

Nevada Fostering Success FAFSA Guide: Overview & Step-By-Step Completion Instructions for Nevada Students Who Have Experienced Foster Care



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

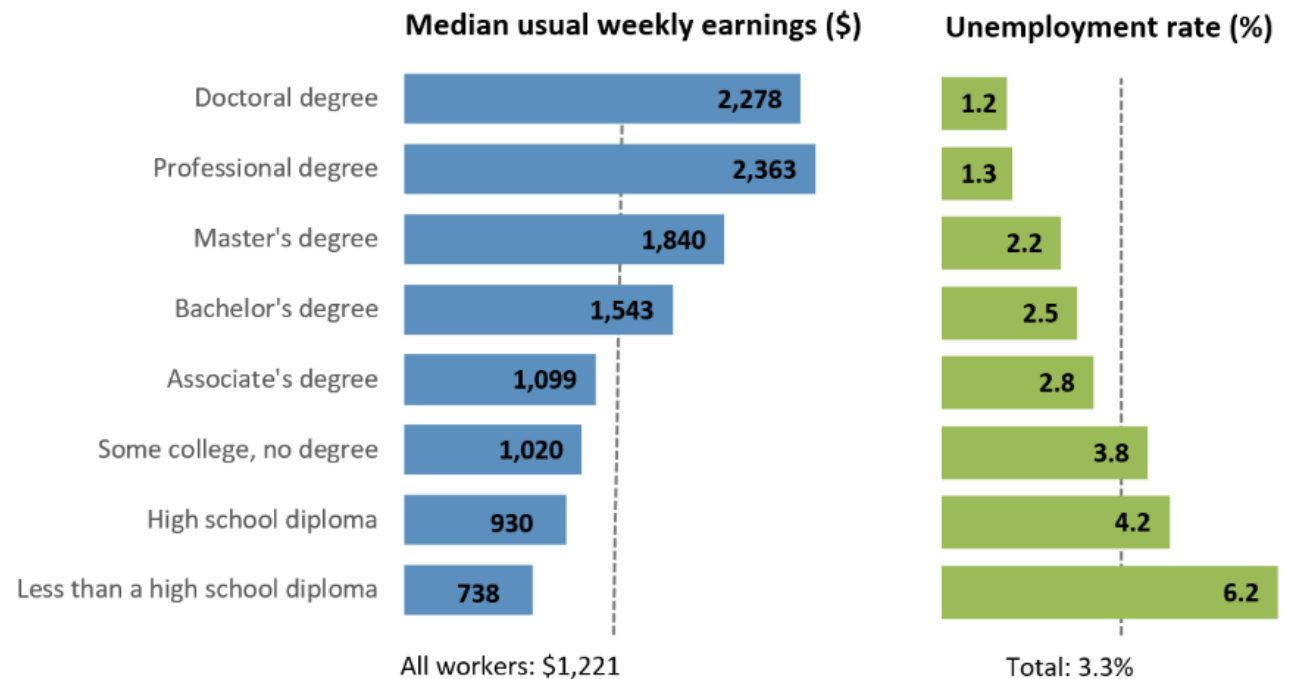


Chancellor's Office – Department of Academic & Student Affairs
NEVADA SYSTEM OF HIGHER EDUCATION (NSHE)

Postsecondary Education Matters

“Postsecondary Education”—also known as *“higher education”* or *“college”* in many contexts—refers to any type of formal education or training that occurs after the completion of *secondary education* (middle and high school). It is a broad category that encompasses a wide range of credential options designed to provide the skills, knowledge, and experiences necessary to pursue various career paths—including “fast track” (short-term) credentials that fall under the umbrella of Workforce Training/Development Programs, as well as more “traditional” postsecondary education/college credentials.

Earnings and Unemployment Rates by Educational Attainment, 2024



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.

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Purpose of Guide

The purpose of this guide is to assist Nevada students who have experienced foster care, and their support people, with **understanding the Free Application for Federal Student Aid (FAFSA).**

This includes knowing what the FAFSA is, who the FAFSA form is for, how to access the FAFSA form, and why the FAFSA is important. It also includes information about the *FAFSA Simplification Act*, and step-by-step FAFSA completion instructions.

How to Use Guide

This guide is meant to provide Nevada students who have experienced foster care, and their support people, with a comprehensive understanding of the **Free Application for Federal Student Aid (FAFSA)**.

If you have time, it is recommended that you read through **ALL** of the sections—ideally beginning no later than your first semester of your senior year of high school—and ask for help with understanding and completing the **FAFSA form**. Contact information to obtain additional information and/or support with any of the topics covered in this guide is listed on the last slide.

Additionally, the guide is broken up into subsections, to make it faster and easier to find and review specific FAFSA topics guide (such as various specialized FAFSA sections). Users can also press “**Ctrl+F**”—which is a keyboard shortcut that opens the “find” bar, allowing users to search for particular key words within the guide—to swiftly and easily find information on specific topics.

The background features a large, faint, circular seal of the U.S. Department of Education. The seal contains the text "U.S. DEPARTMENT OF EDUCATION" and "1865" at the bottom. The main text of the slide is centered over this seal.

FAFSA (Free Application for Federal Student Aid)

FAFSA: What Is It?

The **Free Application for Federal Student Aid (FAFSA)** is the official application form completed by current and prospective postsecondary education students who are U.S. citizens, permanent residents, or eligible non-citizens—to determine their eligibility for federal financial aid, which is administered by [Federal Student Aid](#) (an office of the *U.S. Department of Education* [ED]). The FAFSA form also helps to determine students' eligibility for multiple other forms of financial aid (including many financial aid resources that are not directly tied to FAFSA submission). 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)

FAFSA: Who It's For & How to Access the Form

Who it's For: U.S. CITIZENS, PERMANENT RESIDENTS, and other ELIGIBLE NONCITIZENS are eligible to complete the FREE Application for Federal Student Aid (FAFSA). **FAFSA completion is a CRUCIAL first step in accessing ALL forms of financial aid for students who are eligible to complete it!**

- **Who 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>.

How to Access the Form: You can access the online FAFSA form at www.fafsa.gov (part of the Federal Student Aid website)—which is **the ONLY legitimate FAFSA website**.

- 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.

FAFSA: Why Is It Important?

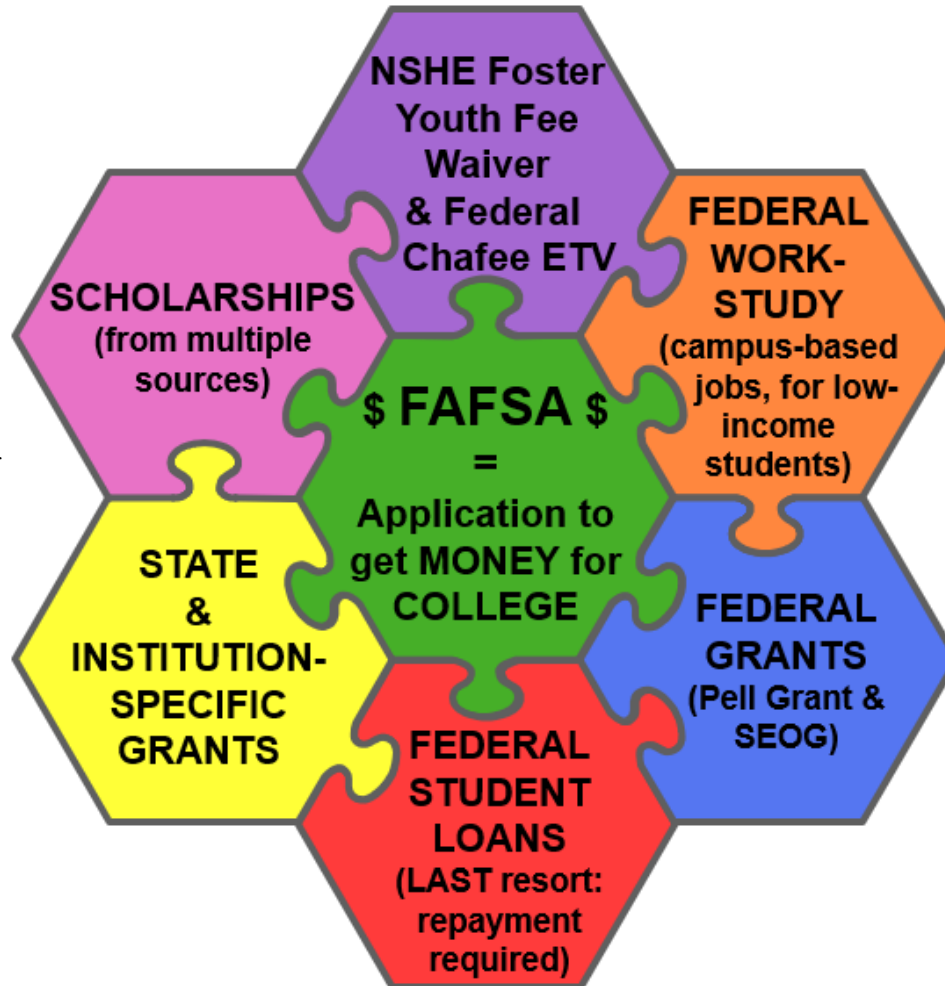
Completing the FAFSA is important because nearly all forms of financial aid for postsecondary education-related expenses require annual FAFSA completion before consideration—even aid that is not directly tied to FAFSA submission. The FAFSA form provides access to the largest source of financial aid, including all forms of federal financial aid administered by the office 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](#) ([SOURCE](#)).

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.

FAFSA: Why Is It Important?

FAFSA
=
FREE
Application
for
Federal
Student
Aid



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

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 had been 40 years since the last major changes to the FAFSA, so these changes represented 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 built upon 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.
 - **IMPORTANT NOTE:** The *FAFSA Simplification Act* REMOVED the interest question from the FAFSA. Students with demonstrated financial need will automatically be offered as part of their financial aid package.

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 stayed 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:

- are an orphan (meaning they have no living biological or adoptive parent) and were an orphan at any time since they turned age 13;
- 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.

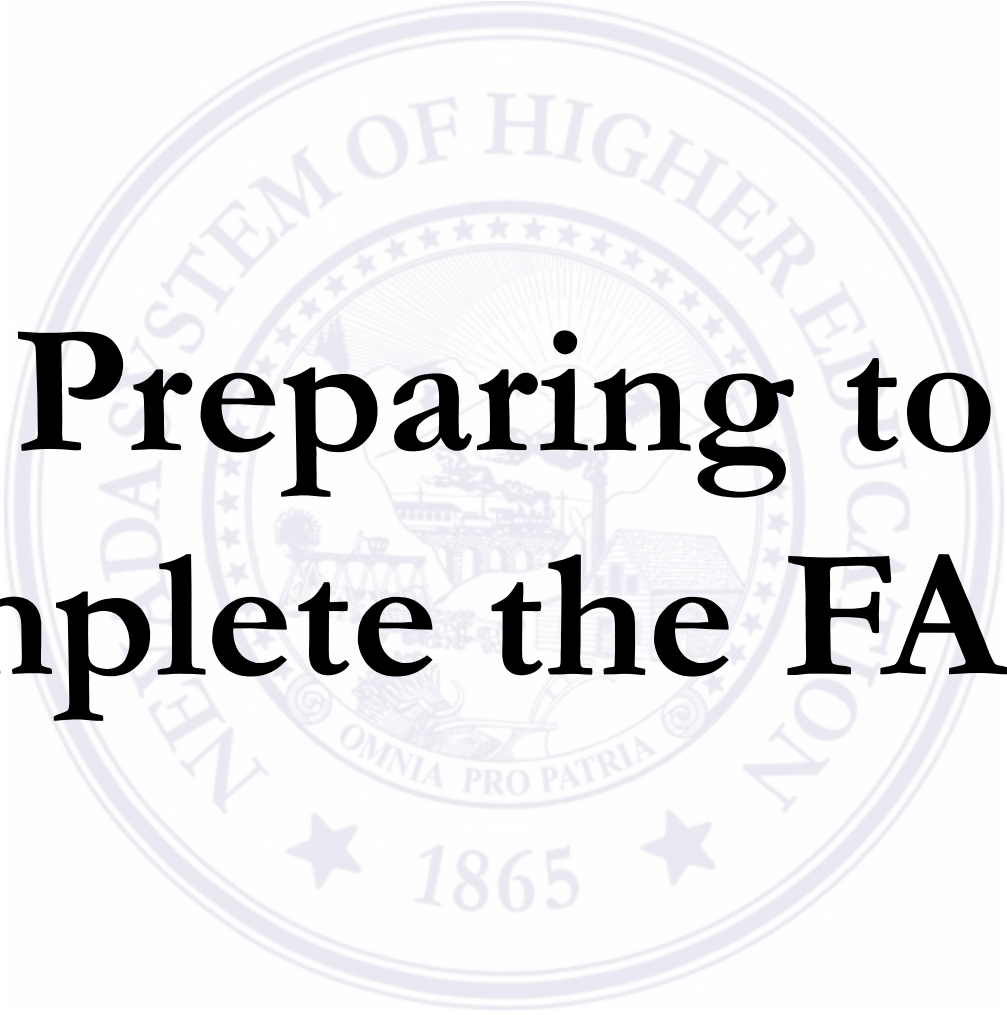
All homeless youth determinations must be made without factoring in the reasons that the student is unaccompanied and/or homeless.

FAFSA Simplification Act Benefits: Changes for Students and Contributors

Changes for Students and Contributors

“Contributor” is a new term that was 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 opens on October 1st each year, for the following academic year.
 - **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 the NSHE 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 months that are far in advance of the beginning of the fall semester 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 1st
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 and/or 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

When you are completing your FAFSA form, 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) for *any* type of relative or non-relative caregiver—including biological parents, adoptive parents, foster parents, legal guardians, and informal/kinship caregivers (EVEN IF SOMEONE IS CLAIMING YOU ON THEIR TAXES!). **Make sure you CHECK BOTH OF THESE 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.

1

Personal Circumstances

2

Demographics

3

Financials

4

Colleges

5

Contributor Invite

6

Signature

Student Personal Circumstances

Select all that apply or “None of these 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.

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

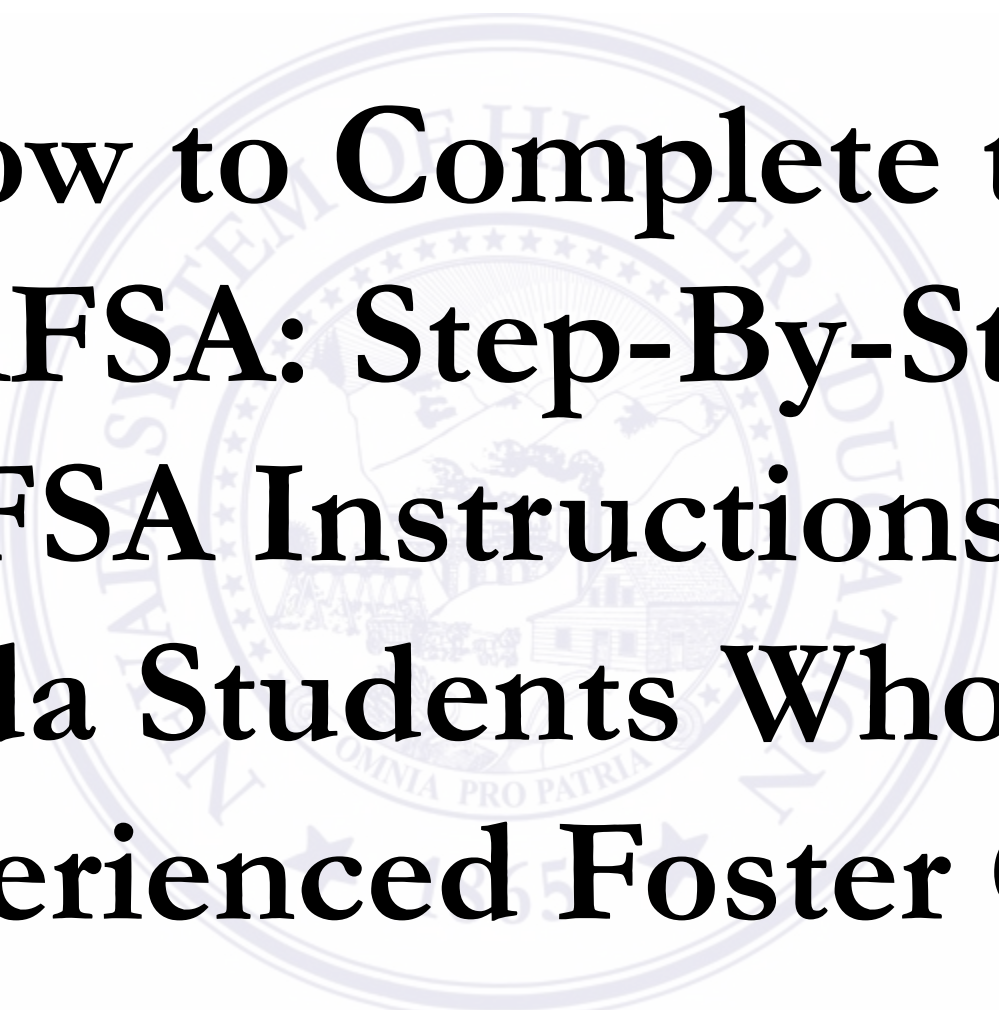
Check Out Our Other 2 Foster Care-Specific FAFSA Materials:

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

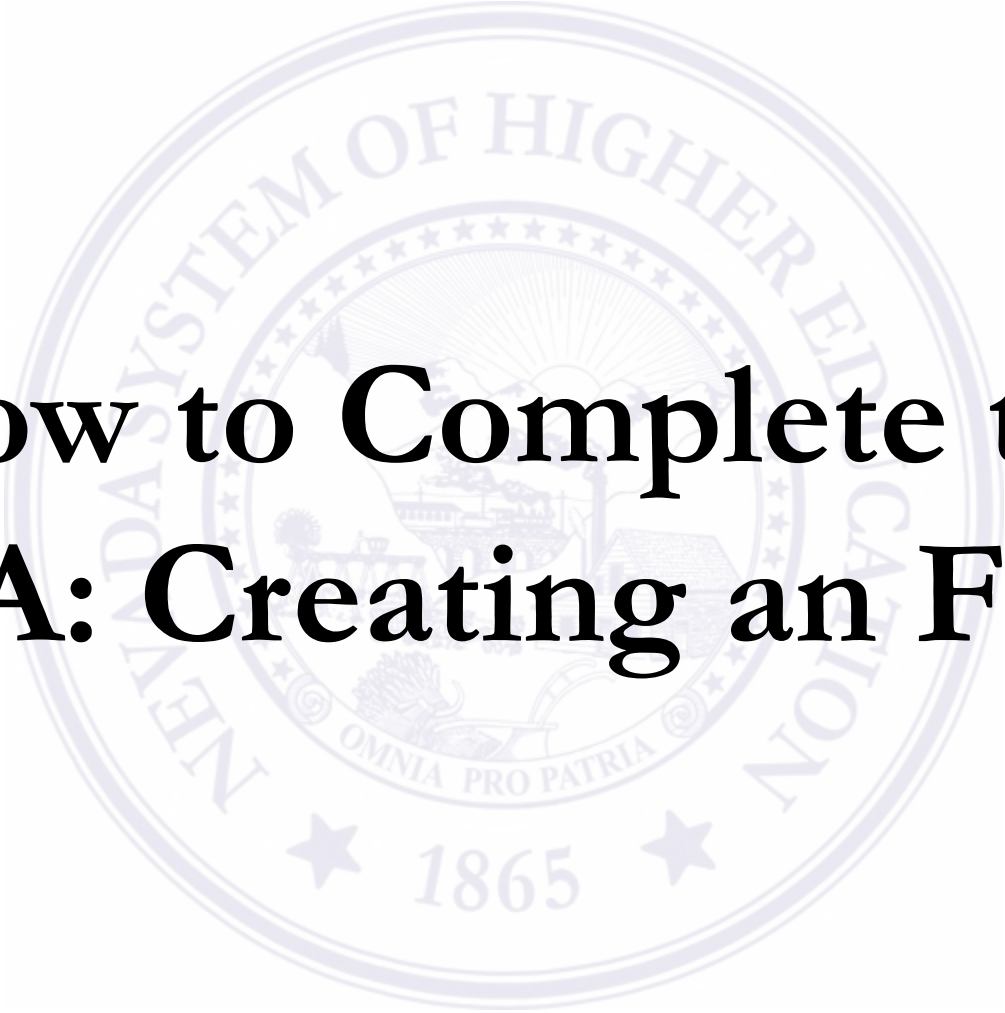


[Foster Care-Specific
FAFSA Fact Sheet, for
Nevada Students](#) (1 page)



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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. First, go to the **official Federal Student Aid website**, at <https://studentaid.gov/>.
2. If you do not already have a **Federal Student Aid Account/Federal Student Aid ID (FSA ID)**, click “Create Account” in the top, righthand corner of the FAFSA website. This takes you to the “Create an Account” 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 Account/ID, you can proceed with the next steps.
 - b. **NEW with the 2026-27 FAFSA Form:** *Instant Identity Verification* for new FSA Account/ID holders! ☺ – This is one of the key improvements that Federal Student Aid made to the 2026-27 FAFSA form. New StudentAid.gov accounts will now be IMMEDIATELY verified with the Social Security Administration; so, students no longer need to wait up to three days after creating their FSA Account/ID before completing their FAFSA form.

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

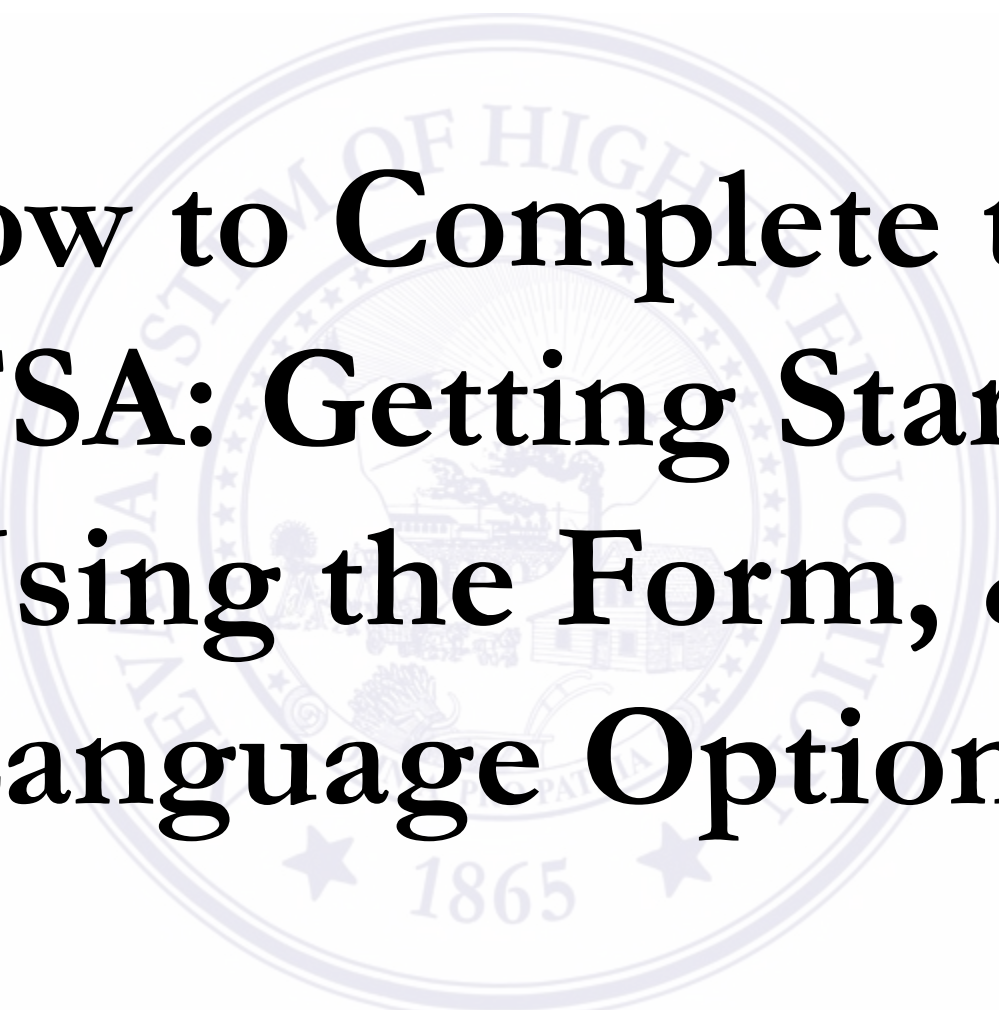
5. Choose a **username** that you will remember. If your first choice is taken, you will need to get creative; just be sure to pick something that will be easy for you to recall.
6. Enter a **personal email address** that you check frequently.
 - a. DO NOT use a high school email address, because those 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” within your 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. As of the creation of the 2024-25 FAFSA form, users no longer have the option to access the online FAFSA form by providing personal identifiers and a “save key.” To access the 2026-27 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, 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 2026–27 FAFSA Form,” click “Start New Form.”
 - b. **If you are editing an existing form:** Under “Edit a 2026–27 FAFSA Form,” click “Edit Existing Forms.”

 An official website of the United States government.

Help Center FAFSA Form English | Español

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

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

2026–27 FAFSA® Form Now Available!

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

Start a 2026–27 FAFSA® Form

Start New Form

Edit a 2026–27 FAFSA® Form

Edit Existing Forms

Accept an Invitation for a 2026–27 FAFSA® Form

Accept an Invitation



Need the 2025–26 FAFSA® Form?

[Start New Form](#) | [Edit Existing Forms or Accept an Invitation](#)

WARNING:
Incomplete FAFSA forms are deleted 45 days after the most recent activity!

How to Complete the FAFSA: Getting Started

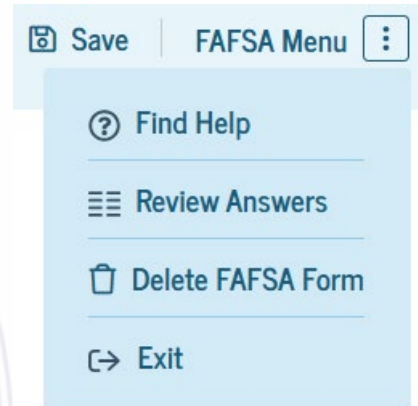
2. **Student Log In (Credentials)**: Enter your log-in credentials (FSA ID username and password) on the “Log In” page. If you do NOT already have an FSA ID, you can select “Create Account” to create an FSA ID (see slides 53-58, on “Creating an FSA ID”).
3. **Two-Step Verification**: Select if you want 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 “2026-27 FAFSA Form” (for the Fall 2026-Summer 2027 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 2026-27 FAFSA form (for the Fall 2026-Summer 2027 academic year). Select “Student” as your role.
 - If you were IN FOSTER CARE AT AND/OR AFTER AGE 13 (anywhere in the U.S.), 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—EVEN IF THEY ARE CLAIMING YOU ON THEIR TAXES!
 - Other students, most of whom 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 2026–27 FAFSA form for the first time, they are taken through the **FAFSA onboarding process: “Understanding the FAFSA Form.”**
- a. The first onboarding page provides an overview of the FAFSA form and the documents you might need to successfully complete it (mainly your tax returns). Select “Continue” to move on.
 - b. The second FAFSA onboarding page explains potential “Contributors to the FAFSA Form.” **If you were in foster care at and/or after age 13 years old, you will NOT need to provide any caregiver income information on your FAFSA form and will NOT have any “contributors”—unless you are married (if you are married, your spouse will be a “contributor”).** If you were in foster care at and/or after age 13 years old and are NOT married, only YOUR income will be relevant in determining your financial aid eligibility (which means that you will be considered an **INDEPENDENT** student for financial aid eligibility purposes. If that does NOT apply to you, you may be a **DEPENDENT** student who needs to provide caregiver/parental information (see Slide #50 for more information on **INDEPENDENT** students who were in foster care at and/or after age 13!) 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,” in the top, righthand corner of the screen, to save your responses as you proceed through the online FAFSA form. Responses will save automatically when you move to a new page.
2. Help is available through the “FAFSA Menu” in the top, righthand corner of the screen, or by clicking the information symbol (ⓘ) icon next to individual question fields.



Hi, I'm Aidan!

I'm here to assist. Just type your question or select one of the topics below to get started.

Ways I can help...

I have questions about the FAFSA® form

I'm having trouble logging in to my account

I need help with loan payments

I want my loan and grant info

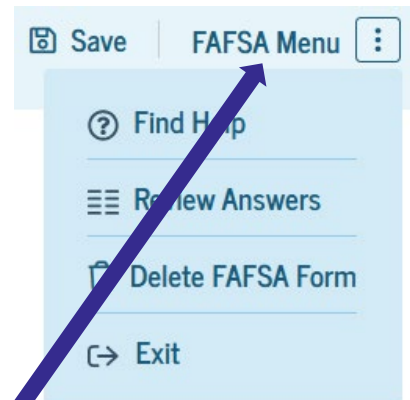
3. You can also click the chatbot icon () to ask a question through the chatbot. This is a new functionality, as of the 2024-25 FAFSA, and may not yet have answers to all questions.

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.

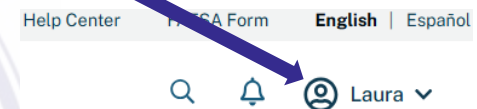


Do NOT use your computer’s “back” button!

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 question link, for any question already answered, to return to that question (question links shown in blue, in the lefthand column).

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 by selecting the dropdown menu under your name, in the upper righthand corner of the page, and selecting “Settings.”



2. In the “Settings” menu, select “Communication Preferences.”
3. Go to the “Language Preferences” subsection, and click “Edit” to change your language preference to Spanish.

A screenshot of the 'Communication Preferences' section of the FAFSA form. On the left is a sidebar menu with links: 'Account Information', 'Personal Information', 'Contact Information', 'Communication Preferences' (highlighted with a green bar), 'Financial Information Access', 'Two-Step Verification', and 'Authorizations'. The main content area is titled 'Communication Preferences' and contains three sections: 'Required Communications' with 'Email' and an 'Edit' link; 'Optional Communications' with 'Email + Text' and an 'Edit' link; and 'Language Preferences' with 'English' and an 'Edit' link.

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 select the dropdown menu under your name, in the upper righthand corner of the page, and selecting “Settings.”
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.

Help Center FAFSA Form English | Español



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!

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.**

The screenshot shows the FAFSA 2026-27 form interface. At the top, the FAFSA logo is on the left, and 'FORM 2026-27' and 'Student Laura Obrist' are in the center. On the right, there are 'Save' and 'FAFSA Menu' buttons. Below the header, the section title 'Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid' is displayed with an information icon. A green-bordered box contains a 'Summary' section. The summary text states: '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.' Below this text are three bullet points: '→ Get your 2024 tax return information for the 2026-27 FAFSA form.', '→ Federal tax information is used to determine your eligibility for federal student aid.', and '→ Tax return information is required to complete the FAFSA form.'

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.

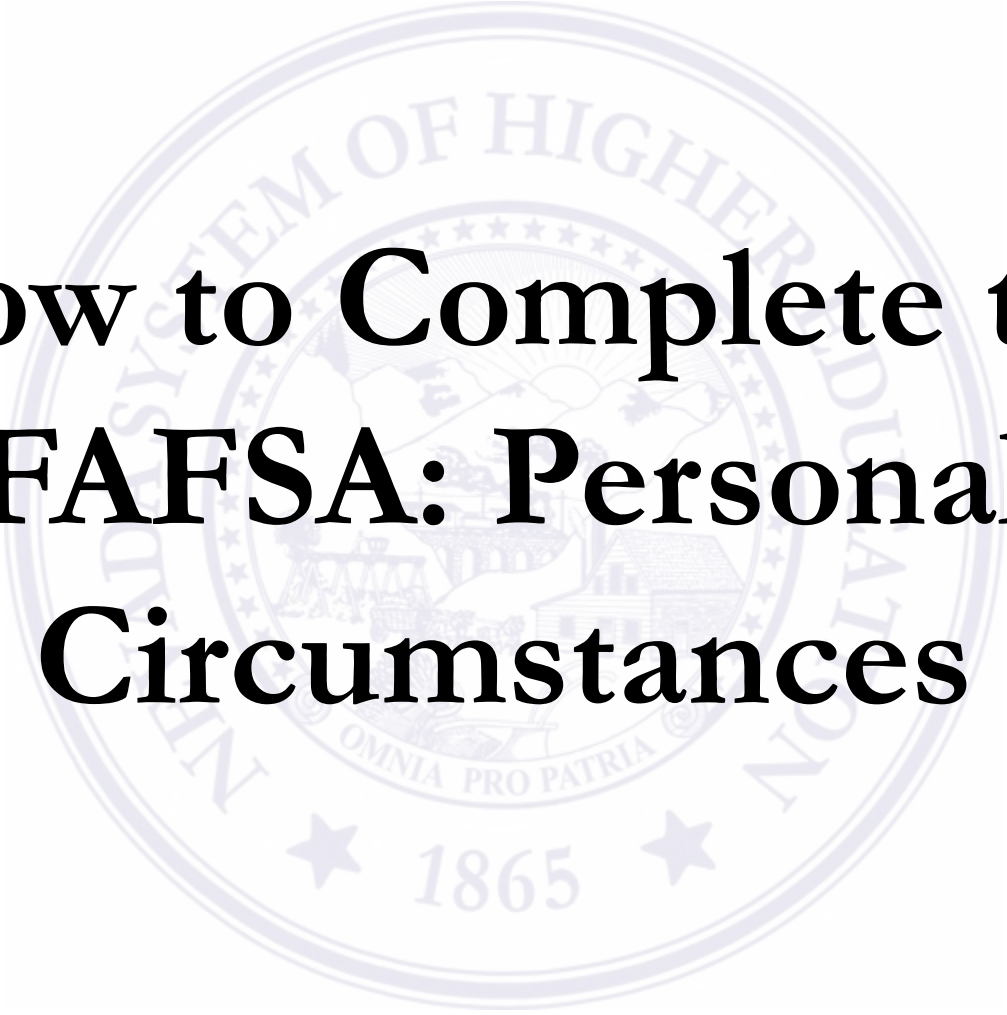
How to Complete the FAFSA: Tax Information Concerns

The 2026-27 FAFSA uses your 2024 tax information to help determine your level of financial need. If you filed taxes in 2024 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 **current marital status**. Your legal status is “Single (never married)” 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 2026-27 academic year, that would be July 1, 2026).
 - 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 2026-27 academic year, that would be July 1, 2026).

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) for *any* type of relative or non-relative caregiver—including biological parents, adoptive parents, foster parents, legal guardians, and informal/kinship caregivers (EVEN IF SOMEONE IS CLAIMING YOU ON THEIR TAXES!). **Make sure you CHECK BOTH OF THESE 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.

1

Personal Circumstances

2

Demographics

3

Financials

4

Colleges

5

Contributor Invite

6

Signature

☐ 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.

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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?

- **Legal guardians, foster parents, and informal/kinship caregivers are NOT considered “parents” when completing the FAFSA.** If you are currently in a *legal guardianship*, you can qualify for “INDEPENDENT Student Status” by marking the *legal guardianship* checkbox shown on the previous slide—which is separate from the *foster care* checkbox/classification (however, if you were in *foster care* at and/or after age 13 AND are now in a *legal guardianship*, you need to check the *ward of the court* checkbox, the *foster care* checkbox, AND the *legal guardianship* checkbox).
- **If you were in foster care (which would also mean that you were a “dependent/ward of the court”) for even just ONE DAY after you turned 13 years old, you will qualify for “INDEPENDENT Student Status” ONCE YOU SUBMIT PROOF OF FOSTER CARE HISTORY** (typically a Ward of the Court Letter 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 form/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 types 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 documented phone call or 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 and/or 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 (they may also need you to verify your Social Security Number—which is safest to do over the phone, for security reasons).

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 (1) experiencing homelessness OR (2) self-supporting and at risk of experiencing homelessness.**
- a. If you meet the definition of homelessness described [HERE](#), you can answer **YES** to this question. ; 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).



Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☐ Yes

☐ No

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. This is how the question will look:

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 and/or after age 13 (in any state), in the prior section, this screen will NOT appear.

Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☒ Yes

☐ No

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply or “None of these apply.”

☐ Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

☐ The student's high school or school district homeless liaison or designee

☐ Director or designee of a project supported by a federal TRIO or GEAR UP program grant

☐ Financial aid administrator

☐ None of these apply.

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.



Your Dependency Status



Provisionally Independent Student 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 college or career 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. Contact your school's financial aid office to complete this process.

We can't make an accurate calculation of your federal student aid eligibility until you discuss this with your financial aid office. 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:



Your Dependency Status

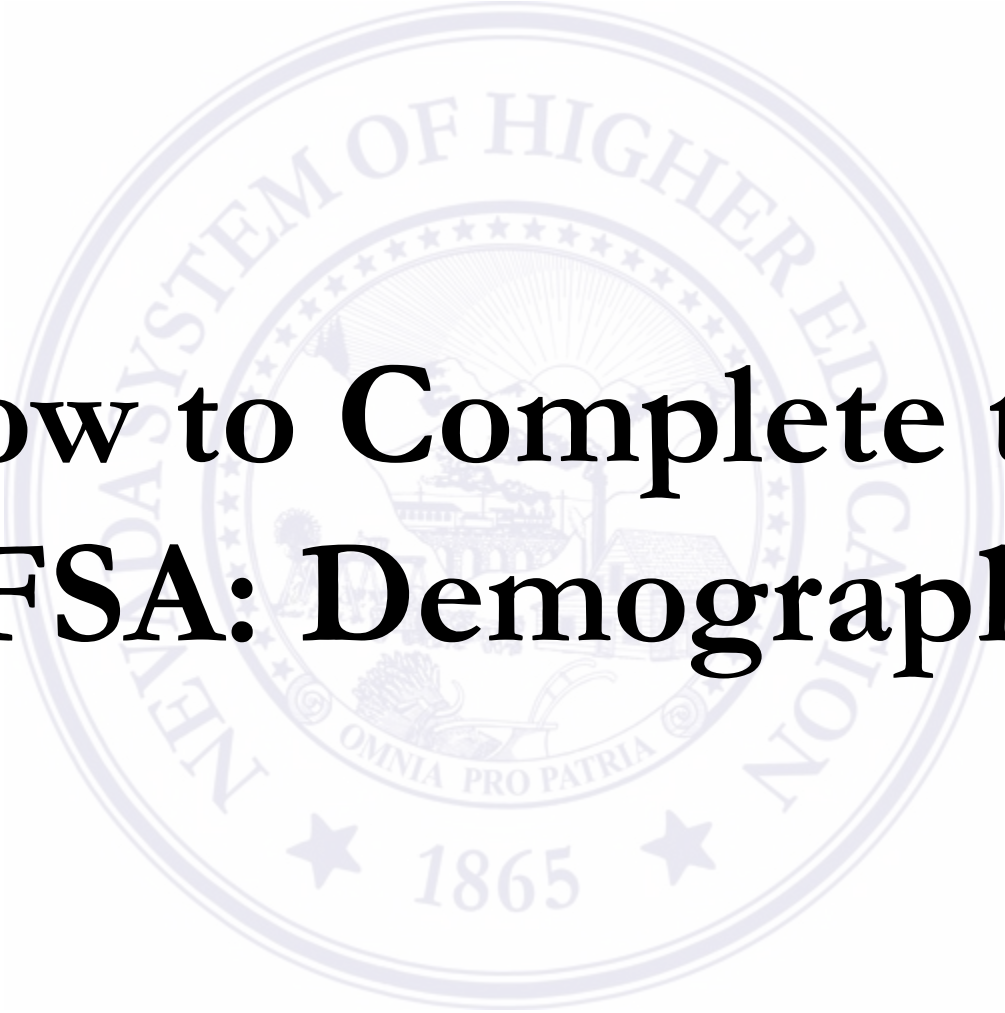


Independent Student

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® form.

Previous

Continue



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 1st demographic question is: *What is the student's sex?* The updated answer choices are:
 - a. Male
 - b. Female
2. The 2nd demographic question is: *What is the student's race and/or ethnicity?* (**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. American Indian or Alaska Native
 - ii. Asian
 - iii. Black or African American
 - iv. Hispanic or Latino
 - v. Middle Eastern or North African
 - vi. Native Hawaiian or Other Pacific Islander
 - vii. White
 - viii. 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)

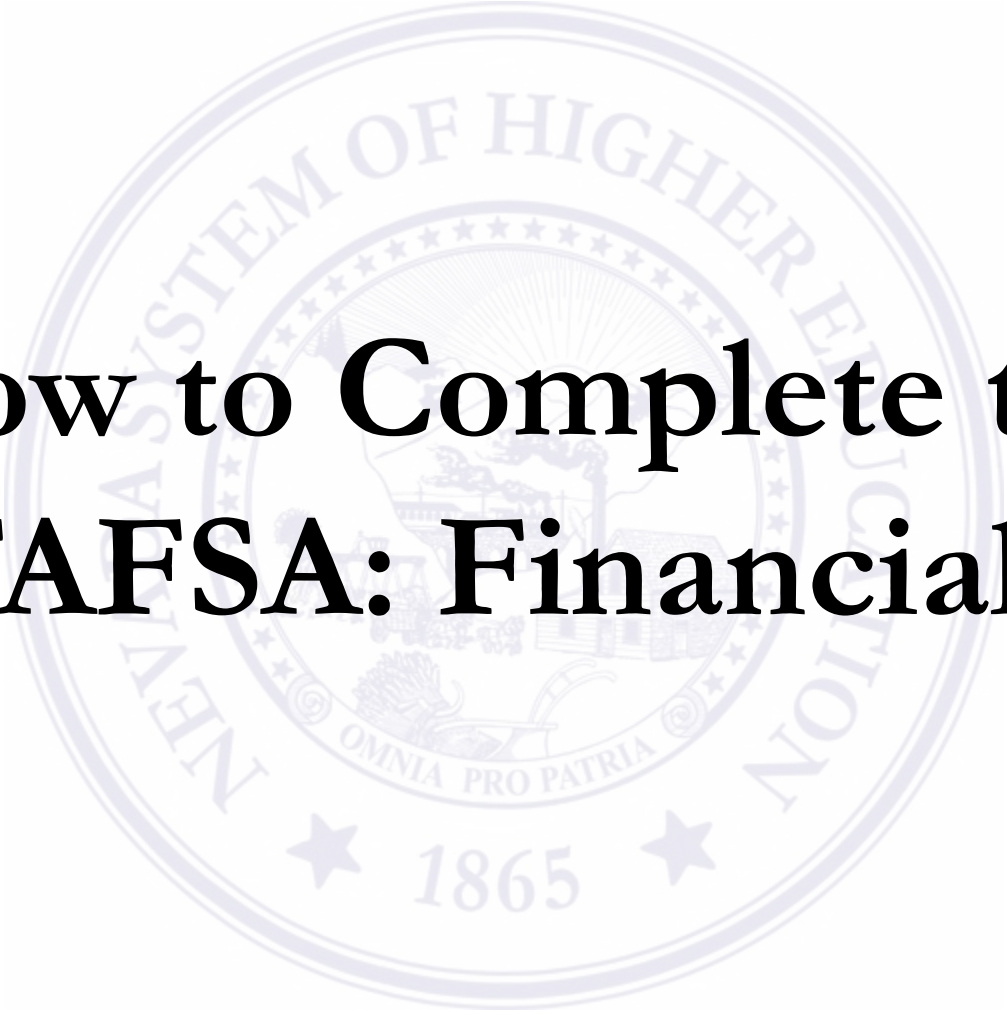
4. You will then be asked about your parents' education status: *Did either of the student's parents attend college or complete college?* The answer choices are:
- a. Neither parent attended college
 - b. One or both parents attended college, but neither parent completed college
 - c. One or both parents 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.

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

5. 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 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/will NOT have a high school diploma, GED, HiSET, TASC, or equivalent, and did/will NOT complete secondary school in a home school setting (**NOTE:** For the 2026-27 FAFSA, select “None of the above” only if the student won’t have any of the other options when they start the 2026–27 school year.)
 - 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)

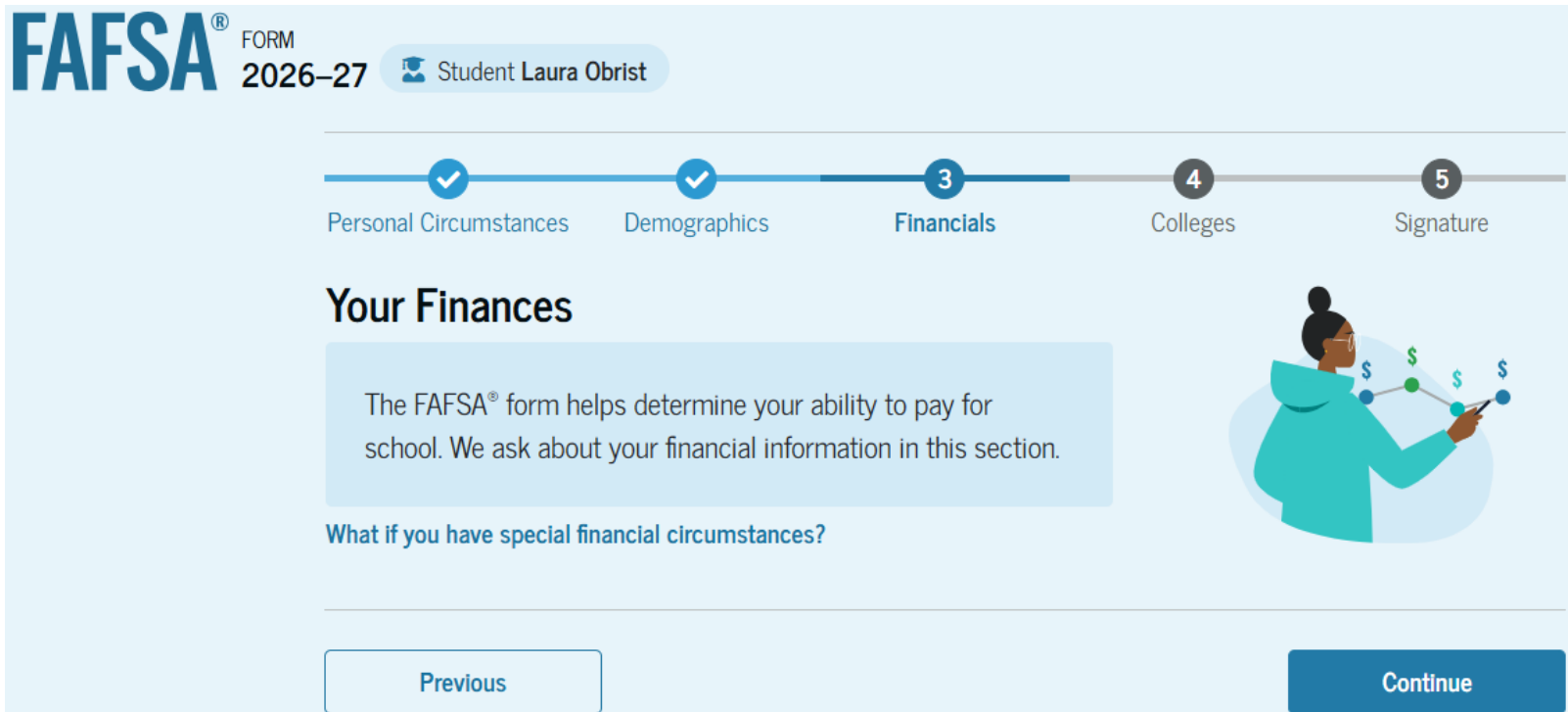
7. As a follow up to the previous question, you will be asked the **city/state from which you received/will receive your high school diploma or equivalency certificate**. You will also be asked the name of your high school, but this is an optional question and may not apply to you if you completed an 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.



The screenshot shows the FAFSA 2026-27 interface for Student Laura Obrist. At the top, the FAFSA logo is followed by "FORM 2026-27" and the student's name. Below this is a progress bar with five steps: Personal Circumstances, Demographics, Financials (the current step, marked with a blue circle and a checkmark), Colleges, and Signature. The main heading is "Your Finances". A light blue box contains the text: "The FAFSA® form helps determine your ability to pay for school. We ask about your financial information in this section." Below this box is a hyperlink: "What if you have special financial circumstances?". To the right of the text is an illustration of a person in a teal hoodie looking at a smartphone with dollar signs floating around it. At the bottom, there are two buttons: "Previous" and "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 2024 or 2025, did the student or anyone in their family receive benefits from any of the following federal programs? (**NOTE:** Family includes the student's spouse, children, and other dependents. Select all that apply or "None of these apply.")*
 - 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) or Health Insurance Subsidy**
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 2024** (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.

IMPORTANT NOTE: Beginning with the 2026-27 FAFSA form, this question may not appear for you and may instead be completed automatically, if you provided consent and approval to disclose your federal tax information, when you started your FAFSA form.

How to Complete the FAFSA: Financials (Family Size)

3. Next, you will be asked about family size for the academic/FAFSA year in question. For the 2026-27 year, the question is as follows: *‘Is the student's family size different from the number of individuals claimed on their 2024 tax return?’*
 - a. Answer **“Yes”** or **“No.”**
 - b. **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 2026-27 academic/FAFSA year, this would be the period between July 1, 2026, and June 30, 2027). This includes dependent children who meet these criteria, even if they live apart because of college enrollment.
 - c. The next screen will auto-populate with your **family size**, based on your previous FAFSA responses (if applicable). 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.**
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 2026-27 academic/FAFSA year, this would be the period between July 1, 2026, and June 30, 2027). 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 2026-27 academic/FAFSA year, the “prior-prior” income/tax year being used is 2024).
- 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 2024 and included them on your 2024 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 'Student 2024 Tax Return Information' section of the FAFSA. At the top, a progress bar indicates the steps: Personal Circumstances (1), Demographics (2), Financials (3, currently selected), Colleges (4), and Signature (5). Below the progress bar, the section title 'Student 2024 Tax Return Information' is followed by a green box with instructions: 'Refer to the student's 2024 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)?' with three radio button options: 'Yes', 'No', and 'Don't know'. The second question is 'Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS', with a text box for the dollar amount and a '.00' field for cents, followed by a help icon. The third question is 'Foreign Earned Income Exclusion', also with a text box for the dollar amount and a '.00' field for cents, followed by a help icon. At the bottom, there are 'Previous' and 'Continue' buttons.

Personal Circumstances 1 Demographics 2 Financials 3 Colleges 4 Signature 5

Student 2024 Tax Return Information

Refer to the student's 2024 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

Did the student receive the Earned Income Credit (EIC)? ⓘ

☐ Yes

☐ No

☐ Don't know

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS

Students typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the student is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

\$.00 ⓘ

Foreign Earned Income Exclusion

\$.00 ⓘ

Previous Continue

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.

IMPORTANT NOTE ON INCOME:

You DO NOT need to report the following information as income on the FAFSA: **Extended Foster Care benefits received, as a student who aged out of foster care, in Nevada or another state!**

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 2026-27 academic/FAFSA year, this would be the 2024 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.

\$.00 ⓘ

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid, retirement accounts, or investments.

\$.00 ⓘ

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.

\$.00 ⓘ

Current Net Worth of Businesses and Farms

Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$.00 ⓘ

[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 consistent with your ultimate academic and career goals—including consideration of: 1) the living-wage career options that you have identified may be a good fit for your skills and interests/passions (SEE THE *Choose Your Own Adventure!* SECTION of our [Career Pathways Guide for Nevada Students Who Have Experienced Foster Care](#), for support with identifying potential career paths that you may want to pursue); 2) which schools/programs of study will most effectively prepare you for those careers; and 3) whether or not the schools/programs you are considering will allow you to have the opportunity to build upon your credits and continue to advance in your education/training, in order to progress in your chosen field/trade (either by completing an additional credential/training program within the same school/program, or through transferring your completed credits to a different school/program and building upon them in a new environment)

[Career Pathways Guide for Nevada Students Who Have Experienced Foster Care:](#)



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

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.
 - For more information on FINANCIAL AID, check out our [Nevada Fostering Success Financial Aid Guide](#):



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

COST (continued)

A Student's Annual Cost of Attendance (COA)—which is officially determined, each year, by their college/university's financial aid office—**INCLUDES ALL SCHOOL AND LIVING EXPENSES** that are estimated for the student for that academic year (which aligns with the FAFSA year), not just the estimated cost of the student's classes. This is because most students typically need financial aid to help cover their living expenses while enrolled in school, in order to avoid excessive work hours that often jeopardize students' ability to maintain passing grades, sufficient rest, and a healthy, sustainable “school-life balance.” **Cost of Attendance (COA) includes the following expenses:**

- Course registration fees (and/or tuition fees for out-of-state students);
- Student fees;
- Food and housing (“room and board”);
- Books and supplies (including renting or purchasing a personal computer);
- Transportation; and
- Miscellaneous expenses.
- Federal law also provides allowances for loan fees, dependent care costs, and expenses for disabled students.

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

BEST FIT FOR ACADEMIC/CAREER GOALS & COST (continued) – If you need additional 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, housed on the *U.S. Department of Education* (ED) website, 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 and how much it costs; 9) campus diversity statistics; 10) extended learning opportunities (distance learning, weekend/evening courses, and 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*; **the most important piece of information 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. **IMPORTANT NOTE:** 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 **REPAID**, with *interest*/extra fees!
3. Even if a program does seem quick, easy, and affordable, it may not be **HIGH-QUALITY** enough to: a) successfully retain you until you complete a credential/graduate; b) allow your credits to transfer to another institution (if needed/desired later in your academic path); and/or c) appeal to employers and help you secure a job after graduation, so that you can work 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.

For more detailed information, check out the *WORDS OF CAUTION When Choosing a School/Program* section of our other online resource, [College 101 for Nevada Students Who Have Experienced Foster Care](#).



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.*”
 - **IMPORTANT NOTE:** If you entered foster care **AFTER** you already submitted your FAFSA form for the year, you can simply correct that information by submitting “*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.

Federal Pell Grant Eligibility Changes

There are some key changes to the 2026–27 Free Application for Federal Student Aid (FAFSA) form and Federal Pell Grant eligibility criteria, as required by recent statutory changes to the federal student aid programs included in Pub. L. 119-21, known as the One Big Beautiful Bill Act (OBBBA), signed by President Trump on July 4, 2025.

Federal Pell Grant Eligibility Changes

The *One Big Beautiful Bill Act* (OBBBA)—signed by President Trump on July 4, 2025—made the following changes to the Federal Pell Grant eligibility criteria, beginning with the 2026-27 award year:

- The foreign earned income exclusion amount reported on the FAFSA form will be added to the adjusted gross income (AGI) when determining Pell Grant eligibility.
- An applicant with an SAI equal to or greater than twice the maximum Pell Grant award amount for the award year are ineligible for a Pell Grant.
 - **For the 2026-27 award year, this threshold is \$14,790.**
 - Note, this limit does not apply to students who qualify for a Pell Grant under the Special Rule (dependents of certain deceased servicemembers and Public Safety Officers).

These Pell Grant eligibility changes were implemented with the official launch of the 2026-27 FAFSA form.

NSHE Fostering Success Initiative Statewide Contact Person, Website, & Social Media



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