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

Nevada System of Higher Education (NSHE)
Fostering Success Initiative

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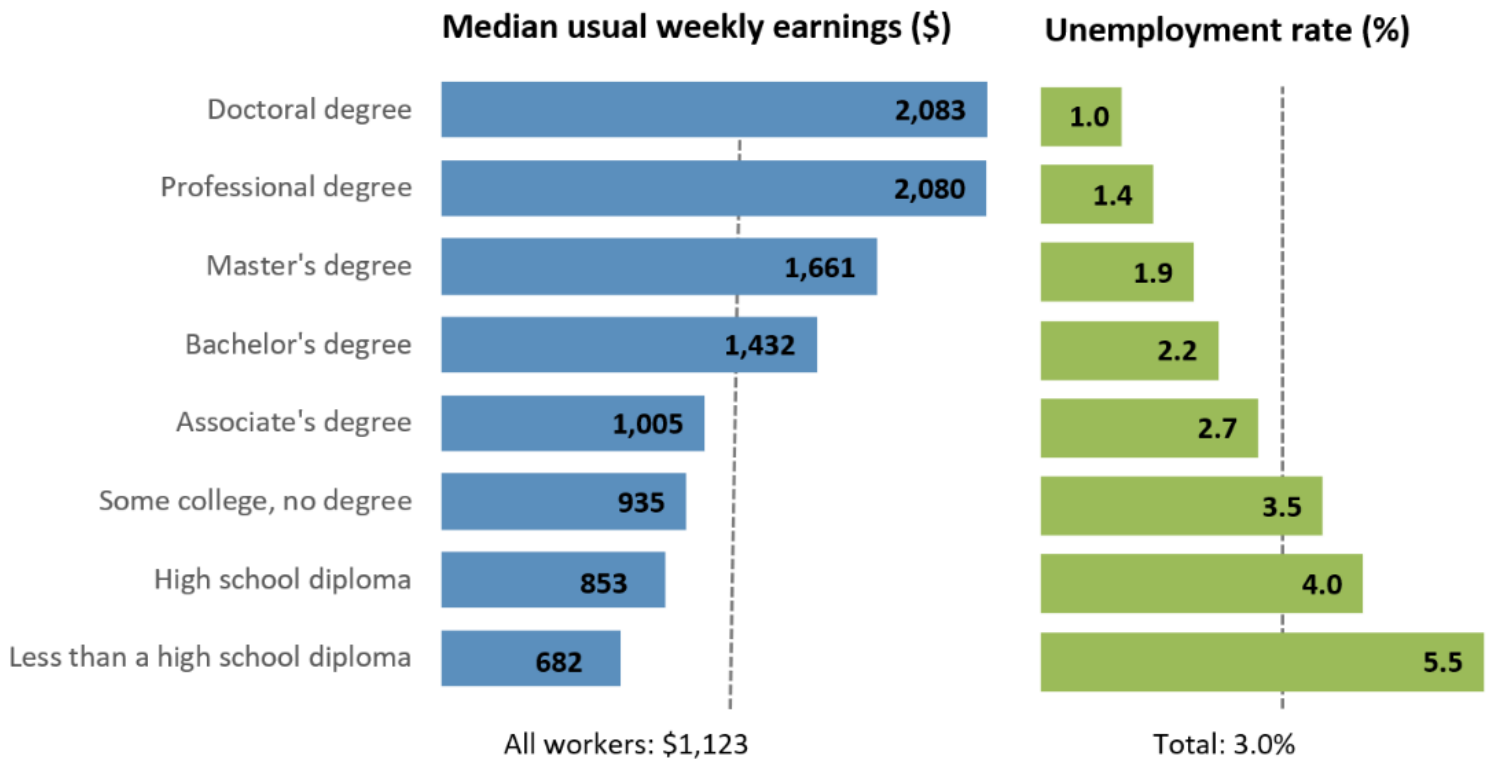
Postsecondary Education Matters

Earnings and unemployment rates by educational attainment, 2022



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**
   a. Financial Aid Definition & Types of Financial Aid
   b. How to Apply for Financial Aid
      i. FAFSA or Alternative Need Financial Aid Application (the starting point)
      ii. Additional Financial Aid Applications: Identifying Key Funding Sources & How to Apply for Them (separate applications required, after submitting the FAFSA or alternative need financial aid application)
         1. Students Who Are Citizens, Permanent Residents, & Eligible Non-Citizens
         2. Students With Undocumented Status (including DACA recipients)
         3. Students Who Have Experienced Foster Care
2. **FAFSA Simplification Act Benefits**
3. **Preparing to Complete the FAFSA**
   a. Important FAFSA Facts
   b. Priority Submission Deadlines for NSHE Colleges/Universities
   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**

Applying for Financial Aid Matters

FAFSA

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FREE

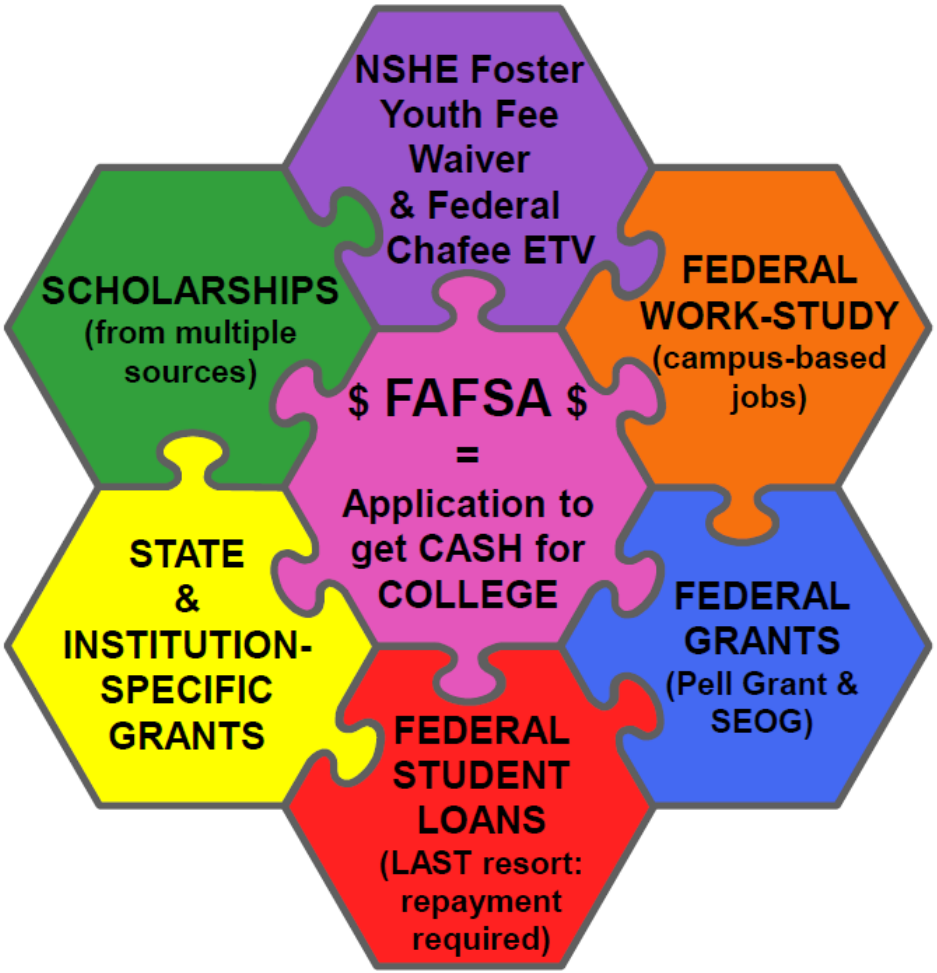
Application

for

Federal

Student

Aid



ONE Application

=

Access to Multiple Forms of Financial Aid!

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

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 vocational/trade certificate and degree options, many of which are offered at public community colleges).

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):
    1. **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))
    2. **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)
    3. **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)
    4. **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.

Types of Financial Aid: Student Loans

3. **Student Loans** = Financial aid that students can borrow—if they lack sufficient gift aid options—that NEEDS TO BE REPAID, 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.

   - **AVOID PRIVATE LOANS** that have higher, more variable interest rates and far less flexibility/support for student borrowers.
   - Utilize the U.S. Department of Education (DOE)'s **federal student loan program**: the ***Direct Loan Program***. Under this program, the U.S. DOE is your lender. Students can typically get **lower, fixed interest rates**, & there's **greater repayment flexibility & support**.

How to Apply for Financial Aid: 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.**
  - 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 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.

How to Apply for Financial Aid: 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 support teams and/or their college financial aid office before making a decision regarding 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): https://nshe.nevada.edu/system-administration/departments/asa/students/daca/.

How to Apply for Financial Aid: Additional Financial Aid Applications for ALL Students

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).

How to Apply for Financial Aid: Additional Financial Aid Applications for Students Who Are Citizens, Permanent Residents, & Eligible Non-Citizens

- **For High School Seniors Applying for NSHE Community College Admission (CSN, GBC, TMCC, or WNC):** Nevada Promise Scholarship
  - Complete the application by October 31st of senior year, along with completing the FAFSA (which opens on October 1st each year) or the alternative need financial aid application for your college/university.

- **For NSHE Community College (CSN, GBC, TMCC, or WNC) & NSU Students:** Silver State Opportunity Grant
  - Complete the FAFSA or the alternative need financial aid application for your college/university, in order to be considered.

- **For ALL Nevada College/University Students, attending any of the 7 NSHE Institutions or Roseman University of Health Sciences:** Governor Guinn Millennium Scholarship
  - If eligible, check your award status on the Nevada State Treasurer website

How to Apply for Financial Aid: Additional Financial Aid Applications for Students with Undocumented Status (including DACA)

IF YOU ARE A DACA RECIPIENT OR AN UNDOCUMENTED IMMIGRANT WITHOUT DACA STATUS:

- **For NSHE Community College Students (CSN, GBC, TMCC, or WNC):** Complete the FAFSA or the alternative need financial aid application for your college/university, as well as the Nevada Promise Scholarship (NPS) Application (open to students who are undocumented, including DACA recipients). **NOTE: The NPS application is due by October 31st of your senior year of high school!**
- **For NSHE Community College (CSN, GBC, TMCC, or WNC) & NSU Students who are DACA RECIPIENTS (students with undocumented status who are NOT DACA recipients are currently ineligible):** Complete the FAFSA or the alternative need financial aid application for your college/university, in order to be considered for the Silver State Opportunity Grant.
- **For ALL Nevada College/University Students, attending any of the 7 NSHE Institutions or Roseman University of Health Sciences**: Governor Guinn Millennium Scholarship
  - If eligible, check your award status on the Nevada State Treasurer website (open to both DACA recipients and students who are undocumented who sign the required affidavit).

How to Apply for Financial Aid: Specialized Financial Aid Resources for Students Who Have Experienced Foster Care

These 2 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

Nevada Fostering Success Financial Aid Toolkit

How to Apply for Financial Aid: NSHE Foster Youth Fee Waiver for Students Who Have Experienced Foster Care

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 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 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)

Who, What, When, Where, & Why Fact Sheet

Steps to Obtain Fact Sheet

Frequently Asked Questions Fact Sheet

How to Apply for Financial Aid: Federal Chafee ETV for Students Who Have Experienced Foster Care

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; and the age at which eligibility ends also varies between 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:** Beginning with 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 (for current/former Clark County foster care dependents & out-of-state students residing in Clark County who are unable to receive funding from their state of dependency) OR ccarstairs@childrenscabinet.org (for current/former foster care dependents from any other NV county & out-of-state students residing in any other NV county who are unable to receive funding from their state of dependency)

How to Apply for Financial Aid: Specialized Scholarships for Students Who Have Experienced Foster Care

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 – **NO SCHOLARSHIP AVAILABLE for the 2024-25 academic year** ☹
  - Foster Children Education Scholarship
  - Career Opportunity Scholarship
  - Children's Service Guild of Southern Nevada Scholarship
  - Dare to Dream Scholarship
  - Village of Becoming Scholarship

More info on all of these scholarships, as well as financial aid in general, is provided in our Foster Care-Specific Financial Aid Fact Sheet:

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-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.

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's 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

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

- This builds on changes implemented in the 2023–24 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

2024-25 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 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.

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.

Changes for Students and Contributors

"Contributor" is a new term being introduced on 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!
  - The FAFSA opens on October 1st each year, for the following academic year. However, for the 2024-25 FAFSA ONLY, the form underwent a major overhaul that will carry into future FAFSA years; the form was therefore not released until late December 2023.
  - 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

- It needs to be completed EARLY!
  - The earlier you apply, 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 don't worry if you are still deciding between schools.
  - You can apply 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 (which will be pushed back for the 2024-25 academic year, due to the late FAFSA release) 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 15th
2. **Nevada State University (NSU):** January 15th
3. **University of Nevada, Reno (UNR):** February 15th
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 from the new 2024-25 FAFSA form, with the recent FAFSA form overhaul.)
- 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.

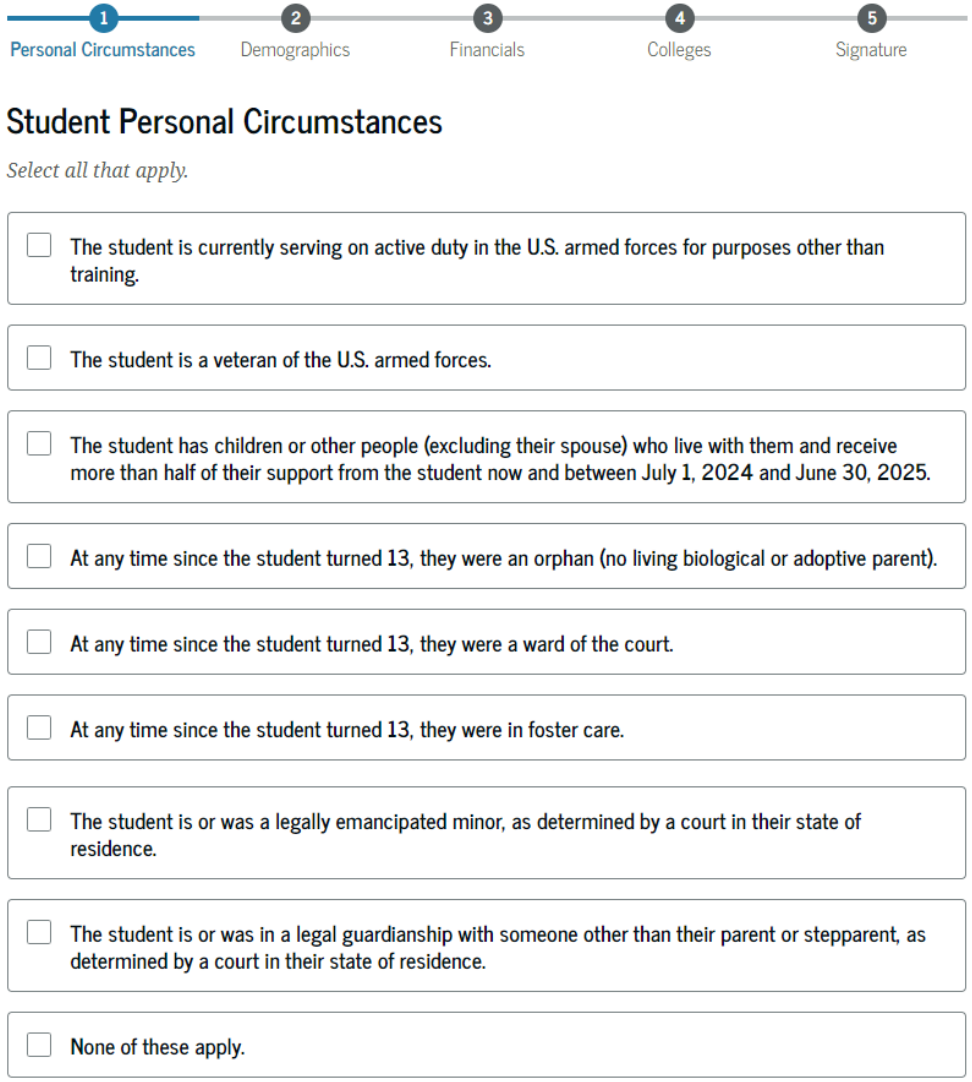
Preparing to Complete the FAFSA: Students Who Have Experienced Foster Care

If you were in foster care AT 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.

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.



Check out our Foster Care-Specific FAFSA Fact Sheet:

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

How to Complete the FAFSA: Identifying Student Status and Creating an FSA ID

1. Once you click to enter the form, you will be asked whether you are a STUDENT or a PARENT; make sure you select the "STUDENT" option.
2. 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.

How to Complete the FAFSA: Creating an FSA ID

3. As you type it into the form, make sure that **your name** exactly matches the one printed on your Social Security Card.
4. Double-check that **your birthdate** is accurately entered.
5. 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 www.ssa.gov/myaccount/replacement-card.html. 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

6. 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.
7. 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.
8. 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

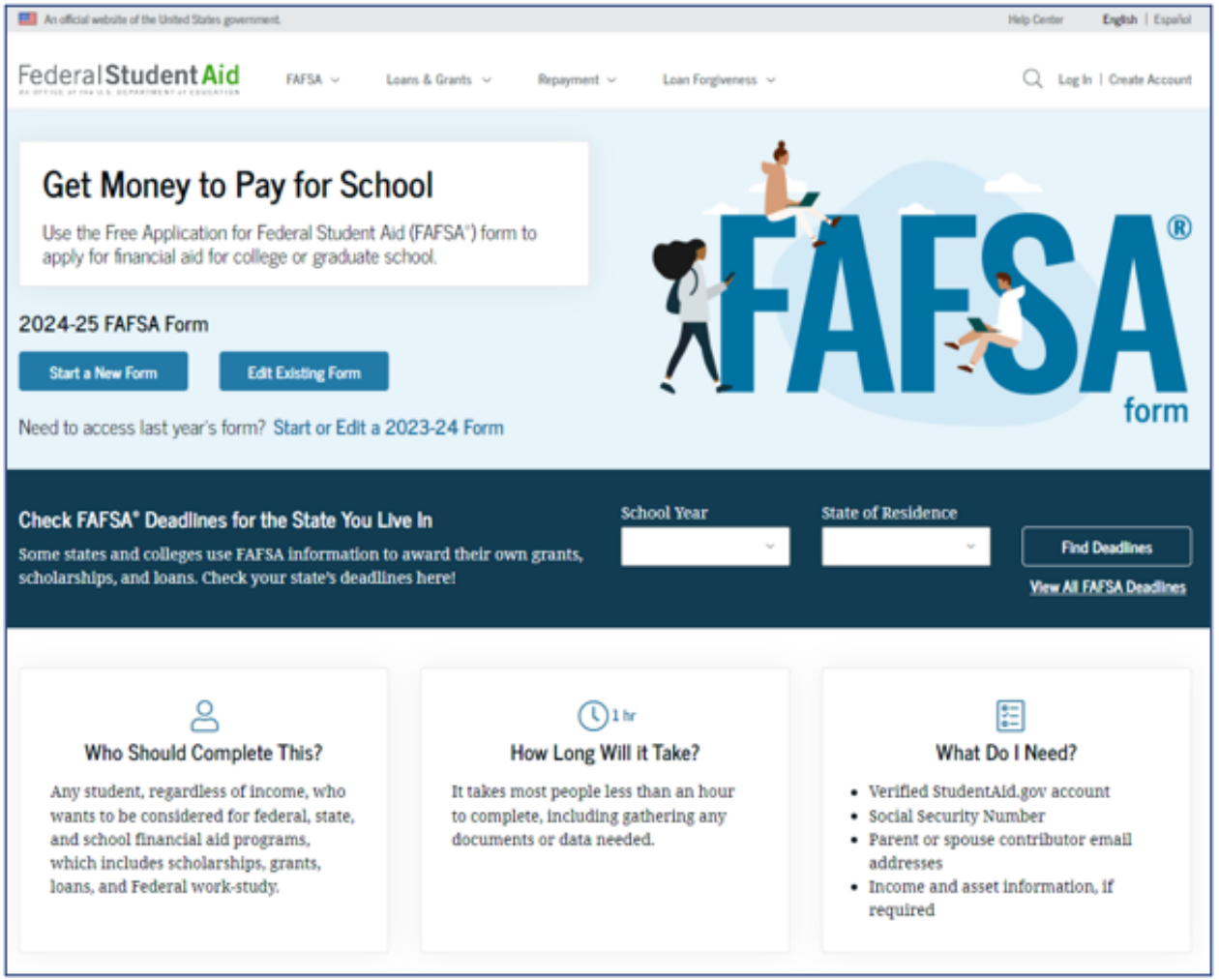
9. Entering a **mailing address and mobile phone number** are optional. Providing a phone number is recommended, in case you are locked out of your account and need to recover your username and password. Having a mobile phone number helps you unlock the FSA ID because the FAFSA processor can text unlock codes to this number; the mobile number also allows you to use texts for two-step verification.
10. 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.
11. 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

12. 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.
13. Beginning with he 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 2024-25 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.
14. Make sure you keep a record of these items, somewhere safe/secure: a) FSA ID Username and Password, b) Email Address & Password, and c) FSA ID Challenge Questions and Answers

How to Complete the FAFSA: Getting Started

1. **Landing Page:** Begin at fafsa.gov, which is the only legitimate website for the FAFSA and can be used on a computer or phone. You can "Start a New Form" or "Edit Existing Form." **Note that incomplete FAFSAs are deleted 45 days after the most recent activity. Additionally, PLEASE NOTE THAT THE 2024-25 FAFSA WILL HAVE PROCESSING DELAYS, DUE TO THE RECENT MAJOR OVERHAUL AND DELAYED (12/2023) RELEASE DATE.**



How to Complete the FAFSA: Getting Started

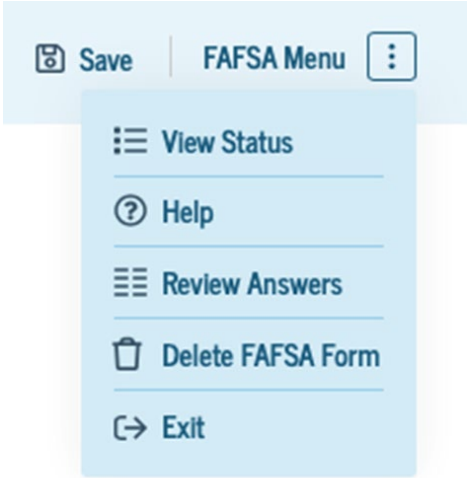
2. **Student Log In (New Form):** If you select "Start a New Form" you are taken to the "Log In" page to enter your log-in credentials (FSA ID username and password). If you don't have an FSA ID, you can select "Create an Account" to create an FSA ID (see slides 44-48, on "Creating an FSA ID").
3. **Two-Step Verification:** Select if you want a code sent via text (SMS Verification) or via email and enter the code provided.
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 "2024-25 FAFSA Form" (for the Fall 2024-Summer 2025 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 2024-25 FAFSA form (for the Fall 2024-Summer 2025 academic year). Select "Student" as your role. A notification will appear regarding consent to share information, which you must "Accept" to continue.
    - If you were in foster care AT 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.

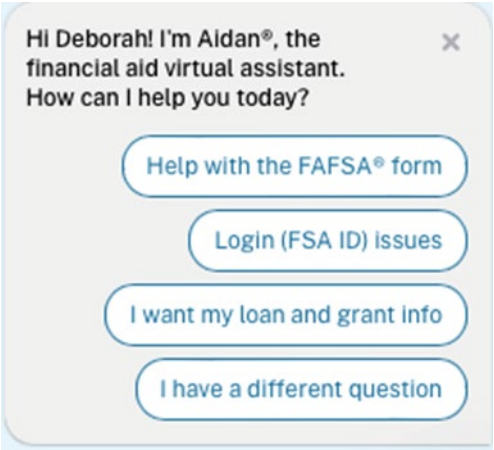
How to Complete the FAFSA: Getting Started

7. When a student starts the 2024–25 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 (see Slide #43 for more information on INDEPENDENT students who were in foster care at/after age 13!) and need to provide caregiver/parental information 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 the 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 ⓘ icon next to individual question fields.





3. You can also click the to ask a question through the chatbot. This is a new functionality and may not yet have answers to all questions.

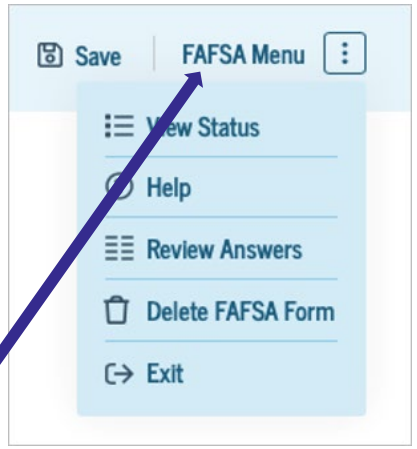
How to Complete the FAFSA: Using the Form

1. To move through the form, click

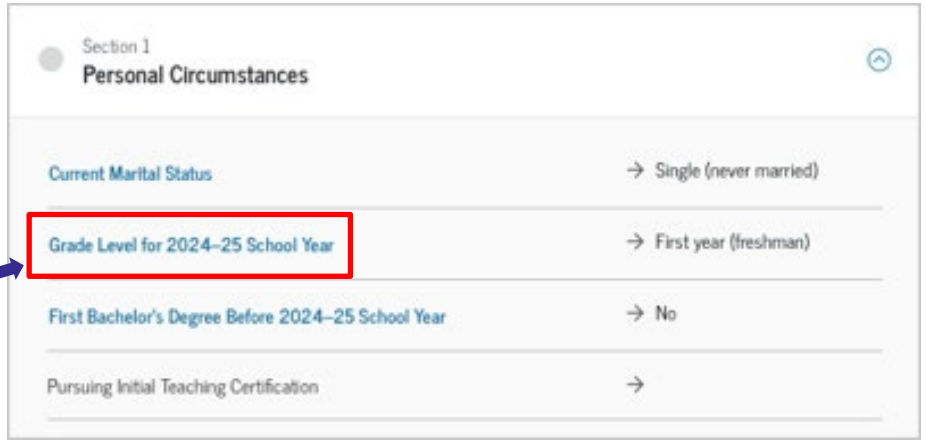
2. To go to the previous screen click

   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 Review Answers.

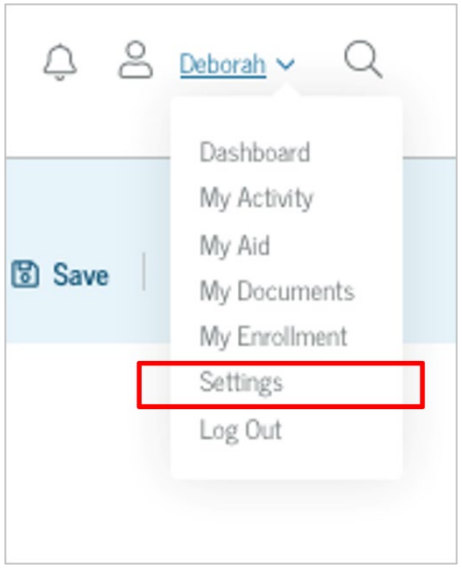


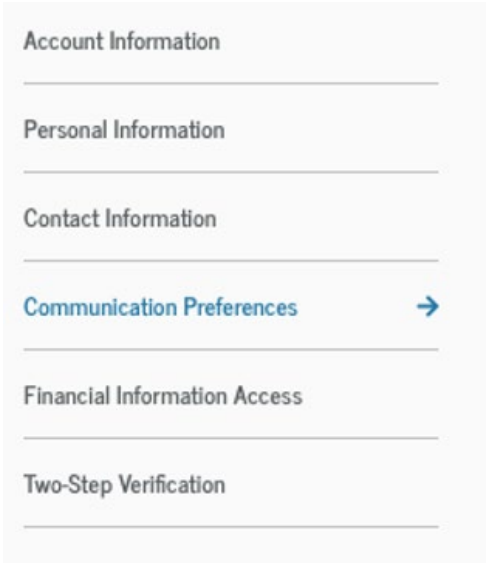
4. You will be taken to the review page where you can expand any section and click on the link for any question already answered (shown in blue) to return to that question.



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.



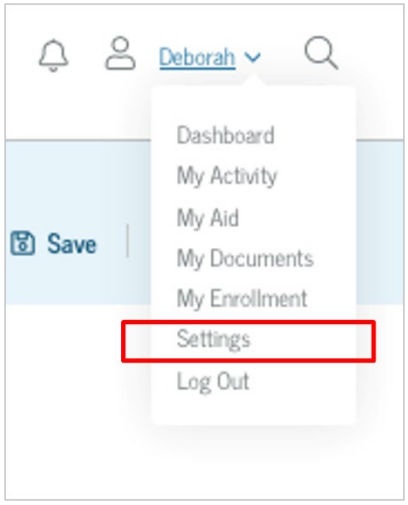


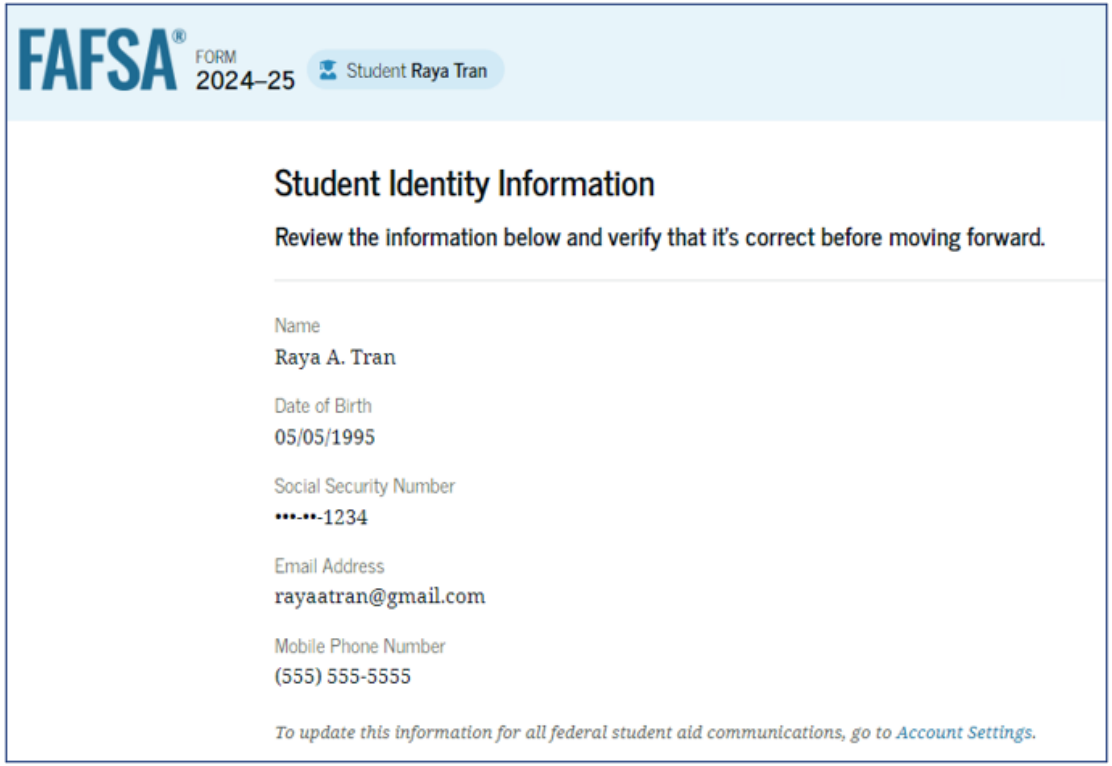
2. Select "Communication Preferences" from the lefthand menu.

3. Select Spanish as your preferred language.

How to Complete the FAFSA: Student Identity Information

1. Review the information on the first Identity Information screen (Name, Date of Birth, Social Security Number, Email Address, & Phone Number), 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.





How to Complete the FAFSA: Student Identity Information

2. For fields related to your mailing address, you can edit them directly on the second Identity Information page. 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!
3. 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.

How to Complete the FAFSA: Consent to Retrieve Federal Tax Information

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.**

Summary

Your consent and approval is needed to retrieve and disclose federal tax information (FTI). 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 at all.

- Get your 2022 tax return information for the 2024–25 FAFSA form.
- FTI 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 2024-25 FAFSA uses your 2022 tax information to help determine your level of financial need. If you filed taxes in 2022 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
- expenses you are covering at an elementary or secondary school
- 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

Next, you will be asked some questions about your personal circumstances, in order to help Federal Student Aid determine your eligibility for federal student aid. This information can affect the types of federal student aid you're 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 public, nonprofit postsecondary education institution. 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 or doctorate program (such as MA, MBA, MD, JD, PhD, EdD, 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 2024-25 academic year, that would be July 1, 2024).
   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 2024-25 academic year, that would be July 1, 2024).

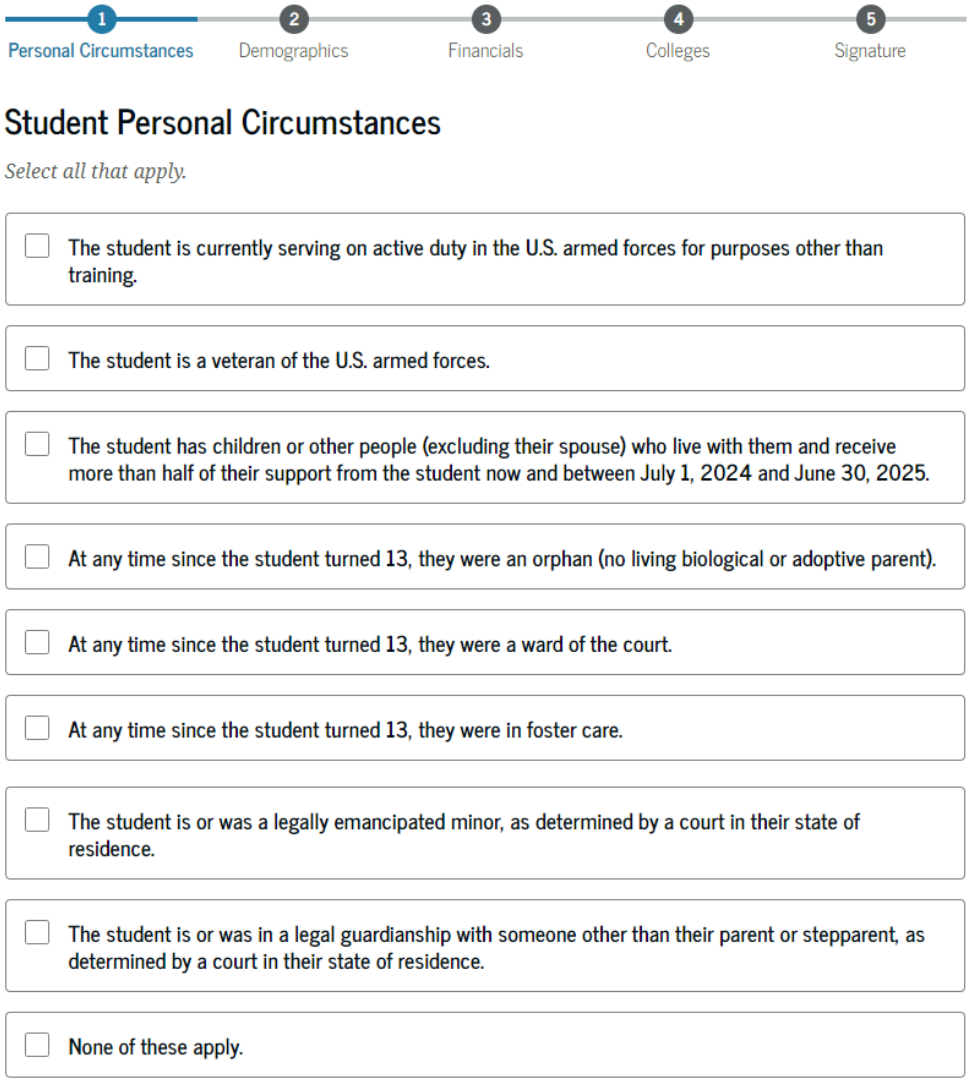
How to Complete the FAFSA: Personal Circumstances (Foster Care Status)

4. **If you were in foster care AT 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.

   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.



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

NOT SURE IF YOU QUALIFY FOR INDEPENDENT STATUS DUE TO FOSTER CARE HISTORY?

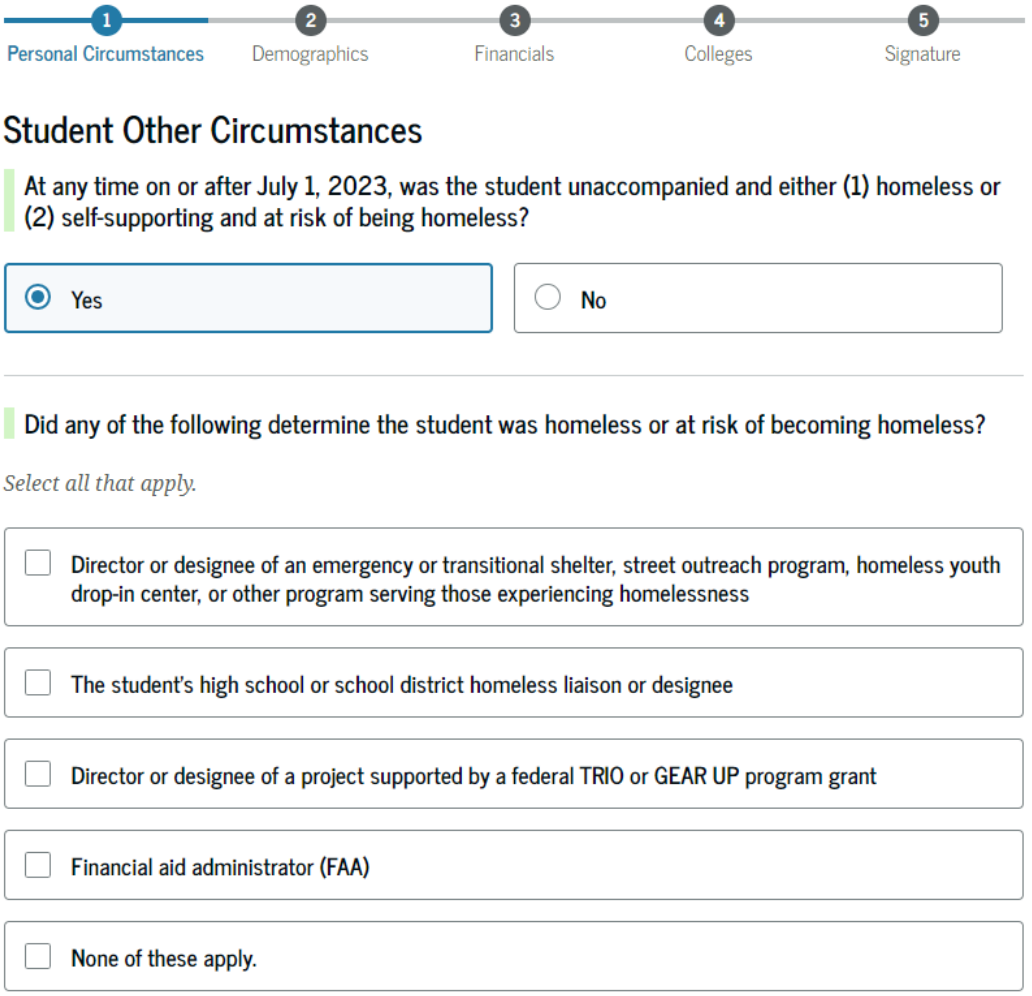
- Neither legal guardians nor foster parents are considered parents when completing the FAFSA. If you are in "legal guardianship," you can qualify for "INDEPENDENT Student Status" through the legal guardianship question.
- Even if you were in foster care, or were a dependent/ward of the court, for just ONE day after you turned 13, you qualify **ONCE YOU SUBMIT PROOF OF FOSTER CARE HISTORY (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 or ward of the court, but remained in the legal custody of your parents, you do NOT qualify for "INDEPENDENT Student Status" due to foster care history on the FAFSA/for financial aid award 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 (Homelessness Status)

5. The next question asks whether you are a young person who is **unaccompanied/self-supporting** (i.e. no parental/family support) and **experiencing homelessness or at imminent risk of homelessness**. If this applies to you, **you will be considered INDEPENDENT for financial aid purposes**; only YOUR income will count against you, and you do NOT need to enter parental info (even if someone is claiming you on their taxes).

   a. If you mark "YES," you will also be asked which type of professional determined that you fall under that status. 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.

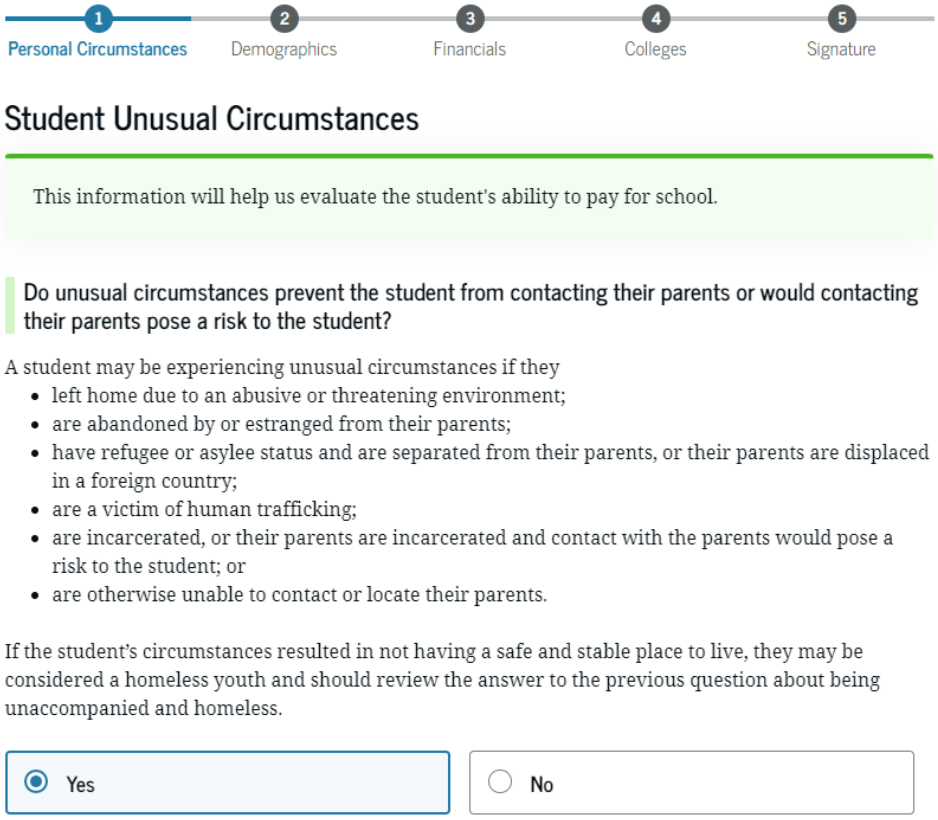
NOTE: If this question does not appear for you, that is because you have already been deemed an INDEPENDENT student for a different reason, such as foster care status, your age (24+), marital status, graduate student status, and/or parental status.



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:
      i. Left home due to an abusive or threatening environment;
      ii. Are abandoned by or estranged from your parents;
      iii. Have refugee or asylee status and are separated from your parents, or your parents are displaced in a foreign country;
      iv. Are a victim of human trafficking;
      v. Are incarcerated, or your parents are incarcerated and contact with them would pose a risk to you; or
      vi. Are otherwise unable to contact or locate your parents (this could include the death of a parent).

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.



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 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: Demographics Overview

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 1st demographic question is: *What is the student's gender?* The updated answer choices are:
   a. **Male**
   b. **Female**
   c. **Nonbinary or another gender**
   d. **Prefer not to answer**
2. The 2nd and 3rd 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 the FAFSA.

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:
   a. **Neither parent attended college**
   b. **One or both parents attended college, but neither parent completed college**
   c. **One or both parents completed college**
   d. **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 armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer?*
   a. **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 1st date of your college enrollment. If you select this option, you will then be prompted to selected 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. – **NOTE:** A certificate of attendance and/or completion is NOT equivalent to a high school diploma.
   c. **Homeschooled** means you've completed home schooling at the secondary level regulated by your state.
   d. **None of the above** means you don't have a high school diploma, GED, or equivalent, and didn't complete secondary school in a home school setting.
      a. **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's crucial that you select the correct school).
    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 (Federal Benefits Received)

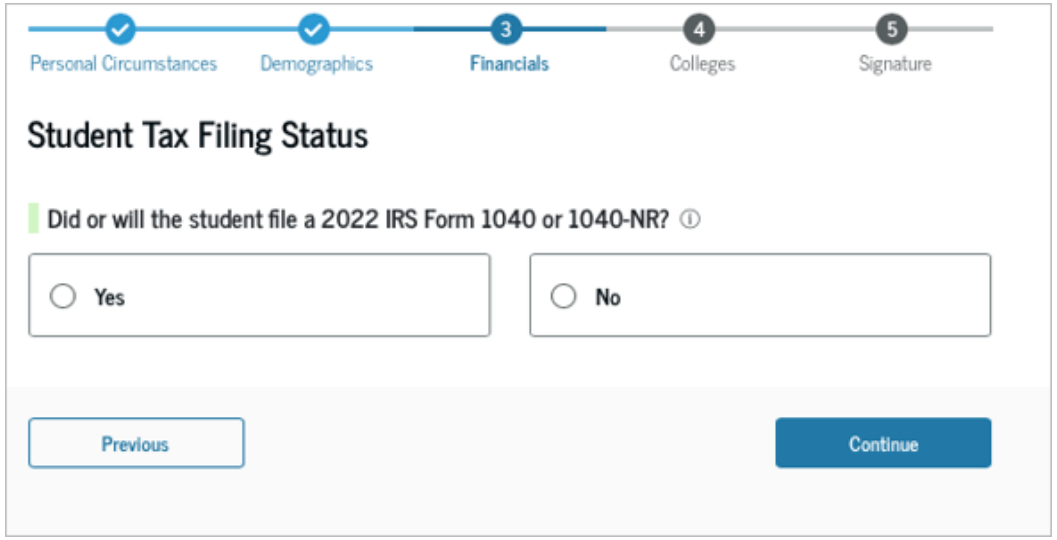
The next section asks about your financial information. The first financial subsection is about **federal benefits received**. Your answer to this question will NOT negatively affect your eligibility for the federal benefits you may be receiving. If you are receiving any of these benefits, you will be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

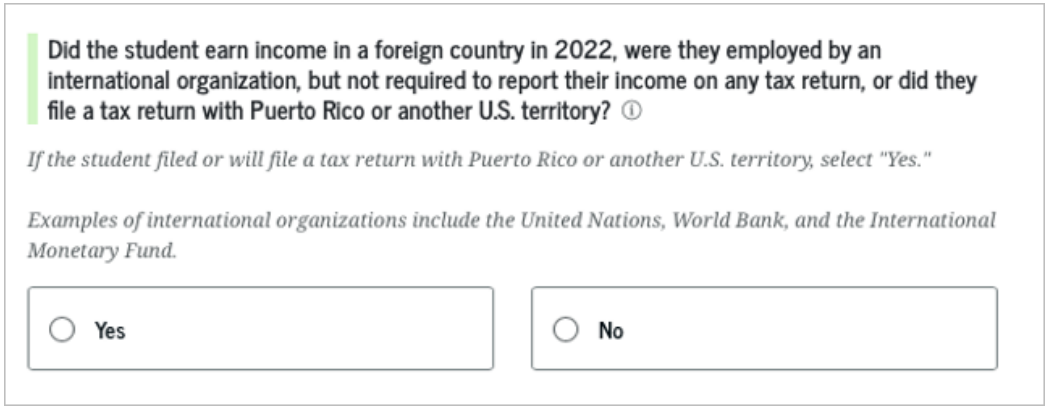
1. *At any time during 2022 or 2023, did the student or anyone in their family receive benefits from any of the following federal programs?*
   a. **Earned Income Tax Credit (EITC)**
   b. **Federal Housing Assistance**
   c. **Free or Reduced Price School Lunch**
   d. **Medicaid**
   2. **Refundable 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 2022 (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.





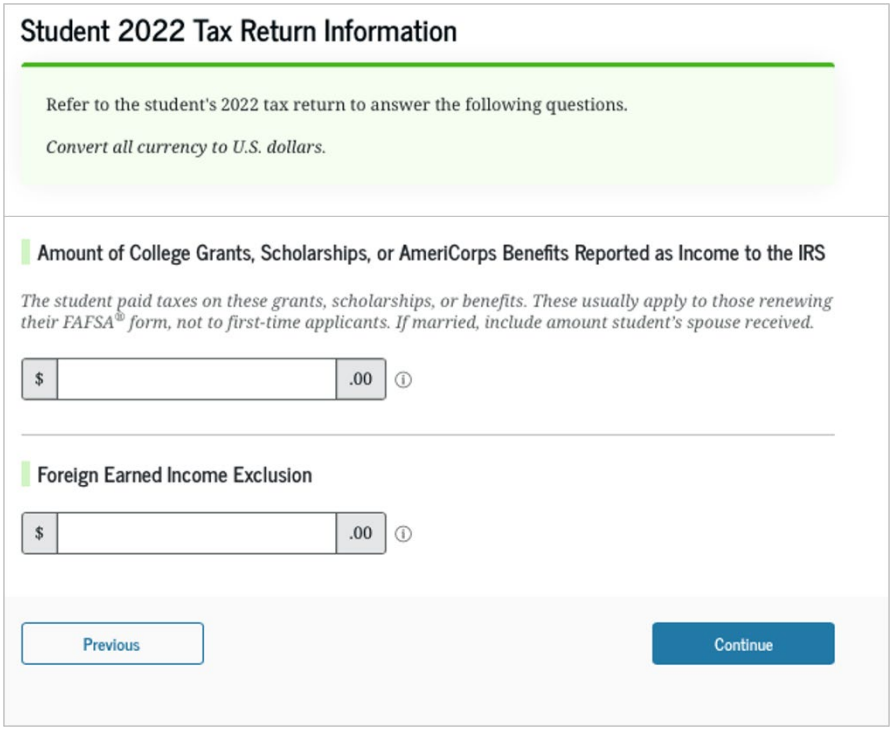
How to Complete the FAFSA: Financials (Family Size)

3. The next financial question is a **yes/no question about family size. This screen appears ONLY for those who responded "Yes" to one or both of the questions on the previous screen.** It auto-populates 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, 2024, and June 30, 2025. 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.
    - **Please note that family size includes the following:** The student (and their spouse, if applicable), 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 2024-25 academic/FAFSA year, this would be the period between July 1, 2024, and June 30, 2025). 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 2024-25 academic/FAFSA year, this would be the period between July 1, 2024, and June 30, 2025). 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 2024-25 academic/FAFSA year, the "prior-prior" income/tax year being used is 2022).
   a. If you answered yes to whether you filed taxes or had foreign income, you will be asked to answer two tax-related questions.
   b. If you received college grants, scholarships, or AmeriCorps benefits in 2022 and included them on your 2022 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.
   c. If your tax return shows that you are married and you report a different marital status on the FAFSA (e.g., single, divorced) you will be asked to provide additional detailed information from your tax return (not shown in the image to the right).



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 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. 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: 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 2024-25 academic/FAFSA year, this would be the 2022 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.

   - 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 on the screen must be reported.
   - If you indicated that you receive public benefits on a previous screen, this question will NOT appear at all.

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.**
2. Be careful when selecting your colleges, as names are very similar, and it is easy to get them confused!
3. 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.
4. 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)

5. Costs of attending college vary. The Nevada System of Higher Education oversees all 7 degree-granting **public, nonprofit state colleges and universities** in Nevada, some of which are more affordable than others; the 2-year community colleges are the most affordable, and some students choose to start out at a community college and then transfer to a 4-year school.

    a. If you are interested in private schools, including for-profit trade schools, research the costs and the types of financial aid available, as some options can be more costly than the public, nonprofit colleges/universities—especially in light of the **NSHE Foster Youth Fee Waiver** for which you may qualify—and can cause students to incur debt that is challenging to repay. Although, you can incur debt at *any* college/university—including the NSHE colleges/universities—if you do not receive sufficient "gift aid" (i.e. financial aid that does NOT need to be repaid, as long as you are meeting the financial aid regulatory requirements) and therefore need to take out student loans. The quality of various postsecondary education institutions/programs also varies (which can impact students' future job opportunities with some employers), so make sure you research which schools/programs are known for being the most marketable to local employers in that field.

How to Complete the FAFSA: Colleges (NSHE Schools)

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

   a. **University of Nevada, Las Vegas (UNLV)** – 4-year research university

   b. **University of Nevada, Reno (UNR)** – 4-year research university

   c. **Nevada State University (NSU)** – 4-year teaching university

   d. **College of Southern Nevada (CSN)** – 2-year community college

   e. **Great Basin College (GBC)** – 2-year community college

   f. **Truckee Meadows Community College (TMCC)** – 2-year community college

   g. **Western Nevada College (WNC)** – 2-year community college

How to Complete the FAFSA: Review/Sign/Submit

REVIEW ALL OF THE INFORMATION YOU PROVIDED CAREFULLY, BEFORE YOU SIGN AND SUBMIT YOUR APPLICATION!

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"*).** 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."* You will need to sign and resubmit the FAFSA each time you log in to make corrections. 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!

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NSHE Fostering Success Initiative
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