



Students who apply for financial aid who did not file a tax return for the requested year *may* be asked to submit “verification of Non-Filing (VNF)” evidence. Obtaining this can be challenging for many students; here are a few things to know:

- Students will be informed if the VNF is required via their Student Aid Report (SAR) on the FAFSA, or from their institution via their personal email, college email or student portal. If a student is flagged to provide verification, their financial aid will not be processed and awarded until the necessary paperwork is completed.
- The FAFSA/CADAA uses “prior-prior” year tax data, so if a FAFSA or CADAA is completed during the 2021/2022 school year for the 2022/2023 award year, 2020 tax information would be requested.
- The VNF is not evidence that the person is not required to file a return, just that they did not file one.
- Flexibility related to this requirement granted specifically due to the COVID-19 pandemic was rescinded for the 2022/2023 award year by the Department of Education (DOE). However, some flexibilities that were in place prior to the pandemic continue to be available.
- DOE guidance requires students to submit all of the following:
 - (1) A signed statement certifying—
 - (a) That the individual has not filed and is not required to file a 2020 income tax return; and
 - (b) The sources of 2020 income earned from work and the amount of income from each source;
 - (2) A copy of IRS Form W–2 for each source of 2020 employment income received or an equivalent document; and
 - (3) Except for dependent students, verification of nonfiling from the IRS or other relevant tax authority dated on or after October 1, 2021.
- If the individual no longer has their W-2s and is unable to obtain a duplicate W–2 in a timely manner, the institution may permit that individual to provide a signed statement, that includes—
 - (a) The amount of income earned from work;
 - (b) The source of that income; and
 - (c) The reason why the IRS Form W–2, or an equivalent document, is not available in a timely manner.
- If an individual is unable to obtain verification of nonfiling from the IRS or other relevant tax authority and, based upon the institution’s determination, it has no reason to question the student’s or family’s good-faith effort to obtain the required documentation, the institution may accept a signed statement certifying that the individual attempted to obtain the verification of nonfiling from the IRS or other relevant tax authority and was unable to obtain the required documentation.
- Students should consult with their college’s financial aid department to ensure that they are providing the correct documentation and for assistance obtaining the necessary documentation.

Obtaining a Verification of Non-Filing Letter

To obtain an IRS VNF Letter, the student will need to request an IRS Tax Return Transcript. This can be a complicated process and many students will need assistance.

1. A student can request their transcript online at www.irs.gov/individuals/get-transcript.

The student can either have their transcript sent to them online or via mail.

- a) To obtain a transcript online, the student must satisfy certain security requirements including owning a cell phone with their name on the account and having a credit card, auto loan or mortgage in their name. These requirements may be difficult for many students to satisfy and therefore they may need to request their transcript be sent to them via mail. If a student can provide this information, they can use the online form and select “Verification of Nonfiling Letter” when prompted.
 - b) To have the transcript mailed via the online tool, it will take 5-10 days to receive the tax transcript. Generally, there will be no address on file with the IRS if the student has never filed taxes. In this case, the letter will be mailed to the current address they provide. However, the IRS may already have the student’s address in their system, such as from W-2 or 1099 statements or a prior tax return. In this case, the mailing address on the form must match the address on file with the IRS. If the student’s current mailing address does not match the address on file with the IRS, the student should first file IRS Form 8822 to change their address, which will take approximately 10 days.
 - c) Students may also call the IRS automated phone transcript service at 800-908-9946 to order a tax return or tax account transcript to be sent by mail.
2. Alternately, the student can complete IRS Form 4506-T on paper, check box 7 and send this form by mail or fax. On line 5 of IRS Form 4506-T the student can specify that the Verification of Non-filing Letter be sent to a third-party address. In most cases the student should have it sent to themselves, not directly to the college. However, it is best to ask each college what they prefer. If a student submits this paper form by mail, it will take 7-14 days to be processed.

Note that there is no fee for obtaining the VNF Letter or a tax transcript. It is important to ensure that the form used is IRS Form 4506-T, not IRS Form 4506 (which requires a \$50 fee).

Remember, if the student experiences any challenges or obstacles to obtaining the IRS VNF Letter, they should inquire with the financial aid office about submitting the alternate documentation described above. Because schools are given flexibility, institutional policies may vary regarding the level of diligence required before accepting alternate documentation.