



2025-2026 FINANCIAL AID PROCESS

Presenters:

Val Fultz & Margaret Cornish

LCCC Student Financial Aid

Topics We Will Discuss

- What Is Financial Aid
- Cost Of Attendance (COA)
- Student Aid Index (SAI)
- Financial Need
- Categories and Types Of Financial Aid
- Free Application For Federal Student Aid (FAFSA®)
- Special And Unusual Circumstances
- What's Next



What Is Financial Aid?

- ✓ Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses.
- ✓ The federal government looks to BOTH the student and the family to cover educational costs.
- ✓ Financial aid is designed to assist all families regardless of financial situation.
- ✓ The 2024-25 FAFSA went through an OVERHAUL- that had not been done in 40 years! The goal was to streamline the process & get more aid to more families.



Overview of the Financial Aid Process

Cost Of Attendance (COA)

Required Components



Tuition and fees



Housing and food



Books and supplies



Transportation



Miscellaneous and personal

Additional Components



License, certification or credential



Federal educational loan fees



Dependent care expenses



Disability-related expenses



Cooperative education expenses



Study abroad expenses

Student Aid Index (SAI)

Index figure used by schools to determine eligibility for aid

Calculated results from information provided on the FAFSA

Calculation used is a formula established by Congress

Same figure reported to all schools

Factors That Determine the 2025-26 SAI:

- Student And Parent Income (Taxed And Untaxed) For **2023**
- Assets
- Family Size

The Student Aid Index Range

Higher likelihood the student will qualify for the maximum Federal Pell Grant award of \$7,395*

-1500

0

999999

higher financial need

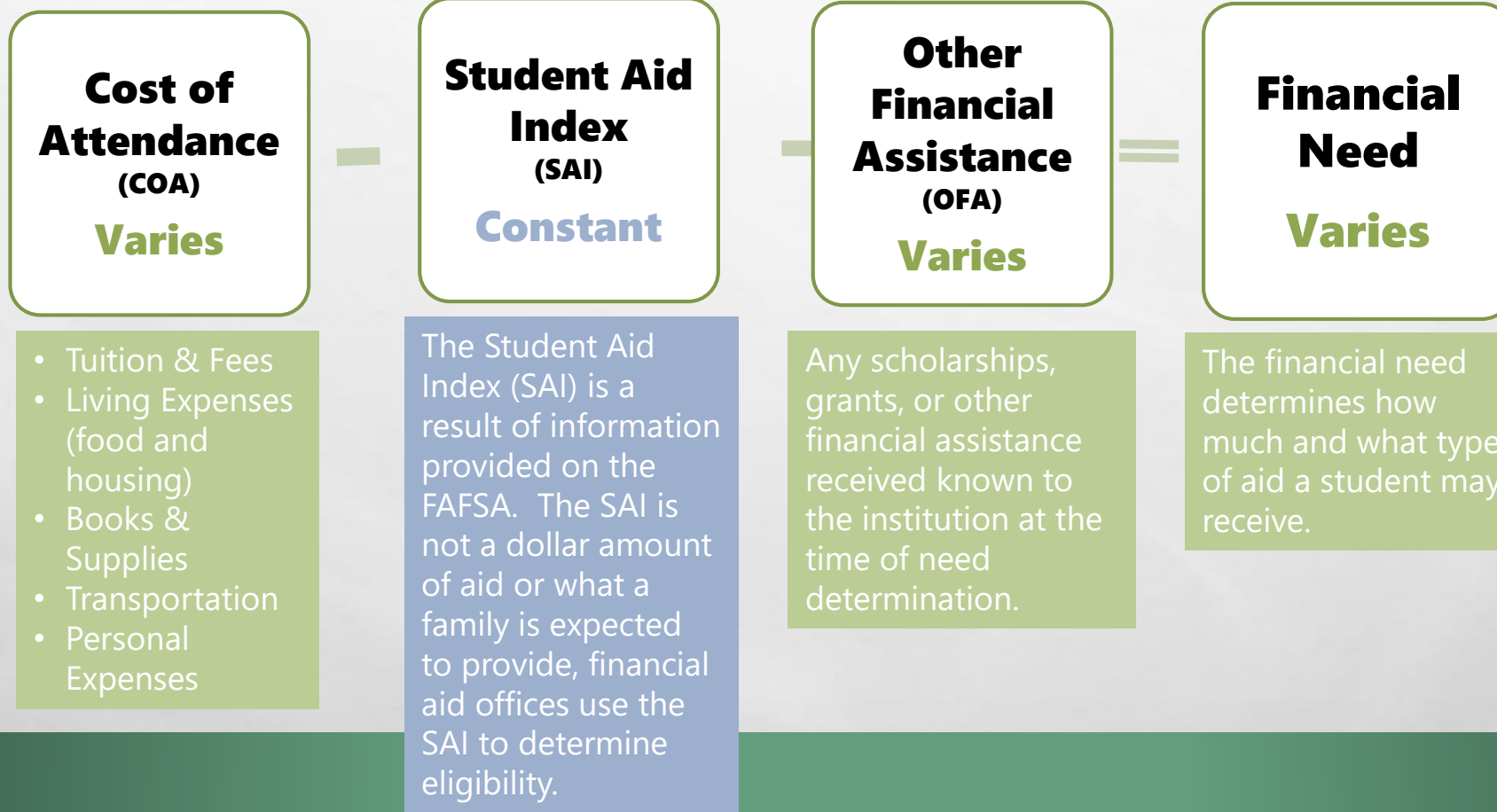
(likely lower income with limited access to financial resources)

lower financial need

(likely higher income with easier access to financial resources)

*For award year 2024-25

What Is Financial Need?



Categories of Financial Aid?

Need-based aid

- Financial assistance provided to students based on their financial situation, determined by completing the FAFSA.
- Need-based financial aid can take different forms, including grants, scholarships, work-study programs, and low-interest loans, like the Federal Direct Subsidized Loan

Non-need-based aid

- Student financial assistance offered based on criteria other than need, such as academic, musical, or athletic ability.
- Also, refers to federal student aid programs where the student aid index (SAI) is not part of the need equation.

Types of Financial Aid

Gift Aid

Educational funds such as grants or scholarships that do not require repayment from present or future earnings.

Scholarships – Repayment NOT required

- Merit
- Talent
- Athletic
- Military
- Personal Affiliations – Churches, Fraternal Organizations

Grants - Repayment NOT required

- Need-based Aid From Institutions
- Federal Pell Grant
- Federal SEOG Grant
- State Aid

Self-Help

The individual takes responsibility for receiving this type of aid.

Loans – Repayment required

- Federal Direct Student Loans
- Parent PLUS Loan
- Private/alternative student loans

Employment Opportunities – Earned aid

- Federal Work Study
- Employer Tuition Reimbursement

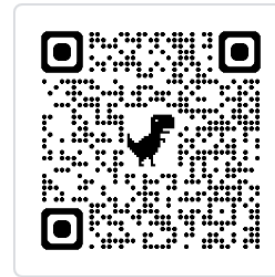
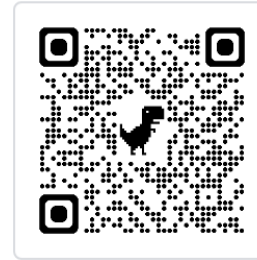


Types of Federal Student Aid



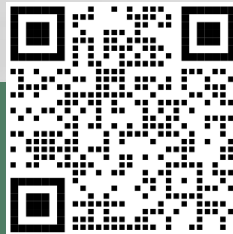
Scholarship Opportunities

Scholarship Scams – Be Aware!



Free Application for Federal Student Aid (FAFSA)

- The financial aid process begins with the [FAFSA Form](https://studentaid.gov) (StudentAid.gov).
- For the 2025-26 academic year, the FAFSA may be filed starting on or before December 1, 2024 (exact date to be determined).
- Colleges may set FAFSA priority dates
- Watch for websites **not** affiliated with or endorsed by the U.S. Department of Education (ED) that charge a fee.
- Do not to pay for assistance that is provided for free.



How to Fill Out the FAFSA

What is the FAFSA?

Application for:

- Federal grants, work-study, and student loans
- State of Ohio grants
- For some schools, institutional scholarships and grants

Information provided:

- Demographic
- Taxable and untaxed income for 2023
- Assets (on the date the FAFSA is signed)

**Families should submit the FAFSA regardless of income.
Income is not the only factor in determining eligibility.**

Creating an FSA ID – For the FAFSA

- [Studentaid.gov](https://studentaid.gov)
 - **Request at least 3 days before starting the FAFSA**
- FSA ID is your FAFSA username and password
 - Serves as your legal electronic signature
- Parents (Contributors) and students will create separate FSA user IDs
 - If the parent already has an FSA ID, no need to create a new one
- One FSA ID per email, phone number and Social Security Number (SSN)
- Be sure to use your legal name and correct date of birth
- You will need:
 - Social security number
 - Mobile number and email address
 - Students should not use their high school email address as it is likely to be disabled after graduation



Create and Access Your [StudentAid.gov](https://studentaid.gov) Account

A screenshot of the Federal Student Aid website. The page title is 'Create an Account (FSA ID)'. It features three icons: 'Parents', 'Students', and 'Borrowers'. Below the icons, it states: 'Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.' There are two main sections: 'What You Can Use Your Account For' and 'Items Needed to Create an Account'. The first section lists: 'Filling out the Free Application for Federal Student Aid (FAFSA®) form', 'Signing your Master Promissory Note (MPN)', 'Applying for repayment plans', 'Completing loan counseling', and 'Using the Public Service Loan Forgiveness Help Tool'. The second section lists: 'Social Security number' and 'Your own mobile phone number and/or email address'. At the bottom, there is a blue 'Get Started' button, followed by 'or', and a white 'Log In' button with a blue border.

Contributors

Anyone who provides information on the FAFSA

Student (and spouse if married)

Parent/Parents (for dependent students)



Who Is a Contributor on the FAFSA form?

Overview Of Contributors To The FAFSA

Designed to allow each contributor to complete the portion pertinent to them.

Each contributor must provide **consent** and **approval** for retrieval and disclosure of their **Federal Tax Information (FTI)**.

All contributors must complete and sign their respective sections.

An incomplete application will not have an SAI calculated and the applicant will not be eligible for federal, state and some institutional aid.



What Does It Mean To Provide Consent and Approval on the FAFSA Form?

Who Is Considered a Contributor?

Student's legal
parents

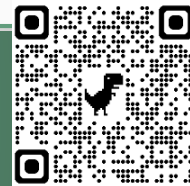
- Both live in the same house (married or not), report income for both.

Separated,
Divorced or
Remarried

- Parent who provided more financial support in the last 12 months (even if the student does not live with that parent).
- If support provided is equal, report for the parent with the greater income and assets.
- If parent is re-married, also report information about their spouse (student's step-parent)

Which Parent To List As a
Contributor

Who's My FAFSA Parent Wizard Tool



Student FAFSA Form Landing Page

Start the FAFSA once it opens in December!

Log in with your FSA ID and password.

Log In

Email, Phone, or FSA ID Username

Password

 [Show Password](#)


[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

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FAFSA Loans & Grants Repayment Loan Forgiveness


Search  Raya

Get Money To Help Pay for School

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

Start a 2025–26 FAFSA® Form [Start New Form](#)

Edit a 2025–26 FAFSA® Form or Accept an Invitation [Edit Existing Forms](#)



FAFSA® form

Need the 2024–25 FAFSA form?

[Start New Form](#) | [Edit Existing Forms](#)

Check FAFSA® Deadlines for the State You Live in

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year State of Residence [Find Deadlines](#)

[View All FAFSA Deadlines](#)

Who should complete the FAFSA® form?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

How long will it take?

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)

Beginning the FAFSA (Student)

After logging in, the student can select "Student" as their applicable role.

The screenshot shows the FAFSA 2025-26 login page. At the top, the Federal Student Aid logo is on the left, and navigation links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness are in the center. On the right, there is a search icon, a notification bell, and a user profile icon labeled 'Raya'. Below the navigation is a blue banner with the FAFSA logo and 'Form 2025-26'. The main content area features a light blue background with hot air balloon illustrations and a central message: 'Welcome, Raya, to the FAFSA® Form'. Below this, a green line indicates the user's role: 'I am starting the FAFSA form as a'. Two options are presented: 'Student' with a blue graduation cap icon and a selected radio button, and 'Parent' with a green family icon and an unselected radio button. At the bottom, there are two buttons: 'Previous' (light blue) and 'Continue' (dark blue).

Student Onboarding

The onboarding process has four pages of information.

- What is the FAFSA Form?
- Contributors to the FAFSA Form
- What to Expect
- After Submitting the FAFSA Form

The screenshot shows the FAFSA onboarding interface. At the top, the Federal Student Aid logo is visible, along with navigation links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. The user's name, Raya Tran, is displayed in the top right corner. The main heading is "Understanding the FAFSA® Form", which is the first of four pages. The current page title is "What is the FAFSA® form?". A text box explains that the FAFSA form is used to apply for grants, scholarships, work-study funds, and loans. Below this is a video player with the title "What is FAFSA® and why is it important?". The video player shows a woman speaking, and a play button is visible. At the bottom of the page, there are "Previous" and "Continue" buttons.

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FAFSA Form 2025-26 Student Raya Tran

Understanding the FAFSA® Form
1 of 4

What is the FAFSA® form?

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for grants, scholarships, work-study funds, and loans for college, career school, or graduate school.

What is FAFSA®?
What is FAFSA® and why is it important?

Previous Continue

Student Identity Information

To update any of the personal information, the student must access their Account Settings on StudentAid.gov.

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FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Search 🔍 Notifications 🔔 Profile Raya ▾

FAFSA® Form 2025-26 Student Raya Tran Save | FAFSA Menu ☰

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Raya A. Tran

Date of Birth
5/5/2003

Social Security Number
•••••1234

Email Address
raya.tran@email.com

Mobile Phone Number
(555) 555-5555

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address

Include apartment number.

123 Sesame Street

City
New York

State
New York (NY)

Zip Code
54321

Country
United States

Student Provides Consent

By providing consent, the student's federal tax information is transferred directly into the FAFSA® via the IRS FA-DDX (direct data exchange).

Without consent and approval, student will not be eligible for Federal Student Aid.

Must consent even if taxes were not filed in 2023

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FAFSA Form 2025-26 Student Raya Tran

Save FAFSA Menu

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

Summary

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.

- Get your 2023 tax return information for the 2025-26 FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of Education and Treasury, Internal Revenue Service (IRS). I understand that in response to such a request, the IRS shall then disclose my federal tax information to "authorized persons" (i.e. States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(1)(3)). By accepting and submitting my Free Application for Federal Student Aid (FAFSA) form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

Frequently Asked Questions

- Who should provide consent and approval?
- If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?
- What happens after I provide consent and approval?
- What happens if I decline consent and approval?

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous Decline Approve

Introduction: Student Personal Circumstances (Dependency Status)

The student is asked if any of the listed personal circumstances apply to them to determine the dependency status.

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FAFSA Form 2025-26 Student Raya Tran

Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people after we review your answers. We'll let you know if this is the case.

Previous Continue

FederalStudentAid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA Form 2025-26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Personal Circumstances

Select all that apply.

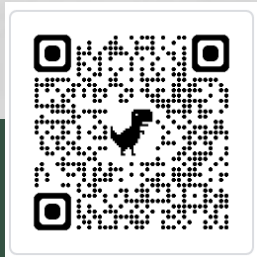
- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.
- 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.

Dependency Status

- Born before 1/1/2002
- Married
- Working on Master's or Doctorate program
- Serving active duty in US Armed Forces (not for training)
- Provides more than 50% support for child or other dependent that lives with them
- At age 13 or older, both parents were deceased, were in foster care, or a dependent/ward of the court
- Emancipated minor as determined by court (not the same as emancipated minor in a divorce decree)
- In legal guardianship as determined by court
- On or after 7/1/2024, determined to be an unaccompanied youth who was homeless or at risk of being homeless

If you answer YES to at least one of the dependency questions: Independent, provide information about Student and Spouse (if married)

If NO to all dependency questions: Dependent, must provide information about Student and Parent



FAFSA: Determining Your Dependency Status

Student Other Circumstances

The student is asked if they were homeless or at risk of being homeless.

The screenshot shows the FAFSA 2025-26 interface for Student Raya Tran. At the top, there is a navigation bar with 'Federal Student Aid' and 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' on the left, and 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness' as dropdown menus on the right. Below this is a light blue header with the 'FAFSA Form 2025-26' logo and 'Student Raya Tran' in a blue pill. On the right of the header are 'Save' and 'FAFSA Menu' buttons. A progress bar below the header shows five steps: 1. Personal Circumstances (highlighted in blue), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main content area is titled 'Student Homelessness' and contains the question: 'At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?'. Below the question are two radio button options: 'Yes' (unselected) and 'No' (selected). At the bottom of the form are 'Previous' and 'Continue' buttons.

Student Unusual Circumstances

If a student says “YES” to unusual circumstances, they will submit the FAFSA without parent information.

The college(s) will work with the student to finalize their dependency status.

The screenshot shows the FAFSA 2025-26 interface for Student Raya Tran. At the top, there are navigation links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. The user's name, Raya, is displayed in the top right. Below the navigation, the FAFSA logo and form year (2025-26) are shown, along with the student's name. A progress bar indicates the current step is 1, Personal Circumstances, out of 5 steps: Personal Circumstances, Demographics, Financials, Colleges, and Signature. The main heading is "Student Unusual Circumstances". A green box contains the text: "This information will help us evaluate the student's ability to pay for school." Below this, a question is posed: "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?". A definition of unusual circumstances is provided: "A student may be experiencing unusual circumstances if they" followed by a bulleted list: "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." A note states: "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." At the bottom, there are two radio button options: "Yes" and "No". Below these are "Previous" and "Continue" buttons.

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FAFSA Form 2025-26 Student Raya Tran

Save | FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

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

Previous Continue

Student Dependency Status: Dependent Student

Based on the answers, this student is dependent and will provide parent information.


Applying for a Direct Unsubsidized Loan only is an option if the student's parents are **unwilling** to provide information.

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FAFSA 2025-26 Form
Student Raya Tran

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Your Dependency Status

 **Dependent Student**
Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form?
This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

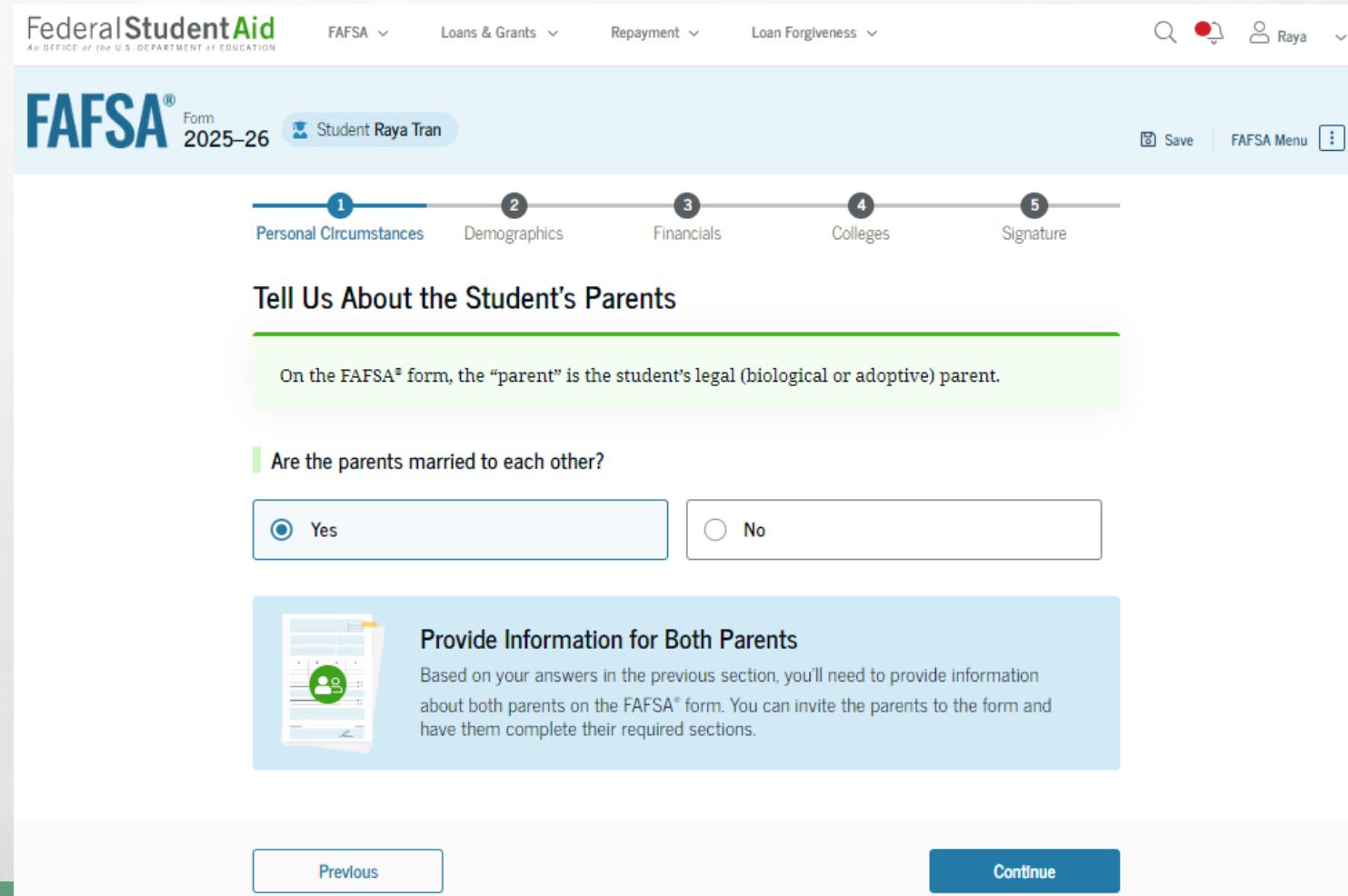
Yes No

Previous Continue

Student: Tell Us About Your Parents

The FAFSA form considers their **"Parent"** to be their legal (biological or adoptive) parent. The student is asked if their parents are married.

The student selects **"Yes"** and is required to invite their parents to their FAFSA form to complete the required parent sections.

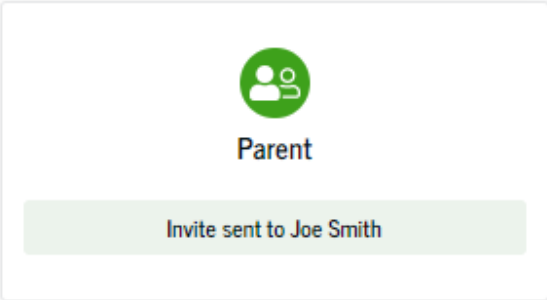


The screenshot shows the FAFSA 2025-26 form interface. At the top, it says 'Federal Student Aid' and 'An OFFICE of the U.S. DEPARTMENT of EDUCATION'. There are navigation links for 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. The user is logged in as 'Raya Tran'. The form title is 'FAFSA Form 2025-26' and the student's name is 'Student Raya Tran'. A progress bar shows five steps: 1. Personal Circumstances (selected), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The current section is 'Tell Us About the Student's Parents'. A green box contains the text: 'On the FAFSA® form, the "parent" is the student's legal (biological or adoptive) parent.' Below this is the question 'Are the parents married to each other?' with two radio button options: 'Yes' (selected) and 'No'. A blue box with a document icon contains the text: 'Provide Information for Both Parents. Based on your answers in the previous section, you'll need to provide information about both parents on the FAFSA® form. You can invite the parents to the form and have them complete their required sections.' At the bottom, there are 'Previous' and 'Continue' buttons.

Invite Parents To Your FAFSA

The student is asked to enter personal information about their parents to send them an invite to their FAFSA form.

Student must know parent(s) DOB and SSN to invite.



A screenshot of the Federal Student Aid website. The page title is "FAFSA Form 2025-26" for "Student Raya Tran". A progress bar shows five steps: 1. Personal Circumstances, 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The current step is "Invite Parent(s) to This FAFSA Form". A blue box says "We Need Information for Your Parent(s) Now" with a sub-header "We Need Information for Your Parent(s) Now". Below this, text explains that information is needed for both parents and that the student can invite them. A green box contains instructions: "Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf." and "If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account." An "IMPORTANT" note states that if a contributor doesn't have an SSN, an error may occur. A note at the bottom says "Use the email address that is most likely to reach your contributor." The form has two columns: "Parent" and "Parent Spouse or Partner". Each column has fields for First Name, Last Name, Date of Birth (Month, Day, Year), Social Security Number (SSN), Email Address, and Confirm Email Address. There are checkboxes for "My parent doesn't have an SSN" and "Send Invite" buttons at the bottom of each column. A "Previous" button is at the bottom left.

Student Demographic Information

Student is asked:

- Gender
- Race
- Ethnicity

For research purposes only

Response does not impact aid

Schools to not see responses

The screenshot shows the 'Student Demographics' section of the FAFSA 2025-26 form. The header includes the Federal Student Aid logo and navigation links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. The user is identified as 'Student Raya Tran'. The main heading is 'Student Demographics'. A text box explains: 'We'll ask questions about your background and the education levels of your parent(s). Some of these questions will help determine how much federal student aid you may be eligible to receive for school.' Below this are 'Previous' and 'Continue' buttons. An illustration of three people is on the right.

The screenshot shows the 'Student Demographic Information' section. It includes a progress bar with steps: Personal Circumstances, Demographics, Financials, Colleges, and Signature. The 'Demographics' step is active. A green box contains the text: 'Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility. Your answers will not affect the student's eligibility for federal student aid, be used in any calculations, or be shared with the schools to which the student applies.' Below this is the question 'What is the student's gender?' with radio button options: Male, Female, Nonbinary, and Prefer not to answer (which is selected). 'Previous' and 'Continue' buttons are at the bottom.

The screenshot shows the 'Student Race and Ethnicity' section. It includes a progress bar with steps: Personal Circumstances, Demographics, Financials, Colleges, and Signature. The 'Demographics' step is active. A green box contains the text: 'Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility. Your answers will not affect the student's eligibility for federal student aid, be used in any aid calculations, or be shared with the schools to which the student applies.' Below this is the question 'Is the student of Hispanic, Latino, or Spanish origin?' with the instruction 'Select all that apply:' and six checkbox options: 'No, not of Hispanic, Latino, or Spanish origin', 'Yes, Mexican, Mexican American, or Chicano', 'Yes, Puerto Rican', 'Yes, Cuban', 'Yes, another Hispanic, Latino, or Spanish origin', and 'Prefer not to answer'. Below this is the question 'What is the student's race?' with the instruction 'Select all that apply:' and three checkbox options: 'White', 'Black or African American', and 'Asian'.

Student Demographic Information

Cont'd

Student is then asked:

- Citizenship Status
- Parent Education Status
- Parent Killed in Line of Duty
- Student High School Completion Status
 - High School Information

FederalStudentAid FAFSA 2025-26 Student Raya Tran

Personal Circumstances 1 Demographics 2 Financials 3 Colleges 4 Signature 5

Student Citizenship Status

U.S. citizen or national

Eligible noncitizen

Neither U.S. citizen nor eligible noncitizen

Previous Continue

FederalStudentAid FAFSA 2025-26 Student Raya Tran

Personal Circumstances 1 Demographics 2 Financials 3 Colleges 4 Signature 5

Parent Education Status

Did either of the student's parents attend college or complete college?

Neither parent attended college

One or both parents attended college, but neither parent completed college

One or both parents completed college

Don't know

Previous Continue

FederalStudentAid FAFSA 2025-26 Student Raya Tran

Personal Circumstances 1 Demographics 2 Financials 3 Colleges 4 Signature 5

Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer?

Public safety officers include law enforcement officers, firefighters, and emergency service workers.

Yes

No

Previous Continue

FederalStudentAid FAFSA 2025-26 Student Raya Tran

Personal Circumstances 1 Demographics 2 Financials 3 Colleges 4 Signature 5

Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2025-26 school year?

High school diploma

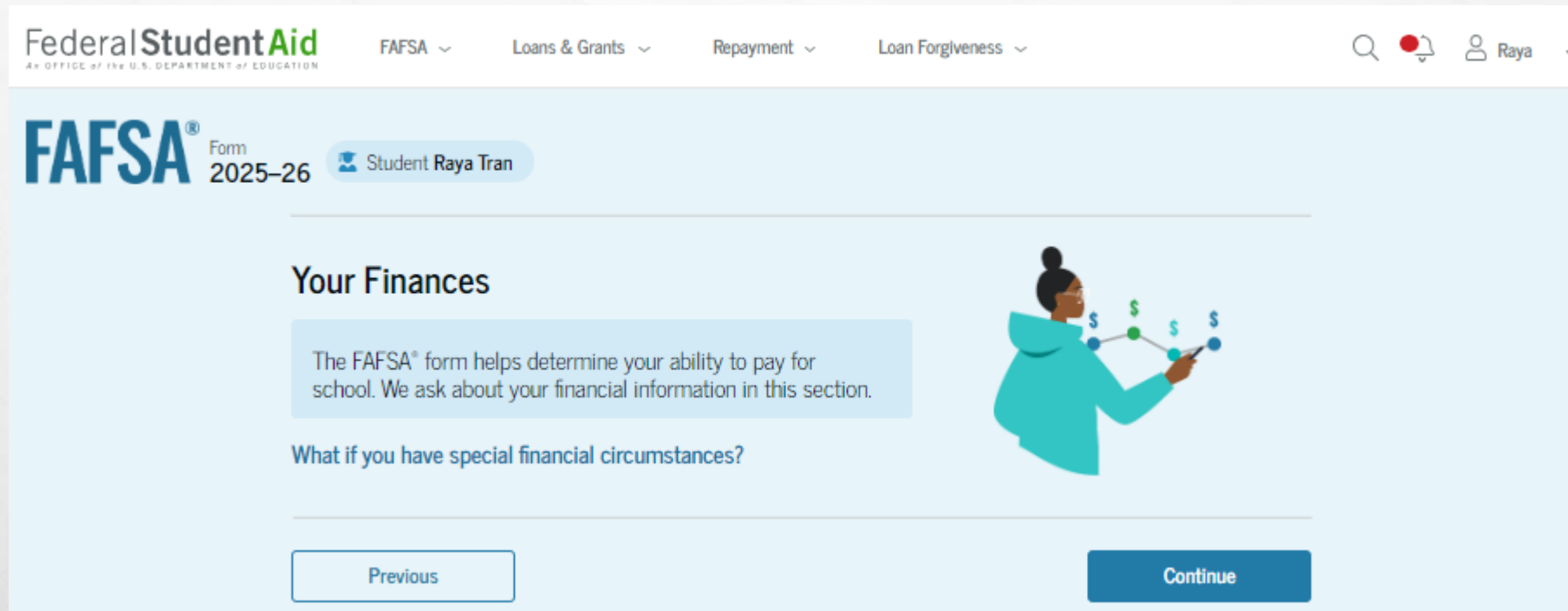
State-recognized high school equivalent (e.g., GED certificate)

Homeschooled

None of the above

Previous Continue

Student Financials Introduction Page



The screenshot shows the top navigation bar of the FAFSA website. On the left is the 'Federal Student Aid' logo with the tagline 'AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION'. To the right are dropdown menus for 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. Further right are icons for search, a notification bell, and a user profile labeled 'Raya'.

Below the navigation bar, the main content area has a light blue background. On the left, it displays 'FAFSA® Form 2025-26' and a user profile 'Student Raya Tran'. The central 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 is the question 'What if you have special financial circumstances?'. To the right of the text is an illustration of a woman in a teal hoodie pointing at a digital interface with dollar signs. At the bottom are two buttons: 'Previous' and 'Continue'.

This is the first page within the Student Financials section. It provides an overview of the section.

Student Tax Return Information & Assets

FederalStudentAid
AFSA | Loans & Grants | Repayment | Loan Forgiveness | Raya

FAFSA® Form 2025-26 Student Raya Tran | Save | FAFSA Menu

Personal Circumstances | Demographics | **Financials** | Colleges | Signature

Student 2023 Tax Return Information

Refer to the student's 2023 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

IRA Rollover Into Another IRA or Qualified Plan

\$.00

Pension Rollover Into an IRA or Other Qualified Plan

\$.00

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS
The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA form again, not to first-time applicants. If married, include the amount the student's spouse received.

\$.00

Foreign Earned Income Exclusion

\$.00

Previous | Continue

The student is asked questions about their **2023** tax return.
If the student filed a **2023** federal tax return, all other tax information is transferred from the IRS via the FA-DDX*.

FederalStudentAid
AFSA | Loans & Grants | Repayment | Loan Forgiveness | Raya

FAFSA® Form 2025-26 Student Raya Tran | Save | FAFSA Menu

Personal Circumstances | Demographics | **Financials** | Colleges | Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts
Don't include student aid.

\$.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 Investment Farms
Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

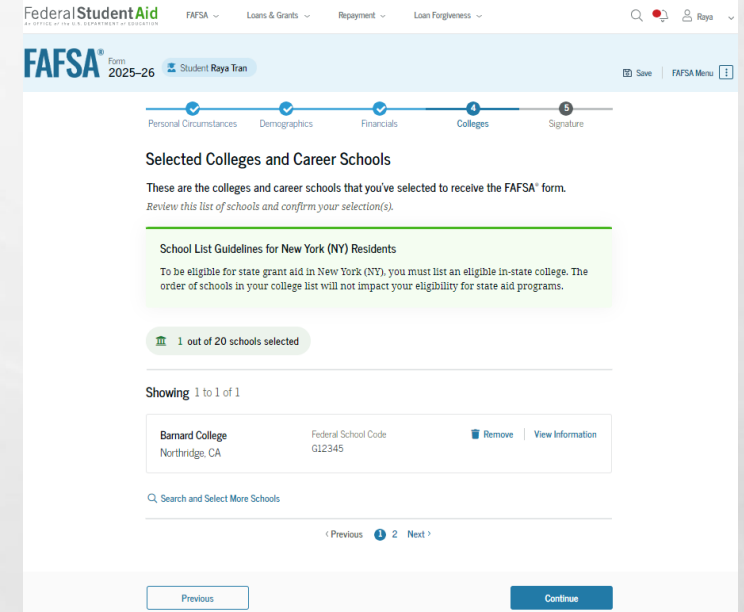
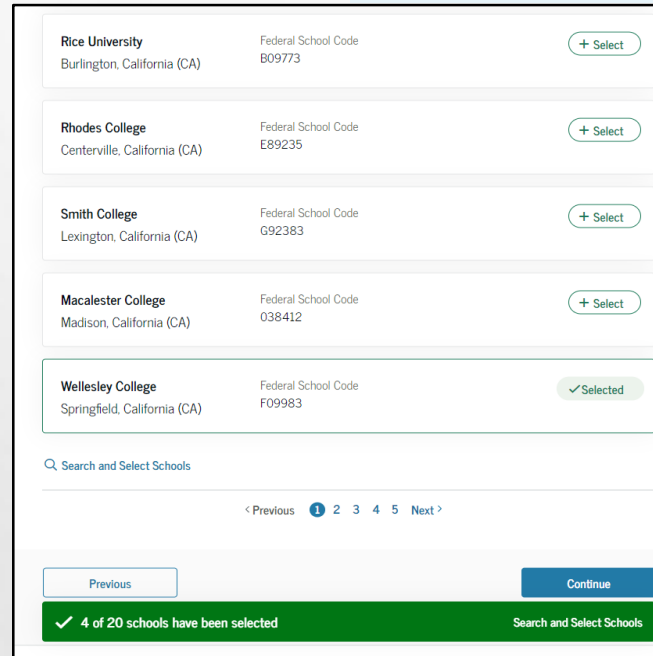
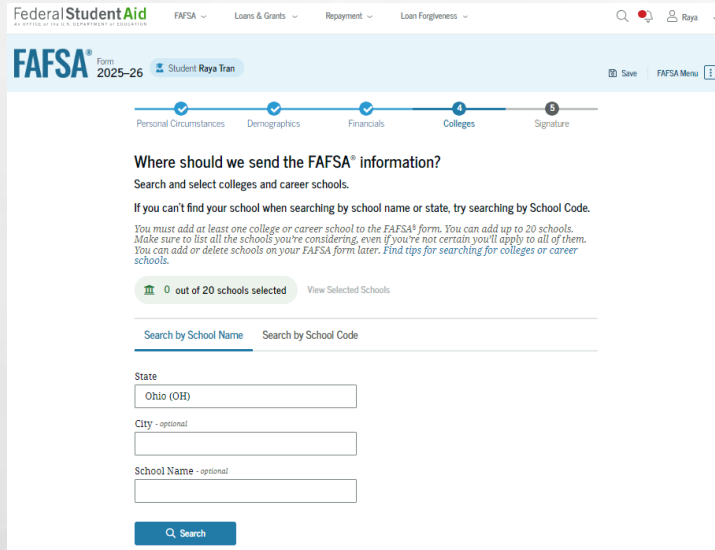
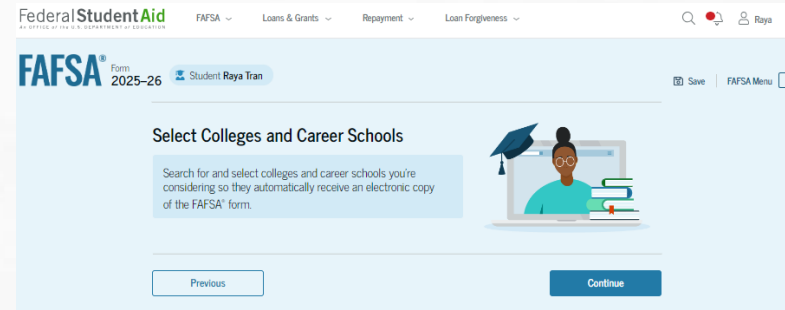
\$.00

Previous | Continue

The student is asked questions about their assets

The FAFSA uses a direct data exchange (FA-DDX) to import tax data from the IRS. When filling out the FAFSA, applicants are required to approve the use of FA-DDX in order to be considered eligible for federal aid. Students (and spouses) must provide this consent even if they did not file a federal tax return.

Student College Search



The student is asked to search for the colleges and/or career schools they would like to receive their FAFSA information.

The student searches for a school by entering either the School Code or state, city, and/or school name.

The student can view which schools they have selected.

Up to 20 schools can be saved!

Student Review Page

- ❖ The review page displays the student's responses in the FAFSA form (can expand all).
- ❖ To edit a response, select the questions hyperlink.
- ❖ Since the student invited their parent into the form, they see the contributor section and the status of their parent's invite.

Federal Student Aid
FAFSA Form 2025-26 Student Raya Tran

Review Your FAFSA® Responses

If you need to change any of your FAFSA responses, select the question to return to that page.

Student Sections [Expand All](#)

- Introduction Personal Identifiers
- Section 1 Personal Circumstances
- Section 2 Demographics
- Section 3 Financials
- Section 4 Colleges

Contributor Section

This Section is Shared With One Contributor [Manage Contributor Information](#)

This FAFSA® form is shared with the individual(s) listed below. View who you invited and the status of their section.

Contributors	Role	Date Added	Status
Joe Smith	Parent	10/8/2024	Invite Sent

[Previous](#) [Continue](#)

Student Signature

- ✓ This page allows the student to acknowledge the terms and conditions of the FAFSA and sign their section.
- ✓ After agreeing and signing, the student is able to submit their section of the FAFSA form.
- ✓ **Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet!**



Review, Sign and Submit Your FAFSA

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA Form 2025-26 Student: Raya Tran

Save | FAFSA Menu

Personal Circumstances | Demographics | Financials | Colleges | **Signature**

Sign and Complete Your Section

Summary

This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide

- information that will verify the accuracy of your completed form, and
- U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Sign Your FAFSA Form

I, Raya Tran, agree to the terms outlined above

Cancel Submit

Student Section Complete

The student is reminded that their form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it.

The screenshot shows the FAFSA 2025-26 Student Section Complete page. The page features a header with the Federal Student Aid logo and navigation links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. The main content area has a blue background with a hot air balloon illustration and a banner that reads "You're Almost There! The student section is complete!". Below this, there is a section for "Parent Contributor" with a heading "Requirements for Dependent Students" and a text box explaining that the form is not complete until the parent(s) fill in the contributor section and sign it. A table lists the contributor information for Joe Smith, a parent, added on 10/8/2024, with an "Invite Sent" button. A dark blue box at the bottom of the main content area contains the text "Track and Manage Your FAFSA® Form and Contributors" and a "View Status" button. Below this, there is a section titled "Here's What You Can Do Next" with two items: "Check Your Email" and "Your FAFSA® Form Still Needs Contributor Information". At the bottom, there is a section titled "Things You Should Know" with two links: "View Your FAFSA Submission Summary" and "Questions About The FAFSA® Process?".

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA Form 2025-26 Student Raya Tran

You're Almost There!
The student section is complete!

Parent Contributor

Requirements for Dependent Students
Your FAFSA® form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Manage Contributor Information

Contributor	Role	Date Added	Status
Joe Smith	Parent	10/8/2024	Invite Sent

Track and Manage Your FAFSA® Form and Contributors
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

Here's What You Can Do Next

- Check Your Email**
You'll receive an email version of this page at the following email address: raya.tran@email.com.
- Your FAFSA® Form Still Needs Contributor Information**
The contributor(s) you selected will receive an email invitation to join your form.

Things You Should Know

- [View Your FAFSA Submission Summary](#)
- [Questions About The FAFSA® Process?](#)

Student's Parent Email

This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects "Log In" and is taken to StudentAid.gov

The contributor receives an email inviting them to help complete the student's form
Note: The example below is only representative of the content, not the final appearance

Federal Student Aid

Help Complete Raya's Form

Alcina,

Raya T 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 Raya'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 Raya? Read [What To Do if You Got an Invite and Don't Recognize the Sender](#).

[Log In](#)

Why You Were Invited

Without your input, Raya 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 Raya's Form?

Read [Can't Find FAFSA Form](#).

Parent Log In

- ✓ The parent is taken to the "Log In" page from their email to enter their login credentials.
- ✓ **The parent must have an FSA ID to log in!**

The screenshot shows the Federal Student Aid login interface. At the top, it says "Federal Student Aid" and "An OFFICE of the U.S. DEPARTMENT of EDUCATION". There are navigation links for "FAFSA" and "Loans & Grants". The main heading is "Log In" with a right-pointing arrow icon. Below this is a form with two input fields: "Email, Phone, or FSA ID Username" containing "Joe.Smith" and "Password" with a "Show Password" link. A blue "Log In" button is positioned below the fields. At the bottom of the form, there are links for "Forgot My Username" and "Forgot My Password", and a "Create an Account" link. A footer link reads "Help Me Log In to My Account".

- ✓ After successfully logging in, the parent is taken to their "My Activity" page.
- ✓ The parent sees an invitation to be a contributor on the student's FAFSA form.

The screenshot displays the "My Activity" page on the Federal Student Aid website. The header includes the "Federal Student Aid" logo and navigation menus for "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". A user profile icon for "Joe" is visible in the top right. The main content area is titled "My Activity" and features a light blue banner for an invitation: "Raya Tran Wants Your Help on a FAFSA® Form". The text explains that Raya Tran has identified the user as a parent for their 2025-26 FAFSA form and that parents are required to provide financial and demographic information. It clarifies that this does not make the parent financially responsible for the student's costs. Below the text are two buttons: "Accept Invitation" and "Decline Invitation". A link to "Visit the FAFSA Help Center" is also present. At the bottom of the banner, a disclaimer states: "By accepting this invitation, you agree to share your personal and contact information from your StudentAid.gov account on the student's FAFSA form. Once you accept, your information will be linked to this form."

This is a modal dialog box with a white background and a grey border. The title is "By Accepting This Invitation You Agree to Share Your Information". The text inside reads: "We will need to use some personal information we already have on file about you in order to fill out the necessary steps in this FAFSA® form. To accept this invitation, select 'Continue.'" At the bottom right, there are two buttons: "Go Back" and "Continue".

Parent Onboarding

When a parent enters as the FAFSA for the first time, they are taken through the onboarding process.

- What is the FAFSA Form?
- Contributors to the FAFSA Form
- What to Expect
- After Submitting the FAFSA Form

The screenshot shows the 'Understanding the FAFSA Form' section of the onboarding process. It features a blue header with the text 'Understanding the FAFSA Form' and '1 of 4'. Below this, a light blue box contains the text: 'What is the FAFSA form? Use the Free Application for Federal Student Aid (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college, career school, or graduate school.' A video player is embedded below the text, showing a woman speaking with the title 'What is FAFSA® and why is it important?'. At the bottom of the page, there are 'Previous' and 'Continue' buttons.

The screenshot shows the 'Parent Contributing to the FAFSA Form' section. It features a blue header with the text 'Parent Contributing to the FAFSA Form' and 'Parent of Raya Tran'. Below this, a light blue box contains the text: 'You have entered Raya Tran's FAFSA form!'. Two green arrows point to the following text: 'This FAFSA form can't be submitted for processing until you provide some required personal and financial information.' and 'You can save this form and come back to it later.' Below this, there is a 'Frequently Asked Questions' section with a list of questions and expandable answers. At the bottom of the page, there are 'Previous' and 'Continue' buttons.

Parent Identity Information

This is the first page of the parent section.

The parent can verify their information is correct.

To update any information the parent must access their Account Sections on StudentAid.gov.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

🔍 🔔 👤 Joe

FAFSA® Form 2025-26 👤 Parent of Raya Tran

📄 Save | FAFSA Menu

Parent Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Joe Smith

Date of Birth
1/1/1975

Social Security Number
123-12-1234

Email Address
betaintrest@ed.gov

Mobile Phone Number
(555) 555-5555

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address
Include apartment number.

123 Sesame Street

City
New York

State
New York (NY)

Zip Code
54321

Country
United States

Continue

Parent Provides Consent

This page informs the parent about consent.

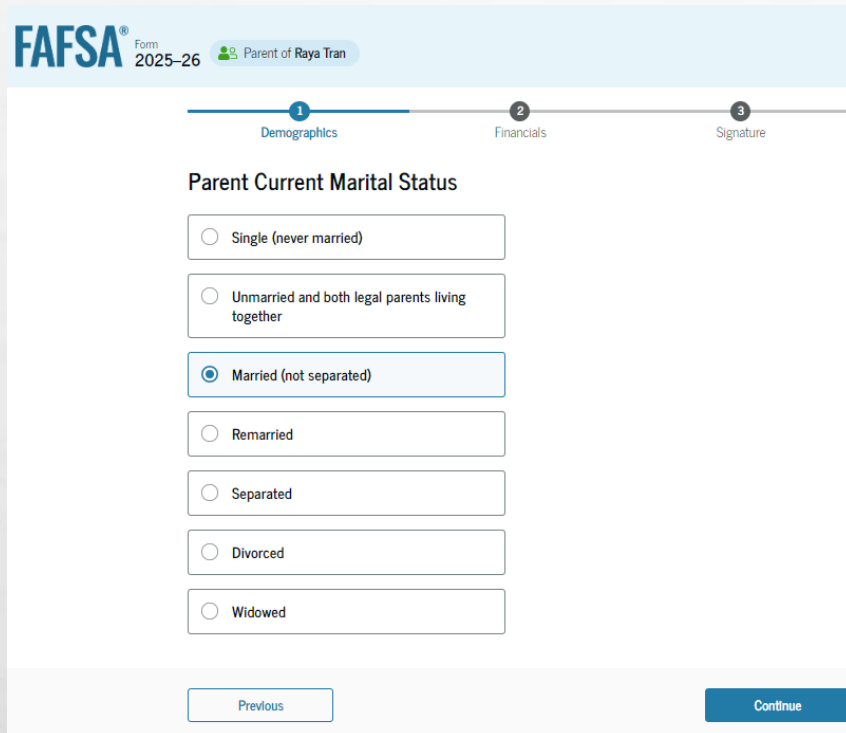
By providing consent, the parent's federal tax information is transferred directly into the FAFSA® via the IRS FA-DDX (direct data exchange).

Must consent even if taxes were not filed in 2023

If you decline consent and approval, you must manually provide your income information, **and the student will not be eligible for federal student aid.**

The screenshot shows the FAFSA 2025-26 parent consent page. The header includes the Federal Student Aid logo, navigation links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness, and a user profile for Joe. The main heading is "Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid". A green-bordered box contains a "Summary" section with the following text: "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 your section of the student's FAFSA form. If you don't provide consent and approval, the student 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, three bullet points with arrows provide further details: "Get your 2023 tax return information for the 2025-26 FAFSA form.", "Federal tax information is used to determine the student's eligibility for federal student aid.", and "Tax return information is required to complete the FAFSA form." Below the green box, a paragraph states: "By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:" This is followed by a numbered list starting with: "1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to 'authorized persons' (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the

Parent Demographics



FAFSA[®] Form 2025-26 Parent of Raya Tran

1 Demographics 2 Financials 3 Signature

Parent Current Marital Status

Single (never married)

Unmarried and both legal parents living together

Married (not separated)

Remarried

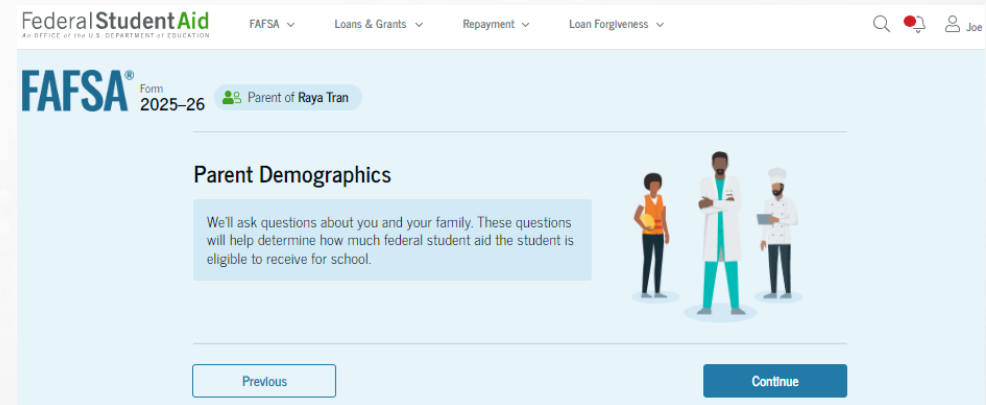
Separated

Divorced

Widowed

Previous Continue

Parent is asked about their current marital status. The application will ask for applicable information depending on the marital status. If married, the other spouse or partner's information will be asked for so that an invite is sent to them as well.




FederalStudentAid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA Loans & Grants Repayment Loan Forgiveness Joe

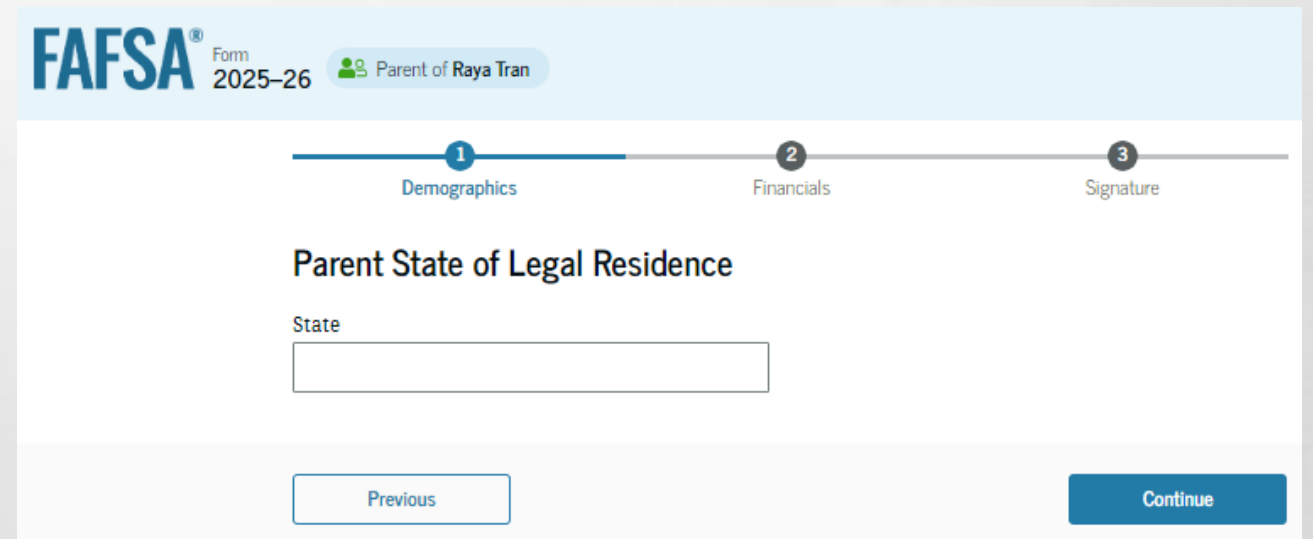
FAFSA[®] Form 2025-26 Parent of Raya Tran

Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.



Previous Continue



FAFSA[®] Form 2025-26 Parent of Raya Tran

1 Demographics 2 Financials 3 Signature

Parent State of Legal Residence

State

Previous Continue

Parent is asked about their state of legal residence.

Parent Finances

FAFSA[®] Form 2025-26 Parent of Raya Tran

1 Demographics 2 **Financials** 3 Signature

Federal Benefits Received

Responses Don't Affect Federal Student Aid Eligibility
Your answers to these questions will not affect the student's eligibility for federal student aid or these federal benefits.

At any time during 2023 or 2024, did the parent or anyone in their family receive benefits from any of the following federal programs?

Select all that apply.

- Earned Income Credit (EIC)
- Federal Housing Assistance
- Free or Reduced Price School Lunch
- Medicaid
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- None of these apply

Parent Finances

The FAFSA[®] form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.



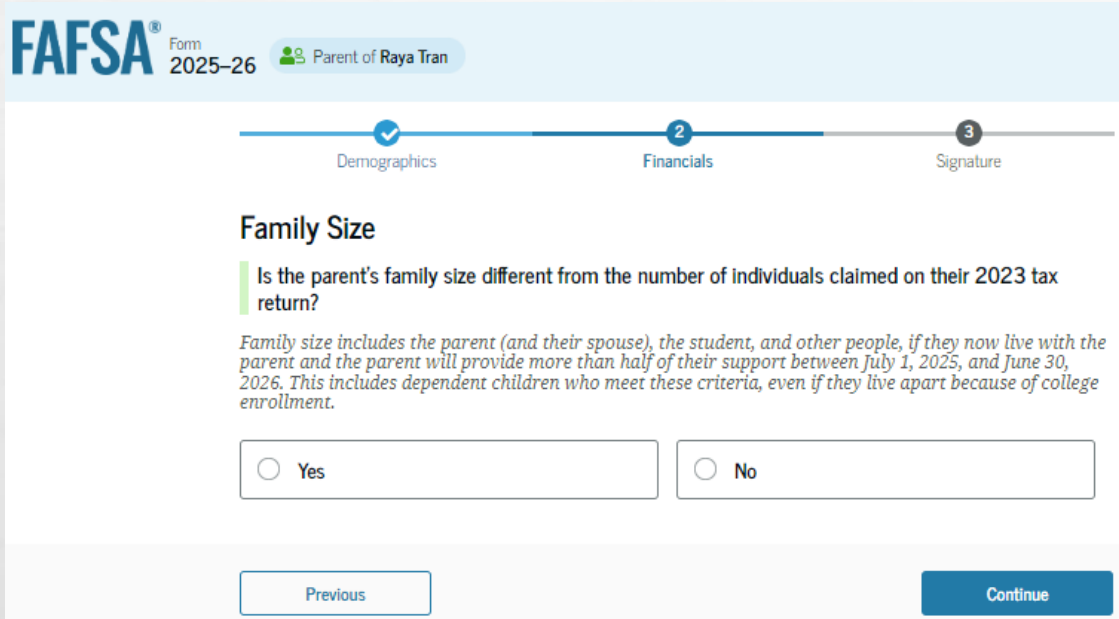
What if you have special financial circumstances?

Previous

Continue

This page asks the parent if they or anyone in their family has received federal benefits. If any of these benefits are received, you may be asked about them later in the application.

Parent Family Size & Number in College



FAFSA[®] Form 2025-26 Parent of Raya Tran

Demographics 2 Financials 3 Signature

Family Size

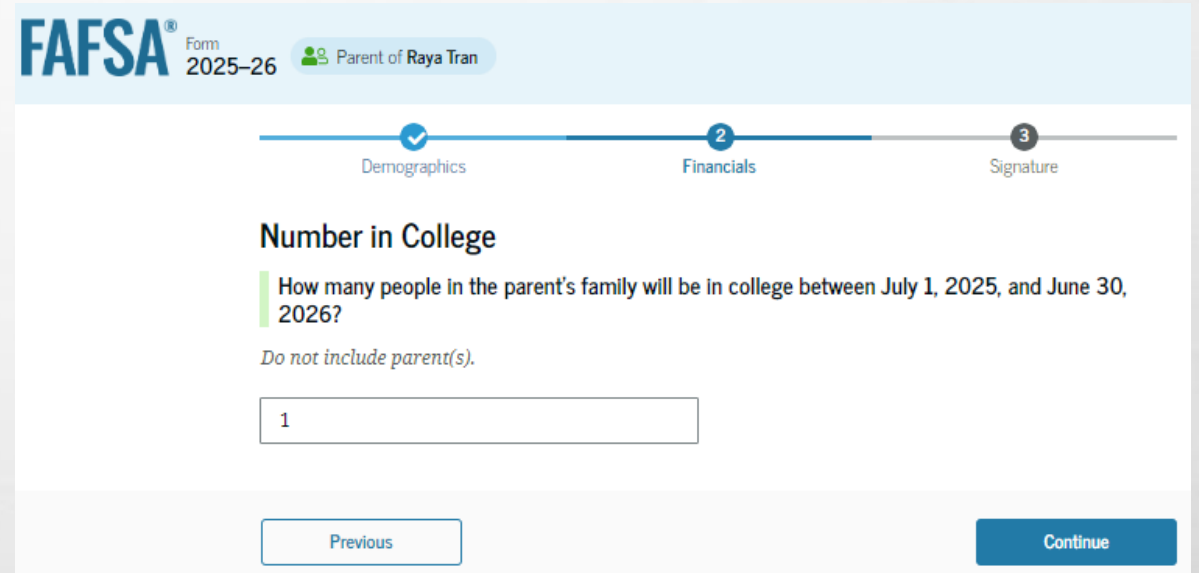
Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

Yes No

Previous Continue

The parent is asked if their family size is different from the number of individuals claimed on their 2023 tax return.



FAFSA[®] Form 2025-26 Parent of Raya Tran

Demographics 2 Financials 3 Signature

Number in College

How many people in the parent's family will be in college between July 1, 2025, and June 30, 2026?

Do not include parent(s).

1

Previous Continue

The parent is asked how many people in the family will be in college between July 1, 2025 and June 30, 2026.

Parent Tax Return Information & Assets

FAFSA[®] Form 2025-26 Parent of Raya Tran

Demographics 1 Financials 2 Signature 3

Parent 2023 Tax Return Information

Refer to the parent's 2023 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

IRA Rollover Into Another IRA or Qualified Plan
\$.00

Pension Rollover Into an IRA or Other Qualified Plan
\$.00

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS
The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA[®] form again, not to first-time applicants. If married, include amount parent's spouse/partner received.
\$.00

Foreign Earned Income Exclusion
\$.00

Previous Continue

The parent is asked questions about their **2023** tax return.

If the parent filed a **2023** federal tax return, all other tax information is transferred from the IRS via the FA-DDX*.

FAFSA[®] Form 2025-26 Parent of Raya Tran

Demographics 1 Financials 2 Signature 3

Annual Child Support Received

Enter the total amount of child support the parent received for the last complete calendar year.
\$.00

Parent Assets

Current Total of Cash, Savings, and Checking Accounts
Don't include student aid.
\$.00

Current Net Worth of Investments, Including Real Estate
Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.
\$.00

Current Net Worth of Businesses and Investment Farms
Enter the net worth of the parent's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.
\$.00

Previous Continue

The parent is asked questions about their assets.

FAFSA[®] Form 2024-25 Parent of Raya Tran

Demographics 1 Financials 2 Signature 3

Other Parent's Information

Enter the following information about the other parent.

Other Parent

First Name

Last Name

Date of Birth
Month: Day: Year:

Social Security Number (SSN)
 Show

Email Address

Confirm Email Address

Previous Continue

The parent is asked to provide information about their spouse or partner.

The FAFSA uses a direct data exchange (FA-DDX) to import tax data from the IRS. When filling out the FAFSA, applicants are required to approve the use of FA-DDX in order to be considered eligible for federal aid. Students (and spouses) must provide this consent even if they did not file a federal tax return.

Assets NOT Reported

Primary residence

Life insurance plans

Retirement Plans

- PERS/STERS
- 401K
- Pension funds
- Annuities
- Non-education IRAs
- KEOG plans

Assets Reported

- Real estate (not the home you live in)
- Rental property
- Trust funds
- Business and/or investment farm value
 - Market value of land, building, machinery, equipment, inventory, etc.
- Uniform gifts to minor act accounts (UGMA and UTMA)
- Money market funds, mutual funds, stocks, stock options, bonds, certificates of deposits
- Other securities and commodities
- Installment and land sale contracts
- Qualified education benefits and education savings accounts/529 savings plans/Coverdell savings plans/refund value of prepaid tuition plans

Report the net worth of assets

- Value today minus debt
- Negative value is reported as zero



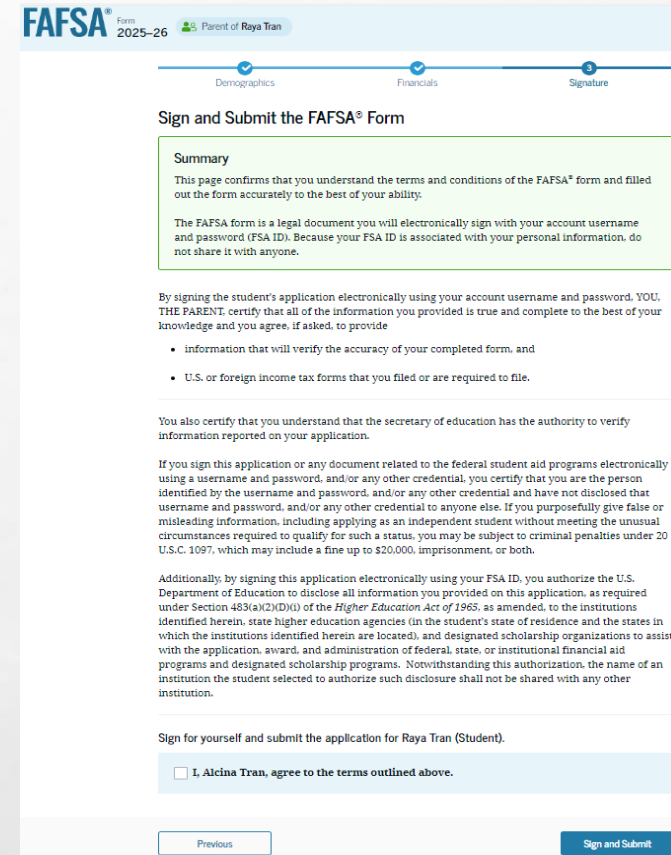
Parent Review & Signature Page



The screenshot shows the FAFSA Parent Review & Signature Page for the 2025-26 form year. The user is identified as the parent of Raya Tran. The page title is "Review Your FAFSA® Responses". A message states: "If you need to change any of your FAFSA responses, select the question to return to that page." Below this is an illustration of a man and a woman riding bicycles. The "Parent Sections" are listed as follows:

- Introduction
- Personal Identifiers
- Section 1 Demographics
- Section 2 Financials

An "Expand All" button is visible next to the sections list. A "Save" button is located in the top right corner.



The screenshot shows the "Sign and Submit the FAFSA® Form" page. The user is identified as the parent of Raya Tran. The page includes a progress indicator with three steps: Demographics, Financials, and Signature. The "Summary" section states: "This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability." Below this, it explains that the FAFSA form is a legal document and that the parent certifies that all information provided is true and complete. The parent also certifies that they understand the secretary of education has the authority to verify information reported on the application. The parent is asked to sign for themselves and submit the application for Raya Tran (Student). A checkbox is present for "I, Aiclna Tran, agree to the terms outlined above." The "Sign and Submit" button is highlighted in blue.

- ❖ The parent can only view responses within the parent section
- ❖ "Expand All" to view all responses
- ❖ To edit a response, select the questions hyperlink

- ❖ The parent acknowledges the terms and conditions of the FAFSA and signs their section
- ❖ **Since all required sections are complete, the parent can both sign and submit the student's FAFSA form.**

Student FAFSA Confirmation

Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page.

The student will receive an email with the full, detailed confirmation.

With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing!

FAFSA® Form 2025-26 Parent of Raya Tran

Exit | FAFSA Menu

Congratulations, the FAFSA® Form Is Complete!

Raya Tran

Completion Date: 10/17/2024

What Happens Next

- Email Sent**
Confirm that the student received an email version of this page.
- The Student Can Track the Status of Their Form**
In one to three days, the student's FAFSA form will be processed and made available to their schools.
- The Student Will Receive School Communications**
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA® Form

You can check the status of the student's application in the "My Activity" section of your account Dashboard. We will let you know if we need anything more from you.

[View Status](#)

FAFSA Submission Summary & Eligibility Overview

FAFSA[®] FORM 2025-26 FAFSA Submission Summary

Student Raya Tran

Application Received Oct. 17, 2024

Application Processed Jan. 16th, 2024

Data Release Number 1234

Viewing: Submission 1

The student receives a FAFSA Submission Summary for their processed FAFSA form and any subsequent corrections that they submit.

The FAFSA Submission Summary is broken into four tabs:

- Eligibility Overview
- FAFSA Form Answers
- School Information
- Next Steps

At the top, the student will see information about when their form was received and processed.

They also have the option to print their FAFSA Submission Summary to keep for their records.

Eligibility Overview FAFSA Form Answers School Information **Next Steps**

Your Estimated Federal Student Aid

Federal Pell Grant A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.	Up to \$4,556
Federal Direct Loans A federal direct loan is money lent to you by the government to you that you must repay with interest.	Up to \$4,556
Federal Work-Study Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.	You May Be Eligible

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

Learn more about financial aid

Keep in mind, this is only an estimate
Always refer to your school's financial aid offer for a final determination of financial aid available.

Your Student Aid Index (SAI)
Your SAI is an index number used by your school to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change due if you update or correct your FAFSA information or due to verification.
What does this mean?

Up to -355

View All of Your Federal Student Aid in One Place
View detailed information about your federal loan and grant aid, including your enrollment history, payment history, and subsidized usage.
[Visit My Aid](#)

Find the Right College or Career School
Use College Scorecard to compare schools by size, location, graduation rate, and more.
[Visit College Scorecard](#)

The student sees information about what federal student aid they may be eligible for, such as a Federal Pell Grant and Federal Direct Loans.

They are also able to view the Student Aid Index.

At the top, the student will see information about when their form was received and processed.

Any amounts of financial aid that are displayed on this tab are estimates and are not guaranteed.

Final determination of the student's financial aid eligibility is provided by their school's financial aid office.



What Happens After Your FAFSA Form is Processed

Special Circumstances



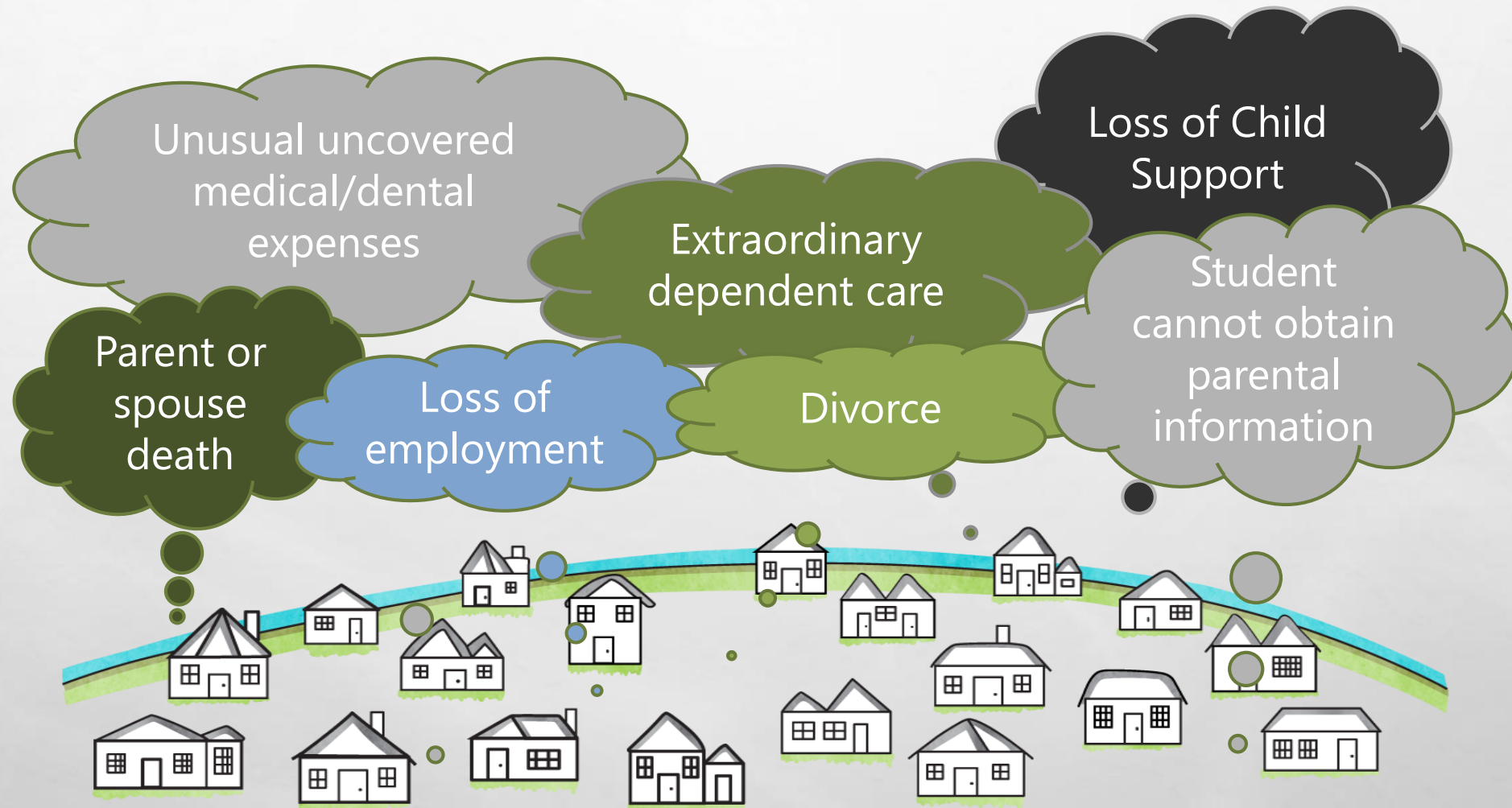
Conditions exist that cannot be documented on the FAFSA

Send written explanation and documentation to the financial aid office(s)

School will review and request additional information if necessary

School decisions are final and cannot be appealed to the U.S. Department of Education

Special Circumstances Cont'd

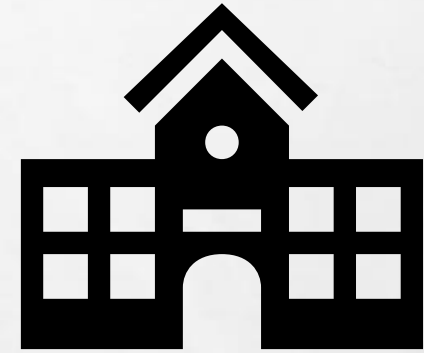


May require additional information

- Verification of Income
 - 2023 Tax returns/W-2s
- Family Size
- Identity and statement of educational purpose
- Documentation of high school completion

Determines Financial Aid Offer

- Sent by email or regular mail
- Amount of aid awarded from each program
- How and when aid is disbursed
- Terms and conditions of student's offer



Financial Aid Office Review

School Communications



Most schools use a student portal

An online starting point where students can register for classes, view financial aid and billing, etc.



Most schools assign an email account

Students are required to activate and check regularly.

Schools will begin to communicate with the student primarily through this email account.



Where's My Financial Aid?

Student Privacy

- Once a student **enrolls**, their college record (academics and finances) is protected under **Family Educational Rights and Privacy Act (FERPA)**
- Students can give parent/guardian permission to access this information if they choose.
- Example:

Student Information Release [View Audit](#)

Designee Information Find First 1 of 1 Last

Person/Org Person

First Name	Last Name	Access Code	What is This?
Phone	Email	Relationship	
Notes <input type="text"/>			
<input type="checkbox"/> Academic Information Release	More Information		
<input type="checkbox"/> Account Information Release	More Information		
<input type="checkbox"/> Financial Aid Information Release	More Information		



2025-2026 Financial Aid Timelines



For students beginning enrollment in Fall 2025.

Some institutions, Summer 2025 (LCCC).



Available online December 1 or sooner.

If the FAFSA is not completed within 45 days of starting the form, it will be deleted and require starting over.



Submit early to meet college FAFSA priority date if applicable.

Early application allows time to compare aid offers and could maximize aid eligibility.



Student does not need to be admitted to submit the FAFSA.

College may not review FAFSA/offer aid until admitted.



Re-apply/submit the FAFSA every year



FAFSA Known Issues

Contact Information

Val Fultz & Margaret Cornish
finaid@lorainccc.edu



FAFSA Help Topics Page

LCCC SFA Contact Info

