LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE

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LOSFA

LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE

A PROGRAM OF THE BOARD OF REGENTS

PROFESSIONAL SCHOOL COUNSELOR WEBINAR #2

Ebony Holmes

Director of Public Information & Advising



ABOUT LOSFA

The Louisiana Office of Student Financial Assistance (LOSFA) is **a Program of the Louisiana Board of Regents**, that strives to be Louisiana's first choice for college access by promoting, preparing for and providing equity of college access. LOSFA administers the state's scholarship and grant programs and the state's Internal Revenue Code Section 529 college savings program.

REGENTS
BOARD *of* REGENTS
STATE OF LOUISIANA


WELCOME

LOSFA

LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE

A PROGRAM OF THE BOARD OF REGENTS



Hailey Pellegrin: Outreach Coordinator

- Hailey joins the College Access, Success, and Communications Division as the Outreach Coordinator for Parents and Counselors.
- Before LOSFA, Hailey worked as the TOPS and Scholarship Counselor at Louisiana State University.

DISTRICT 34 **ACT TUTORIAL WORKSHOP**

District 34 ACT Workshop

Senator Jackson-Andrews, Rep. Travis Johnson, JRF Outreach, and Rep. Adrian Fisher are funding a series of ACT Workshops at ULM this fall for **11th-grade** students. These workshops will be conducted from **10:00 a.m.** to **4:00 p.m.** at the **University of Louisiana Monroe** at Walker Hall, on the first floor. It is completely free, and lunch and snacks will be provided. If needed, transportation will be provided by Senator Jackson-Andrews, in conjunction with the following parishes:

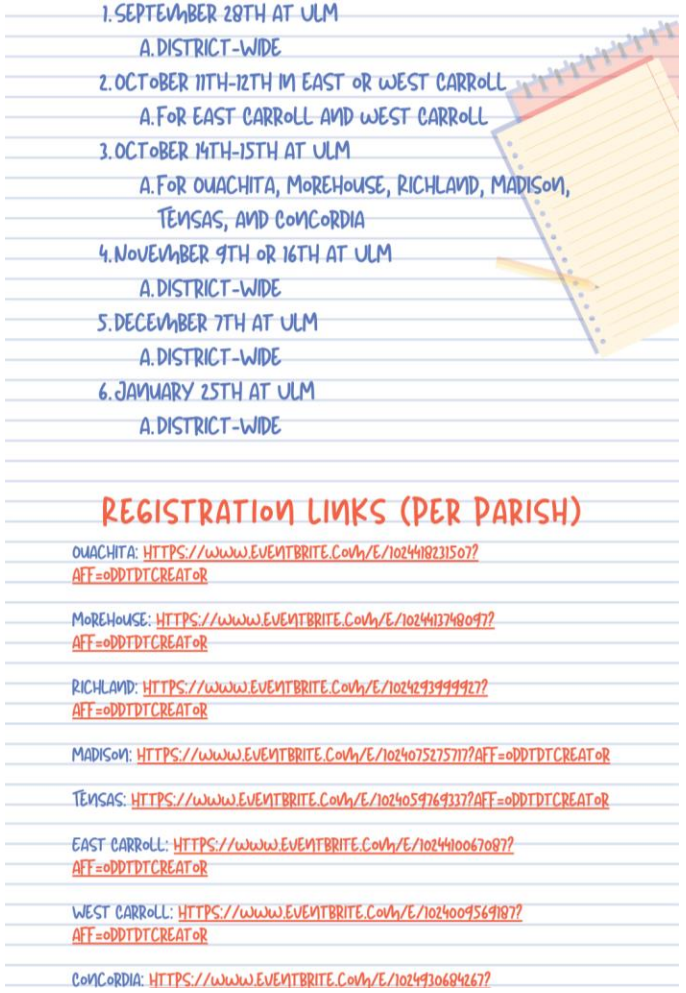
- Morehouse Parish
- Richland Parish
- Madison Parish
- Tensas Parish
- East Carroll Parish
- West Carroll Parish



DISTRICT 34 **ACT TUTORIAL WORKSHOP**

District 34 ACT Workshop

- October 2024 – January 2025
- Available for **11th graders** only
- All classes will be hosted at **ULM**
- Lunch and snacks will be provided



LOSFA

SAVE the DATE

COMING TO YOU VIRTUALLY

WEDNESDAY, OCTOBER 23rd AND THURSDAY, OCTOBER 24th FROM 8:30 TO 10:30 AM

FLY TOUR

FINANCIAL LITERACY FOR YOU



BETTER FAFSA®
UPDATES

UPDATED **FAFSA® POLICY**

DEPARTMENT of EDUCATION
Louisiana Believes

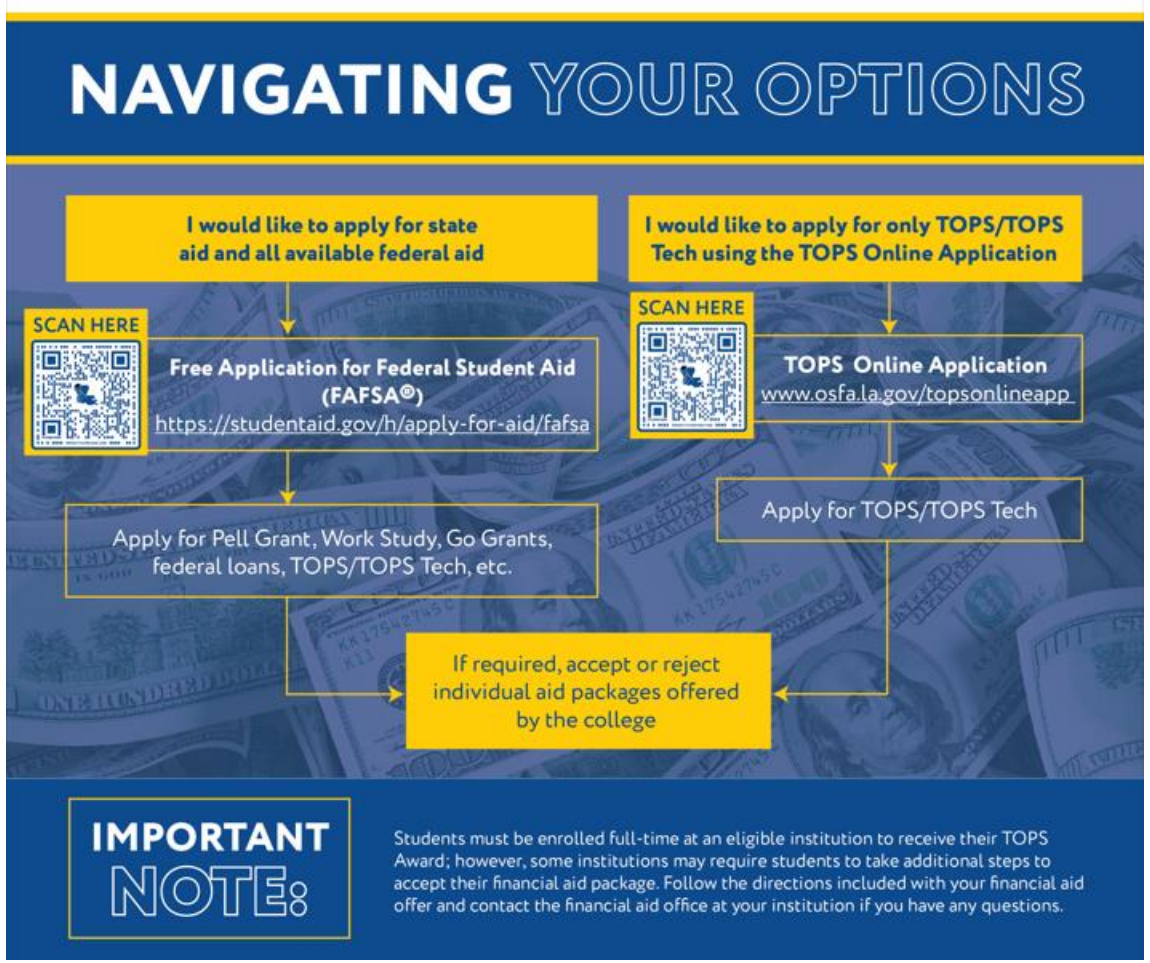


What changed?

- During the March 2024 meeting, the Louisiana State Board of Elementary and Secondary Education (BESE) approved repealing the policy requiring graduating seniors to complete steps related to the FAFSA®.
- This policy change is effective starting with the graduation cohort of 2024-2025
- The policy change does **not** remove the requirement that local education agencies (LEAs) provide students and their parents or guardians with information regarding financial aid programs to support postsecondary education and training. LEAs must also ensure that each student receives adequate support in completing and submitting an application for financial aid.

LOSFA will continue its FAFSA® completion efforts.

UPDATED **FAFSA® POLICY**



Explaining their options

- Either the FAFSA® or TOPS Online application can be used as the TOPS application.
  - They can do a TOPS Online application, then come back and do the FAFSA® if they change their mind.
  - They **cannot** do the FAFSA® and then do a TOPS Online application. The Award System will block it.
- If they choose to complete the TOPS Online Application, they are **ONLY** applying for TOPS and nothing else.
- Encourage students to check with the college they plan to attend to see if they require the FAFSA® for institutional aid.

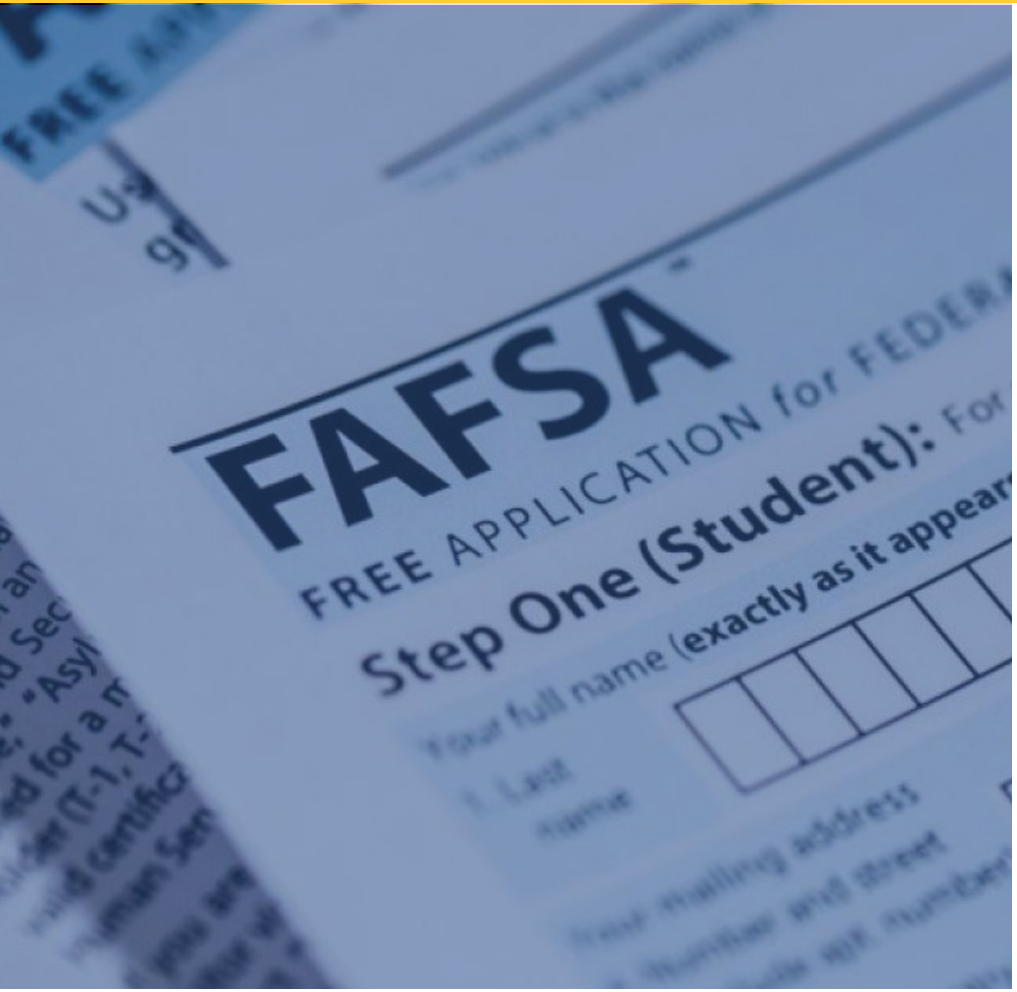
2025-26 **FAFSA®**



2025-26 FAFSA® to open December 1

- FSA announced that the 2025-26 FAFSA® will be released on December 1, 2024, with full, end-to-end functionality.
- FAFSA® processing will occur within one to three days of submission.
- FSA also announced that it will begin FAFSA testing cycles in selected locations starting in October and will grow the number of FAFSAs it tests over time. Students who submit the FAFSA during the testing phase will not need to re-submit once the form is live.

BETTER **FAFSA®**



Important Changes to the FAFSA®

- FSA ID will need to be matched with the Social Security Administration before it can be used to access or start a FAFSA®.
  - The process once allowed individuals to use their FSA ID to file a FAFSA® while the match was taking place. This will no longer be the case starting with the 2024-2025 FAFSA®.
  - An FSA ID must be created and matched with the SSA before it can be used to start or access a FAFSA®. The matching process will take 1-3 days.

BETTER **FAFSA®**

Important Changes to the FAFSA®

- Applicants and other contributors must consent to the use of their Federal Tax Information (FTI) on the FAFSA®.
  - An applicant or contributor can enter income and tax data manually on the FAFSA®.
  - The applicant will **NOT** be eligible for federal student aid until all required contributors provide consent.
- The number of family members in college is no longer a factor in the needs analysis.
- Pell Grant eligibility will be expanded.
  - Pell Grant eligibility will continue to be calculated based on the SAI (similar to how it has been based on the EFC) but will also be determined using Federal Poverty Tables, which take into account the family make-up, size, and income.

Important Changes to the FAFSA®

- The definition of family size has changed to align with the number of individuals reported as dependents on the applicant's (if independent) or applicant's parents' (if dependent) U.S. tax return.
  - Applicants may update family size if it changes after filing the tax return.
- Beginning with the 2024-25 award year, otherwise dependent students who indicate that they have unusual circumstances that prevent them from providing parent data will no longer receive a rejected application.
  - These students will have their application processed with a provisional independent status.
  - This will generate output documents with a provisional SAI and an estimate of federal student aid eligibility.
  - Aid administrators will need to make a final determination on whether these students should receive a dependency override.

COMPLETE TO COMPETE **PORTAL**



COMPETE TO COMPLETE

POWERED BY LOSFA

28726 APPLICATIONS NEEDED TO MEET OUR ULTIMATE GOAL!

CREATE A NEW FSA ID | COMPLETE YOUR FAFSA® | WHAT WILL I NEED?

LOUISIANA IS

#0

IN THE NATION FOR FAFSA® COMPLETION



SCHOOL DISTRICT SCHOOL

STATEWIDE ▾

STATEWIDE ▾



MONTHLY CHAMPION*

RAPIDES PARISH

*Data Source: Federal Student Aid FAFSA Completion by High School and Public School District ending, December 29, 2017.

TOP 15

1 WINN PARISH

4 ST. CHARLES PARISH

CENTRAL COMMUNITY SCHOOL

7 JEFFERSON DAVIS PARISH

10 ST. JOHN THE BAPTIST PARISH

13 ST. MARY PARISH

COMPLETING THE **FAFSA® FORM**

DO PARENTS NEED AN **FSA ID?**

- If the student is a dependent student, then their parent will need an FSA ID to sign their Free Application for Federal Student Aid (FAFSA®) form electronically.

IMPORTANT

- Student and parent must have different FSA IDs.
- The parent must create his or her own FSA ID.
- Students and parents should each use their own email address and cell phone number when creating an FSA ID (you can't use/share the same email address and cell phone number).

STUDENT: **DEMOGRAPHICS**

- Social Security Number
- State of Legal Residence
- Citizenship status
- Interest in Student Loans
- Student Finances
  - Records the student's income, assets, and types of federal benefits received

PARENTAL: **DEMOGRAPHICS**

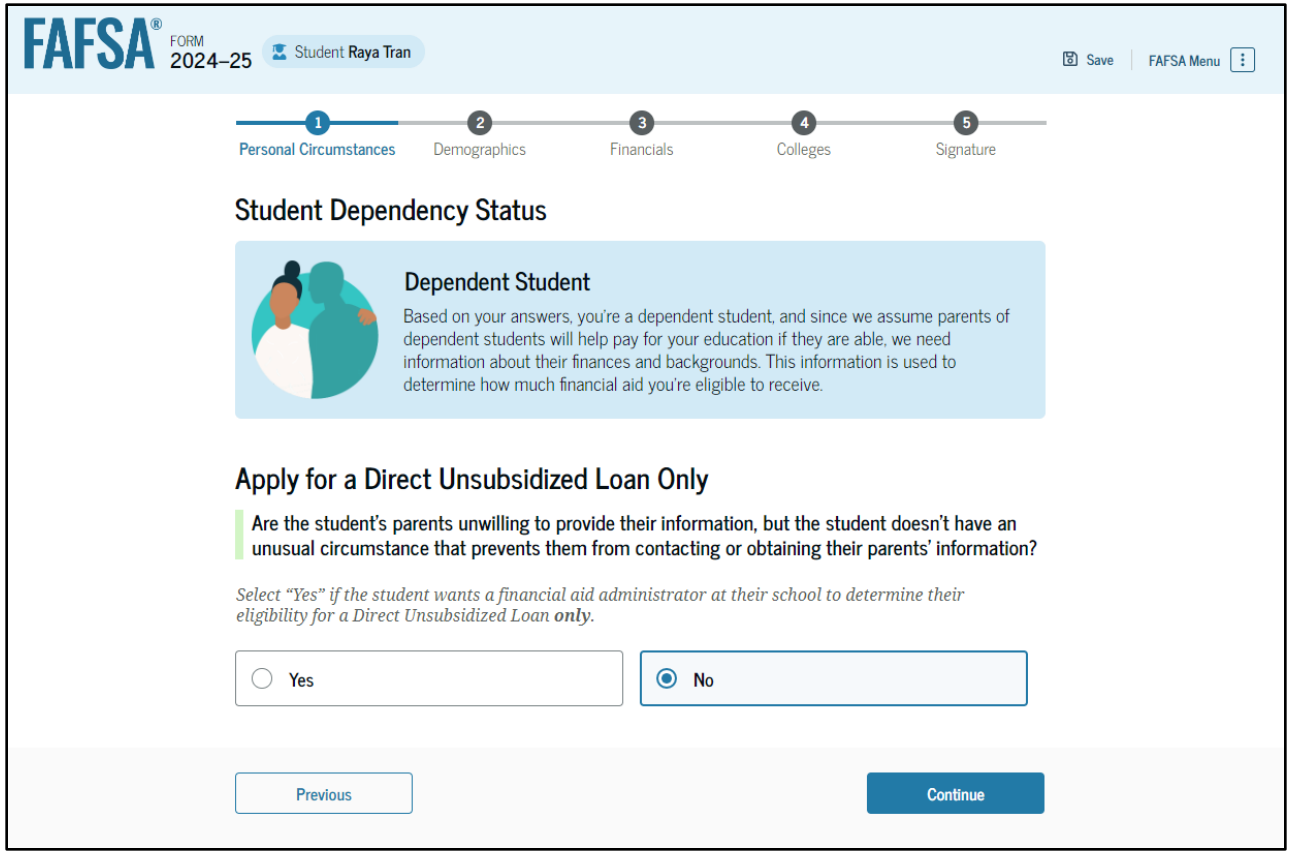
- You might need the following information:
  - Tax returns
  - Records of child support received
  - Current balances of cash, savings, and checking accounts
  - Net worth of investments, businesses, and farms
- The number of family members in college is no longer a factor in the needs analysis.
- Parent contributor's residency
- Parent contributor's email address
- The definition of family size has changed to align with the number of individuals reported as dependents on the applicant's (if independent) or applicant's parents' (if dependent) U.S. tax return.
  - Applicants may update family size if it changes after filing the tax return.

SELECT **COLLEGES**

- May select up to 20 institutions to receive FAFSA® data when filing online
  - Make sure to list a Louisiana school first for TOPS purposes.

DIRECT UNSUBSIDIZED LOAN **ONLY**

- The student is asked if they want a financial aid administrator to determine their eligibility for a Direct Unsubsidized Loan **only** and not for other forms of financial aid.
- Direct Unsubsidized Loans do not require students to demonstrate financial need. Students are responsible for paying the interest that accrues during all periods.
- This is an option if the student's parents are unwilling to provide information. The student selects "No."



SIGNATURE **PAGE**

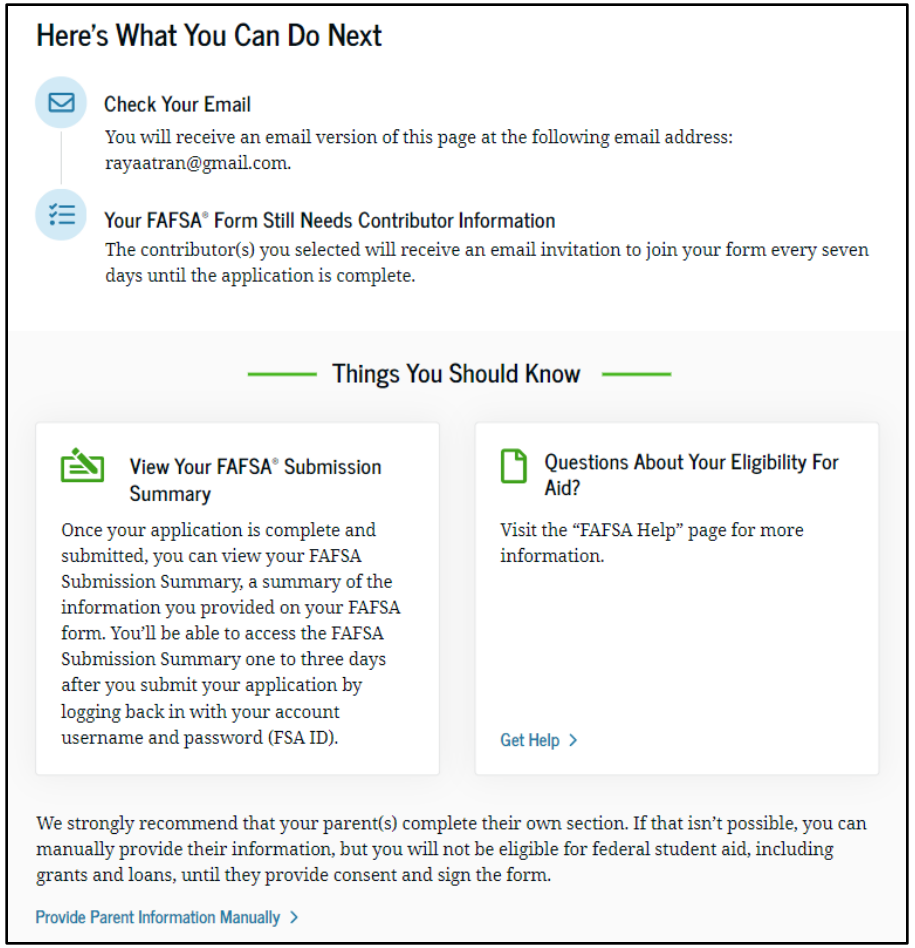
- For a dependent student, both the student and the parent must sign.
- FAFSA® on the web may be signed using the FSA ID.
  - The parent and student must have separate FSA IDs.
  - Parents may use the same FSA ID for all their children.

FAFSA® SUBMISSION **SUMMARY**

The FAFSA® Submission Summary provides you with:

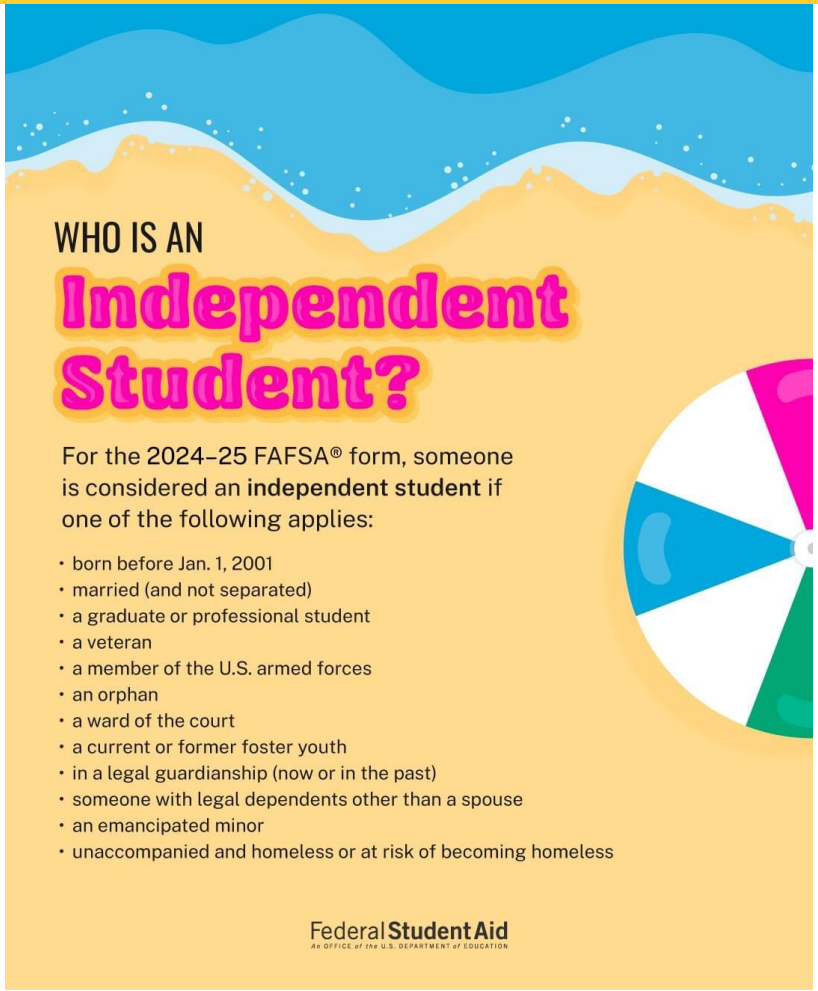
- Student Aid Index (SAI)
- Pell Grant Eligibility
- Listing of institutions which will receive your data
- A financial aid history
- A listing of your responses to the FAFSA®

- Corrections may be made:
  - Online at www.studentaid.gov
  - By phone at (800) 433-3243



DEPENDENCY DETERMINATIONS

DEPENDENCY **STATUS**



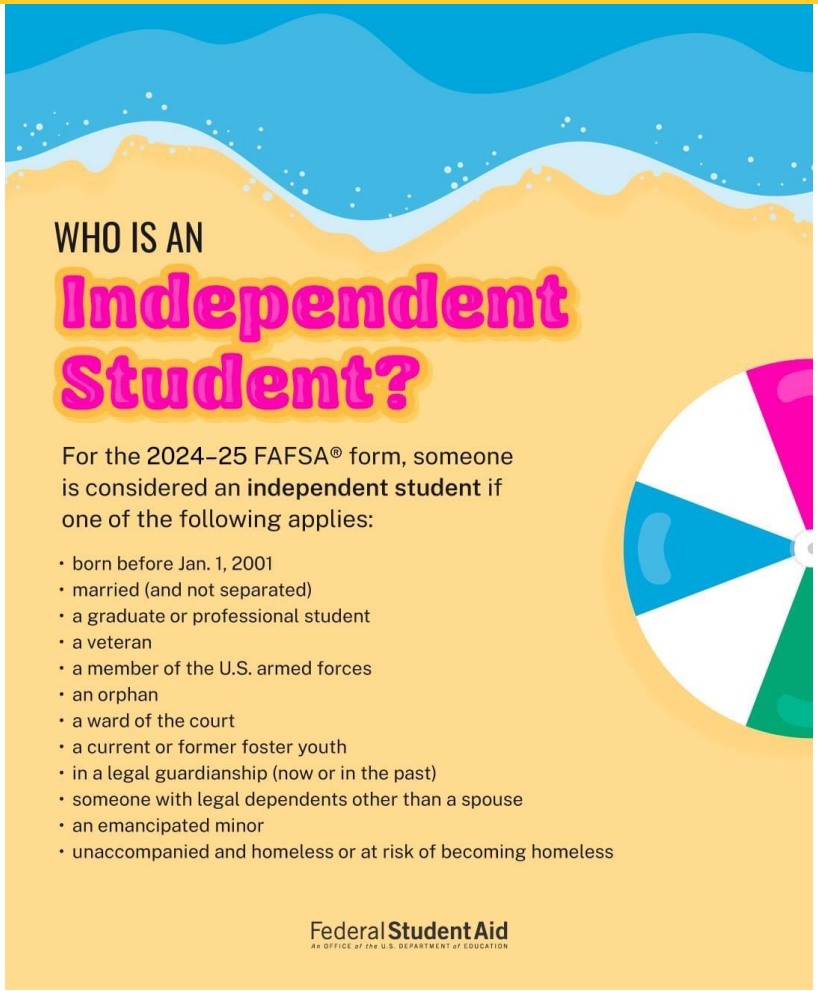
Dependent vs. Independent

- Dependency status determines whose information the student must report when filling out the Free Application for Federal Student Aid (FAFSA®) form.
  - Dependent students - report their information and their parents' information.
  - Independent students - report their own information (and, if married, their spouse's).
- A dependent student is assumed to have the support of parents, so the parents' information must be assessed along with the student's information to get a full picture of the family's financial resources.
- It doesn't mean their parents are required to pay anything toward their education; this information is simply used to determine their maximum eligibility for federal student aid.

PERSONAL CIRCUMSTANCES & **DEMOGRAPHICS**



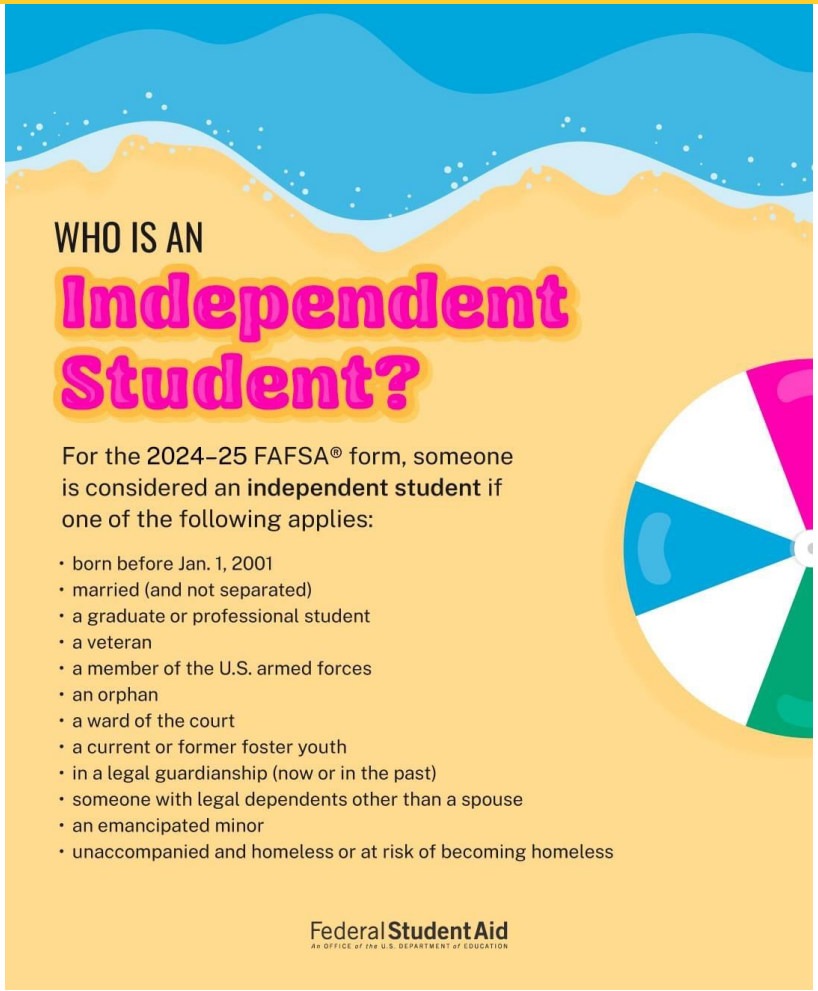
DEPENDENCY **STATUS**



Personal Circumstances Questions

- Not living with parents or not being claimed by them on tax forms **does not** make a student an independent student for purposes of applying for federal student aid.
  - The student still must answer the questions about their parents if they're considered a dependent student.
- Students can't be considered independent just because their parents refuse to help them or provide information.
  - If the parents do not provide their information on the FAFSA® form, the application will be considered "rejected," and the student may not be able to receive **any** federal student aid.
  - The most they'd be able to get (depending on what the financial aid office at their college or career/trade school decides) would be an **unsubsidized Direct Loan.**

DEPENDENCY **STATUS**



Personal Circumstances Questions

- Were you born before Jan. 1, 2002?
- As of today, are you married? (Answer "No" if you are separated but not divorced.)
- At the beginning of the 2025–26 school year, will you be working on a master's or doctorate program (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?
  - Make sure they don't accidentally answer "Yes" as it will negatively impact their eligibility for aid.
  - Graduate students are eligible for most types of federal student aid, but **generally not the Federal Pell Grant**.

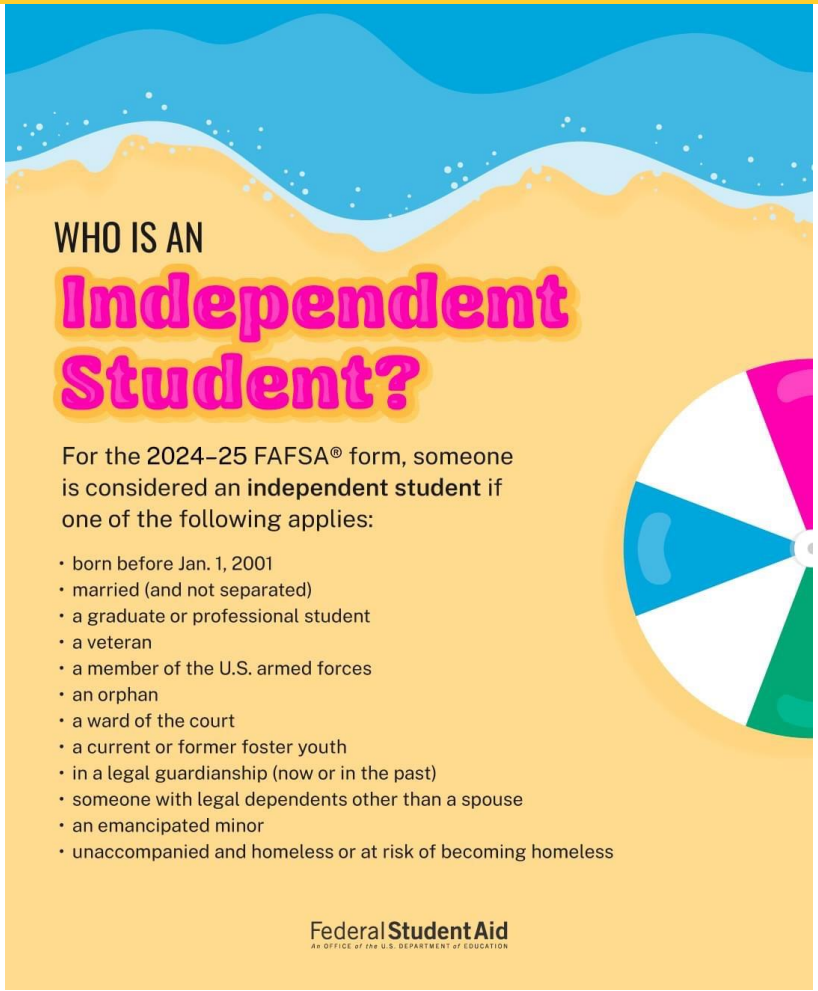
DEPENDENCY **STATUS**



Personal Circumstances Questions

- Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on **active duty for other than state or training purposes?**)
- Are you a veteran of the U.S. armed forces?

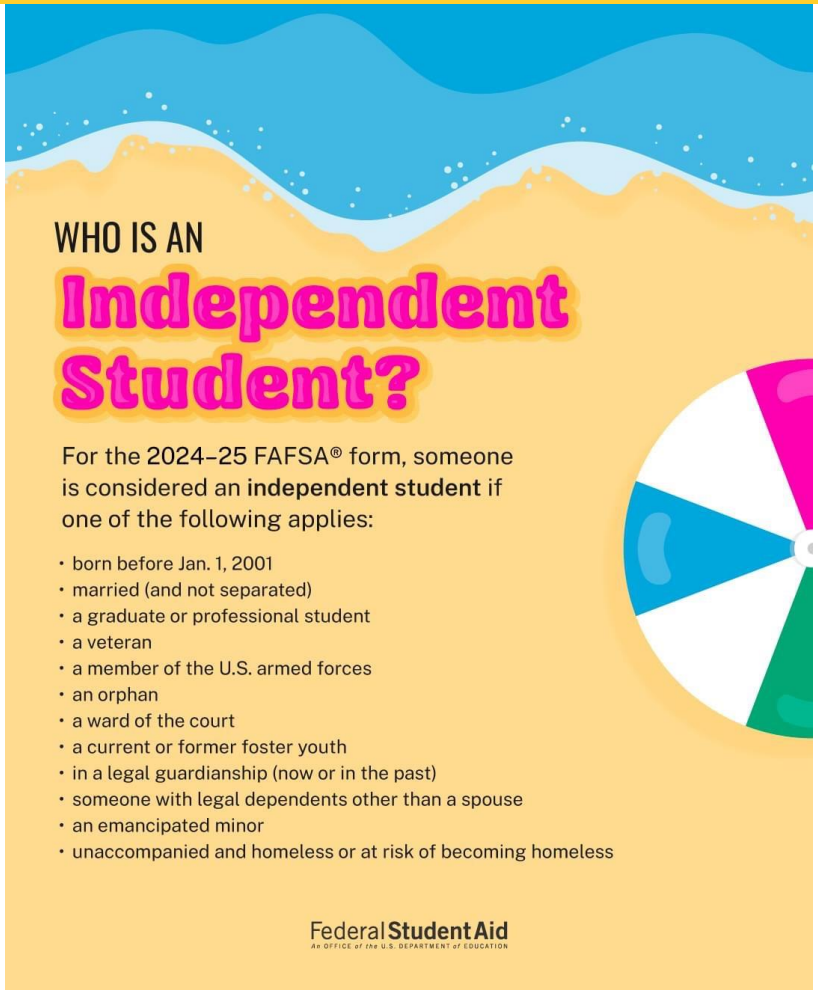
DEPENDENCY **STATUS**



Personal Circumstances Questions

- Do you have children or other people (excluding your spouse) **who live with you and who receive more than half of their support from you** now and between July 1, 2025, and June 30, 2026?
  - **TANF** benefits **do count** as support provided to a child, and the answer should be **"Yes"** if more than half of the support is provided.
- At any time **since you turned age 13**, were you an orphan (no living biological or adoptive parent)?
- At any time **since you turned age 13**, were you a ward of the court?
  - If their status changes before they reach 13, they may be considered dependent and need to speak with their FAA.
  - Students are considered independent if they were a ward of the court, **at any time**, when they were age 13 or older.
- At any time **since you turned age 13**, were you in foster care?

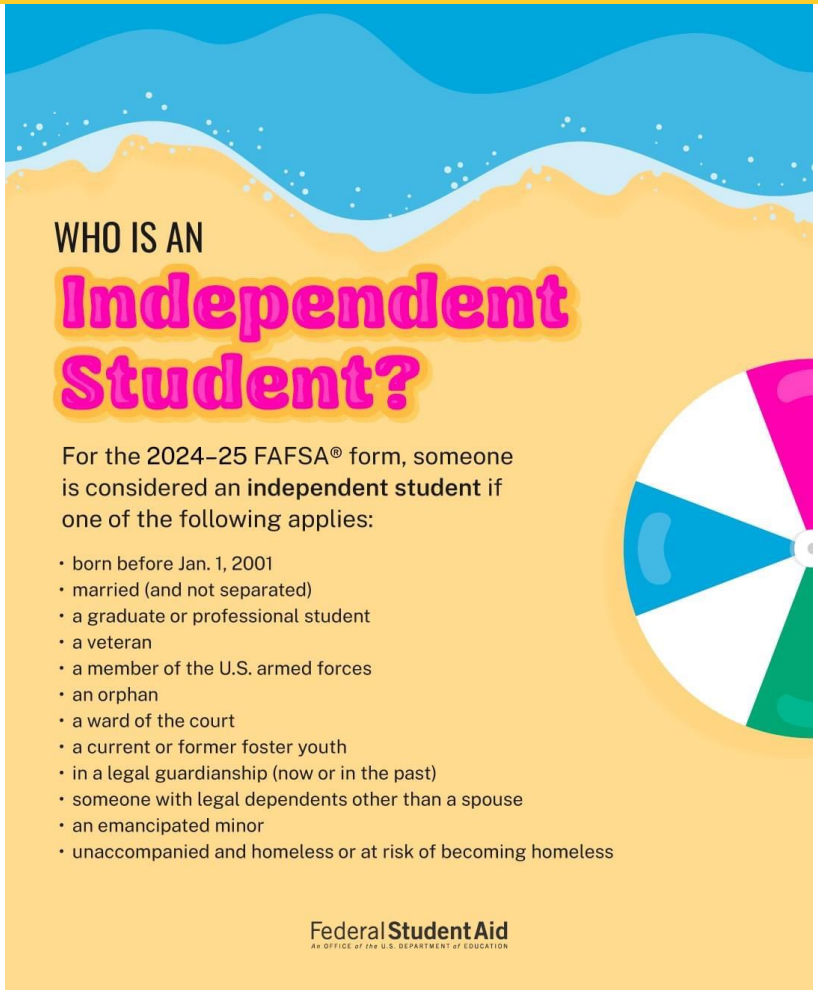
DEPENDENCY **STATUS**



Personal Circumstances Questions

- Are you or were you a legally emancipated minor, as determined by **a court in your state of residence**?
  - Answer **"Yes"** if they have a copy of a **court order** stating they're emancipated.
  - The court must be located in the student's state of legal residence.
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by **a court in your state of residence?**

DEPENDENCY **STATUS**

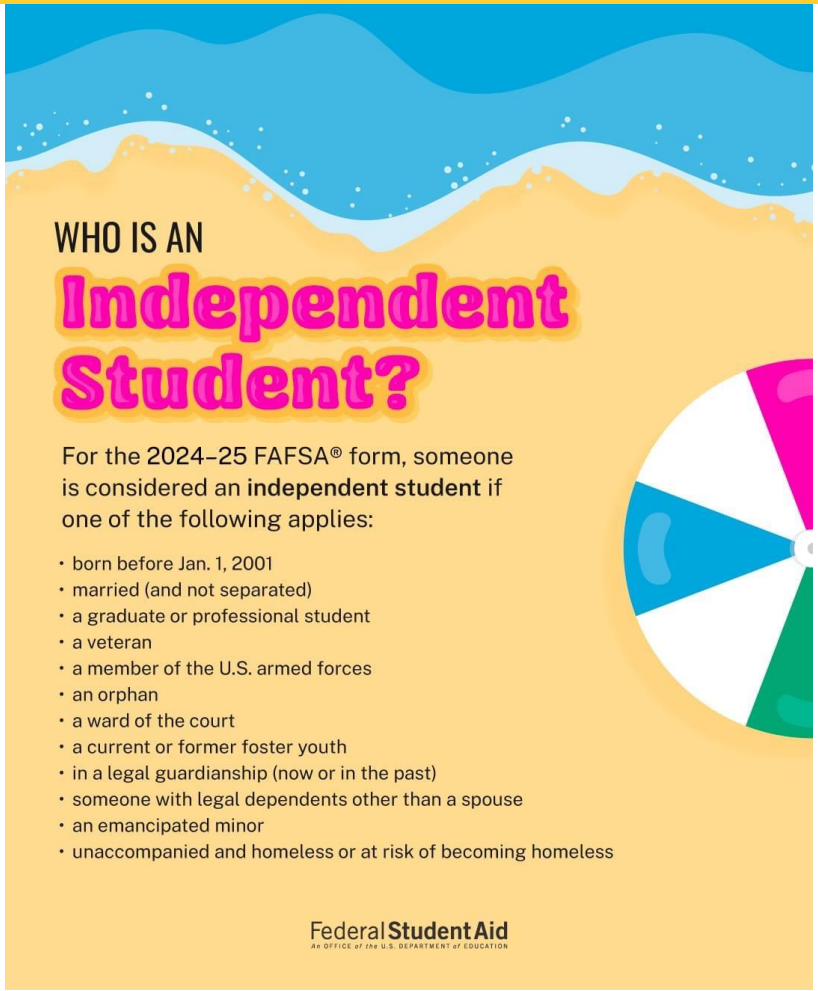


Personal Circumstances Questions

At any time on or after July 1, 2024, were you **unaccompanied** and either (1) homeless or (2) self-supporting **and** at risk of being homeless?

- "Unaccompanied" means you are not living in the physical custody of a parent or guardian.
- "Homeless" means lacking fixed, regular, and adequate housing, including living in shelters, motels, cars, and temporarily with other people because you have nowhere else to go.

DEPENDENCY **STATUS**

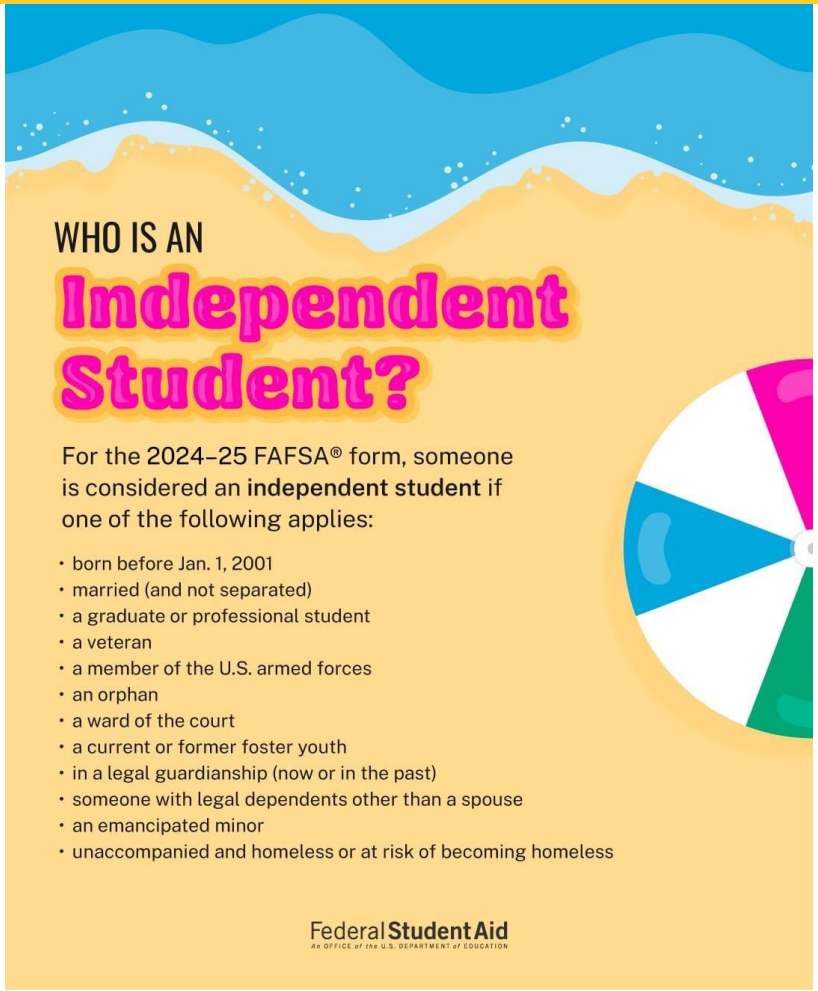


Personal Circumstances Questions

Students who answer **"Yes"** will be considered provisionally independent and will be allowed to fill out the FAFSA® form as an independent student if they don't have a determination from an individual at an eligible agency.

- High school or district homeless liaison or designee
- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- Director or designee of a project supported by a federal TRIO program or a (GEAR UP) grant
- Financial aid administrator

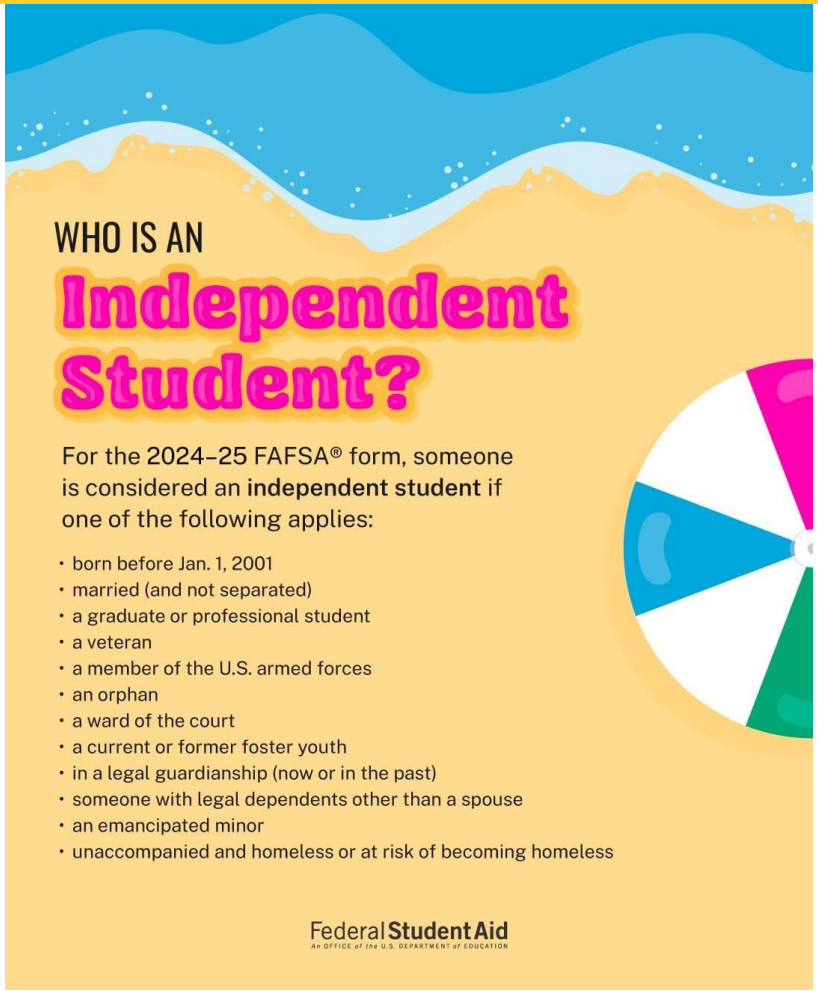
DEPENDENCY **STATUS**



Personal Circumstances Questions

- Students who answer **"Yes"** to one or more of the questions in this section are considered **independent students** for federal student aid purposes and **will not be required** to provide information about their parents on the FAFSA® form.
- Students who answer **"No"** to every question are considered dependent students and must provide information about their parents on the FAFSA® form.
- Remember, not living with parents or not being claimed by them on tax forms **does not make** a student independent for purposes of applying for federal student aid.

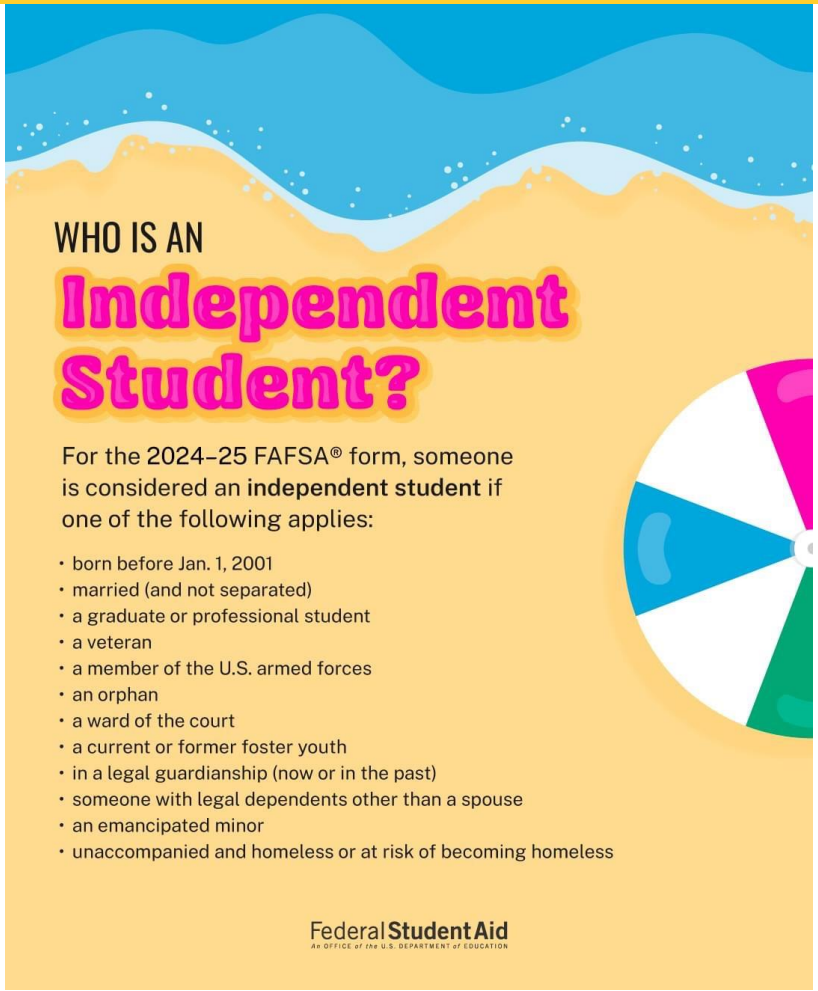
UNUSUAL **CIRCUMSTANCES**



Personal Circumstances Questions

- Students who have **no contact** with their parents and don't know where they live, or who've left home due to an abusive situation, should select **"Yes"** to the *"Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?"* question.
- They'll be considered **provisionally independent**.
- To complete their application, they must **contact the financial aid office** at the college or career/trade school they plan to attend to find out what supporting documentation they'll need to submit directly to the school.

UNUSUAL **CIRCUMSTANCES**

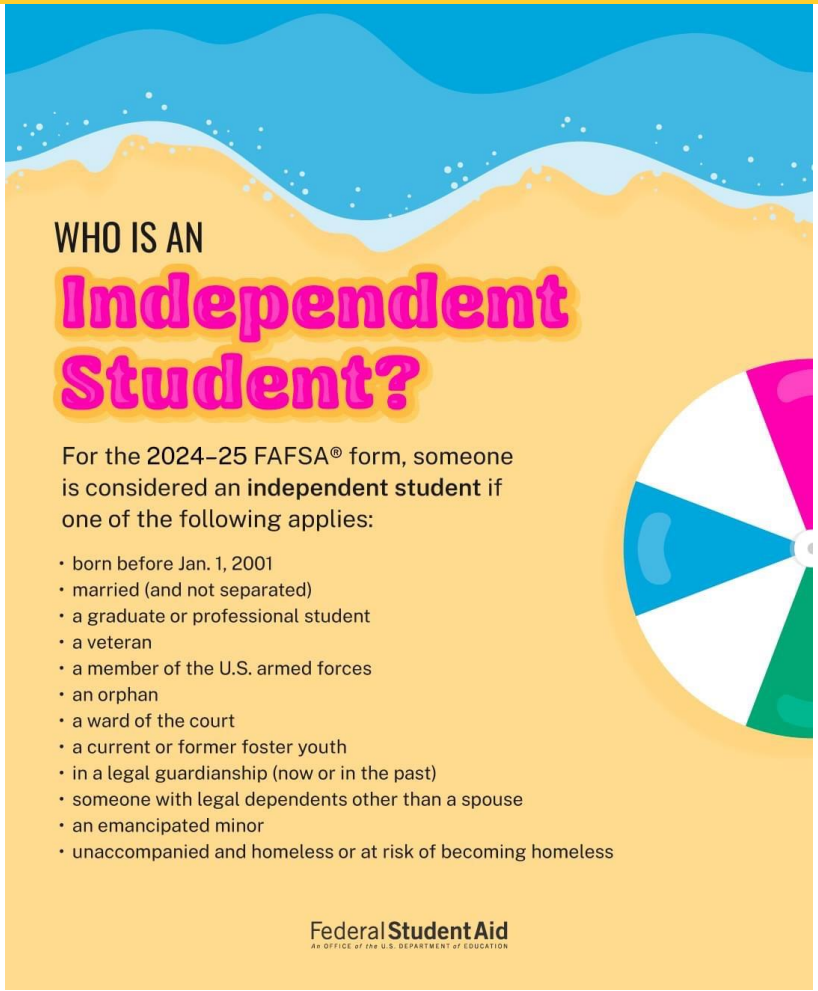


May include the following situations:

- Parents are **incarcerated**.
- Student left home due to an **abusive family environment.**
- Student is a victim of **human trafficking**.
- Student has been granted **refugee or asylee status**.
- Student was **abandoned by or estranged** from their parents and has not been adopted.

- Select "Yes" to the unusual circumstances question.
  - They'll be considered **provisionally independent** and will be able to skip questions about their parents and submit it without a parent's signature.
  - To complete their application, they must **contact the financial aid office** at the college or career/trade school they plan to attend to find out what supporting documentation they'll need to submit directly to the school.

UNUSUAL **CIRCUMSTANCES**



Examples of supporting documentation:

- Documented interview between the student and the financial aid administrator at the college or career/trade school they plan to attend.
- A court order or official federal or state documentation showing that the student's parents or legal guardians are incarcerated.
- Documented phone call or written statement from an attorney, guardian ad litem, court-appointed special advocate (or similar), or a representative of TRIO or Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) grant confirming the student's unusual circumstance and their relationship to the student.

TRIVIA **TIME**



An 18-year-old high school senior has a child. She lives with her parents but does not work.

What is the student's dependency status?

- Dependent

👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

TRIVIA **TIME**



A 21-year-old undergraduate student lives in her own apartment and does not receive financial support from her parents.

What is her dependency status?

- Dependent

👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

TRIVIA **TIME**



A 17-year-old student has been in the foster care system since she was 14 years old.

What is her dependency status?

- Independent

👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

TRIVIA **TIME**



A student has lived with her grandparents for the past five years but has no court ordered paperwork.

What is the student's dependency status?

- Dependent

👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

TRIVIA **TIME**



A student lives with their parents, but they refuse to contribute to the FAFSA®.

What is the student's dependency status?

- Dependent

👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

TRIVIA **TIME**



An undergraduate student's mother is deceased, and her father is incarcerated. She lives with her grandmother, but she's not her legal guardian.

What is her dependency status?

- Provisionally independent

👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

TRIVIA **TIME**



An undergraduate student got married on May 15, 2024. She will be completing the 2025-2026 FAFSA® on December 1, 2024.

What is her dependency status?

- Independent

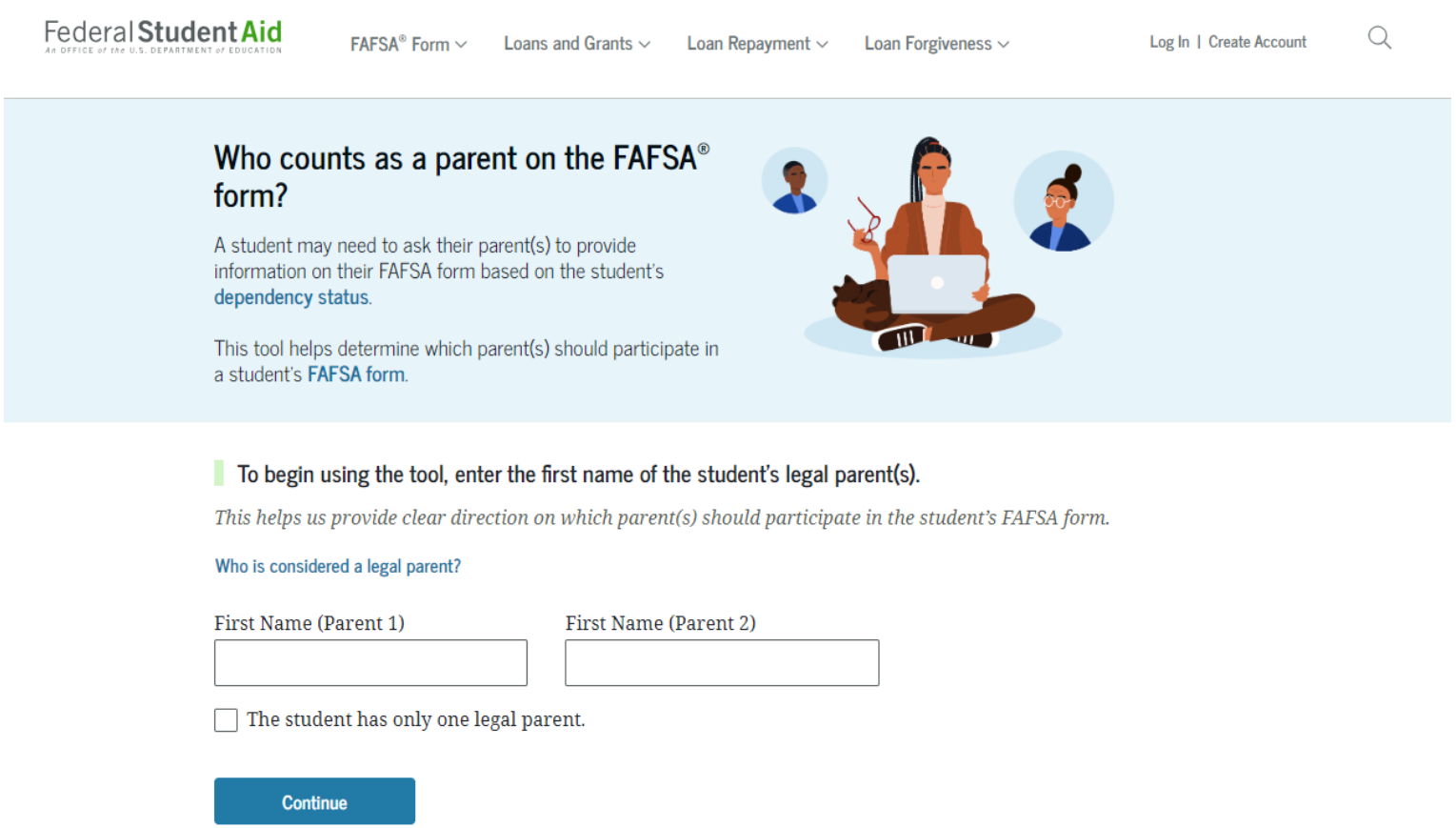
👍 - Dependent 🎉 - Independent ❤️ -Provisionally Independent

WHO IS THE **CONTRIBUTOR?**

PARENTAL **INFORMATION**

- Skip if the student is an independent student.
- Whose information should be used?
  - "Contributor" is a new term that first appeared on the 2024–25 FAFSA® form.
  - A "contributor" refers to anyone (student, student's spouse, biological or adoptive parent, or the parent's spouse) who's asked to provide their information, consent, and approval to have their federal tax information transferred automatically from the IRS into the FAFSA® form (more on that later), and signature on the FAFSA® form.
  - Note: Unless they've legally adopted the student, grandparents, foster parents, legal guardians, siblings, and aunts and uncles aren't considered contributors—even if they help provide for or raise the student.

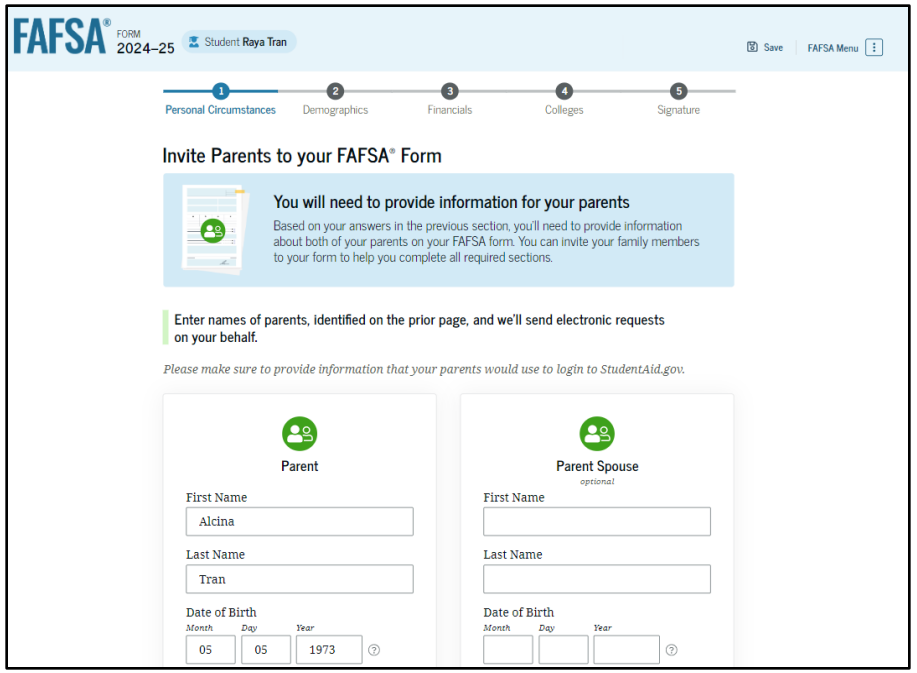
PARENT WIZARD **TOOL - DEMO**

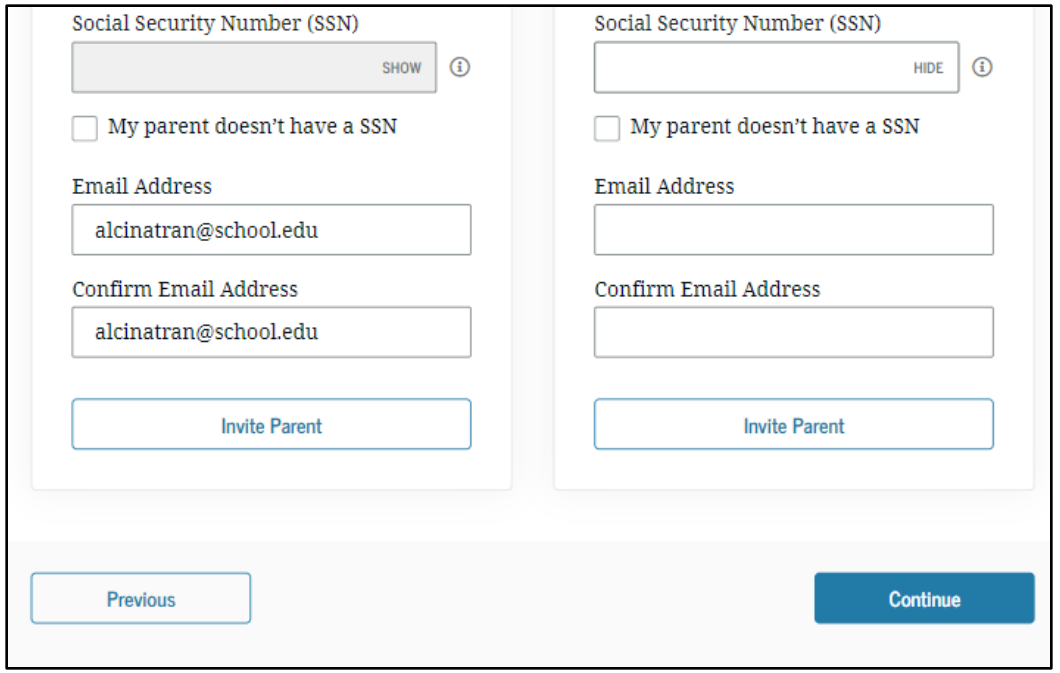


Scan the QR code to access the Parent Wizard.

INVITING CONTRIBUTORS TO THE **FAFSA® FORM**

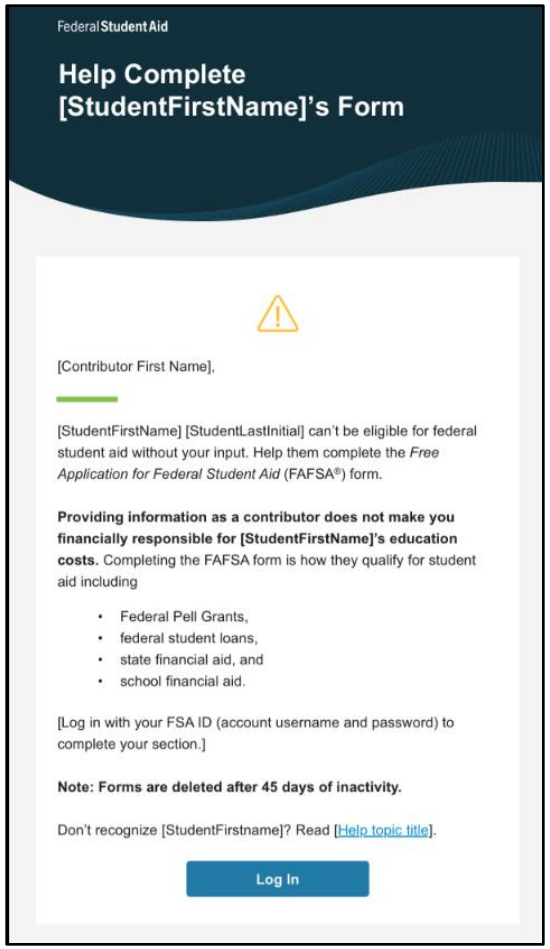
The student is asked to enter personal information about their parents in order to send them an invite to their FAFSA® form. In this scenario, the student invites one parent.





INVITING CONTRIBUTORS TO THE **FAFSA® FORM**

- After the contributor gets the FAFSA® invitation email, they will need to log in with their own FSA ID to provide their information.
- To invite a contributor to their FAFSA® form, the student will need to provide the contributor's name, date of birth, social security number, and email address.
- The contributor selects "Log In" and is taken to StudentAid.gov.



Federal Student Aid

Help Complete [StudentFirstName]'s Form

[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid* (FAFSA®) form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including

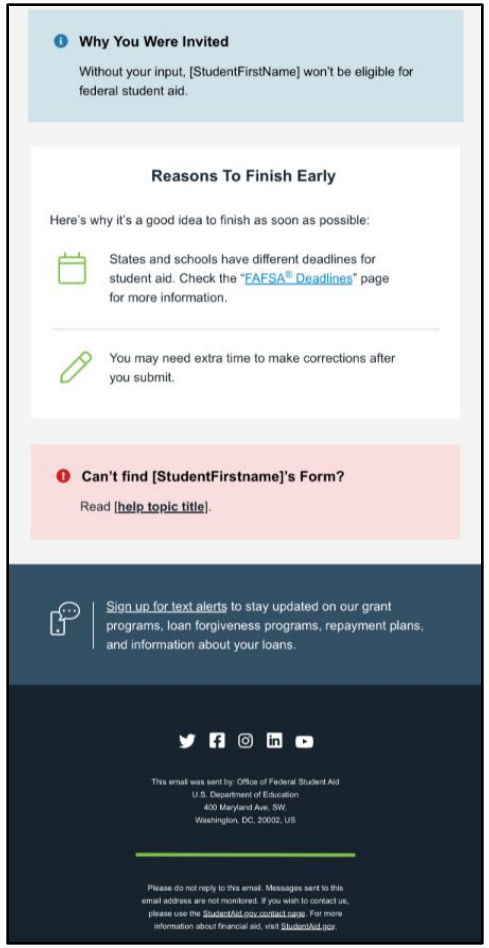
- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [Help topic title].

Log In



Why You Were Invited

Without your input, [StudentFirstName] won't be eligible for federal student aid.

Reasons To Finish Early

Here's why it's a good idea to finish as soon as possible:

States and schools have different deadlines for student aid. Check the "FAFSA® Deadlines" page for more information.

You may need extra time to make corrections after you submit.

Can't find [StudentFirstname]'s Form?

Read [help topic title].

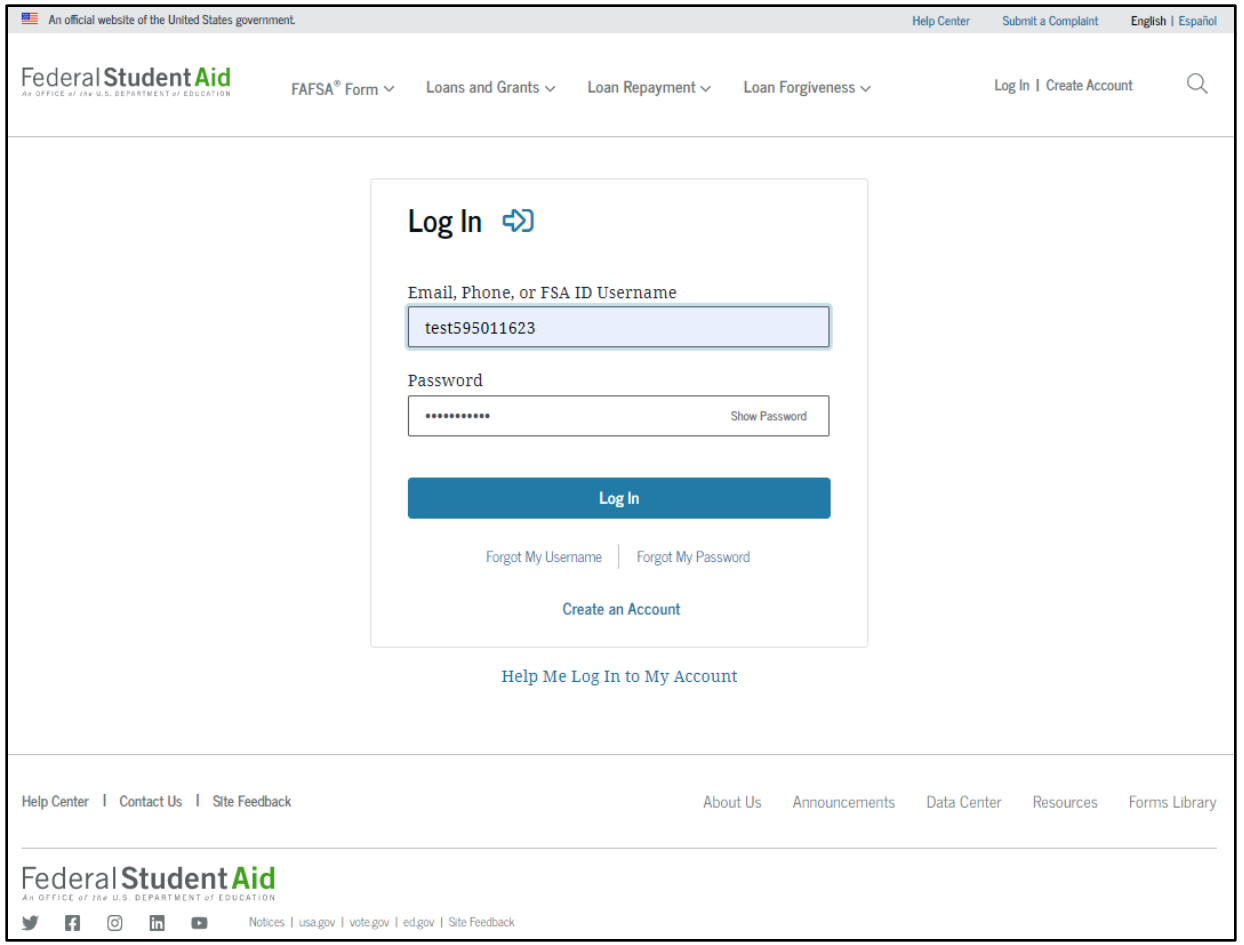
Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

This email was sent by: Office of Federal Student Aid
U.S. Department of Education
400 Maryland Ave. SW.
Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the StudentAid.gov contact page. For more information about financial aid, visit StudentAid.gov.

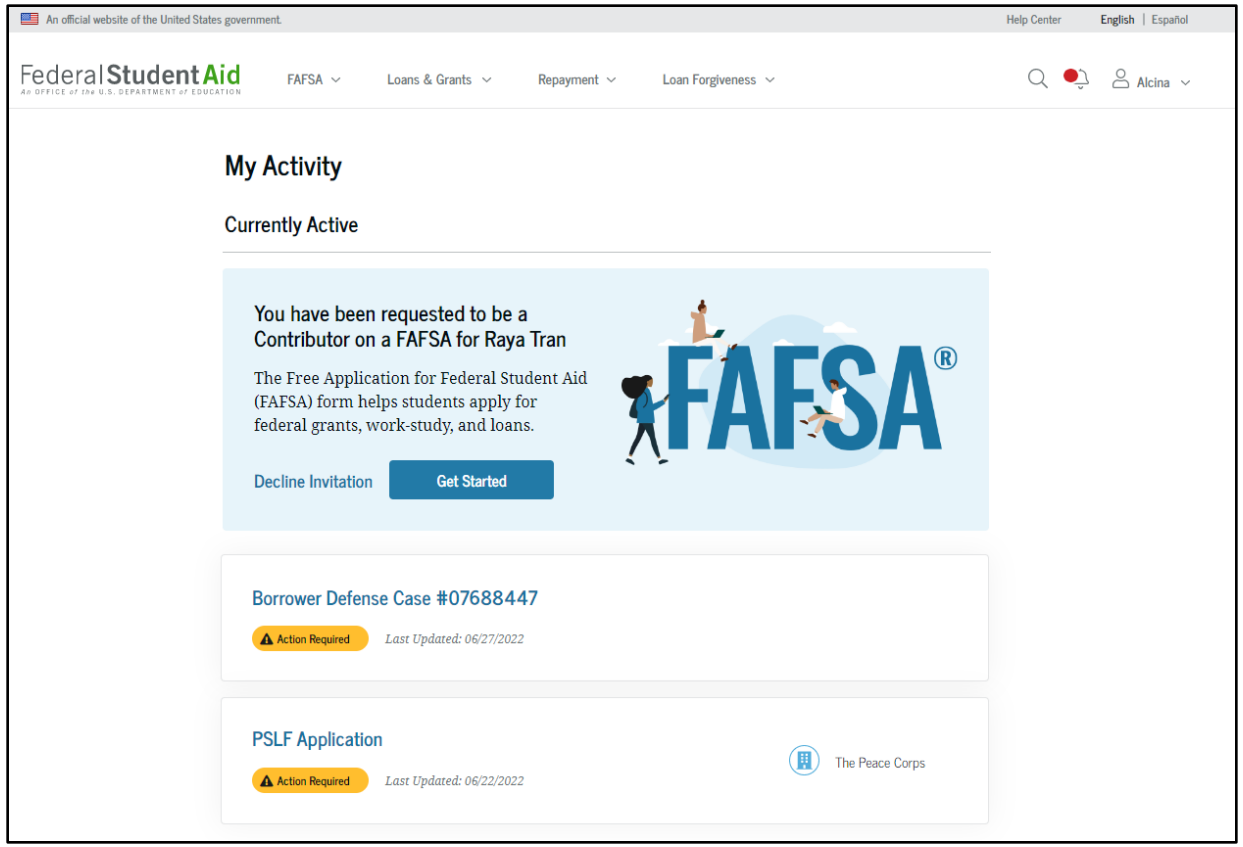
INVITING CONTRIBUTORS TO THE **FAFSA® FORM**

- The contributor is taken from their email to the "Log In" page to enter their log-in credentials.
- To access the FAFSA® form, all users are required to have a StudentAid.gov account (FSA ID).
- Parent or spouse contributors without FSA IDs are prevented from creating accounts while Social Security Administration (SSA) match is pending.



INVITING CONTRIBUTORS TO THE **FAFSA® FORM**

- After successfully logging in, the parent or spouse contributor is taken to their "My Activity" page.
- They will see an invitation to be a contributor on the student's FAFSA® form.



MARITAL **STATUS**



- Select the answer that describes the marital status **as of the day the FAFSA® is submitted**.
  - If that changes from the time the application was initially submitted, they should check with their college's financial aid office.
- Married individuals are asked if they filed their tax return with their **current spouse**.
- Parents may be required to manually enter their income ad tax information if:
  - They were married and filed jointly and are **no longer married to the spouse** on the applicable tax return or
  - They are married to a **different spouse**.

MARITAL **STATUS**



- When two married persons live as a married couple but are **separated by physical distance or have different households**, they're considered **married** for FAFSA® purposes.
- "Married or remarried" doesn't mean living together unless the state of legal residence recognizes the relationship as a common law marriage.
  - The state of **Louisiana prohibits common-law marriages** within the state. Individuals who intend to get married in Louisiana must go through the formalities of a traditional wedding and obtain a marriage license.
  - Unmarried persons who do not go through this process and are living together **are not considered married.**

REPORTING **PARENT INFORMATION**



Married (not separated)

- Both parents' information must be included.
  - If the parents didn't file taxes jointly, then **both** parents are contributors.
  - If they filed taxes jointly, **only one parent** is required to be a contributor and will report information for both parents.
  - They will need to manually enter the income for each parent, which can't be accessed from the FTI.

REPORTING **PARENT INFORMATION**



Divorced, separated, never married

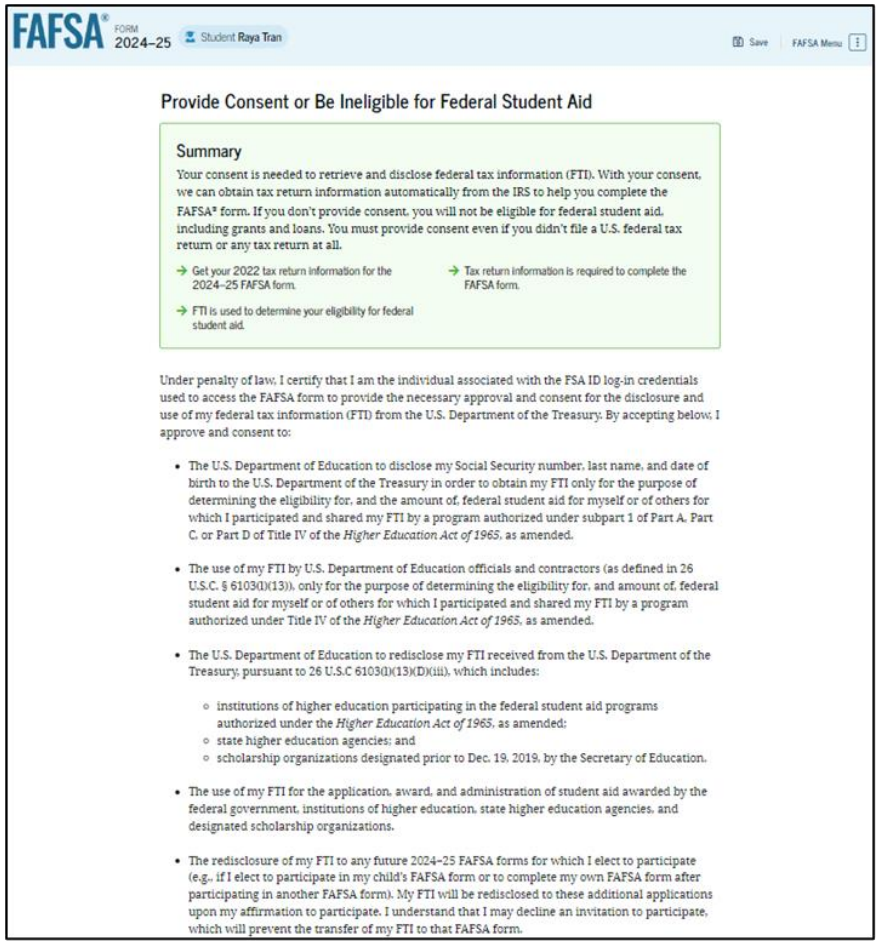
- The parent who provided **more financial support during the last 12 months** is the contributor and must provide their information.
- If both parents provided an equal amount of financial support or if they don't support you financially, **the parent with the greater income and assets** is the contributor and must provide their information.

REPORTING STEP**PARENT INFORMATION**



- Note: The FAFSA® form asks if either parent attended college and if the student's parent was killed in the line of duty.
- For these two questions, parents are considered to be birth or adoptive parents—the stepparent is not the parent for these questions.
- If the stepparent was married to the parent but is now widowed, that stepparent **doesn't count** as a parent on the FAFSA® form **unless** the stepparent legally adopted them.

FEDERAL TAX **INFORMATION (FTI)**



FAFSA® FORM 2024–25 Student Raya Tran Save FAFSA Menu

Provide Consent or Be Ineligible for Federal Student Aid

Summary

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

- → Get your 2022 tax return information for the 2024–25 FAFSA form.
- → Tax return information is required to complete the FAFSA form.
- → FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(l)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(l)(13)(D)(iii), which includes:
  - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
  - state higher education agencies; and
  - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024–25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

- All contributors must consent to the use of their Federal Tax Information (FTI) on the FAFSA®.
  - This allows FSA to obtain your federal tax information automatically from the IRS to help you complete the FAFSA® form.
  - An applicant or contributor can enter income and tax data manually on the FAFSA®.
- The student will not be eligible for federal student aid until all required contributors provide consent.

TRIVIA **TIME**



A dependent student's parents are married filing separately.

Who is the student's contributor(s)?

- Student
- Both parents

TRIVIA **TIME**



A dependent student's parents are divorced. Neither parent is remarried. She lives with her parents 50/50.

Who is the student's contributor(s)?

- Student
- Parent who provides the most financial support

TRIVIA **TIME**



An independent student is married. She and her husband file their taxes married-filing jointly.

Who is the student's contributor(s)?

- Student only

TRIVIA **TIME**



A dependent student's parents are divorced. Dad provides the most financial support and is remarried. He and his wife file their taxes married filing separately. The stepmother provides no financial support for the student and doesn't want to contribute to the FAFSA®.

Who is the student's contributor(s)?

- Student
- Father
- Stepmother

TRIVIA **TIME**



A dependent student's parents are married filing jointly.

Who is the student's contributor(s)?

- Student
- Either parent

TRIVIA **TIME**



A dependent student's parents are unmarried but live together.

Who is the student's contributor(s)?

- Student
- Both parent

DIFFICULT FAFSA®
SCENARIOS

ACTIVITY

DIFFICULT FAFSA® **SCENARIOS**

Scenario #1

- A student's parents live together but are not married. Neither parent files taxes because their income is below the tax filing threshold.
- **How would you advise this student to complete her FAFSA?**



DIFFICULT FAFSA® **SCENARIOS**

- Both parents will need to create FSA IDs and act as contributors because they are unable to provide FTI consent on behalf of each other.
- The parents will select Not Going to File as their tax filing status.



DIFFICULT FAFSA® **SCENARIOS**

Scenario #2

- A student's parent has received an email to contribute to her student's FAFSA, but when she clicks the link and logs in to her account, there's nothing showing under My Activity.
- **What are some reasons for this to be happening? How can the student make sure her mom receives the invitation?**



DIFFICULT FAFSA® **SCENARIOS**

- Parent FSA ID has not been verified yet
- The name/DOB/SSN doesn't match the invitation
- Mom should check her FSA ID after it's been verified. She can also check her existing FSA ID for accuracy.



DIFFICULT FAFSA® **SCENARIOS**



Scenario #3

- A student lives with her mother and stepfather, who got married in March 2024. They provide the most financial support for her as well. The 2025-2026 FAFSA will require 2023 tax information.
- **How will you advise the student to complete the FAFSA?**

DIFFICULT FAFSA® **SCENARIOS**



- The student will need both the mother and stepfather to create their FSA IDs and provide FTI since they did not file together.
- They may need to enter their tax information manually.

DIFFICULT FAFSA® **SCENARIOS**

Scenario #4

- A student sends an invite to both of her parents to be a contributor on her FAFSA. Her father logs into his account and completes his section of the FAFSA. The mother logs into her account and cannot find the invitation.
- **What might be causing this issue?**



DIFFICULT FAFSA® **SCENARIOS**

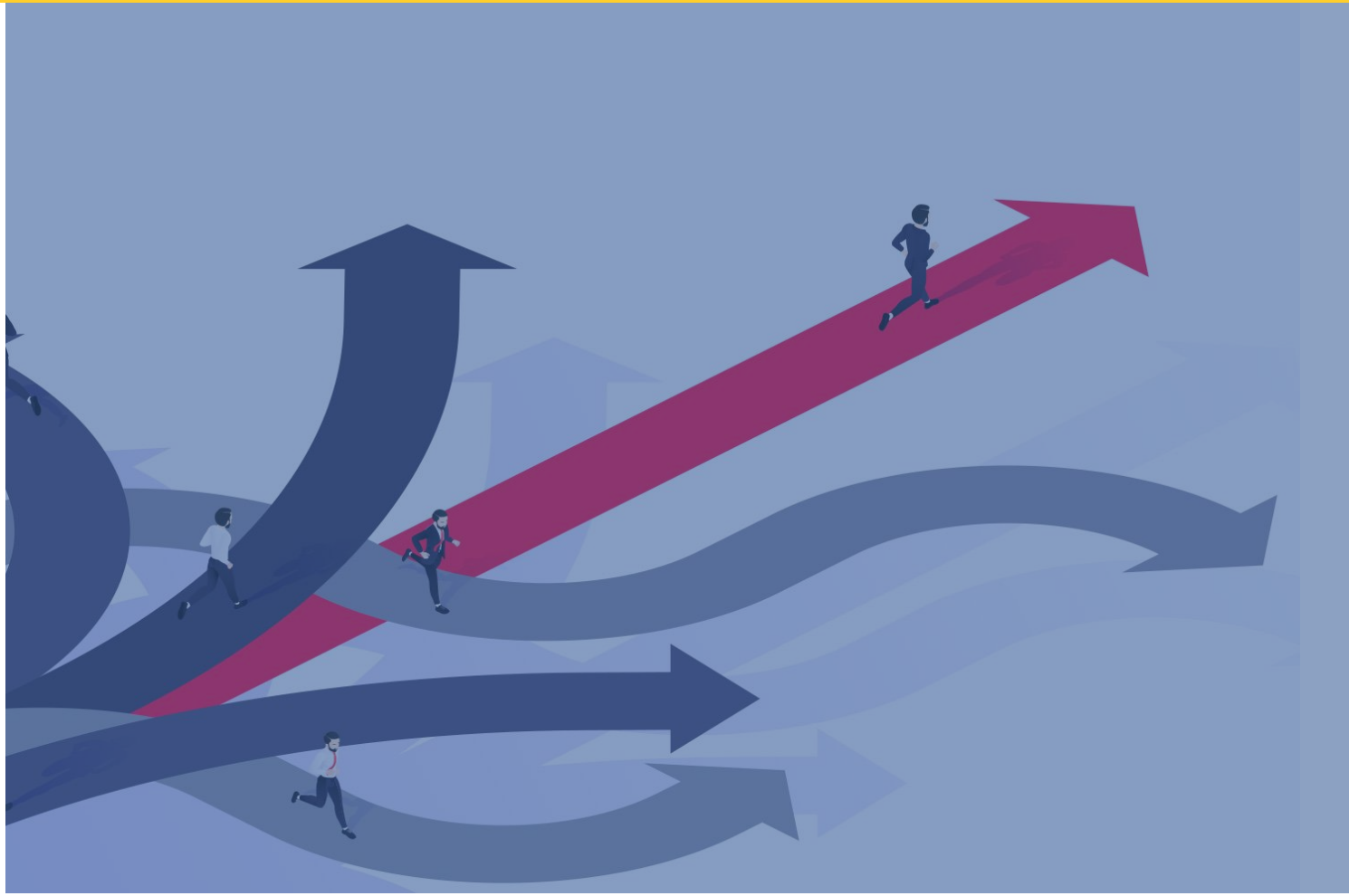
If the student's parents are married filing jointly, the second parent's invitation will disappear once the first parent completes the application because only one parent needs to be a contributor or provide consent.



DIFFICULT FAFSA® **SCENARIOS**

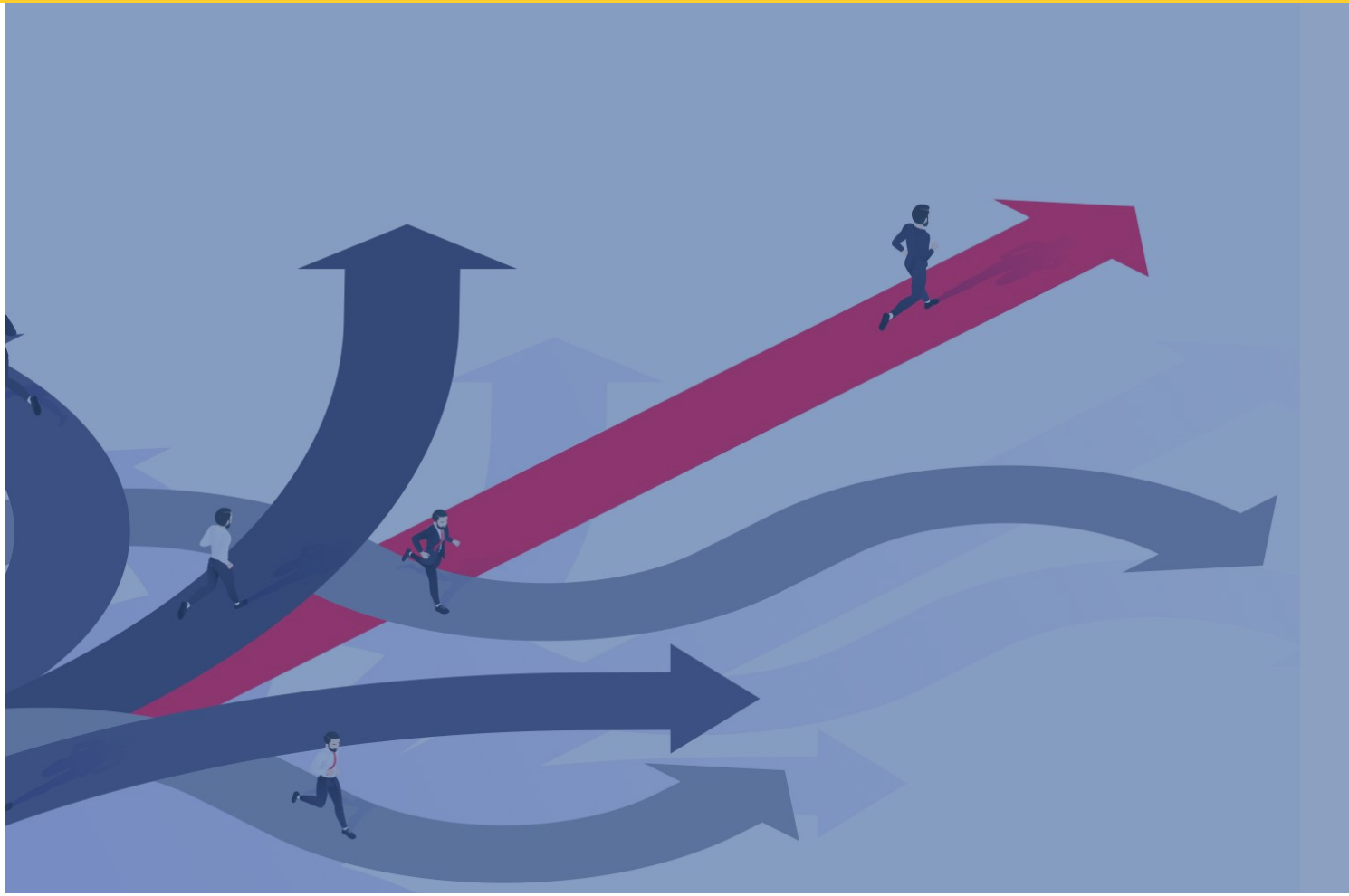
Scenario #5

- A student's parents are divorced. Her mother and stepfather provide most of her financial support, so they'll be her contributors on the FAFSA. Her parents file their taxes married-filing separately. Her two siblings live with her, but her father claims them on taxes. Her grandmother also lives with them, and her parents provide support for her.
- **How many people are in her household?**

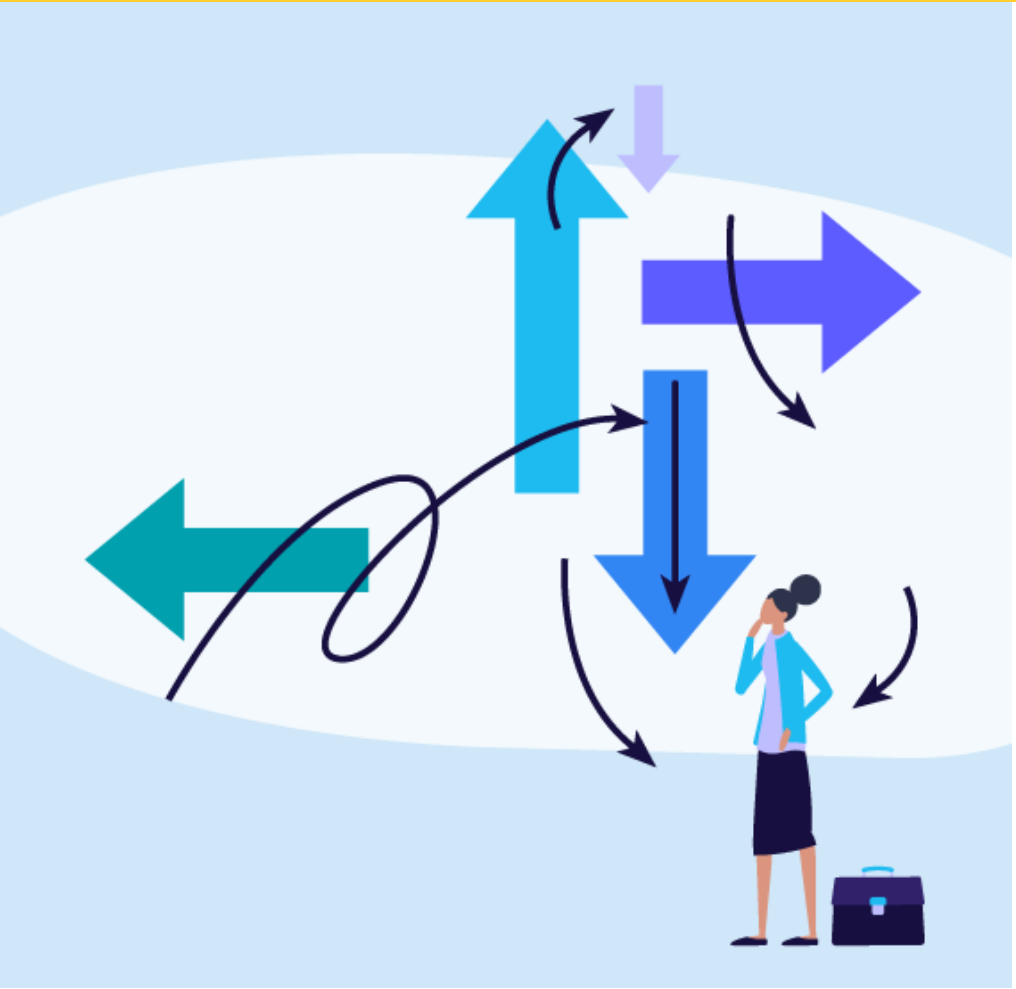


DIFFICULT FAFSA® **SCENARIOS**

6



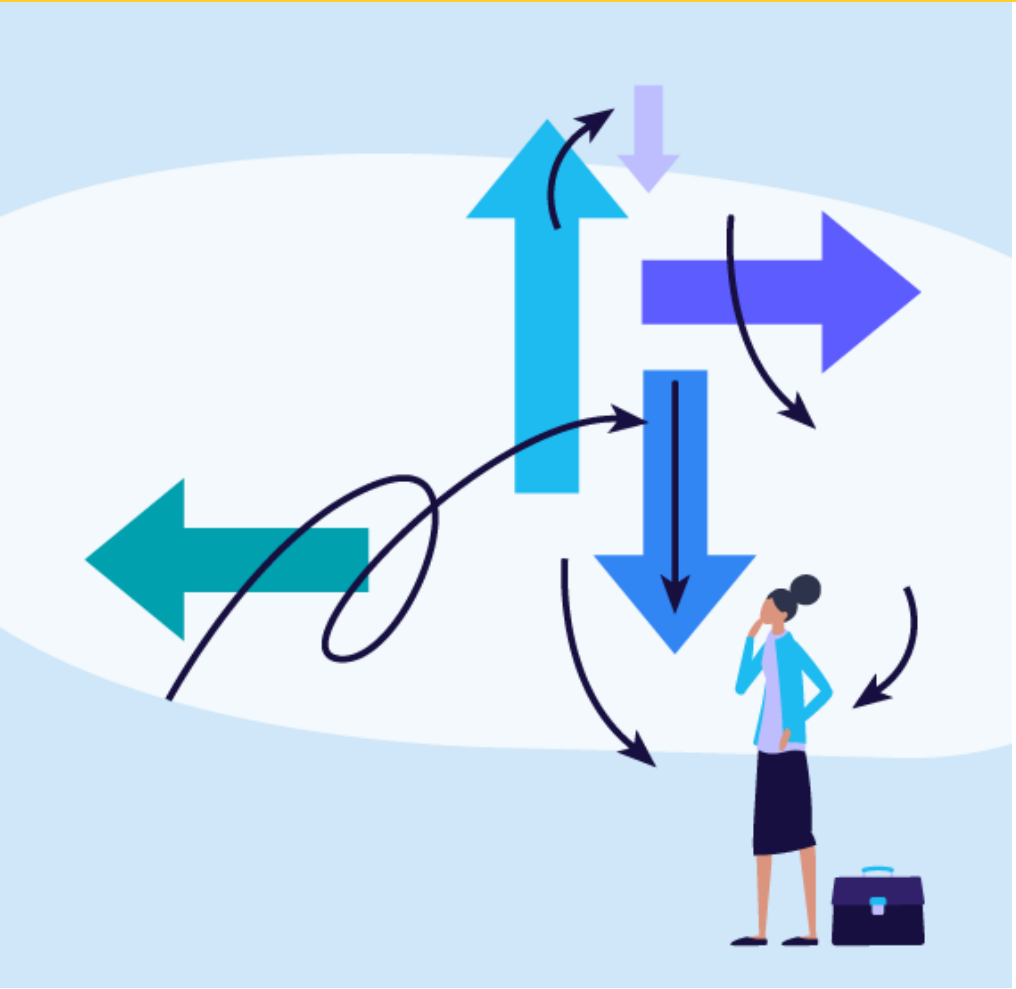
DIFFICULT FAFSA® **SCENARIOS**



Scenario #6

- A high school senior is completing the FAFSA. She's upset with her parents and has spent the past week staying with a friend, so she answers yes to having unusual circumstances that prevent the student from contacting her parents. She completes the FAFSA and is given provisional independent status. Her college sent her a request for follow-up information on this dependency status. The student realizes that she does not meet the criteria for provisional independent status.
- **How do you proceed with helping her make a FAFSA correction?**

DIFFICULT FAFSA® **SCENARIOS**



- Determine her contributor(s). Make sure contributor(s) have a verified FSA ID- set it up if not.
- Have the student log in to her FAFSA, select make a correction, update her response, add her contributor(s), and then submit.
- Help the contributor(s) complete their portion of the application.

QUESTIONS?

LOSFA.COUNSELORS@LA.GOV