## Completing the FAFSA: A How-To for Adult Supporters of Youth Who Have Experienced Homelessness



### LOGISTICS

- This webinar is being recorded and will be posted at www.jbay.org.
- All attendees are muted.
- Attendees may turn on or disable closed captioning.
- Please use "Q&A" to submit questions, which can be submitted at any time. Questions submitted through chat will not be answered.

#### **Presenters**



**Jessica Petrass** 

Assoc Director of Education John Burton Advocates for Youth



**Patrick Gabbett** 

Youth Advocate
John Burton Advocates for
Youth



**Debbie Raucher** 

Education Program Director John Burton Advocates for Youth

#### **Q&A Financial Aid Experts**



Anafe Robinson
Director of Financial Aid &
Scholarships
Los Angeles Pierce College
CCCSFAAA President 2021-22



Jillian Sitjar
Senior Higher Education
Program Manager
SchoolHouse
Connection

### AGENDA

- 1 Why Financial Aid Matters
- 2 How to Apply for Financial Aid
- **3** After the FAFSA/CADAA
- 4 Helpful Resources
- 5 Q&A

John Burton Advocates for Youth 2022

## Why Financial Aid Matters

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#### Financial Aid Makes a Difference

High School seniors that complete the FAFSA are 63% more likely to enroll in higher education

Students receiving at least \$7,500 in financial aid

49% transferred or graduated

Students receiving \$1,000 to \$2,000

17% transferred or graduated

## General Tips for Assisting Youth

Provide high-touch intrusive support - sending an email isn't enough

Make individual appointments for one-on-one assistance

Start the process early to support youth with the applications

Assistance can be in-person or virtual

Use this as an opportunity to talk to youth about their future and their potential!

## Student Perspective Patrick Gabbett



Youth Advocate, John Burton Advocates for Youth

# How to Apply for Financial Aid

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## Two Key Steps to Maximize Financial Aid

1) Complete the FAFSA or CADAA:

30 minutes – 1 hour

2) Create a WebGrants Account:

10 minutes

### Where to Apply for Financial Aid

IFYOU ARE A U.S. CITIZEN, A
PERMANENT RESIDENT OR OTHER
ELIGIBLE NON-CITIZEN (i.e., green
card or permanent resident card)

IFYOU ARE AN ELIGIBLE UNDOCUMENTED IMMIGRANT

Complete the Free Application for Federal Student Aid (FAFSA)

OR

Complete the California Dream Act Application (CADAA)

## **FAFSA Application Options**

Apply in English or Spanish at: fafsa.gov

For paper applications call 1-800-4FED-AID (1-800-433-3243 or download a PDF version at fafsa.gov

## **CADAA Application Options**

Apply online (English only) at: dream.csac.ca.gov

Paper applications are available in English & Spanish: Call 1-888-CA-GRANT (1-888-224-7268) or download a PDF version at dream.csac.ed.gov



It is recommended to complete the online application to reduce any chances of errors.

### What is the CADAA?

 Allows eligible students to apply for <u>state</u> financial aid and pay in-state resident fees at CA public college and universities

Students are not eligible for federal financial aid

## Who is eligible to submit a CADAA?

## Students who meet AB540 criteria, have Temporary Protected Status or hold a U Visa.

#### To qualify for AB 540 a student must satisfy ALL of the following criteria:

- Have attended California schools for a minimum period;
- Have a high school diploma or equivalent from California or a degree from a California community college;
- Be planning to enroll in an accredited California college or university; and
- Cannot hold a valid non-immigrant visa

See <u>dream.csac.ed.gov</u> for details



 Students with DACA should complete the CA Dream Act Application

 DACA status is not required to complete the CADAA

CADAA information is private!

### **Definition of Need**



### When to Apply

The priority application period is October 1<sup>st</sup> – March 2<sup>nd,</sup> before the start of the school year you plan to attend to college

Students attending a CA community college have until September 2<sup>nd</sup>

Some colleges may have earlier priority deadlines

Students can apply before they submit college applications

### What to Bring

**Email Address** 

List of up to 10 colleges you plan to apply to

Social Security Number or Alien Registration Number (FAFSA only)

Statewide Student Identifier (SSID) or Individual Taxpayer Identification Number (ITIN) (Optional on CADAA only)

Tax or Income from the prior-prior year (i.e., 2021 info for the 2023-2024 application) or current assets.

## Changes From 2021

Selective service registration is no longer required.

Gender is removed on the CADAA. On the FAFSA, gender is now asked in a new optional demographics section with non-binary as an option.

Restrictions related to having prior drug-related convictions no longer apply.

## Let's Get Started!

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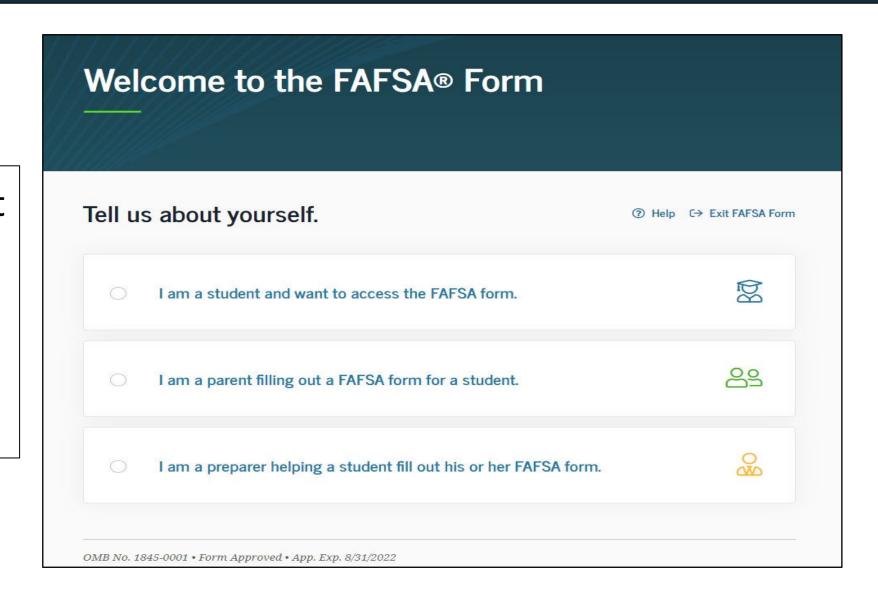
New to the FAFSA Process:
Click "Start Here"



#### **Returning User:**

Click "Log In."

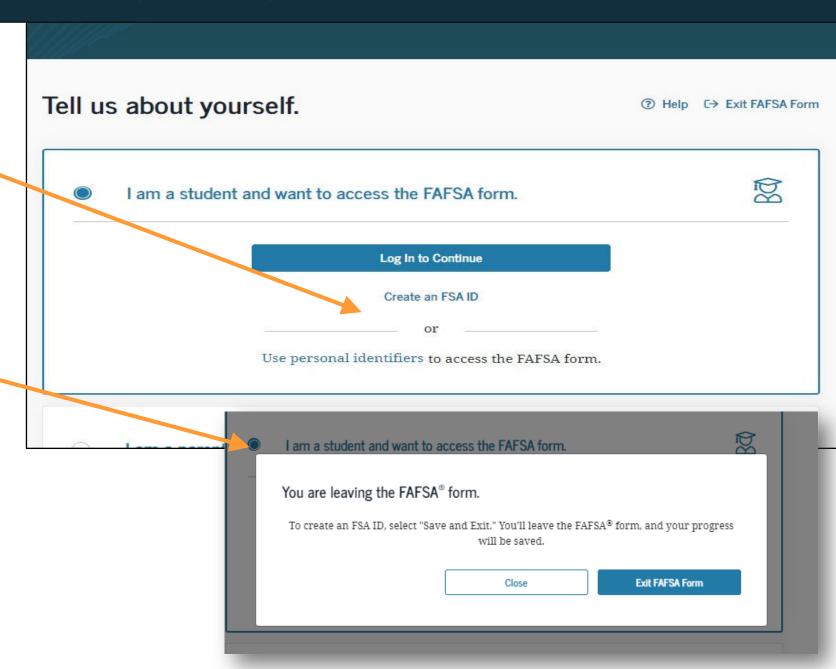
Choose the option that says: "I am a student and want to access the FAFSA form."



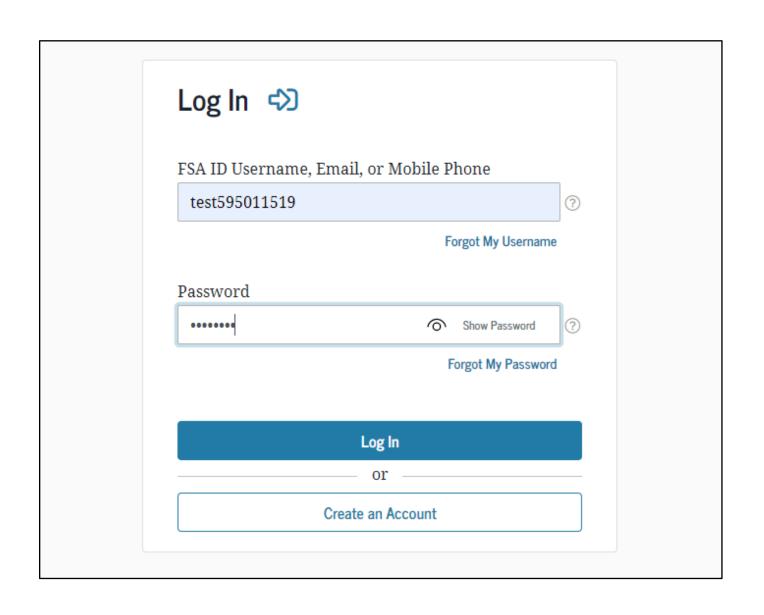
Log in:

Click the blue link that says "Create an FSA ID."

Next, click "Exit FAFSA Form" to go to the FSA ID website.



Log In with your FSA ID or Create an Account



## Next: Create an "FSA ID"

Federal Student Aid Identification (FSA ID)

John Burton Advocates for Youth October 2022



#### Create an Account (FSA ID)







Parents

Borrower

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

#### What You Can Use Your Account For

- Filling out the Free Application for Federal Student Aid (FAFSA®) form
- · Signing your Master Promissory Note (MPN)
- · Applying for repayment plans
- · Completing loan counseling
- · Using the Public Service Loan Forgiveness Help Tool

#### Items Needed to Create an Account

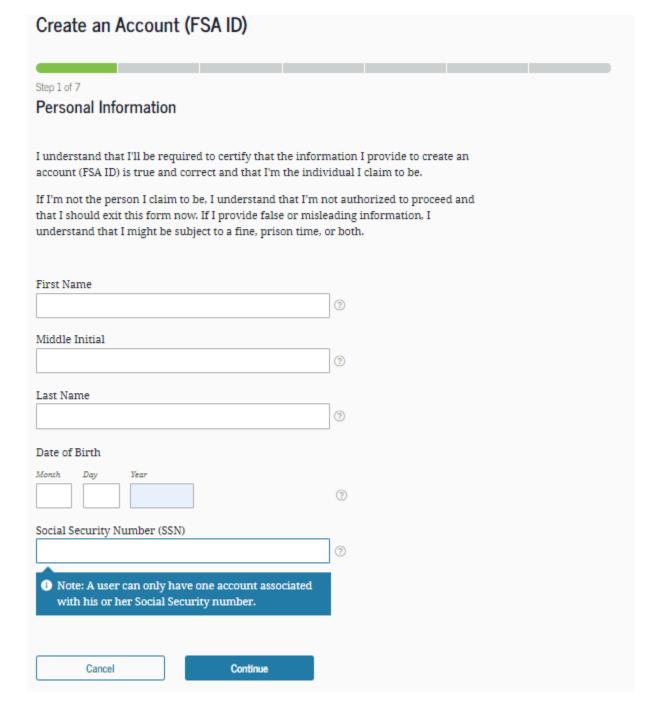
- Social Security number
- · Your own mobile phone number and/or email address

Get Started

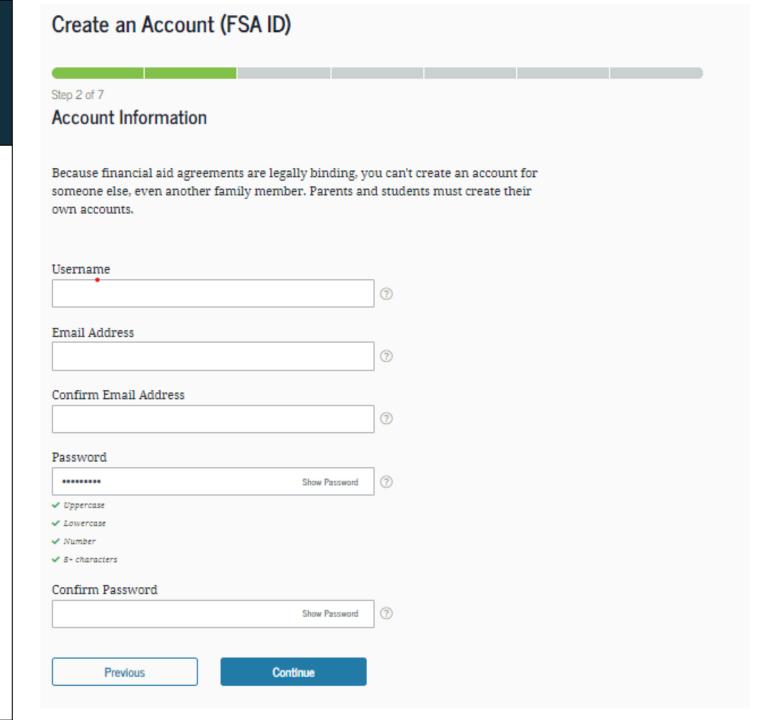
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Log In

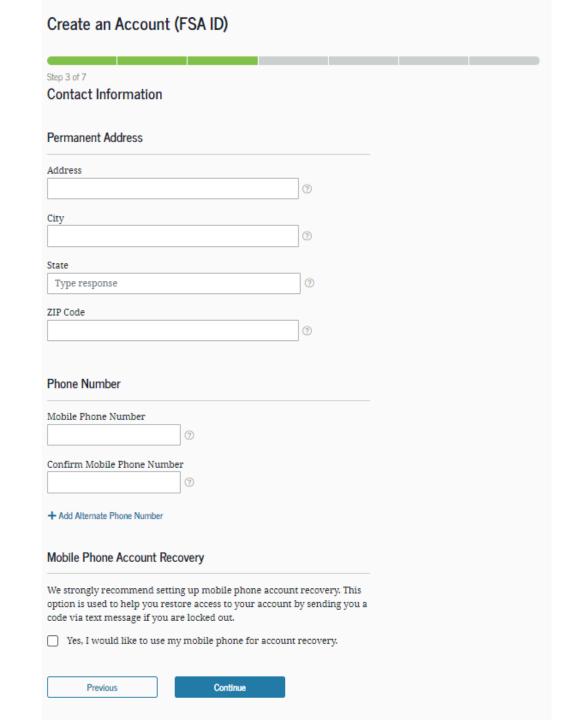
→ Enter your name and Social Security Number <u>exactly</u> as they appear on your Social Security Card.



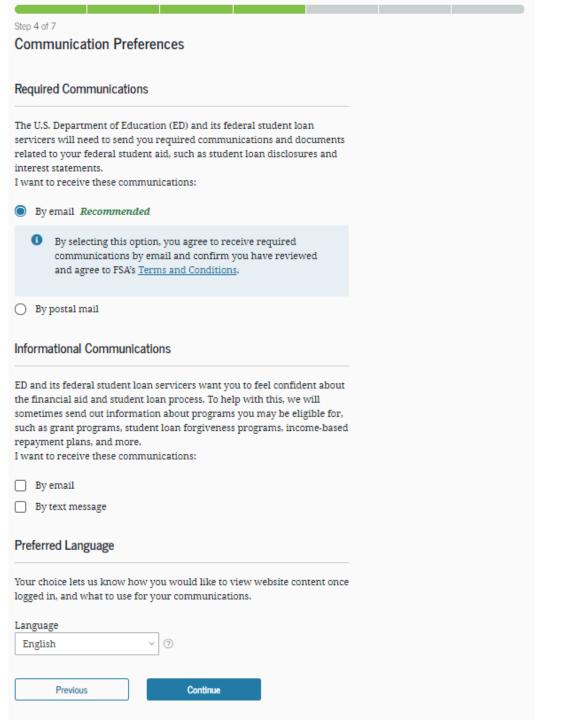
- → Create a Username and Password
- → Enter an email address that you check often.
- → Check spam/junk folder



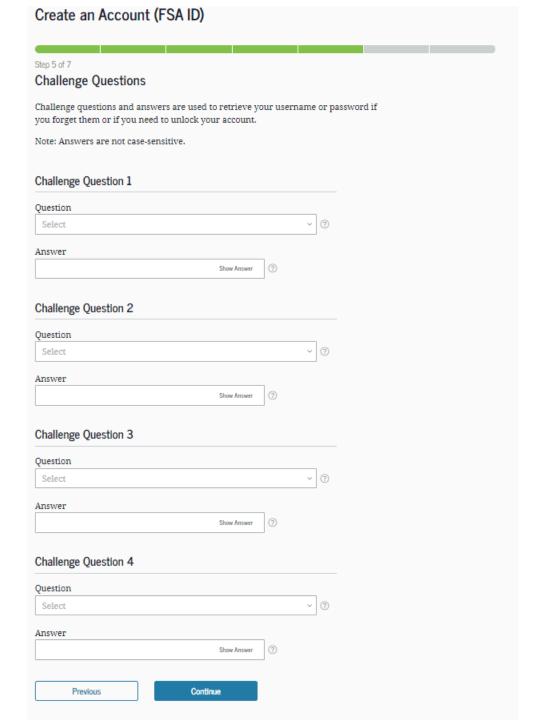
- → A mailing address is optional, but you MUST provide a verified email address or mobile phone.
- → Indicate if you want to setup Mobile Phone Account Recovery in case you are locked out.



- → Indicate how you would like to receive future communications. Email is recommended.
- → Indicate your preferred language.



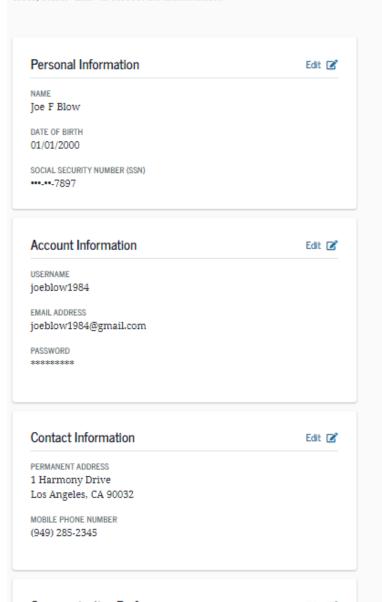
→ Choose "Challenge Questions" and answers that can easily be remembered



→ Confirm and verify that all the information is correct Step 6 of 7

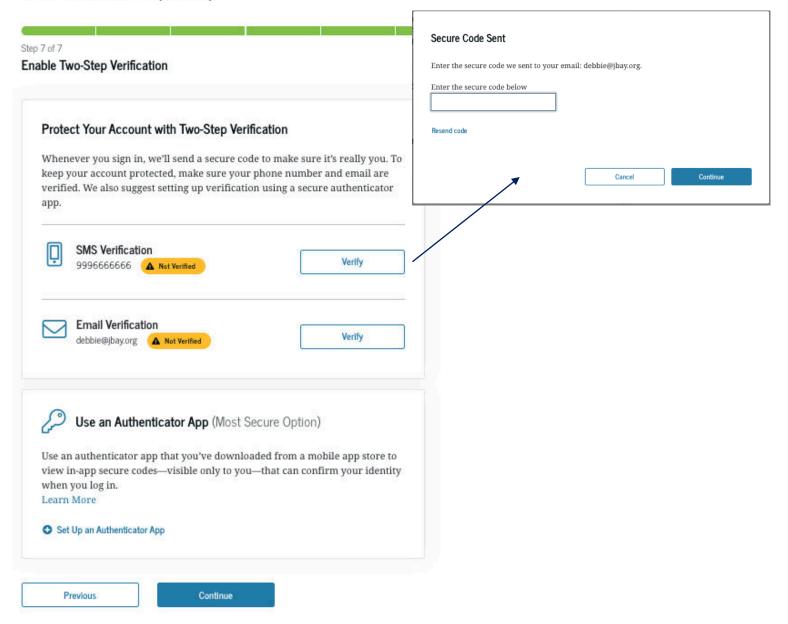
#### Confirm and Verify

Verify the information you provided for your account below. If there is an error, select "Edit" to correct the information.



→ Only a verified email address OR verified mobile phone number is required, but if you provided both, you MUST verify both.

#### Create an Account (FSA ID)





## Write down these item somewhere safe so you don't forget:

- ☐ FSA ID Username
- ☐ FSA ID Password
- ☐ Email Address & Password
- ☐ FSA ID Challenge Questions & Answers



# Differences with the CADAA

- There is no FSA ID, but students do create a user account, with a username, password and "challenge questions."
- Students will be asked questions to confirm their eligibility for the CADAA

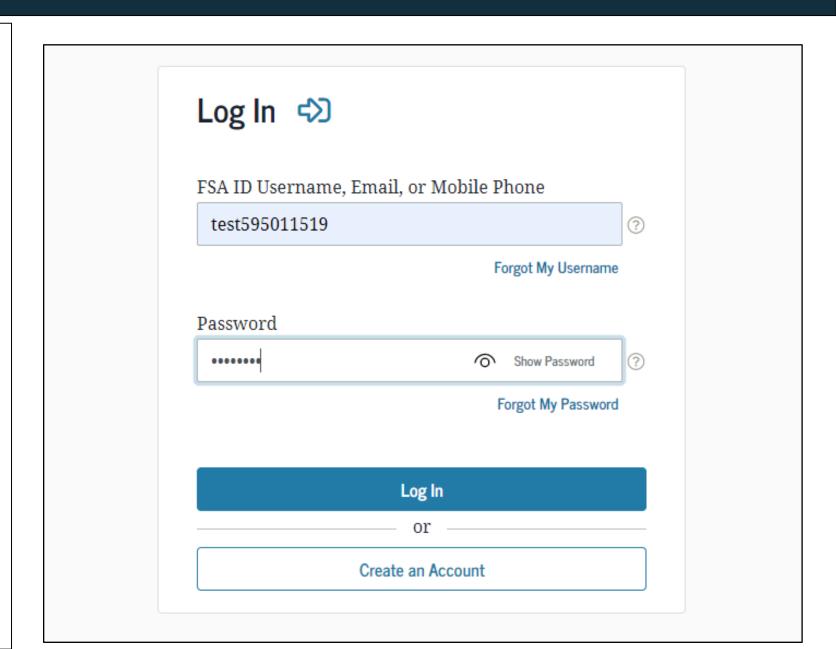
# You're Now Ready to Start Your Online FAFSA

Login with your new FSA ID and begin the FAFSA

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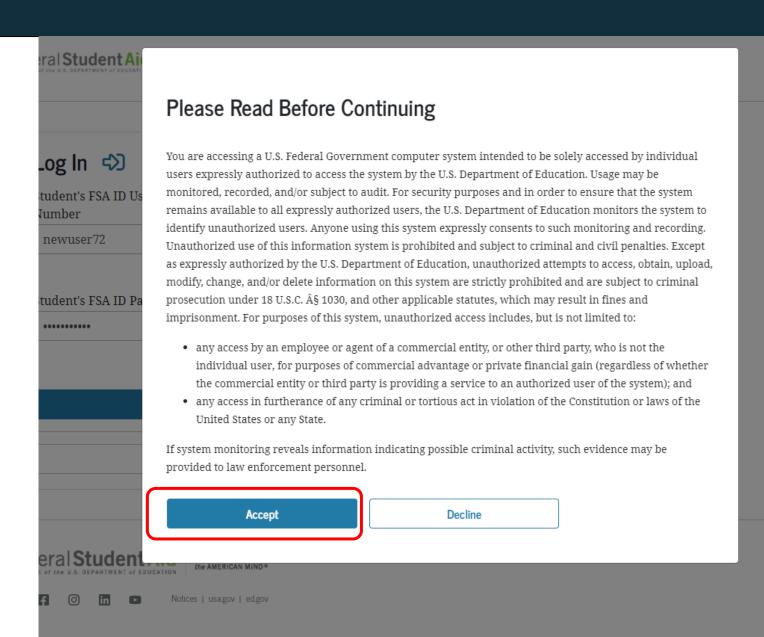
#### LOG-IN TO THE FAFSA

- → Once your FSA ID is created, return to the log-in page and start your application.
- → Enter your FSA ID
  Username or Verified
  Email Address or
  Mobile Number & your
  FSA ID Password.



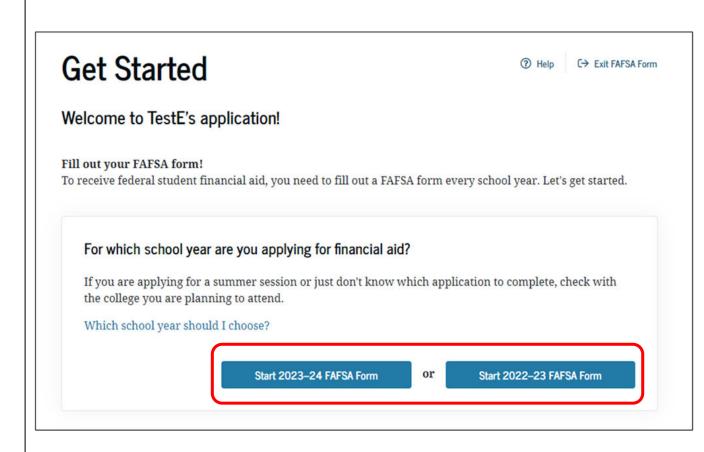
#### **READ THE DISCLAIMER**

Read the
 Disclaimer and,
 if you agree,
 click "Accept"



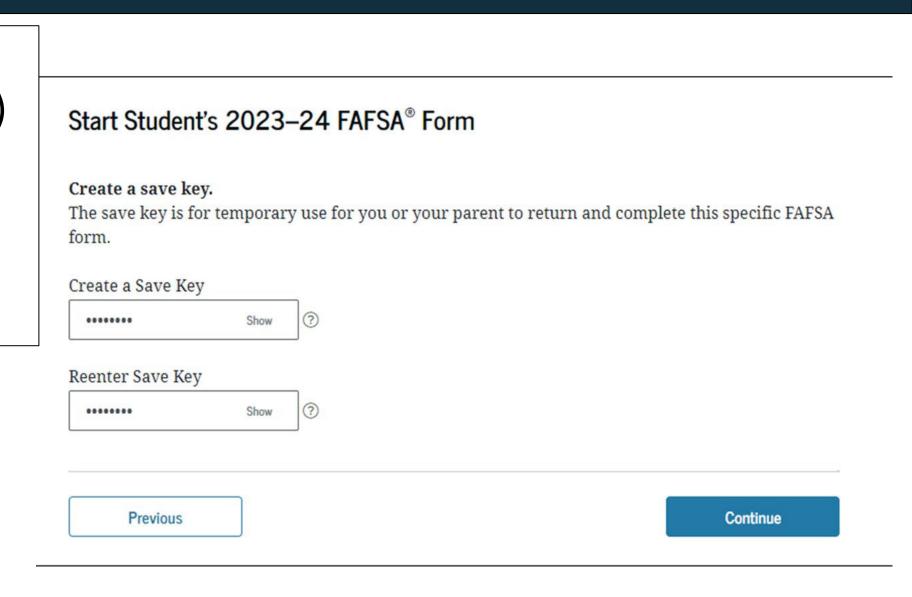
#### SELECT THE SCHOOL YEAR YOU ARE APPLYING FOR

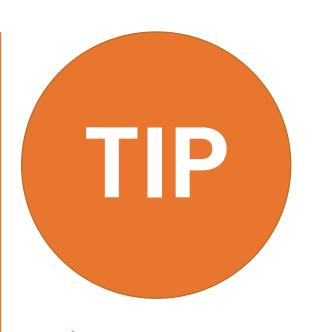
- Select the school year that you plan to attend college.
- If you are applying for an upcoming summer session it is recommended that you complete applications for both years.



#### **CREATE A SAVE KEY**

Create a "Save
Key" (FAFSA only)
in case you need
to save your
application and
finish it later.



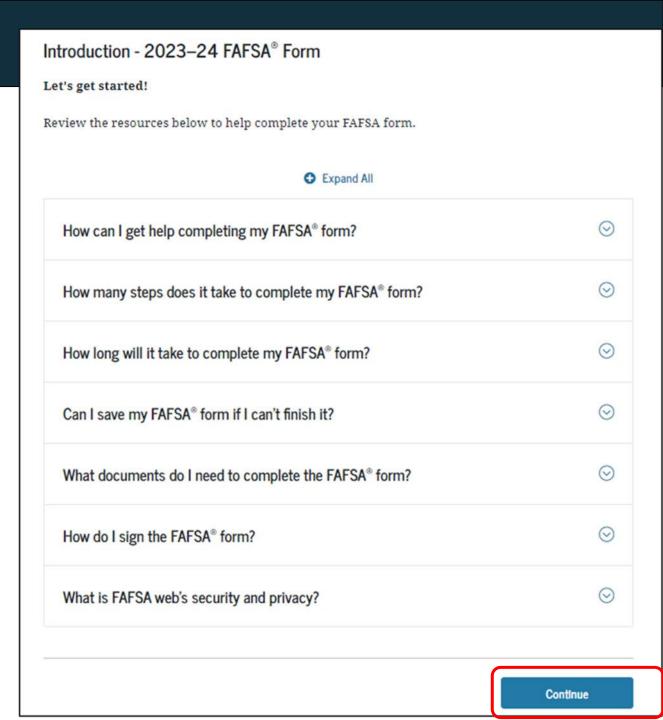


# Make sure to write down your Save Key somewhere safe so you don't forget

- ✓ FSA ID Username
- ✓ FSA ID Password
- ✓ Email Address & Password
- ✓ FSA ID Challenge Questions & Answers
- Save Key

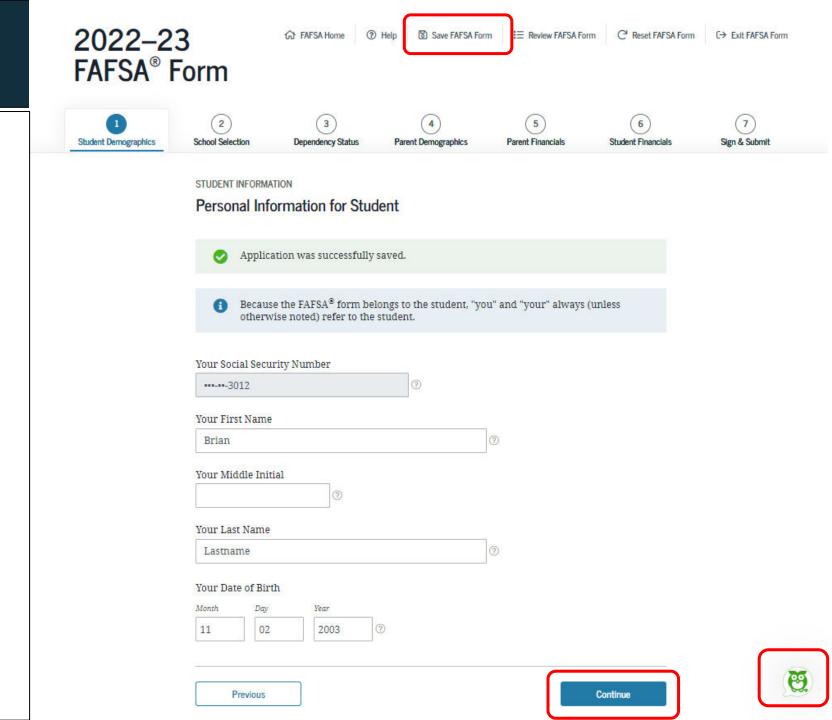
#### **REVIEW THE INTRODUCTION PAGE**

The Introduction
Page includes
general information
about the FAFSA



# COMPLETE THE SEVEN SECTIONS OF THE FAFSA

- Complete the seven sections listed as tabs at the top of the screen.
- For detailed instructions and information about each question, click the question mark icon.
   Click on the green owl icon for virtual assistance.

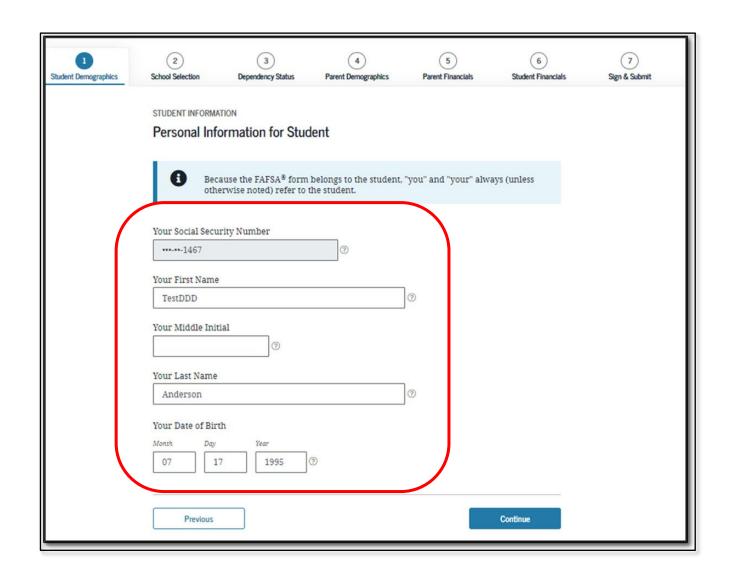


#### SECTION 1 OF THE FAFSA:

# STUDENT DEMOGRAPHICS

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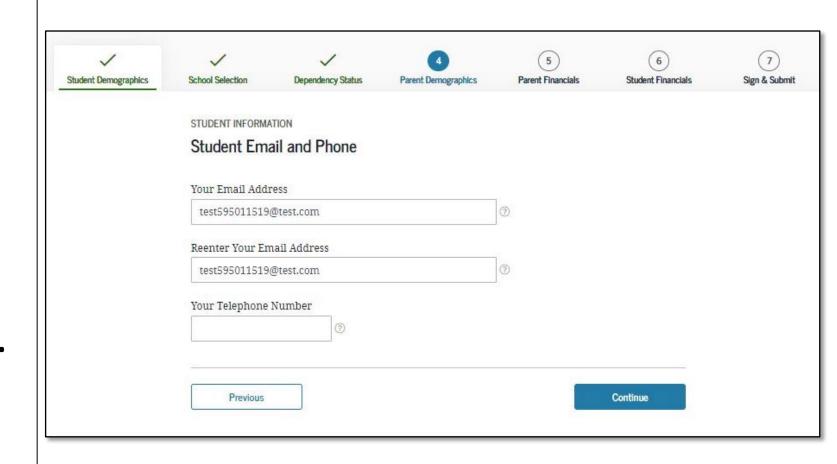
- Social Security Number (or ITIN on the CADAA)
- Student Name: Make sure
  that your name matches
  exactly as it appears on your
  Social Security Card. This is
  your legal name, not a
  nickname.
- Date of Birth: Enter carefully



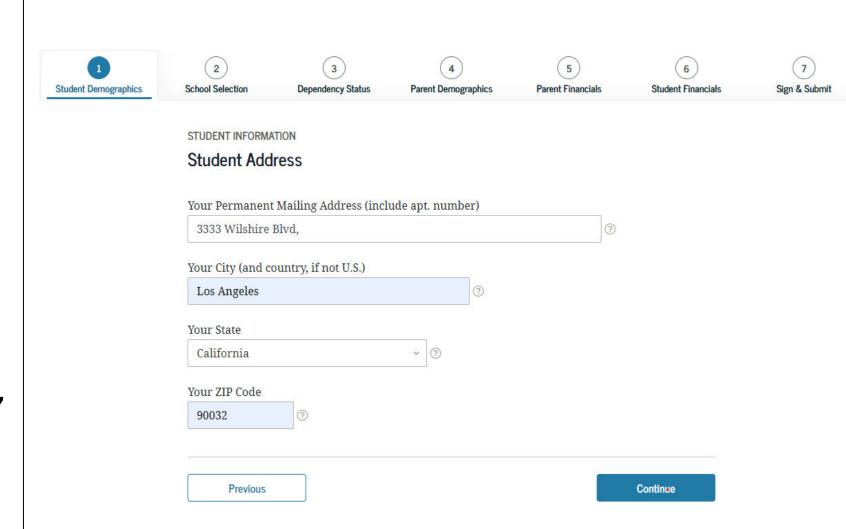
Email Address:

 Double-check the
 email address to
 make sure there are
 no typos.

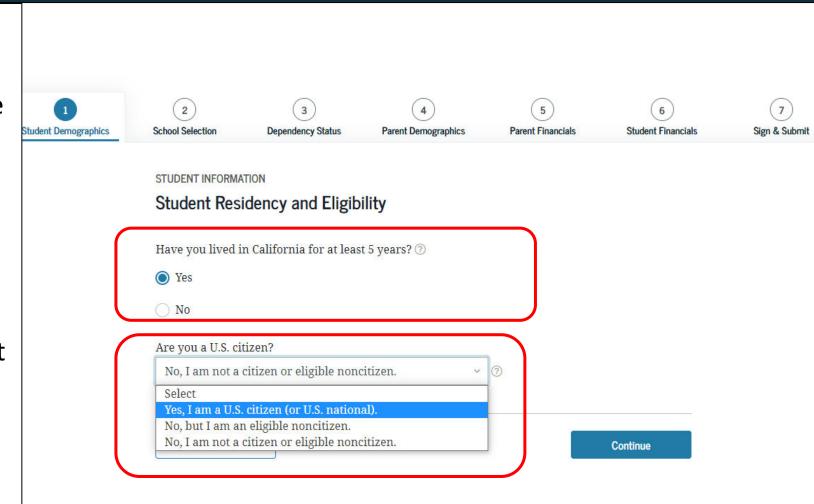
Telephone number:
 This field is optional.



- Permanent Mailing
   Address: This should be the
   same address you use on
   official government
   documents such as tax
   returns and voter
   registration cards.
- If you don't have a
   permanent mailing address,
   ask your college's financial
   aid administrator for help.



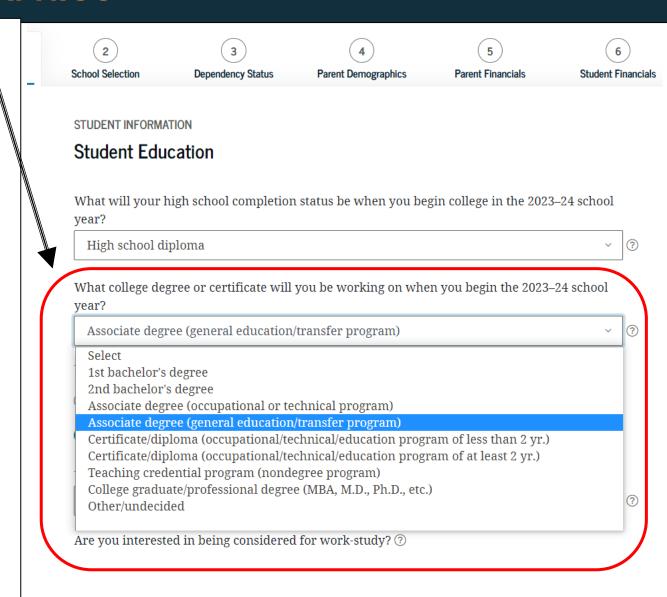
- State of Legal Residence: If you select that you have lived in CA for at least 5 years, you may be eligible for California student financial aid (the Cal Grant).
- A separate application is not required.
- Are you a U.S. Citizen? If you select "No, but I am an eligible noncitizen", you will be asked to provide your Alien Registration Number



#### **Student Education- Part I:**

# Select the option that best fits your *initial* educational goal.

- If you plan to attend community college, even if your ultimate educational goal is to obtain a bachelor's degree, select: "associate degree."
- If you are unsure of your plans, select "1st bachelor's degree." If you late decide to attend a community college, update your response.
- Do NOT select "other/undecided."
- Do NOT select "2<sup>nd</sup> bachelor's degree" unless you already have a bachelor's degree

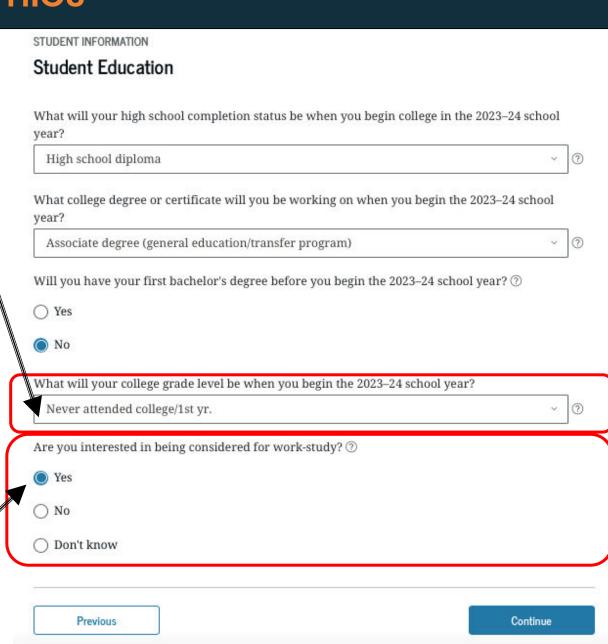


#### **Student Education- Part II:**

What will your college grade level be when you begin the 2023-2024 school year?

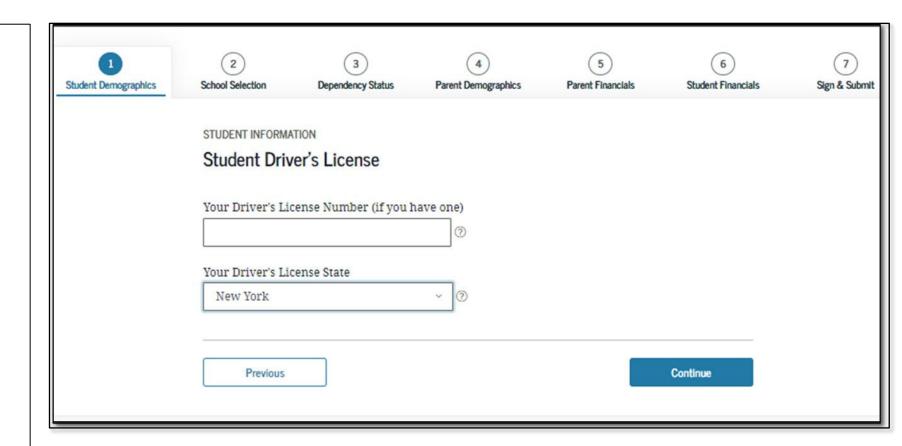
If you took college courses while in high school, you are still considered a first-time college student and can select: "Never attended college/1st yr."

Interested in work study? Answer Yes!



#### **Driver's License:**

A driver's license is not required to complete the application.



You will be asked: "Are you a foster youth or were you at any time in the foster care system?"

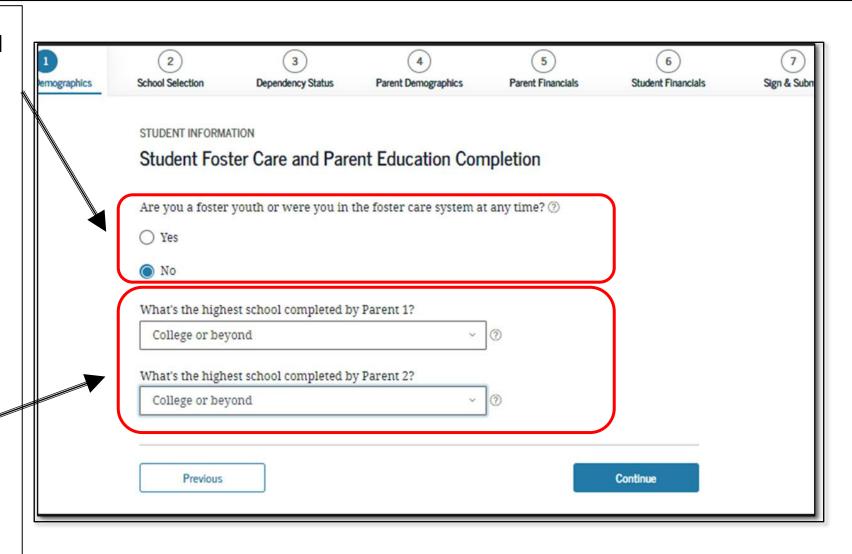
→ If this applies to you, answer YES.

[Note: This question is not on CADAA]

It's fine to select

"Other/unknown" for

"Highest School Completed
by Parent."



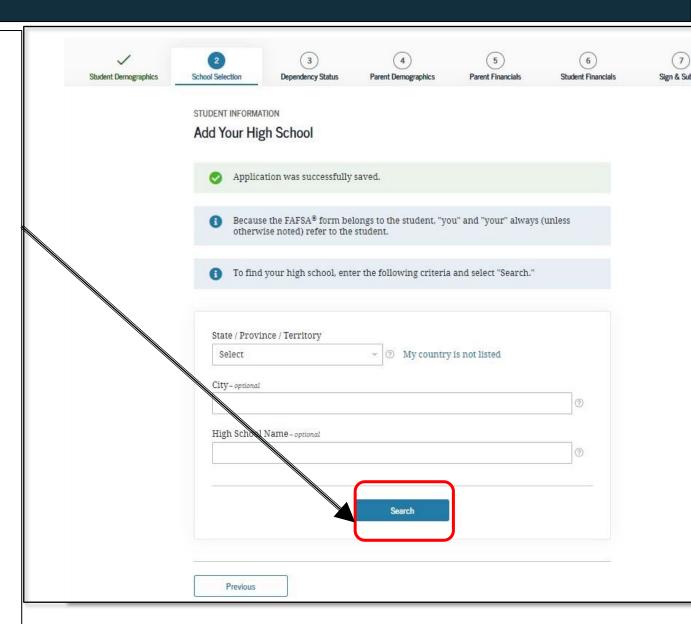
#### SECTION 2 OF THE FAFSA:

# SCHOOL SELECTION

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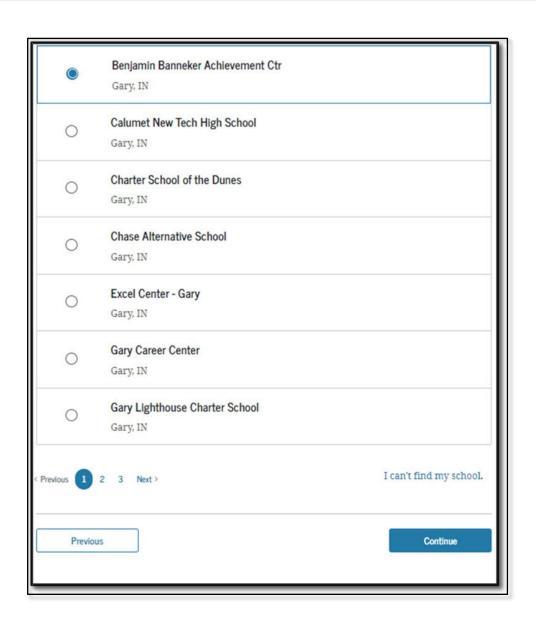
## **Add Your High School**

- Use the search function to find your high school.
- You will not be prompted to answer this question if you indicated that you received a GED or equivalent.

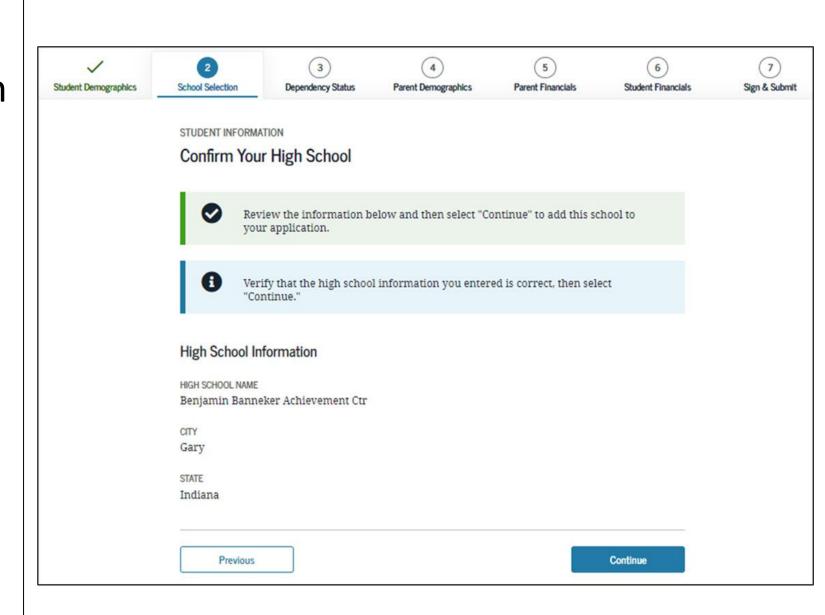


## **High School Search Results:**

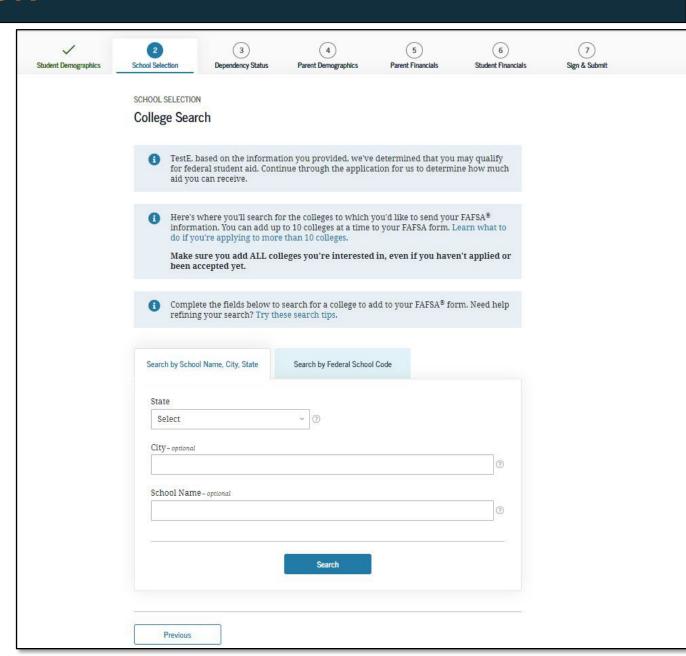
 Select your high school from the list and select Continue.



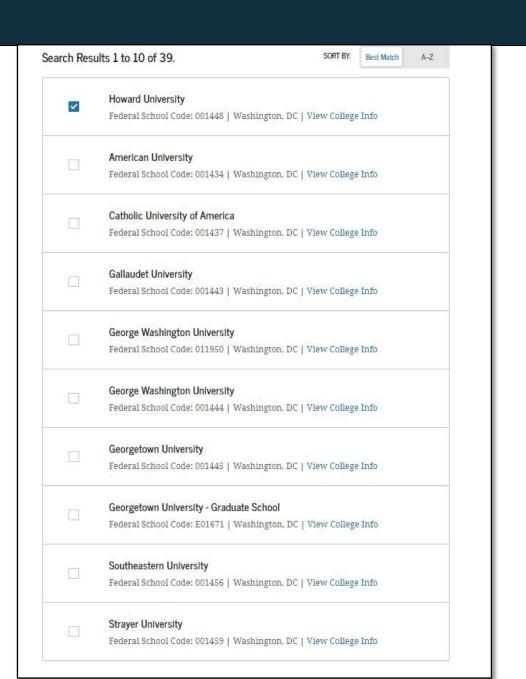
 Make sure that the high school listed is correct and select continue.



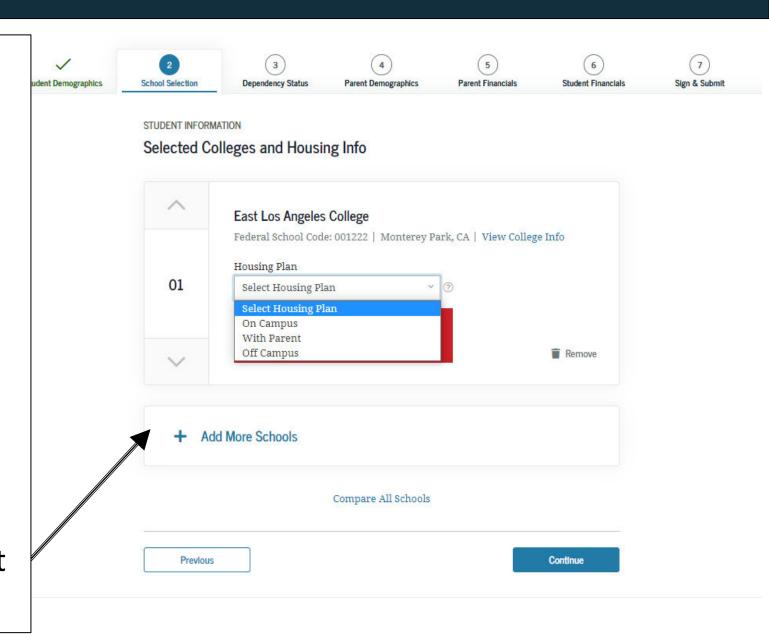
- Search for and select at least one and up to 10 colleges that you may want to attend.
- You can update or change school selections later if your plans change or you're just not sure yet.
- You do not need to have applied for admission yet to the colleges you list.



- Select the college to add and click continue.
- Be sure to list each UC or CSU campus to which you are applying for admission separately in this section.



- Do NOT select "With Parent" as your housing plan if you plan to live with a relative who is not your parent or a legal guardian.
   Instead, select "Off-Campus."
   This is crucial for maximizing your financial aid.
- The order in which you list the colleges does not make a difference in California.
- To add additional colleges, select "Add More Schools"





- After the FAFSA has been processed and you have received your Student Aid Report (SAR) [or California Student Aid Report (Cal SAR) if the CADAA], you can submit the FAFSA to an additional 10 colleges, if necessary, by replacing the original set of 10 colleges.
- Your original set of 10 colleges will still receive your FAFSA information.
- Repeat this process as many times as necessary.

#### SECTION 3 OF THE FAFSA:

# **DEPENDENCY STATUS**

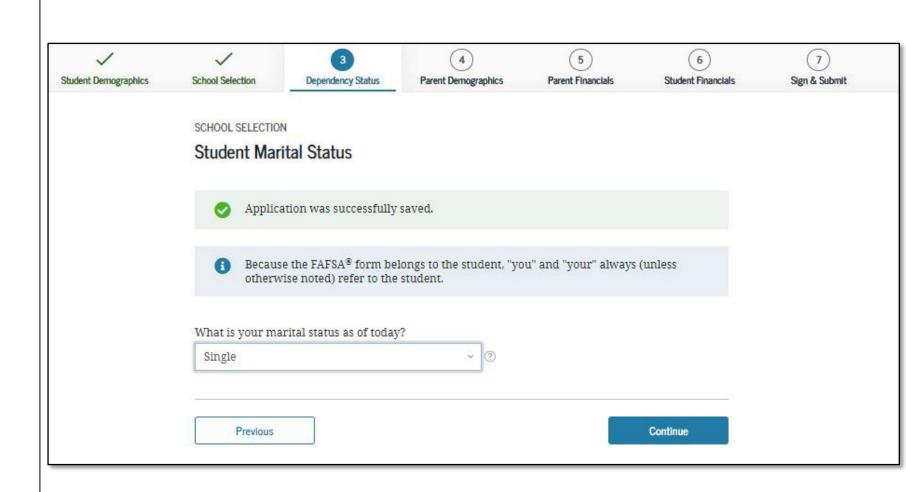
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# Dependency Determination

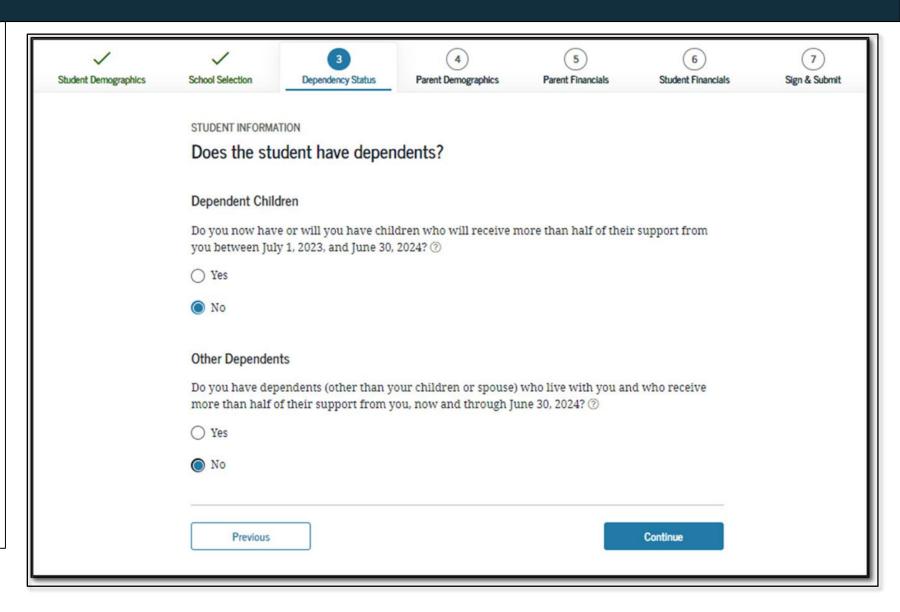
- Students who are determined to be independent do not need to provide information about parents.
- For independent students, eligibility for financial aid is based on the student's income only (and spouse if applicable)
- Students who will be 24 years old or older as of January 1 of the year for which they are applying for aid are automatically independent and will not be asked the questions in this section. (e.g., if you plan to start school in August 2023, will you be 24 or older as of January 1, 2023)

## **Marital Status:**

Married students are considered independent and will not have to fill out the Parent sections.



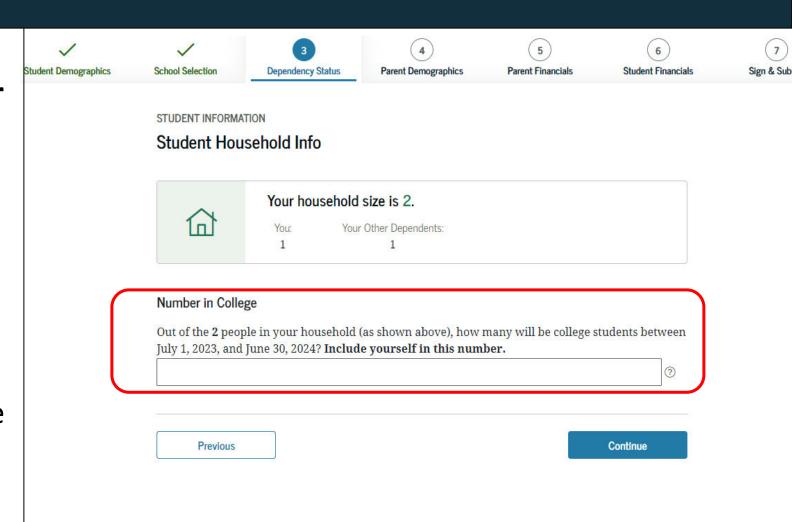
If you have dependents, you will be considered "independent" on the FAFSA and will automatically skip the other dependency questions.



This screen only appears if you indicate that you have children or are married.

Your siblings, other relatives or others who live with you are not included in household size.

Number in College: Enter "1" for number in college unless you have a spouse who will also be attending college at least halftime.

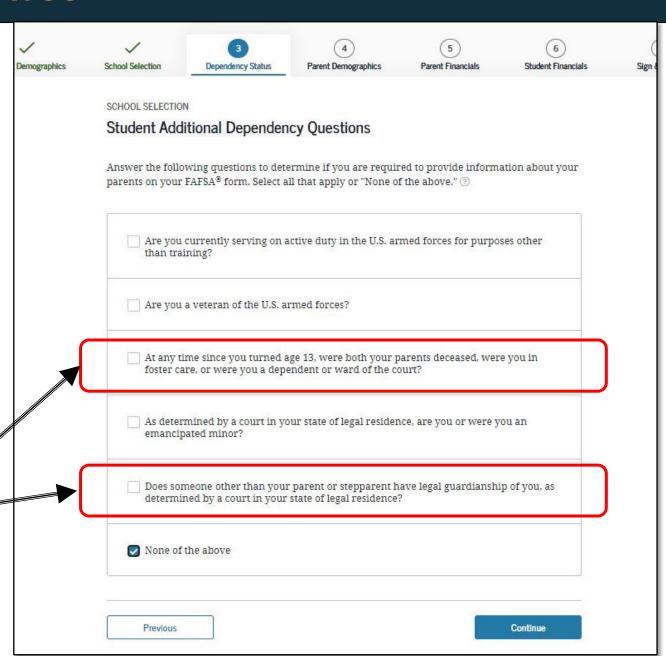


If any of these are true for you, check the appropriate box. If you meet the criteria for foster care or legal guardianship, it is advised to obtain independent status through this option.

If you can check any of these, you will not be asked about homeless status as you will already have independent status.

Otherwise, select "none of the above."

\*\*For information on Independent Status for Foster Youth see jbay.org/resources/financial-aid-guide/

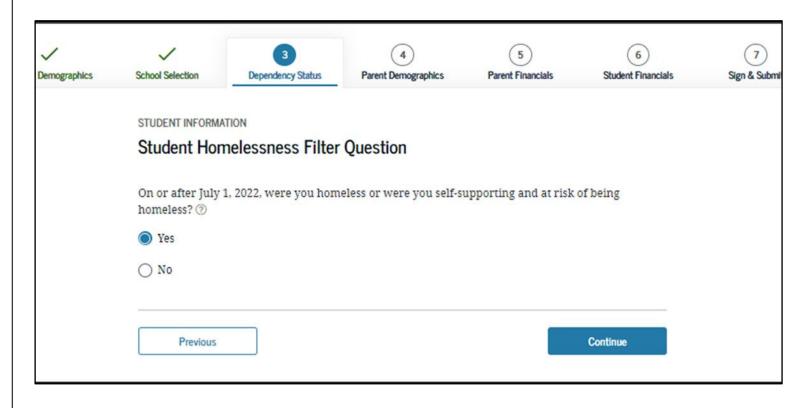


"On or after July 1st of the year prior to the award year, were you homeless or self-supporting and at risk of being homeless?

If you are planning to start college in Fall 2023, you would have been homeless any time after 7/1/22 to answer yes.

Answering "yes" to this question will give the student "independent student status."

Students must also be unaccompanied and complete verification.



## **Definition of Homeless Youth on the FAFSA:**

A Student Must be Unaccompanied <u>AND</u> either Homeless <u>OR</u> Self-Supporting & at risk of being homeless

## Unaccompanied =

Not in the physical custody of a parent or guardian



#### Homeless =

Lacking fixed, regular and adequate housing

#### <u>OR</u>

## Self-supporting AND at risk of being homeless =

When a student pays for his own living expenses, including fixed, regular, & adequate housing AND when a student's housing may cease to be fixed, regular, & adequate; for example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing

**Note:** A student living in any of these situations and fleeing an abusive parent may be considered homeless even if the parent would provide support and a place to live.

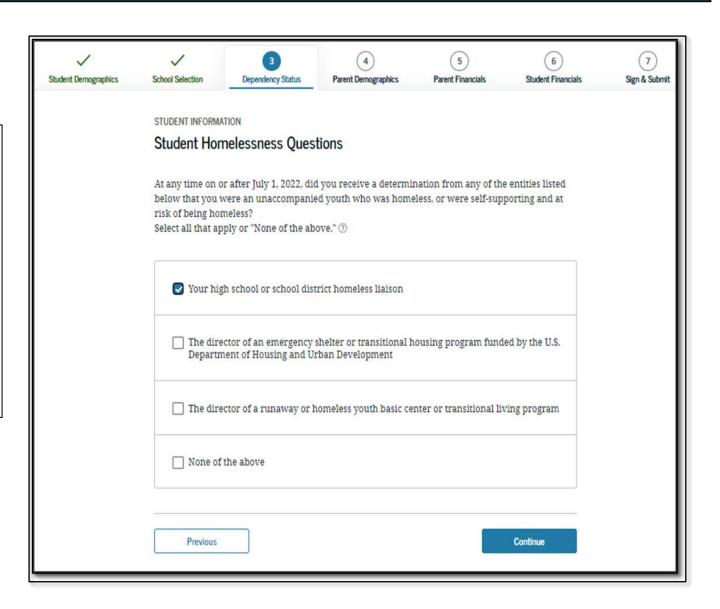
## Who is Included in the definition of homelessness?

## Lacking fixed, regular and adequate housing includes students who:

- (i) are staying with other people temporarily due to loss of housing, economic hardship, or a similar reason (i.e., couch-surfing)
- (ii) are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations
- (iii) are living in emergency shelters
- (iv) are living in their car, sleeping outside, or staying someplace not normally meant for human habitation.

If the student selected "yes," they will then be asked who will provide a homeless youth determination.

If they select "None of the above" they can still verify homeless status through their college's financial aid office.



### Template for Determination Letter

### **SchoolHouse Connection:**



www.schoolhouseconnection.org/sample-form-letter-todetermine-the-independent-student-status-ofunaccompanied-homeless-youth/

\*Make sure to use the letter for the correct academic year



Check out SchoolHouse Connection for lots of great resources for students experiencing homelessness!

Previous

- -You are determined to be an Independent Student.
- -You can answer "No" to skip questions about your parents.
- -Answering "No" will not prevent you from getting financial aid.

### STUDENT INFORMATION Independent Student Status You are considered an "independent" student. This means you are not required to answer questions about your parents. However, you may want to answer questions about your parents if you are a law school or health profession student (such as a medical or nursing student), or · your school requires parental information from all students. Would you like to answer questions about your parents? ② Yes

Continue

If you selected "None of the above," you will be instructed to see your college Financial Aid Administrator (FAA) to determine whether you meet the definition of homeless or at risk of being homeless.

#### STUDENT INFORMATION

### Homeless or at Risk of Being Homeless

Important: You indicated you are homeless or at risk of being homeless, and you answered "None of the above" when presented with the specific homeless questions. Read on for more information.

### Homeless or at Risk of Being Homeless

Your financial aid administrator can decide that you meet both of the following conditions necessary to be considered homeless and, therefore, do not need to provide parental information:

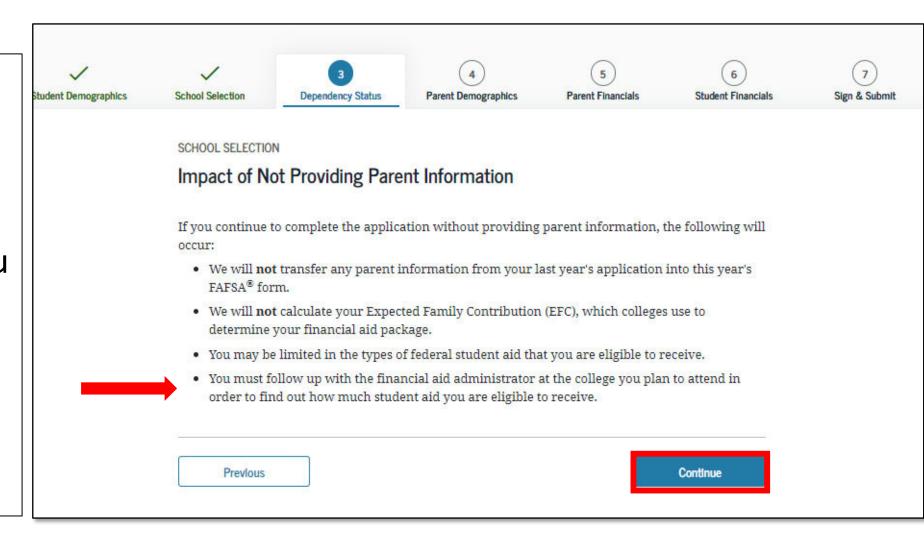
- You are homeless, or self-supporting and at risk of being homeless. Homeless means you are
  lacking fixed, regular, and adequate housing, which includes living in shelters, parks, motels,
  hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with
  other people because you had nowhere else to go. Also, if you are living in any of these
  situations and fleeing an abusive parent, you may be considered homeless even if your parent
  would otherwise provide a place to live.
- You are unaccompanied, which means you are not living in the physical custody of your parent(s) or guardian(s).

If you believe that you meet these conditions and would like to follow up with the financial aid administrator at the college you plan to attend, select **Continue**.

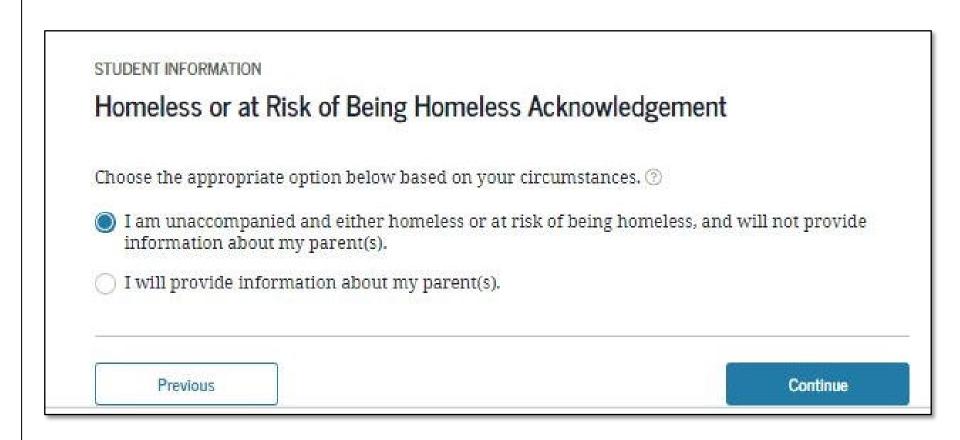
Previous

Continue

Your Expected Family Contribution will not be calculated until the FAA makes the determination that you meet the homeless conditions and are therefore not required to provide parental information.



You must verify that you will not be providing parental information.



### Information Regarding Homeless Determinations

FAAs can get assistance with making the determination by contacting college access programs, social workers, etc.

If the FAA is making the determination & there is no written documentation available, the determination <u>may</u> be based on a documented interview with the student

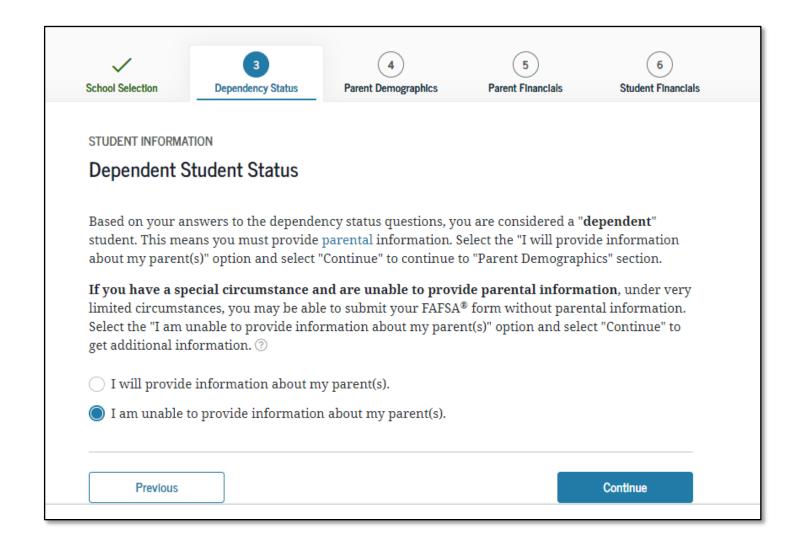
If a student receives a determination from a local liaison, or RHYA-funded or HUD-funded shelter or transitional living program, the FAA <u>must</u> accept this determination

A student living in the school dormitory may still be considered an unaccompanied homeless youth if the student would be homeless otherwise

**NEW** - In future years, a new determination will not be required

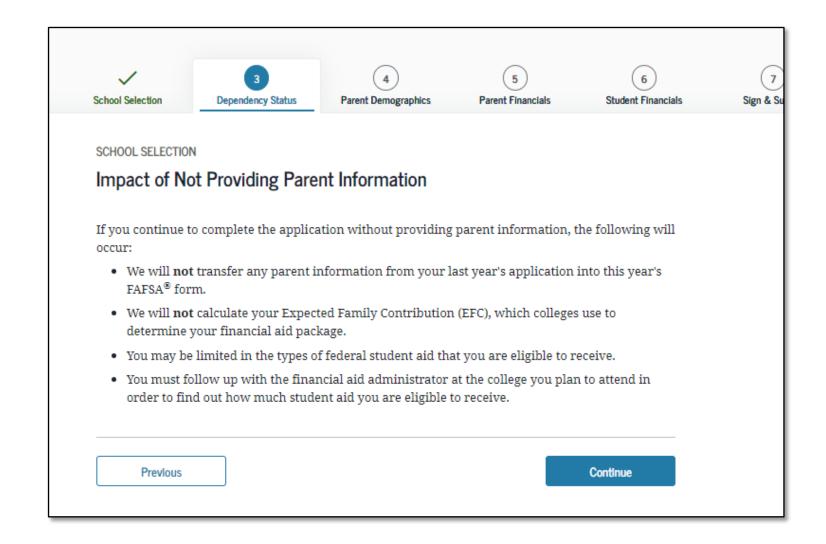
If you do not qualify as an independent student based on homelessness or any of the other options, you can request to be considered independent based on a special circumstance.

Begin by selecting "I am unable to provide information about my parents"



You will then see a screen that asks you to confirm that your EFC will not be calculated and that you must follow up with the financial aid office.

Select "Continue."



Additional information will then be displayed that provides examples of situations that <u>are not</u> by themselves considered special circumstances such as not living with your parents, not getting financial support from them or if your parents don't want to provide their information.

Circumstances that <u>may</u> qualify include an abusive family, parental incarceration or when parents' whereabouts are unknown.

You must again confirm that you have a special circumstance and select continue.

STUDENT INFORMATION

#### Special Circumstances Qualifications

You may still be eligible for some type of federal student aid without providing parent information. Please read through the following options carefully.

#### Special Circumstances Option

You must contact the financial aid administrator at the college you plan to attend if you believe you have a special circumstance that should be considered in determining your eligibility for federal student aid. However, not all situations are considered a special circumstance. For example, the following situations would **not** be considered as a special circumstance on their own:

- · You do not live with your parent(s).
- · Your parent(s) does not provide you with financial support.
- · Your parent(s) refuses to contribute to your college expenses.
- Your parent(s) doesn't claim you as a dependent on his or her income tax return.
- Your parent(s) does not want to provide his or her information on your FAFSA® form.

#### **Unsubsidized Loan Option**

If you do not meet a requirement for a special circumstance and still choose to continue your application without providing parent information, you will only be considered for an unsubsidized loan. To request consideration for an unsubsidized loan, you must contact the financial aid administrator at the college you plan to attend.

Choose the appropriate option below base	ed on your circumstances. ⑦
I will provide information about my p	arent(s).
I have a special circumstance and I an	n unable to provide information about my parent(s).
I do not have a special circumstance, a	and I am submitting my FAFSA® form without parent zed loan only.

### SECTION 6 OF THE FAFSA:

### Student Financials

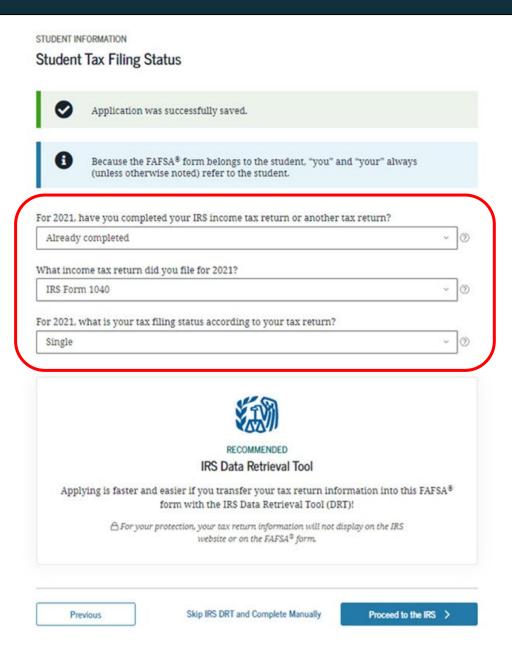
These instructions are for students with "Independent Status." Dependent students will need to also provide parent information.

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FAFSA uses income and tax information from the "prior-prior" year.

Ex. The 2023/2024 FAFSA, which opened on October 1, 2022, will ask for 2021 tax & income information.

Any asset information is based on the date the FAFSA is filed.



# Option a). If you select "Already Completed" IRS Income Tax Return

If you filed taxes for the selected year, select this option.

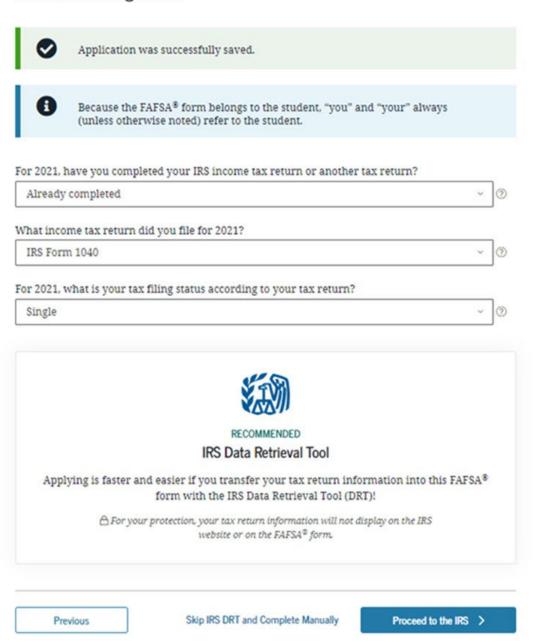
John Burton Advocates for Youth 2022

**Select "Proceed to the IRS"** to transfer your federal income tax return information directly into the FAFSA from the IRS using their "Data Retrieval Tool" (DRT).

If you don't have a copy of your tax return, you can download a free transcript at **irs.gov/ transcript** or request a federal income tax return transcript by filing IRS Form 4506-T, which can be found at <a href="https://www.irs.gov/pub/irs-pdf/f4506t.pdf">www.irs.gov/pub/irs-pdf/f4506t.pdf</a>.

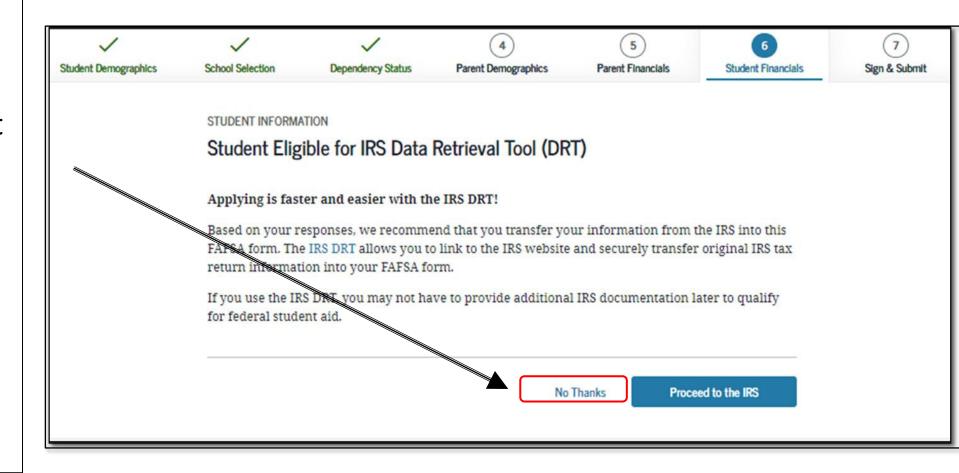
STUDENT INFORMATION

### Student Tax Filing Status

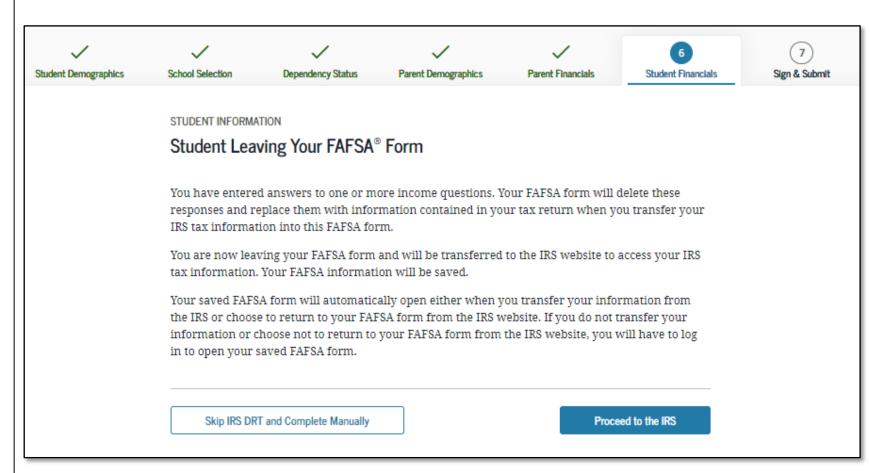


"Student Financial Information" page.

If the student does not use the IRS DRT then they will be asked to manually respond to questions about income and tax information from their federal income tax return.



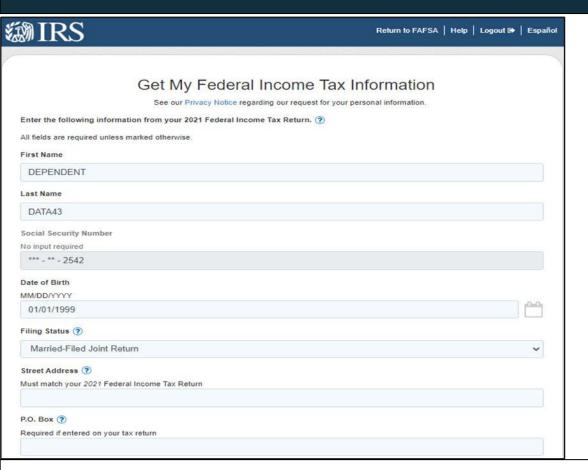
- Student Leaving Your
   FAFSA Form will display
   when going to the IRS
   website.
- Click "Proceed to the IRS" or "Skip IRS DRT and Complete Manually" if you would like to enter the information manually.

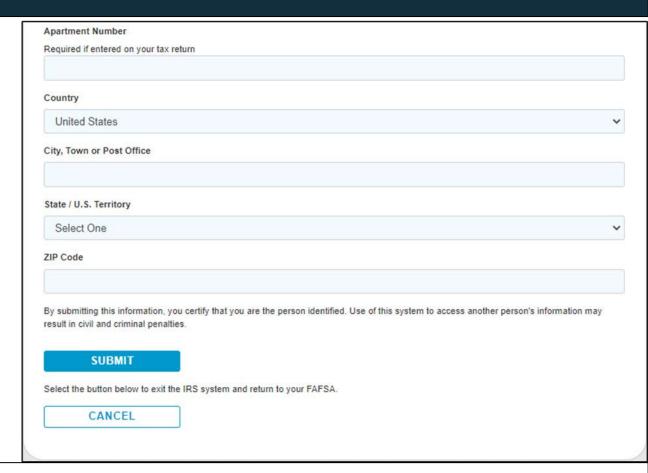


Next, you will be taken to the IRS Data Retrieval Tool Site.

- A warning text appears as the IRS Data Retrieval Tool site is displayed.
- Click "OK"







The fields at the top are pre-filled based on FAFSA responses. The Social Security Number cannot be updated.

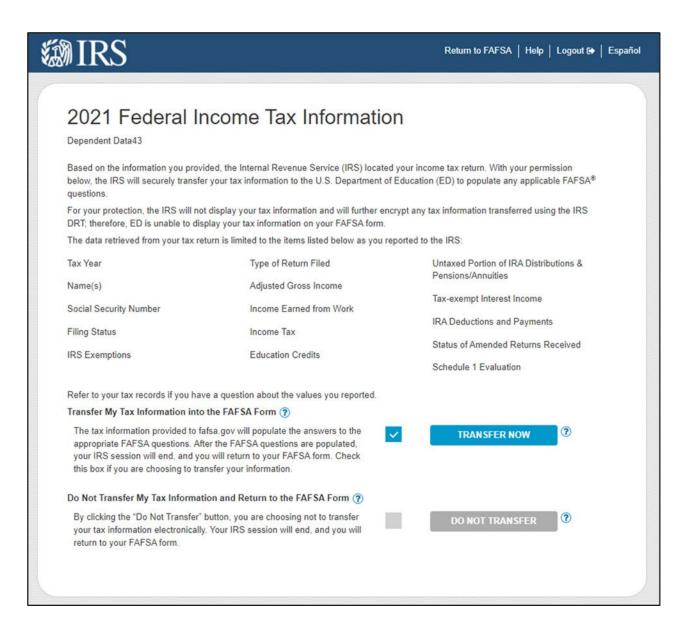
Provide the address that matches your **Federal Income Tax Return for the requested year** and click "Submit."

### IRS Data Retrieval Tool, page 2:

 Check the "Transfer My Tax Information..." box and click "Transfer Now" to carry this data back into your FAFSA

### OR

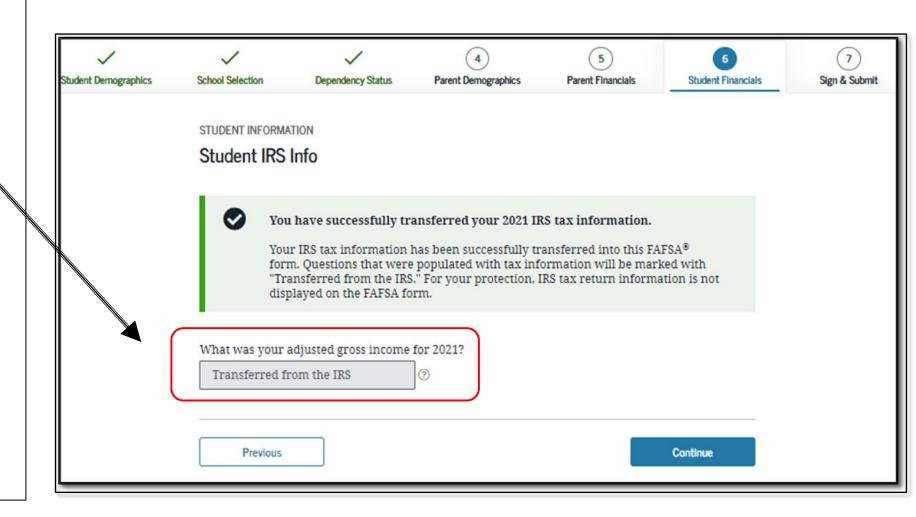
 Check the "Do Not Transfer..." box and click "Do Not Transfer" to discontinue use of the IRS DRT



### "Student IRS Info"-

After the data has been transferred from the IRS DRT it will show as "Transferred from the IRS."

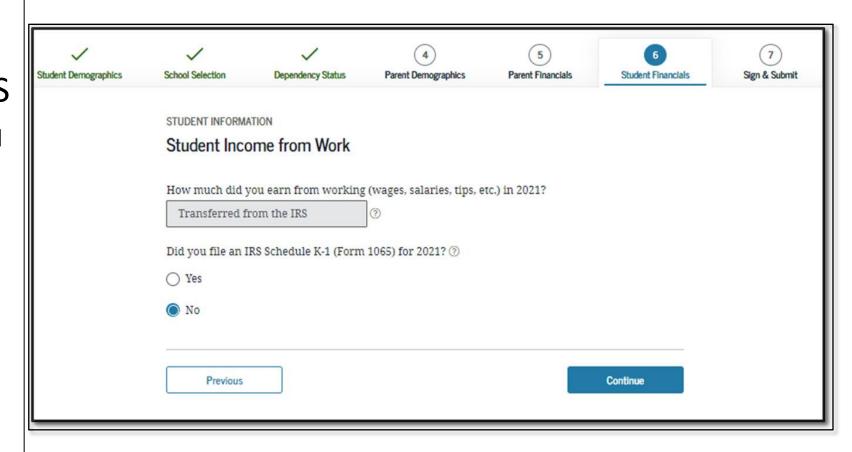
This data cannot be changed or viewed.



# "Student Income from work"

If you do not use the IRS DRT, the FAFSA tells you on what line of your tax return you can find the information.

If asked, select No to the question "Did you file an IRS Schedule K-1 (Form 1035 for 2020)."



### **Student Simplified Path Determination (part 1):**

This question is used to determine if you can skip questions related to assets (the "simplified path").

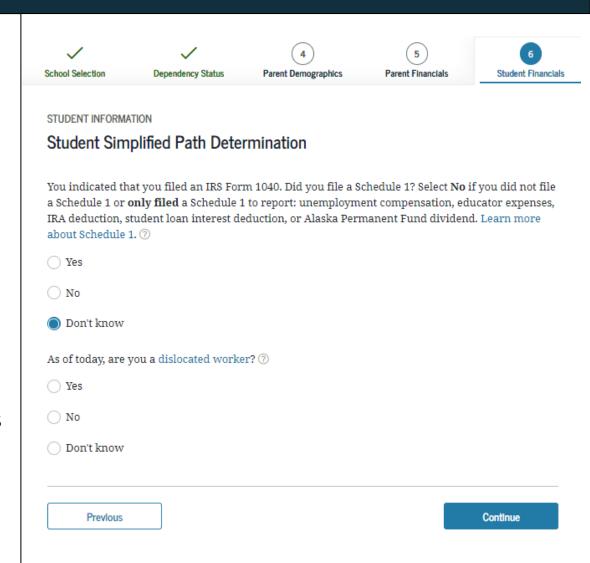
If you use the IRS DRT, this may show as "Transferred from the IRS".

Note that if you did file a Schedule 1, you can still answer "no" if the only income type reported on the schedule 1 was unemployment benefits or other less common income types noted on the screen.

If "yes" or "don't know," you will be asked additional questions to determine if you qualify for the simplified path.

First, you will be asked if you are a dislocated worker.

NOTE: The CADAA does not ask about Schedule 1, only Dislocated Worker status.



Student Simplified Path Determination (part 2): If you select "no" or "Don't know" in response to whether you are a dislocated worker, you will be asked if you receive certain government benefits.

If you do not receive any of these benefits, select "none of the above."

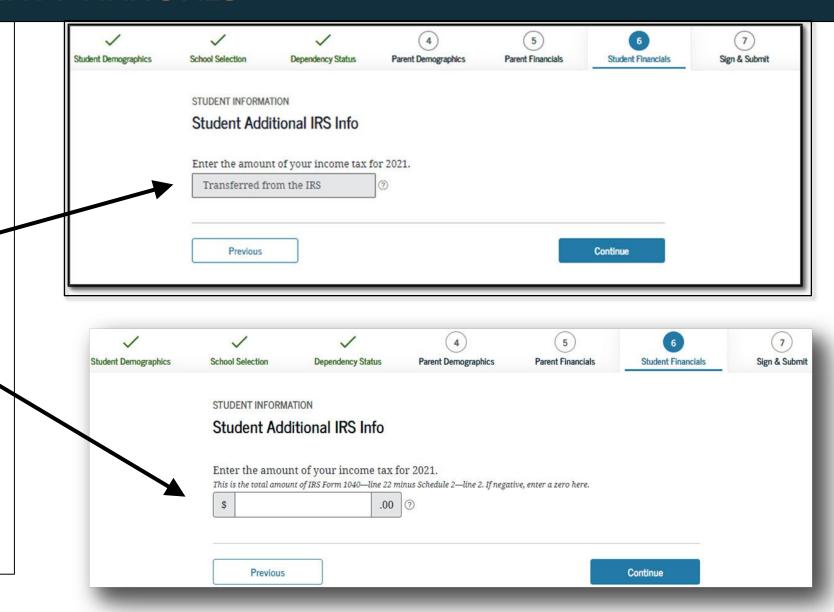
You will then be asked questions about your assets, such as money in checking and savings accounts, on a later screen.

Don't know
In 2020 or 2021, did you or anyone in your household receive benefits from any of the federal benefits programs listed below?
Select all that apply or "None of the above." If, at the time you are completing the FAFSA form, you or anyone in your household did NOT receive any of these benefits during 2020 or 2021, but do receive any of them on or before December 31, 2021, you must return to the FAFSA form and updat your response.
Answering these questions will not reduce eligibility for student aid or these programs. ⑦
Medicaid
Supplemental Security Income (SSI)
✓ Supplemental Nutrition Assistance Program (SNAP)  Learn about SNAP €.
Free or Reduced Price School Lunch
☐ Temporary Assistance for Needy Families (TANF)  Learn about TANF €.
☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)  Learn about WIC ☑.
☐ None of the above
Previous Continue

# **Student Additional IRS Info**

If you use the IRS DRT, this will show as "Transferred from the IRS"

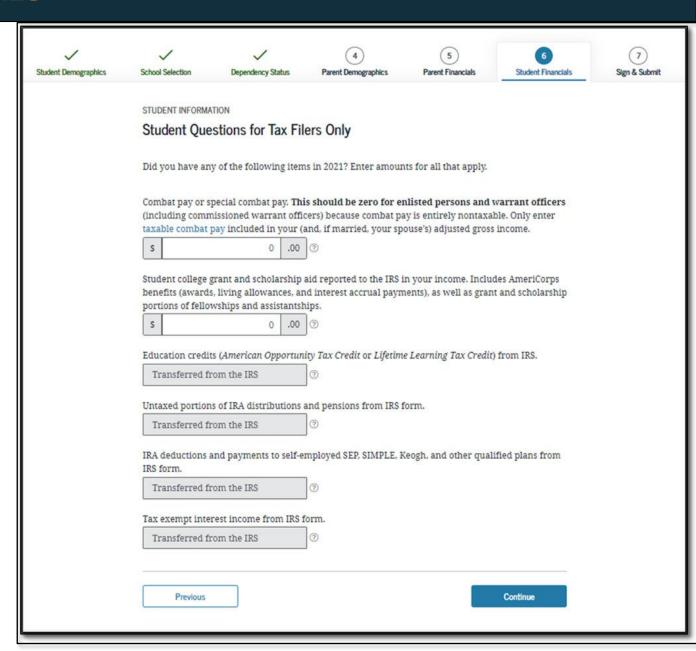
If you enter manually, the FAFSA will tell you what line to use from your tax return.



### "Student Questions for Tax Filers Only"

If you received college grants, scholarships or any payments from Americorps during the year for which you are reporting income that were included in the income reported on your taxes, you must enter the amount here to ensure that these do not count against your financial aid eligibility.

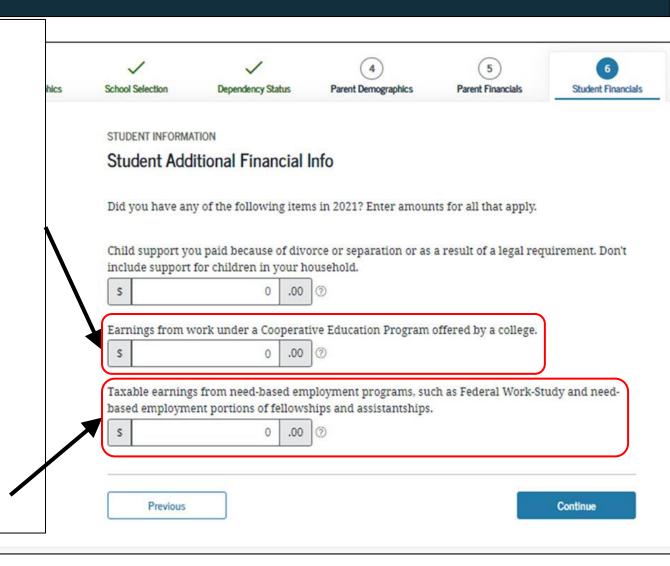
If you use the IRS DRT, some of these questions will show as "Transferred from the IRS."



### **Student Additional Financial Info**

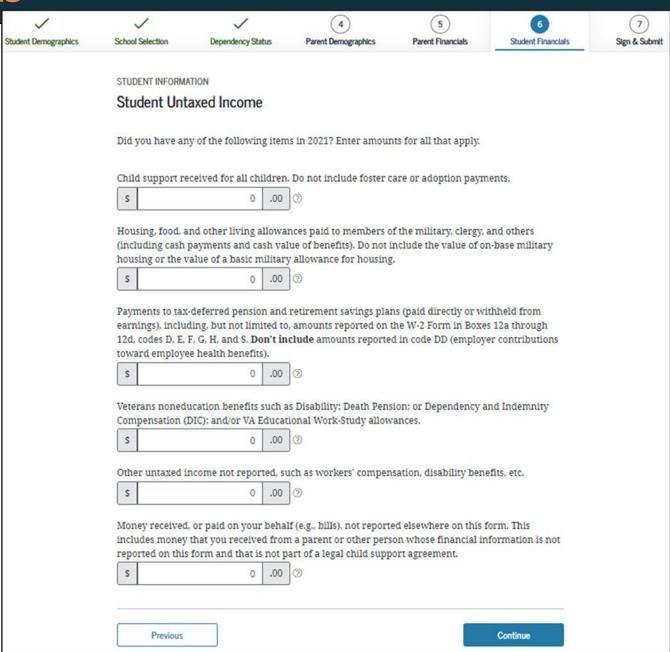
A Cooperative Education Program is a college program that allows a student to apply their classroom knowledge to a paid work experience in a field related to their academic or career goals.

If you received federal work-study, you must enter the information twice in the FAFSA so that it is <u>subtracted</u> when determining your total income.



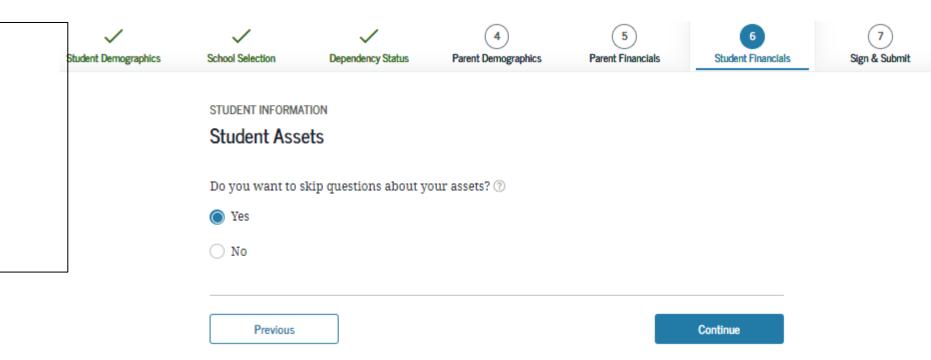
# You DO NOT have to report the following information as income earned from working, or as "Untaxed Income":

- → Economic Impact Payments, or stimulus checks, due to the COVID-19 pandemic.
- → Emergency financial aid grants from the government in connection with the COVID-19 pandemic. If you aren't sure, talk to your financial aid office for assistance.
- → Extended Foster Care (AB 12) benefits
- → Welfare (CalWORKs) payments
- → Untaxed Social Security benefits
- → Supplemental Security Income (SSI) do not confuse with Social Security Disability Insurance (SSDI)



### **Student Assets:**

If asked, click "Yes" to skip questions about your assets. It is not required.





### What if your income has changed since 2021?

If your income has decreased since 2021 contact the financial aid office at the school you plan to attend. They can recalculate your financial aid award to reflect your current income.

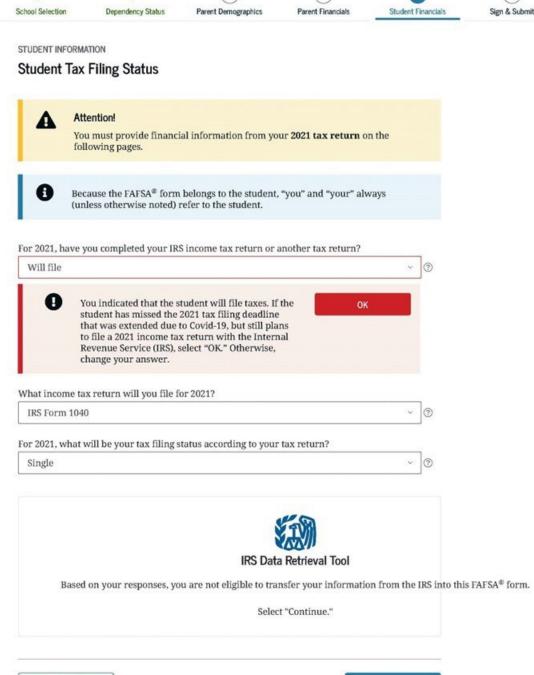
# Option b). If you select "Will File" IRS Income Tax Return

Very few people will need to select this option. If you were required to file taxes, but missed the deadline, select this option.

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If you select "Will file" a tax return, indicate what your filing status will be when you do file.

A message will appear to confirm that you have missed the deadline to file taxes, but still plan to file an income tax return.

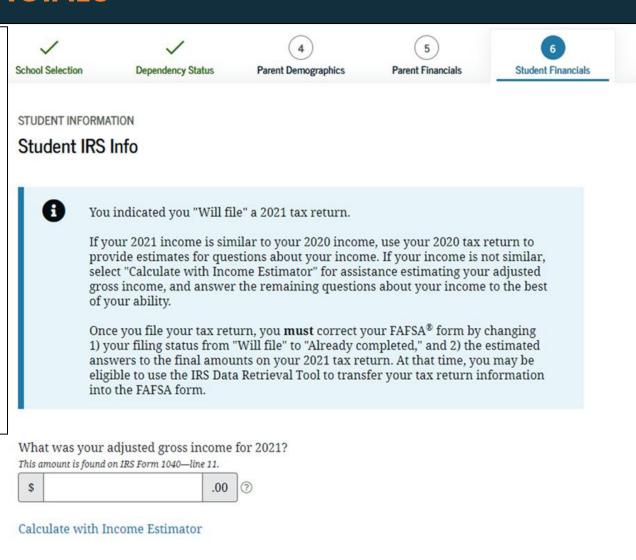


Previous



### **Student IRS Info**

Either use the prior year's taxes if the information is similar to provide estimates or click "Income Estimator" for assistance estimating the adjusted gross income.



Continue

Previous

# Option c). If you select *"Not Going to File"*IRS Income Tax Return

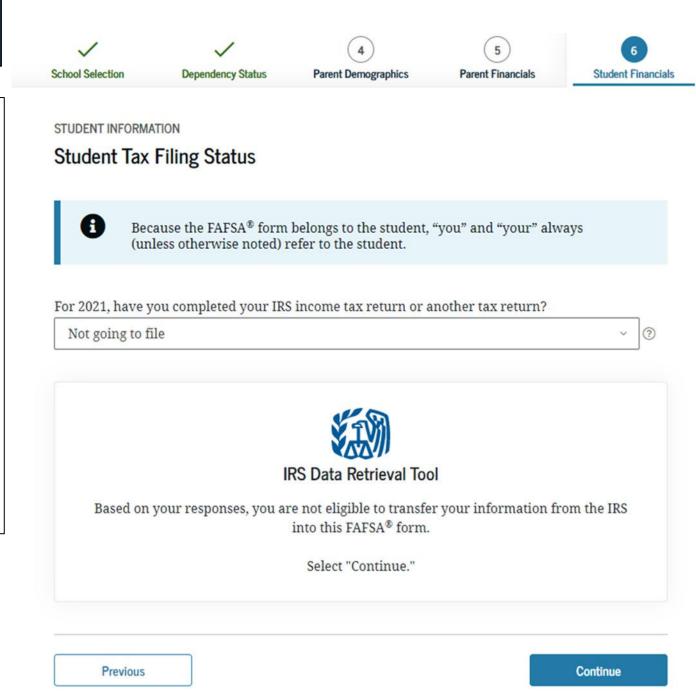
If you did not have to file taxes, select this option. You will still be asked questions about any income you have earned or received.

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Select "Not going to file" if you did not work or did not make enough money that requires you to file taxes for the requested year.

You may be required to submit a Verification of Non-Filing Letter to the IRS to verify that you did not file a tax return.

For more information about this form visit: www.jbay.org/resources/irs-vnf





### Unsure if you made enough money to file taxes?

Each year the income requirement is different. Ex. In 2021, if you were single, under 65 and your gross earned income and/or income from scholarship awards was at least \$12,550, then you are legally required to file taxes.

<u>Gross income</u> = total income paid to you before any deductions or taxes were taken out.

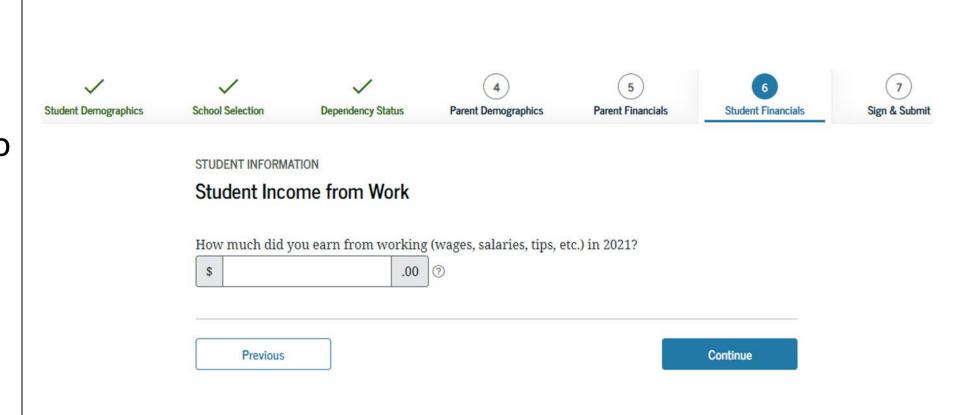
### There are many good reasons to file taxes!

- ✓ Most half-time and full-time students qualify for a cash-back education credit.
- ✓ Students who earned at least \$1 may qualify for the Earned Income Tax Credit.
- ✓ Parenting students, whether they have worked or not, may qualify for the child tax credit.
- ✓ Any childcare expenses a parent pays for while they attend school or work can also be deducted on their taxes.

Learn more at jbay.org/resources/tax prep-checklistfor-transition-age-youth-2/.

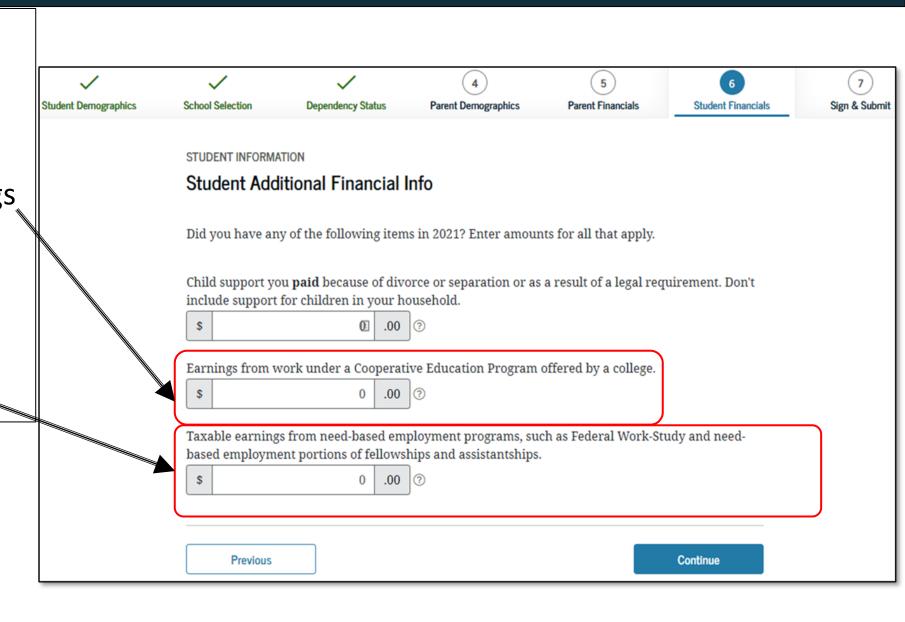
# **Student Income from Work**

You will be asked to report how much money you made from working.
Include the information from your W-2 forms



### **Additional Financial Info**

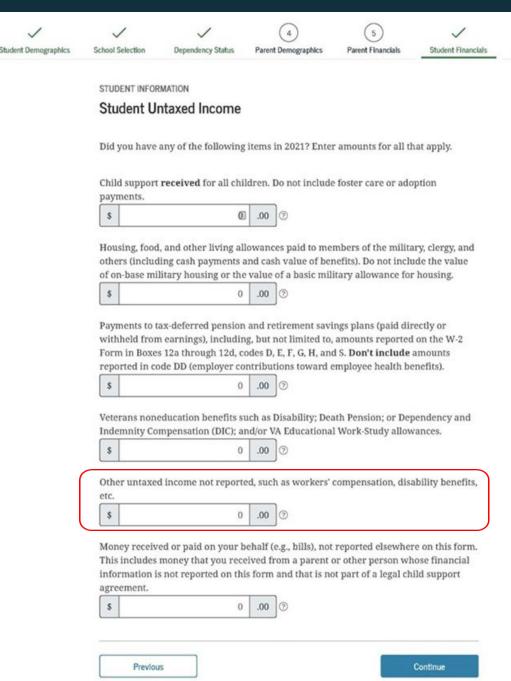
As in the prior section, you will be asked if you paid child support, have earnings from a Cooperative Education Program or taxable earnings from programs such as Federal Work Study



### **FAFSA SECTION 6: STUDENT FINANCIALS**

### **Student Untaxed Income- Part 2**

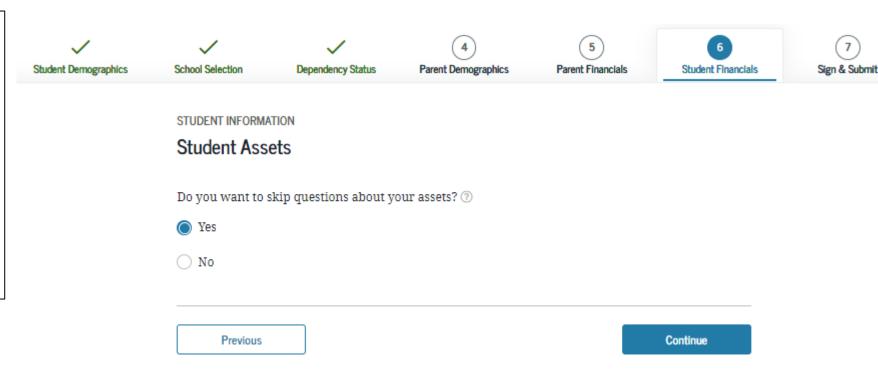
These are the same questions as in the prior section, however you DO have to report Unemployment Benefits under untaxed income.



### **FAFSA SECTION 6: STUDENT FINANCIALS**

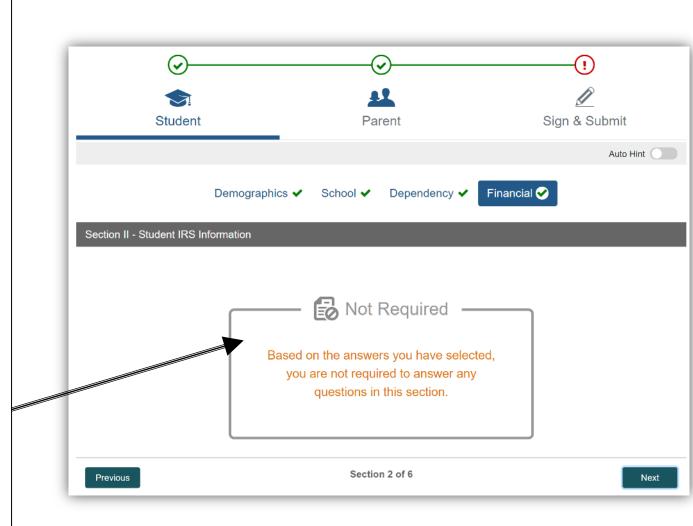
### **Student Assets:**

If asked, click "Yes" to skip questions about your assets. It is not required.



### **CADAA: STUDENT FINANCIALS- What's Different?**

- On the CADAA, there is no IRS DRT.
- Students who filed should bring their tax transcripts, 1099's and W-2's.
- Students who filed or will file will be asked about their current assets.
- The questions for "already filed" and "will file" are the same.
- If someone selects "Not going to File", they will not be asked any additional questions.



# SECTION 7 OF THE FAFSA: SIGN & SUBMIT

The final section of the FAFSA!

### **FAFSA SECTION 7: SIGN &** SUBMIT

- Review and check all the information from the application.
- You can print a copy for your records by clicking "Print This Page" at the bottom.

Parent Demographics Parent Financials Student Financials School Selection Dependency Status

SIGN AND SUBMIT

### FAFSA® Summary



### You're not done yet!

You still need to submit your FAFSA® form. After you print this page, select "Continue" to sign your FAFSA form.

FAFSA Summary: 2023-24

Student ID: •••---3012 L.A.

COLLAPSE ALL ^

### SECTION 1 Student Demographics Student's Social Security Number (question 8) •••--3012

Student's First Name (question 2), Student's Middle Initial (question 3)

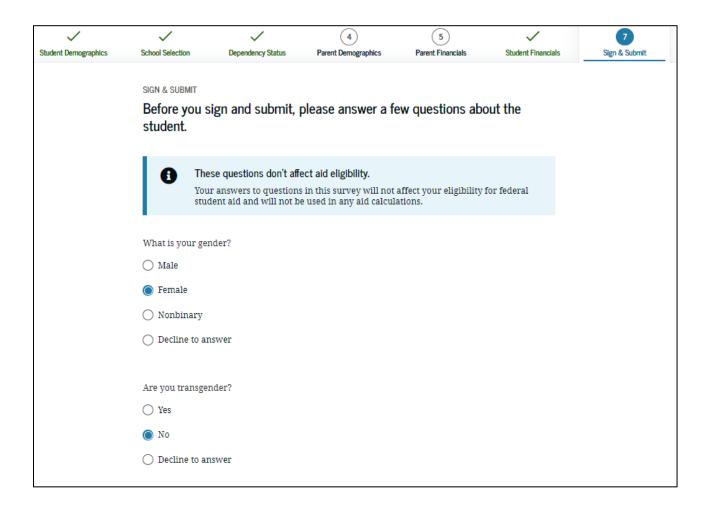
Brian

Student's Last Name (question 1) Lastname

Student's Date of Birth (question 9) 11/02/2004

### **FAFSA SECTION 7: SIGN & SUBMIT**

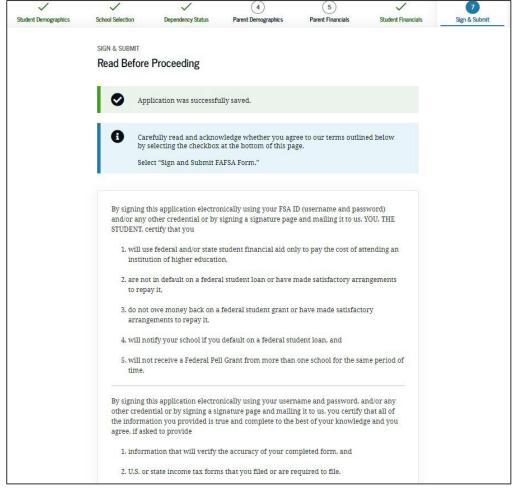
**NEW!** Answer a few demographic questions before you sign and submit. These questions do not affect your eligibility for aid

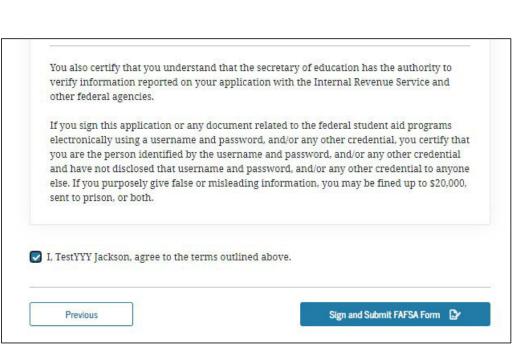


What is your ethnicity? Choose all that apply.	
Not Hispanic nor Latino origin	
✓ Cuban descent	
Mexican, Mexican-American, or Chicano descent	
Puerto Rican descent	
Other Spanish, Hispanic, or Latino origin	
Decline to answer	
What is your race? Choose all that apply.	
White	
Black or African American	
Asian	
Chinese	
✓ Filipino	
Asian Indian	
☐ Vietnamese	
☐ Korean	
Japanese	
Other Asian origin	
American Indian or Alaska Native	
Native Hawaiian or Other Pacific Islander	
Decline to answer	
Previous	Continue

### **FAFSA SECTION 7: SIGN & SUBMIT**

**Agreement of Terms-** Read and check the box indicating agreement with the signing statement and click "Sign and Submit FAFSA Form".

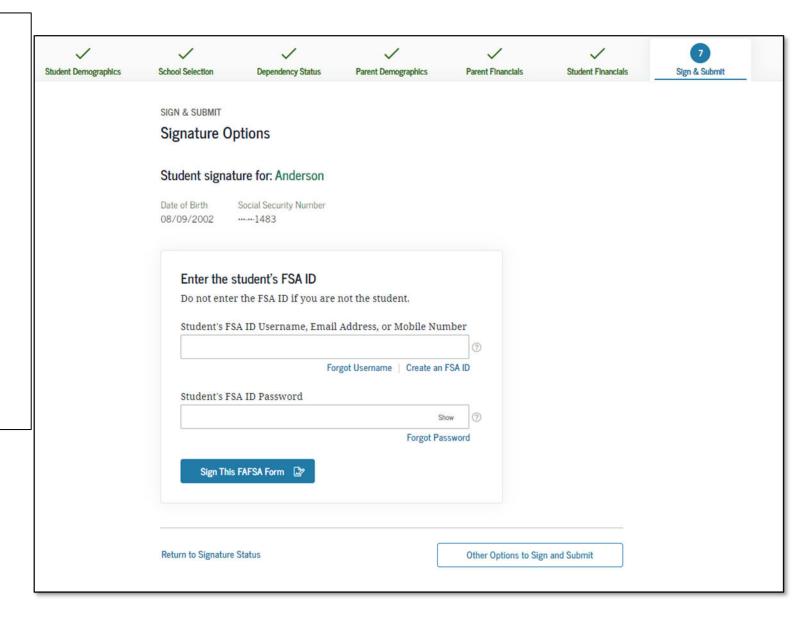




### **FAFSA SECTION 7: SIGN & SUBMIT**

### **Signature Options**

 If you logged into the FAFSA with an FSA ID, this page will not show and you will be directed to the "Congratulations" page [next slide].



- This is your Confirmation Page to show that your FAFSA is submitted!
- It provides your confirmation number and Data Release Number (DRN), should there be any issues.
- You'll be notified via email in 3-5 days that it was processed.
- If you need to make any changes, you must wait until you receive your Student Aid Report (SAR).
- CADAA applicants will also see a confirmation page that will identify if there are any issues that need to be resolved and next steps.



### Congratulations, Brian!

Your FAFSA form was successfully submitted to Federal Student Aid.

10/06/2022 15:51:01

Confirmation Number: F 00000000101

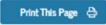
Data Release Number (DRN): 9999

### Here's what happens next:

- You will receive an email version of this page.
- In 3-5 business days, you will receive an email notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your school(s), and they will use it
  to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready
  to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the following email address:

newuser@fafsademo.com



### Estimated Expected Family Contribution (EFC) = 999999

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

#### ESTIMATED ELIGIBILITY INFORMATION

Based on the eligibility criteria, you may be eligible for the following federal student
aid:

# AFTER THE FAFSA/CADAA

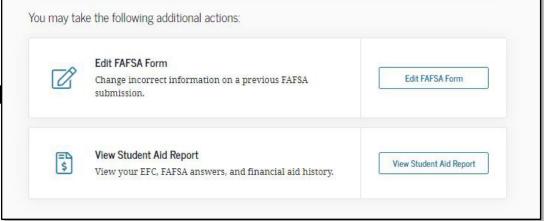
Filling out the FAFSA/CADAA is just the first step.

Once your FAFSA is processed successfully (within a few days), it will be indicated when you log back into the FAFSA.

You can make a correction by choosing "Edit FAFSA Form."

Choosing "View Student Aid Report" will allow you to view your SAR. Learn more about the SAR on the next page.





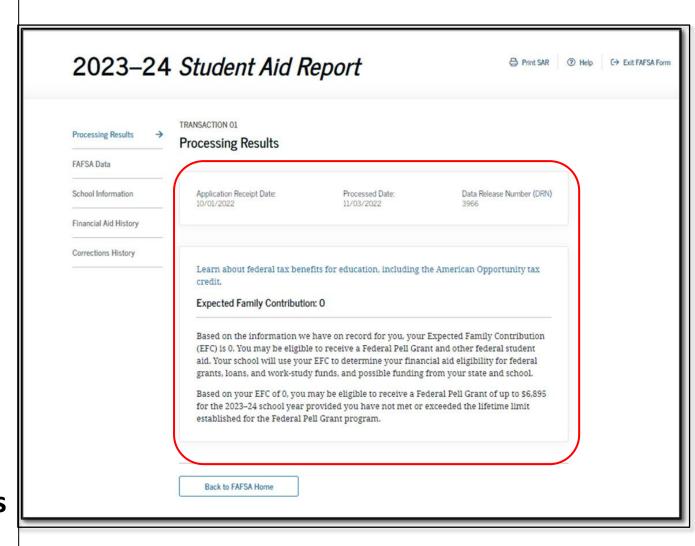
# Student Aid Report

The SAR [or Cal SAR on the CADAA] is not your award letter, but an estimate of what you MAY be eligible for.

It includes the Data Release Number (DRN) and Expected Family Contribution (EFC).

It may take a few days or weeks to receive your SAR.

It will include info if you've been selected for additional verification and how many years you have received federal aid towards the 6-year cap.



### CADAA AB540 AFFIDAVIT

- CADAA applicants must submit a signed "Non-Resident Exemption" Request, also known as an "AB 540 Affidavit" in order to qualify for aid!
- A student should get the affidavit from the office of admission at the college the student plans to attend.
- You should complete this form upon accepting an offer to attend a college in California and at least one semester or quarter before you are scheduled to start classes.

# CREATE A WEBGRANTS ACCOUNT

Create this to view the status of your FAFSA/CADAA

# Cal Grant

State aid for students attending college in California. Pays full tuition at CSUs and UCs and \$9,220 at private colleges and universities + \$1,648 for non-tuition costs.

Students with dependent children can get up to \$6,000 for non-tuition costs.

Must have at least a 2.0 High School GPA unless enrolled in a qualified CTE program.

**GPA** must be submitted and matched to FAFSA/CADAA.

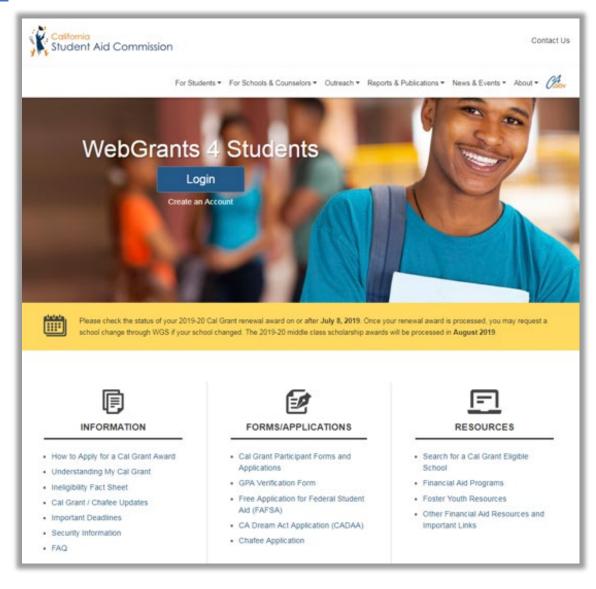
Apply Oct 1<sup>st</sup> – March 2<sup>nd</sup> if attending a 4-year, or by September 2<sup>nd</sup> if attending a community college.

# California Dream Act Service Incentive Grant Program

- Encourages CADAA students who meet Cal Grant B eligibility to perform at least 150 hours of community or volunteer service
- 1,667 eligible students will receive up to \$4,500 per academic year
- Renewable for up to 8 semesters or 12 quarters
- Recipients must maintain Satisfactory Academic Progress (SAP), such as earning at least a 2.0 GPA
- Students must apply annually
- For more information, visit www.csac.ca.gov/dsig

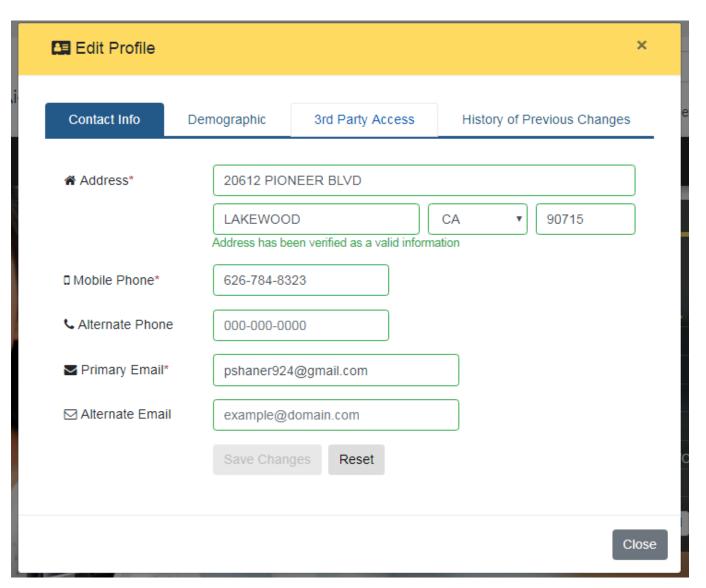
# WebGrants 4 Students: mygrantinfo.csac.ca.gov

- Students will need to wait to create a WebGrants account until their FAFSA or CADAA is processed.
- If there are any issues, they should contact the CSAC:
  - (888) 224-7268 or 1-800-735-2929 (TTY)
  - studentsupport@csac.ca.gov



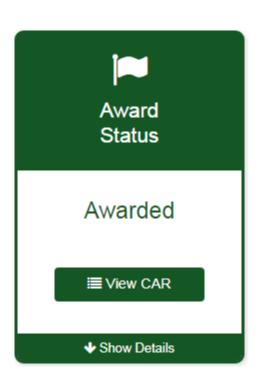
## Edit Profile - Contact Info

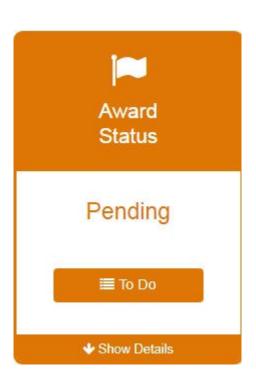
TIP: Make sure your contact information is up to date so CSAC can reach you.

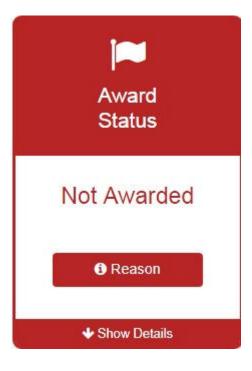


### **Check Your Award Status**

Below are possible award status cards within WebGrants.







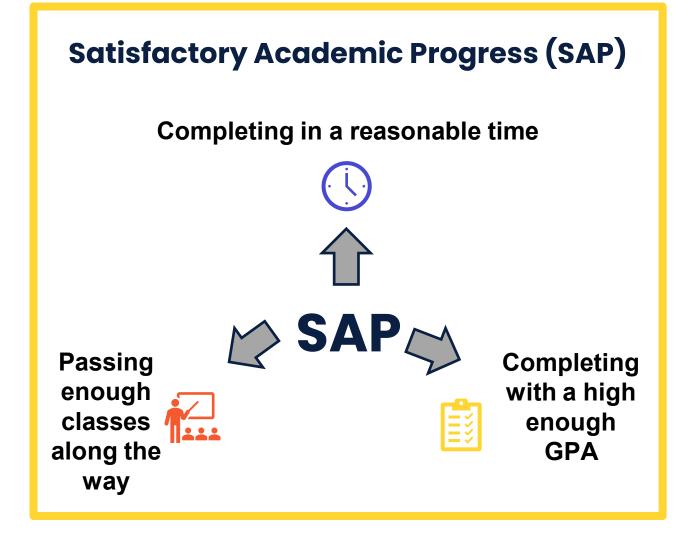


# WebGrants To Do's

1. Check your award status and amount for the Cal Grant
2. Verify if there are any "pending" items or forms that still need to be completed
3. Confirm that your school of attendance is accurate. This is referring to the college you plan to attend, not your high school.
4. Verify that your GPA has been received. If not, contact your high school counselor or the California Student Aid Commission (CSAC).
5. Enter your high school graduation date. This will become available on the 1st day of the month of your planned graduation month.

## Understanding Satisfactory Academic Progress

Students who fail to meet their institution's SAP standard for two consecutive terms will lose eligibility for most financial aid.



# Educate Students About SAP & How to Maintain Financial Aid

- Inform students about how SAP works
- Connect students to an academic counselor to ensure they are registering for the proper classes
- Advise that students talk to a counselor before dropping or withdrawing from any classes
- Inform students about the appeal process if they fail to meet SAP
- Connect students to resources early be proactive, not reactive

"When I first started college, I didn't understand financial aid. I was told it's 'free money', but it comes with conditions. Now I owe \$993."

## Congrats! You Did It!

## Remember:

- Continue to check your email and college student portal weekly.
- Respond promptly to any information request to provide verification in order to receive your financial aid.
- Update all your accounts if your address, email or phone number changes
- Apply for other scholarships and connect to campus support programs such as EOP, EOPS, Basic Needs Centers, Disability Student Services
- Check out the Financial Aid Guide for California Homeless Youth to learn how to maintain your financial aid and educate students about this process.
- Reapply for FAFSA/CADAA every year!

# HELPFUL RESOURCES

# Free Help Completing the FAFSA

- Live Help built into FAFSA on the Web
- U.S. Department of Education's toll-free hotline:
  - 1-800-4-FED-AID (1-800-433-3243) or
  - 1-334-523-2691
- Contact the U.S. Department of Education at: www.studentaid.gov/help-center/contact

# Free Help with the CADAA

- Live Help built into CADAA (Turn on "Auto Hint")
- California Student Aid Commission (CSAC)
  - 1-888-CA-GRANT (1-888-224-7268)
  - If hearing impaired: 1-800-735-2929 (TTY) or 1-800-735-2922 (Voice)
  - StudentSupport@csac.ca.gov
- IRS Get a Tax Return Transcript 1-800-908-9946
- Cash for College offers workshops for dependent students and their families <a href="https://www.csac.ca.gov/cash-college">https://www.csac.ca.gov/cash-college</a>

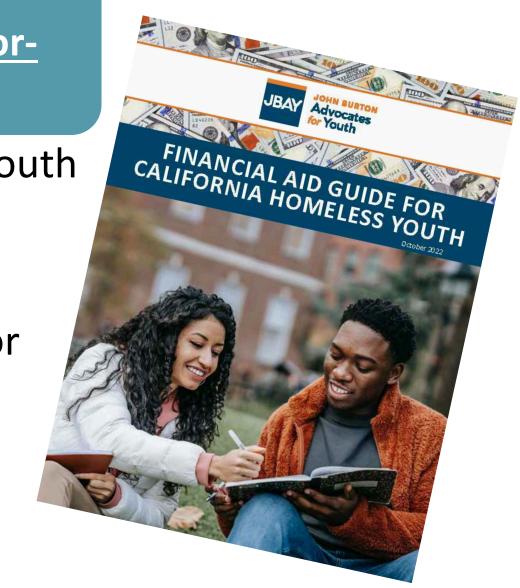
# Financial Aid Resources at: jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/

Financial Aid Guide for CA Homeless Youth

Visual Guide for FAFSA and CADAA

Today's webinar

- NEW: High School Counselor Toolkit for Students Experiencing Homelessness
- IRS Verification of Non-filing Letter Guidance
- After the FAFSA/CADAA Checklist



# Want to practice?

### **FAFSA Demo Site:**

fafsademo.test.ed.gov/webdemo.htm

## **THANK YOU**

**Question and Answers**