directly impact an institution and/or program of study’s track record with overall **QUALITY**.*
- i. In addition to researching an institution/program’s *accreditation* and *state licensure*—before enrolling or signing student loan paperwork—it is wise for prospective students to also seek out information about what GRADUATES of that institution/program and EMPLOYERS in that field/industry say about its quality.*
- ii. While institution employees may also be able to provide prospective students with useful information that will help them determine the institution/program’s quality, information provided by the institution itself is inherently biased in its favor; and, some institutions employ more AGGRESSIVE MARKETING TACTICS that prospective students should watch out for.*



# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

5. **BEST FIT FOR PERSONAL SUCCESS** – Whether an institution/program meets your particular life situation and individual needs, based on an evaluation of the following key factors:
- a. Program of Study Requirements;
  - b. Class Structure;
  - c. Location;
  - d. Faculty (Instructors/Professors);
  - e. Field Work Opportunities; and
  - f. Campus-Based Resources/Services.

For more detailed information about the TOP 5 FACTORS TO CONSIDER, check out the *Key Factors to Consider When Choosing a School and Program of Study* section of our other online resource, [College 101 for Nevada Students Who Have Experienced Foster Care](#):



# How to Complete the FAFSA: Colleges (Choosing Options Wisely)

## WORDS OF CAUTION When Choosing a School/Program

1. **Programs described as “quick and easy” may not actually be that quick and easy.** – A word to the wise: if it sounds too good to be true, it probably is!
2. **Even if a program does seem like it might be fairly “quick and easy,” it may not be affordable.** – Some institutions tell students that they will get “tons of financial aid,” but they don’t explain that they are mostly talking about large, high-interest STUDENT LOANS—which need to be REPAYED, with *interest*/extra fees!
3. **Even if a program does seem quick, easy, and affordable, it may not be high-quality enough to appeal to employers, help you secure a job after graduation, and continue to progress in your field of choice.** – If you are going to invest any of your valuable time and energy in something, you want it to be worth your time/energy. So, pick the best possible/highest quality program you can find, at a relatively affordable price, in terms of reaching your ultimate education and career goals (the affordability comes through securing sufficient *gift aid* that you do NOT need to repay—such as grants, scholarships, fee waivers, and vouchers—without incurring significant *student loan debt* that will increase your monthly bills and diminish your monthly discretionary income for many years to come).

# How to Complete the FAFSA: Colleges (NSHE Schools)

If you are looking for the 7 public, nonprofit, degree-granting NSHE colleges/universities, they are as follows (website links included):

1. [University of Nevada, Las Vegas \(UNLV\)](#) – 4-year research university
2. [University of Nevada, Reno \(UNR\)](#) – 4-year research university
3. [Nevada State University \(NSU\)](#) – 4-year teaching university
4. [College of Southern Nevada \(CSN\)](#) – 2-year community college
5. [Great Basin College \(GBC\)](#) – 2-year community college
6. [Truckee Meadows Community College \(TMCC\)](#) – 2-year community college
7. [Western Nevada College \(WNC\)](#) – 2-year community college



# **How to Complete the FAFSA: Review, Sign, & Submit**



# How to Complete the FAFSA: Review/Sign/Submit

## REVIEW ALL OF THE INFORMATION YOU PROVIDED CAREFULLY, BEFORE YOU SIGN AND SUBMIT YOUR FAFSA FORM!

1. After you complete the financial section, the form will navigate you to a review page. There are dropdown menus for each FAFSA section. Make sure you click on each one and review every answer you entered, to ensure that you did not make any errors. After you are done reviewing all of your answers, click “*Continue.*”
2. On the next page, it will explain what you are certifying by signing and submitting the FAFSA information that you entered into the form. Read the terms carefully, then check the box indicating agreement and click “*Sign and Submit.*”
3. You will reach a **Confirmation Page** when the FAFSA is submitted. If possible, print and/or save a copy of this page for your records. A copy will also be sent to you via email.
4. If you need to make any changes, you must wait until you receive your *FAFSA Submission Summary* (formerly named “*Student Aid Report*”).
  - a. This may take a few days to a few weeks after filing your FAFSA. But, after that, you can log back into the FAFSA and make any needed changes, known as “*FAFSA Corrections.*”
  - b. You will need to sign and resubmit the FAFSA each time you log in to make corrections.
  - c. It is ideal to avoid corrections, but that feature is there if you need it; and it allows you to submit your FAFSA early, with some flexibility to make corrections later.

# Ask for Help, As You Plan for College!



**Laura Obrist, MSW** (Pronouns: She/Her)  
*Manager* (system-level/statewide role), [Fostering Success Initiative](#)  
Chancellor's Office – Department of Academic and Student Affairs  
NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

- Direct Line (Call or Text): 702-522-7035
- Email: [lobrist@nshe.nevada.edu](mailto:lobrist@nshe.nevada.edu)



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EST. 2018

