

# Why Should I File The FAFSA?

**It's the only way to apply for ALL federal and most states' financial aid.**  
This includes Pell grants, work-study programs, federal student loans, and grant programs you might have never heard about.

Even if you have a full ride scholarship or savings to help pay for college,  
**filing the FAFSA is a good backup plan to cover unexpected expenses.**

**Many scholarships including the Regents' Scholarship require you to file the FAFSA.**  
as part of the application process.

**You never know what financial aid you might end up getting!**  
Many students file the FAFSA and are surprised to find they qualify for a grant, work-study, or a need-based scholarship.

**It doesn't take as long as you think.**  
Usually less than 30 minutes from start to finish!

**It's not as difficult as you think.**  
You can access the FAFSA online or through the "*myStudentAid*" Mobile App. Both of these provide " tooltips" in every section, as well as online chat, phone help, and a frequently asked questions section. You can also come to a StepUpUtah FAFSA Completion Open House or ask your school counselor for help. Don't hesitate to contact the financial aid office at the college or university you want to attend to ask for school-specific financial aid information.

**You aren't required to accept loans.**  
The FAFSA is just an application.

**There's no reason not to file the FAFSA every year you're in college...**  
It's FREE!

**Please contact us if you have any tough FAFSA situations or questions!**

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# HOW TO CREATE YOUR FSA ID

**Please read these bullet points before creating your FSA ID!**

- In order to fill out and submit the FAFSA, you need a FSA ID, which is a username and password that you create.
- **You are the only person who should create your FSA ID.** This is true for both the student and parent(s).
- Since you will use this FSA ID in the years to come, **use a permanent email address** (not your school email address).
- **If you are considered a dependent student,** one of your parents will have to provide some info on the FAFSA and sign it as well.
- Any parent who wants to be the one to electronically sign your FAFSA will need to create his or her own FSA ID.
- Be sure to register your mobile phone for password recovery.

**How do I get an FSA ID? Go to [fsaid.ed.gov](http://fsaid.ed.gov) with...**

- your Social Security Number (you must have an SSN to get an FSA ID)
- your full name (must match your Social Security card)
- your date of birth

Although you're not required to provide your e-mail address when you set up your FSA ID, it'll make retrieving your username and password easier if you forget them. Just make sure you use a permanent email address and DO NOT use the same e-mail address as someone else (your parent, for instance). Each e-mail address can be associated with only one FSA ID.

**If you do experience issues, select "Forgot Password" or call FSA at 1-800-4-FED-AID.**

**In addition to signing the FAFSA, you can use your FSA ID to do things like:**

- import your tax information into your FAFSA from the Internal Revenue Service,
- view and print an online copy of your Student Aid Report (SAR), and
- sign your master promissory note (for student loan acceptance).

**Creating an FSA ID is simple and only takes a few minutes. To save time when you and your parent are filling out the FAFSA, create your own FSA ID before you begin the application. For more information, visit [fsaid.ed.gov](http://fsaid.ed.gov).**

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# Missionaries and the FAFSA

## **What we recommend:**

File the FAFSA the fall of your senior year of high school even if you are planning to go on a mission right after you graduate.

## **Why we recommend it:**

Filing your FAFSA as a senior makes the renewal process much easier when you come home from your mission.

If you have time to fit a semester of college in before you leave for your mission, you may be eligible for financial aid.

If your plans change suddenly (for example, due to an unexpected injury) you will be ready to attend college.

Because of the important role the FAFSA can play in some scholarships (especially the Regents' Scholarship), you should file early in order to be considered for those awards. You may be able to defer your scholarships.

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# **DIY FAFSA KIT**

## **Online resources**

### **Step Up Utah FAFSA Data Site: [fafsa.stepuputah.com](http://fafsa.stepuputah.com)**

The Step Up Utah FAFSA Data Site allows a designated FAFSA Data Steward at each school to see list of students who have completed the FAFSA and whether they have been selected for verification. This is a great tool for FAFSA interventions!

### **Official FAFSA Mobile App: Search for "myStudentAid" in the app store**

### **Official FAFSA Website: [fafsa.gov](http://fafsa.gov)**

There are many helpful resources on the official FAFSA website. Click the "help" icon near the top of the homepage for access to live chat, frequently asked questions, FAFSA phone agents, and e-mail assistance.

### **\$3,000 in StepUp FAFSA Scholarships!**

Application, information, and details can be found at [StepUpUtah.com/FAFSA-Scholarship](http://StepUpUtah.com/FAFSA-Scholarship). Students will only be able to eligible for this scholarship if they attend your FAFSA Completion Open House or an official StepUp Utah FAFSA Completion Open House.

### **StepUp FAFSA Completion Open House Calendar: [StepUpUtah.com/events](http://StepUpUtah.com/events) or [Facebook.com/stepuputah/events](https://www.facebook.com/stepuputah/events)**

**Ask us (StepUpUtah) questions on the Facebook, Instagram, or Twitter:  
Facebook: FB.com/StepUpUtah, Twitter and Instagram - Follow @StepUpUtah**

**Watch financial aid, FAFSA, and scholarship videos on YouTube:  
[YouTube.com/StepUpUtah](https://www.youtube.com/StepUpUtah)**

**Official Twitter feed of the Dept. of Education – Federal Student Aid:  
Follow @FAFSA**

Attend an #AskFAFSA chat on Twitter to have your FAFSA questions answered by the Dept. of Education Federal Student Aid staff members.

**Official website and Facebook page for Federal Student Aid:  
[StudentAid.ed.gov](http://StudentAid.ed.gov), [Facebook.com/FederalStudentAid](https://www.facebook.com/FederalStudentAid)**

# **What You'll Need To Complete The FAFSA**

**To complete the 2019-20 FAFSA, you will need this info:**

- Social Security card\*, alien registration or permanent resident card
- Driver's license
- 2017 W-2 forms and other records of income
- 2017 Federal Income Tax Return\*\* (for you and your spouse)
- Your parents' 2017 Federal Income Tax Return, if you are a dependent student\*\*
- Your current bank statements
- Your 2017 untaxed income records
- Your current business & investment mortgage information, business & farm, stock, bond and other investment records

\*Entering your Social Security Number correctly is very important

\*\*IRS 1040, 1040A, 1040EZ, Foreign Tax Return, or Tax Return for Puerto Rico, Guam, American Samoa, the US Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau

**KEEP THESE RECORDS! You may need them again.**

**Do NOT mail your records to Federal Student Aid.**

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# **COMPLETING THE FAFSA: Order of Operations**

## **STEP ONE:**

Gather required paperwork and create both parent and student FSA IDs at [FSAid.ed.gov](http://FSAid.ed.gov)

## **STEP TWO:**

The FAFSA is available on October 1. File at [FAFSA.gov](http://FAFSA.gov) or using the myStudentAid Mobile App and use IRS Data Retrieval\*

## **STEP THREE:**

FAFSA sends info to colleges you selected on your application

## **STEP FOUR:**

Colleges will contact you (through your student account) for any extra info needed

## **STEP FIVE:**

Colleges will send you award letters/email notifications

## **STEP SIX:**

Decide what aid you want to accept

## **STEP SEVEN:**

Notify your college of your aid acceptance decision

\*When using the IRS Data Retrieval Tool, your personal information will not be displayed for all to see - you will see "Imported from IRS" in any fields that have been retrieved from the IRS.

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# **Do's and Don'ts**

## **Common FAFSA mistakes**

### **DON'T leave blank fields:**

Enter a '0' or 'not applicable' instead of leaving it blank. Too many blanks may cause miscalculations and an application rejection.

### **DON'T create an FSA ID for anyone but yourself!**

Parents and students must create their own individual FSA IDs.

### **DON'T include the value of your primary home or vehicles, value of family farm, or retirement accounts as assets.**

### **DO use the right primary identifiers:**

Double check your Social Security Number and Driver's License Number and have someone else check them too. Triple check to be sure. If your parents do not have Social Security Numbers, list 000-00-0000. Do not make up a number or include a Taxpayer ID Number (TIN).

### **DO Enter YOUR CORRECT address.** Use your permanent home address! Do not list a temporary campus or summer address as your permanent address.

### **DO use your FULL legal name.**

Your name must be listed on your FAFSA as it appears on your Social Security Card - make sure you double check instead of assuming you know for sure what is on your card. Entering nicknames or other variations on your name will cause processing delays.

### **DO count yourself as a student:**

The student completing the FAFSA must count himself or herself as a member of the household attending college during the award year.

### **DO register with the Selective Service:**

If you were born male and are currently 18-25 years old, you must register with Selective Service. Failure to do so will make you ineligible for federal student aid.

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# **Dependency**

## **Am I a dependent student?**

If you can answer "Yes" to any of the questions below, you are considered an independent student and you won't need your parents' financial information to complete your FAFSA.

Otherwise, you are considered a dependent student and you will need your parents' financial info to complete your FAFSA. If the FAFSA determines that you are dependent but special circumstances may dictate otherwise, speak with the financial aid office at your college as soon as possible. Your college may review your dependency status through professional judgment.

Were you born before January 1, 1996?      **YES**      **NO**

As of today, are you married? (Also answer "Yes" if you are separated but not divorced)      **YES**      **NO**

At the beginning of the 2019-20 school year, will you be working on a master's or a doctorate degree program (such as an M.B.A., M.A., J.D., Ph.D., Ed.D., graduate certificate, etc.)?      **YES**      **NO**

Are you currently serving on active duty in the U.S. armed forces for purposes other than training?      **YES**      **NO**

Are you a veteran of the U.S. armed forces?      **YES**      **NO**

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2020?      **YES**      **NO**

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020?      **YES**      **NO**

At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?      **YES**      **NO**

As determined by a court in your legal state of residence, are you or were you an emancipated minor?      **YES**      **NO**

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?      **YES**      **NO**

At any time after July 1, 2018, were you determined to be an unaccompanied youth who was homeless or were self supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?      **YES**      **NO**

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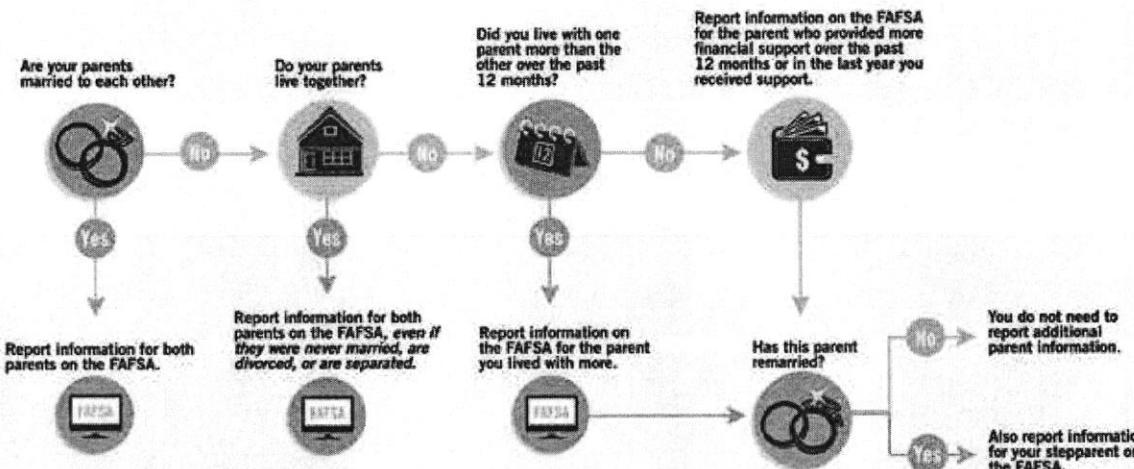
# WHO IS MY PARENT?

One of the biggest questions that families have about the FAFSA is "Whose information do I need to list on the FAFSA?" This infographic will help you decipher the answer.

## WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid* (FAFSA). For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



If you're not sure whom to report as a parent, you can visit [StudentAid.ed.gov/fafsa/filling-out/parent-info](https://StudentAid.ed.gov/fafsa/filling-out/parent-info) or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to [StudentAid.gov/fafsa/filling-out/dependency](https://StudentAid.gov/fafsa/filling-out/dependency)

**Federal Student Aid**  
An Office of the U.S. Department of Education

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# Glossary:

## Decoding the FAFSA

**myStudentAid:** The official mobile app provided by Federal Student Aid. Download to your mobile phone from the android or iOS app store.

**Confirmation Number:** The number you get when you finish your FAFSA that confirms your FAFSA submission was successful. You may need it if you have to call later with questions.

**Dependent/Independent Student:** Determined by criteria set by the Department of Education. Dependent students need parental financial information in order to complete the FAFSA. Dependency is not determined by whether or not the student lives with parent(s), if parents claim the student on their taxes, or whether parents are contributing to the student's educational expenses.

**EFC - Expected Family Contribution:** This is an index number that represents the amount you and your family are expected to put towards your education which can be cash, housing, food, transportation, or supplies/books. Again, this is only an index number, not the dollar amount you or your family are expected to contribute.

**FAFSA - Free Application for Federal Student Aid:** An application for federal and most state grants, work-study aid, and student loans. Filing a FAFSA does not obligate you to accept any aid.

**Federal School Code:** This tells the FAFSA where it should send your financial information for processing. You will be able to search during the FAFSA process for the federal school codes of colleges where you are interested in attending. You can choose to send your information to up to 10 schools on the FAFSA.

**IRS Data Retrieval Tool (IRS DRT):** A tool that allows you to import tax data from the IRS rather than typing it in by hand in each field. Students who use this tool will speed up the aid process by avoiding tax verification.

**FSA ID:** Both you and one parent will need to have your own Federal Student Aid IDs to sign the FAFSA electronically and to use the IRS Data Retrieval tool.

**Student Aid Report (SAR):** This is a summary of your FAFSA application and tells you what types of federal aid you may be eligible for.

**Selective Service:** If you were born male and are between ages 18 and 25, you are required to register with the Selective Service before receiving federal student aid. You can select "Register Me" and you will be registered.

**Verification (or FAFSA "Audit"):** During verification, the college financial aid administrator may ask you to supply copies of documentation such as income tax returns, tax transcript, W-2 statements and 1099 forms, to verify the data that was submitted on the FAFSA.

**Professional Judgement:** Professional Judgment refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student's dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the EFC. Instead, the school may make adjustments to the inputs to the formula. The changes to the inputs are dictated by the impact of the special circumstances on the family's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure.

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# Following Up After Filing the FAFSA

After you've finished filing your FAFSA, you probably still have some things to do before you can get your financial aid...

**One: Your college may not contact you directly.** These dates aren't guaranteed. Please follow up with your college to make sure you've turned in ALL the paperwork they require. There is usually an extra form or two to apply for financial aid from your school specifically, and without it they can't process your financial aid awards. Contact the financial aid office if you are not sure if your school requires additional paperwork.

**Two: Make sure you're hitting the right deadlines** - each school sets its own priority filing deadline for when you should have your FAFSA completed. The earlier you file, the better. Don't miss your school's deadline!

## Utah College/University Follow Up Phone Numbers and Priority Filing Deadlines for 2019-20



Priority Financial Aid Deadline: May 1  
Institutional Scholarship Deadline: February 1  
801.422.4104



Priority Financial Aid Deadline: March 1  
Institutional Scholarship Deadline: March 1  
435.283.7130



Priority Financial Aid Deadline: Year Round  
Institutional Scholarship Deadline: February 1  
801.863.8442



Priority Financial Aid Deadline: Year Round  
Institutional Scholarship Deadline: March 1  
435.652.7575



Priority Financial Aid Deadline: December 1  
Institutional Scholarship Deadline: December 1  
435.586.7735



Priority Financial Aid Deadline: April 1  
Institutional Scholarship Deadline: December 8  
801.626.7569



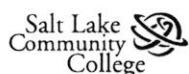
Priority Financial Aid Deadline:  
8 wks before class  
Institutional Scholarship Deadline: March 1  
801.524.8111



Priority Financial Aid Deadline: December 1  
Institutional Scholarship Deadline: December 1  
801.581.6211



Priority Financial Aid Deadline: February 1  
Institutional Scholarship Deadline: Rolling  
801.832.2500



UtahStateUniversity.

Priority Financial Aid Deadline: April 15  
Institutional Scholarship Deadline: Year Round  
801.957.4410

Priority Financial Aid Deadline: Year Round  
Institutional Scholarship Deadline: January 10  
435.797.0173

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# After the FAFSA Checklist

- Review Your Student Aid Report (SAR)
- Fill out any additional forms your college requires for financial aid
- Complete any verification paperwork
- Log back in to fafsa.gov to make any necessary changes or updates to your FAFSA
- Double check that you are receiving the correct award amounts based on your current enrollment status
- Accept your financial aid awards
- Keep in contact with your school's financial aid office

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