



Taking a Look at the Financial Aid Process

We'll Discuss...

- ▶ *Overview of Financial Aid*
- ▶ *Financial Aid Terminology*
- ▶ *FAFSA Overview*
- ▶ *Next Steps*
- ▶ *We'll Help*



Financial Aid Overview



Goal of Financial Aid



Primary goal is to assist students in paying for college and is achieved by:

- ▶ *Evaluating the family's ability to pay educational costs*
- ▶ *Distributing limited resources in an equitable manner*
- ▶ *Provide a balance of:*
 - ◆ *Gift aid (grants & scholarships)*
 - ◆ *Self-help aid (student employment & loans)*



Grants 

Federal

- Pell Grant (Max: \$ 6,195)
- Supplemental Educational Opportunity Grant (SEOG) (\$ 100 to \$ 4,000)
- TEACH Grant (\$ 4,000)

State

- 21st Century Scholars
- Frank O'Bannon Grant

For more info:
INvestEdIndiana.org/Grants

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Credit Completion 

Complete 30 credit hours each year to maintain maximum grant eligibility & graduate on time.

On Time	Full Time
<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 30 <ul style="list-style-type: none"> ➤ 15 Credits - Fall ➤ 15 Credits - Spring </div>	<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 24 <ul style="list-style-type: none"> ➤ 12 Credits - Fall ➤ 12 Credits - Spring </div>
<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 60 <ul style="list-style-type: none"> ➤ 15 Credits - Fall ➤ 15 Credits - Spring </div>	<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 48 <ul style="list-style-type: none"> ➤ 12 Credits - Fall ➤ 12 Credits - Spring </div>
<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 90 <ul style="list-style-type: none"> ➤ 15 Credits - Fall ➤ 15 Credits - Spring </div>	<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 72 <ul style="list-style-type: none"> ➤ 12 Credits - Fall ➤ 12 Credits - Spring </div>
<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 120 <ul style="list-style-type: none"> ➤ 15 Credits - Fall ➤ 15 Credits - Spring </div>	<div style="border: 1px solid blue; padding: 5px; margin-bottom: 5px;"> 96 <ul style="list-style-type: none"> ➤ 12 Credits - Fall ➤ 12 Credits - Spring </div>
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 **Graduation!**

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Scholarships 

College & University

- *Need based vs. Merit based*

Local & Community

- *School Counselor*
- *Community Foundation*
- *Businesses & Employer*
- *Church & Civic Organizations*

Top FREE Search Sites:

fastweb.com

unigo.com/scholarships

cappex.com/scholarships



For helpful tips:

INvestEdIndiana.org/Scholarships

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\$1,000 INvestEd Scholarship Giveaway

**Five
\$1,000 scholarships
awarded**

Must be 16 or older to enter

Enter for a chance to win a \$1,000 Scholarship!

<input type="text" value="First Name"/>	<input type="text" value="Last Name"/>
<input type="text" value="Email Address"/>	<input type="text" value="Phone Number"/>
<input type="text" value="Street Address"/>	<input type="text" value="City"/>
<input type="text" value="Zip Code"/>	<input type="text" value="High School Graduation Year"/>

I certify that I am a legal resident of the State of Indiana

I accept the rules of this giveaway

[REGISTER NOW!](#)



Student Employment INvested

Benefits

- *Earn money to pay for college & minimize student loans*
- *Job & interview experience*
- *Build time management skills*

Options

- *Federal work study*
- *Working part-time*
- *Internships*



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Education Loans INvested

Federal Direct Loan *Rate: 4.53% & Fee 1.062%*

- *Student's loan*
- *Subsidized or Unsubsidized*
- *Annual limits*

Federal Direct PLUS Loan *Rate: 7.08% & Fee 4.248%*

- *Parent's loan*
- *Eligibility impacted by adverse credit*

Private Loan *Rate: Varies & Fee: None*

- *Student and cosigner's loan*
- *Eligibility based on credit score & income*

All
Loans
MUST
Be
Repaid!

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FAFSA
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Free Application for Federal Student Aid

- ▶ **Annual application for most forms of financial aid**
- ▶ **Basis for determining eligibility for**
 - ◆ **Federal Funds**
 - ▶ Grants
 - ▶ Work Study
 - ▶ Loans
 - ◆ **State of Indiana Grants**
 - ◆ **Some Institutional Funds**
- ▶ **Determines EFC**

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What is EFC?

EFC = Expected Family Contribution

Student
Income & Assets

Parent(s)
Income & Assets

Amount family can
reasonably be expected to
contribute

\$0

\$10K

\$378

OR

\$5K

\$816

\$7.5K

\$85K

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College Costs

Direct Costs

- **What you pay directly to the college**
 - ◆ Tuition & Fees
 - ◆ Room & Board

Cost of Attendance

- **Direct costs + federally required estimates**
 - ◆ Books & Supplies
 - ◆ Transportation
 - ◆ Misc. Personal Expenses

Direct Costs	
Tuition	10,700
Room & Board	10,500
Total Direct Costs	21,200

Cost of Attendance	
Tuition	10,700
Room & Board	10,500
Books & Supplies*	900
Transportation*	600
Misc. Personal Expenses*	2,100
Total COA	24,800

* Denotes estimate

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Federal Student Aid (FSA) ID

What is a FSA ID?

- Username
- Password

Who needs an FSA ID?



Student & Parent

Why do I need one?

- Confirms your identity
- Used to login to FAFSA
- Serves as your electronic signature

Need help creating your FSA ID?

INvestEdIndiana.org/Resources

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StudentAid.gov/FSAID

- Student & parent can **NOT** use the same email
 - ◆ Do **NOT** use high school email address
- Must provide a social security number
- Required to link email or mobile phone number to account

Create an FSA ID
Manage My FSA ID

Create your FSA ID username and password below.

Username

Password

Numbers Uppercase Letters Lowercase Letters Special Characters Show Text

Confirm Password

CONTINUE >

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FAFSA Overview



FAFSA.gov


Opens October 1st each year

Use completed tax data



HS Graduation Year	FAFSA Year	Academic Year <small>(Attending College Between:)</small>	FAFSA Open Date	Tax Year Data
2019	2019-2020	July 1, 2019 - June 30, 2020	October 1, 2018	2017
2020	2020-2021	July 1, 2020 - June 30, 2021	October 1, 2019	2018
2021	2021-2022	July 1, 2021 - June 30, 2022	October 1, 2020	2019

Know deadlines

- *State of Indiana - April 15th*
- *Colleges - Ask them*



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FAFSA Login
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Login – ALWAYS student's info

Parent Login

➤ Student's name, SSN & date of birth

Student Login

➤ Student's FSA ID

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Start FAFSA
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Create Save Key

➤ 4 to 8 characters

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Student Demographics INvested

Personal Information for Student

Student Demographics ✓
School Selection
Dependency Status
Parent Demographics
Financial Information
Sign & Submit
Confirmation

STUDENT INFORMATION

Basic information on student

- *Some info loaded from FSA ID*
- *Selective Service (male students only)*
- *Grade level and anticipated degree*

What will your high school completion status be when you begin college in the 2019-2020 school year? ?

High school diploma

What will your college grade level be when you begin the 2019-2020 school year? ?

Never attended college/1st yr.

What degree or certificate will you be working on when you begin the 2019-2020 school year? ?

1st bachelor's degree

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School Selection INvested

Search for Colleges

Student Demographics ✓
School Selection ✓
Dependency Status
Parent Demographics
Financial Information
Sign & Submit
Confirmation

STUDENT INFORMATION

List up to 10 colleges & your housing plans

- *Encouraged to list at least 1 college from Indiana*

<div style="display: flex; justify-content: space-between;"> + <div> <p>School Name: Ball State University</p> <p>Federal School Code: 001786</p> <p>Housing Plans</p> <div style="border: 1px solid #ccc; padding: 2px;">On Campus</div> </div> </div>
<div style="display: flex; justify-content: space-between;"> + <div> <p>School Name: Franklin College Of Indiana</p> <p>Federal School Code: 001798</p> <p>Housing Plans</p> <div style="border: 1px solid #ccc; padding: 2px;">On Campus</div> </div> </div>
<div style="display: flex; justify-content: space-between;"> - <div> <p>School Name: Ivy Tech Community College Of Indiana</p> <p>Federal School Code: 009917</p> <p>Housing Plans</p> <div style="border: 1px solid #ccc; padding: 2px;">With Parent</div> </div> </div>

REMOVE
UP
DOWN

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Dependency Questions INvested

Student Age/Marital Status/Degree Confirmation

Dependency Questions:

- **Answered from student demographic responses**
 - ✦ **Born before January 1, 1997**
 - ✦ **Married**
 - ✦ **Graduate or professional student**

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Dependency Questions INvested

Student Additional Dependency Questions

Dependency Questions (cont'd):

- **Additional questions**
 - ✦ **Serving on active duty or veteran of U.S. Armed Forces**
 - ✦ **Other dependents that you support**
 - ✦ **Emancipated minor or under legal guardianship**
 - ✦ **Since turning 13 – have you been in foster care, orphan/ward of the court or both parents deceased**
 - ✦ **Designated as homeless**

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Dependency Status INvested

Dependent Student

- *Requires parent(s) info on the FAFSA*
 - ◆ *Demographic and Financial*

Independent Student

- *Requires only student info on the FAFSA*
 - ◆ *Skips both parent demographics and financial info*
 - ◆ *If married, student & spouse combined income reported*

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Who is the Parent? INvested

Biological or adoptive parent is starting point

- *Then review marital status chart below to determine which parent(s) info is needed on FAFSA*

Marital Status	Whose information needs provided
Married or unmarried and living together	Both Parents
Divorced, separated or never married	The parent the student lived with more during the past 12 months. If that time is even then provide information for the parent that provided more financial support for the past 12 months.
Remarried after widowed or divorced	Parent and step-parent
Widowed	Single parent

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Parent Financial Information INvested

Parent Tax Filing Status

Remember – using 2018 tax return information

- Tax returns
- W2's

We recommend using the IRS Data Retrieval Tool

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

[LINK TO IRS](#)

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Asset Information INvested

Parent Assets

Assets do NOT include the values of:

- The home you live in
- Retirement plans
- Life insurance plans

Assets DO include the values of:

- Cash, savings and checking
- Real estate
- Stocks, bonds, 529 college savings plans and other investments

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Student Financial Information INvested

Student Tax Filing Status

Student Financial Info:

- *Same as parent financial questions*
- *We recommend using the IRS Data Retrieval Tool*
- *FAFSA may skip section based on parent income*

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Sign and Submit INvested

Signature Status

i Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

Be sure not to mix up your and your parent's FSA IDs when signing.

<div style="background-color: #0070c0; color: white; padding: 5px; text-align: center;"> Student Signature Needed 🕒 </div> <p style="font-size: small;">Signature Status: Unsigned</p> <div style="background-color: #0070c0; color: white; text-align: center; padding: 5px; margin-top: 5px;"> PROVIDE STUDENT SIGNATURE ✍️ </div>	<div style="background-color: #0070c0; color: white; padding: 5px; text-align: center;"> Parent Signature Needed 🕒 </div> <p style="font-size: small;">Signature Status: Unsigned</p> <div style="background-color: #0070c0; color: white; text-align: center; padding: 5px; margin-top: 5px;"> PROVIDE PARENT SIGNATURE ✍️ </div>
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Confirmation Page

2020-2021 Confirmation Page

Congratulations, John!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 13309782804 08/18/2019 19:13:40

Data Release Number ([DRN](#)): 9999

What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

PRINT THIS PAGE

[Expand All](#)

>
Estimated Expected Family Contribution (EFC) = 000490

If more than one student in college, you'll see option to transfer parent info to another FAFSA

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Confirmation Page - EFC

Key Elements:

- *EFC - 6 digits*
- *Estimated Pell – if eligible*
- *Direct Student Loan*

v
Estimated Expected Family Contribution (EFC) =

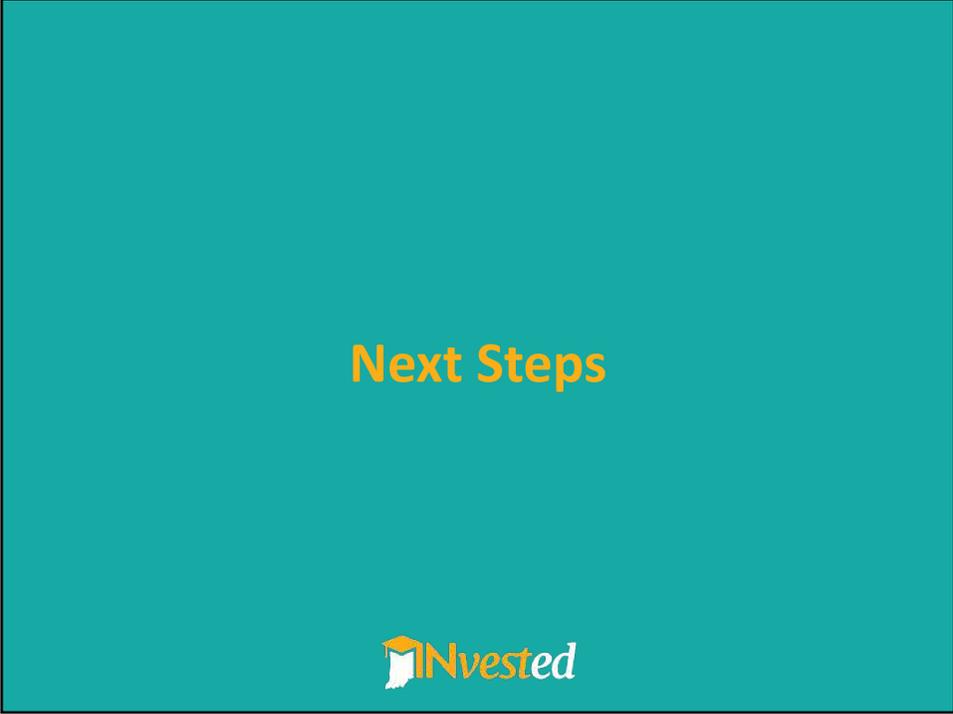
000490

- The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.
- The EFC is not how much aid you will receive or how much you have to pay for college.

Estimated Eligibility Information

- Based on the [eligibility criteria](#), you may be eligible for the following:
 - [Pell Grant](#) Estimate - \$5,745.00
 - [Direct Stafford Loan](#) Estimate - \$5,500.00
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

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Processing Results

My FAFSA – 2020-2021

Welcome, John!

2020-2021
2019-2020

Current Application Status: Processed Successfully

Congratulations, your FAFSA was successfully processed.

What Happens Next

- Your FAFSA information was made available to the school(s) you listed on your FAFSA.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.
- If you have questions about your financial aid package contact your school(s).

Check Status:

- ✓ **Processed Successfully**
- ✗ **Other statuses – may require action**

Next Steps:

- **View/Print Student Aid Report (SAR)**
- **Make FAFSA Correction**

You can also:

- [View or Print your Student Aid Report \(SAR\)](#)
- [Make FAFSA Corrections](#) to make a change, add a school, or transfer IRS data into your FAFSA
- [View Correction History](#) to view corrections made to your FAFSA
- [Create a shareable file with some of your student information using MyStudentData Download.](#)

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Special Circumstances



*Changes to your situation not represented on the FAFSA **may** include:*

- *Change in employment or income status*
- *Medical expenses not covered by insurance*
- *Change in parent marital status*
- *Unusual dependent care expenses*
- *Student unable to obtain parent information*

If a special circumstance occurs, notify the college Financial Aid Office

Financial Aid Notification



Each college provides a financial aid notification outlining the following:

- *Cost of attendance*
- *Financial aid offers*
- *Options to pay remaining balance*

Timing & delivery of notification varies by college

What you should do:

- *Review costs and financial aid offers*
- *Clearly understand your obligations*
- *Ask questions*

Sample Financial Aid Notification 

Typical Sections:

- *Cost*
- *Grants & Scholarships*
- *Work Study*
- *Student Loans*
- *Remaining Balance*
- ◆ *Outside Scholarships*
- ◆ *Out of Pocket*
- ◆ *Payment Plan*
- ◆ *PLUS (Parent) Loan*
- ◆ *Private Loan*

 **INvestEd Sample University**
2020-21 Financial Aid Notification

Cost of Attendance

Tuition & Fees	\$10,700
Room & Board	\$10,500
Direct Cost Subtotal	\$21,200
Books & Supplies	\$900
Transportation	\$600
Misc. Personal Expenses	\$2,100
Total Cost of Attendance	\$24,800

Financial Aid Offers

Pell Grant	\$5,745
Frank O'Bannon State Grant	\$4,250
Institutional Scholarship	\$760
Grants & Scholarships Subtotal	\$10,755
Federal Work-Study	\$1,500
Direct Subsidized Loan	\$3,500
Direct Unsubsidized Loan	\$2,000
Total Financial Aid	\$17,755
Remaining Balance	\$7,045

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College Goal Sunday 



Free FAFSA help from financial aid professionals:

- *Sunday, November 3, 2019*
- *Sunday February 23, 2020*

Time: 2pm

More info:

CollegeGoalSunday.org

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Top College Search Questions

Admission

- What kind of grades and test scores do schools look for?
- What kind of extracurricular activities are most valued?
- What kind of essays are most valued?
- What kind of letters of recommendation are most valued?

Financial Aid

- What kind of financial aid is available to students?
- What kind of financial aid is available to students with financial need?
- What kind of financial aid is available to students with specific talents or interests?

College Choice

- What kind of colleges are most valued?
- What kind of colleges are most valued for students with financial need?
- What kind of colleges are most valued for students with specific talents or interests?

How to Create your Federal Student Aid (FSA) ID

Steps to Create Your FSA ID

1. Go to fsaid.ed.gov
2. Click on "Create Your FSA ID"
3. Enter your personal information
4. Verify your identity
5. Create your FSA ID

FAFSA Checklist

Create your FSA ID and start your FAFSA!

- 1. Create Student & parent Federal Student Aid ID (FSA ID) at fsaid.ed.gov
- 2. Student's FSA ID
- 3. Parent's FSA ID
- 4. Student's SSN
- 5. Parent's SSN
- 6. Student's Date of Birth
- 7. Parent's Date of Birth
- 8. Student's Home Address
- 9. Parent's Home Address
- 10. Student's Phone
- 11. Parent's Phone
- 12. Student's Email Address
- 13. Parent's Email Address
- 14. Student's School Name
- 15. Parent's School Name
- 16. Student's School Address
- 17. Parent's School Address
- 18. Student's School Phone
- 19. Parent's School Phone
- 20. Student's School Email
- 21. Parent's School Email

Important Information When Filing the FAFSA

- 1. Date of Birth
- 2. Social Security Number (Student/Parent/Spouse)
- 3. SSN
- 4. PIN
- 5. PIN
- 6. PIN
- 7. PIN
- 8. PIN
- 9. PIN
- 10. PIN
- 11. PIN
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Scholarship Search Help

FREE search engines

- 1. College Board
- 2. College Search
- 3. College Search
- 4. College Search
- 5. College Search
- 6. College Search
- 7. College Search
- 8. College Search
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- 50. College Search

Finalizing Financial Aid

After Filing the FAFSA

- 1. Review Student Aid Report (SAR) on fsaid.ed.gov to see corrections.
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- 3. Review Student Aid Report (SAR) on fsaid.ed.gov to see corrections.
- 4. Review Student Aid Report (SAR) on fsaid.ed.gov to see corrections.
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Connect with us anytime!

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