

COUNSELOR CONNECTION

SEPTEMBER 2018

File FAFSA starting Oct. 1

Students planning to attend college or technical school next fall should fill out the FAFSA as soon as possible starting Oct. 1.

The FAFSA determines if students qualify for federal grants and student loans. It is also used to apply for state grants and scholarships. In addition, many colleges use the information to award their own grants and scholarships. Therefore, students should submit the FAFSA even if they feel it is unlikely they will qualify for aid.

The FAFSA asks for information about income, assets and expenses. A formula set by Congress determines eligibility for federal and state aid. If the student is considered a dependent under federal guidelines, both the student and parents must provide financial information. Most undergraduate students are considered dependent.

Some student aid programs provide funds on a first-come, first-served basis, so it is important to submit the FAFSA as soon as possible.

Students should submit the FAFSA online at fafsa.gov. Students who do not have an FSA ID must first visit fsaid.ed.gov to set one up. Parents of dependent students must also set up an FSA ID. The FSA ID is needed to file the FAFSA.

Also needed for the FAFSA

In addition to the FSA ID, you'll need the following to complete the FAFSA.

- **Social Security number**
- **Driver's license number** (if you have one)
- **2017 tax records.**

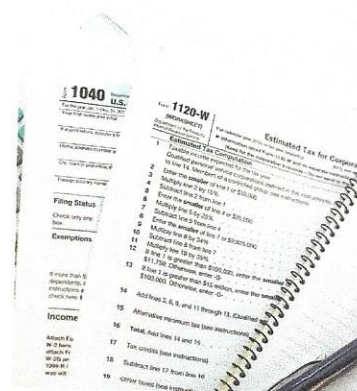
On the 2019-20 FAFSA, students and parents will use their 2017 income information.

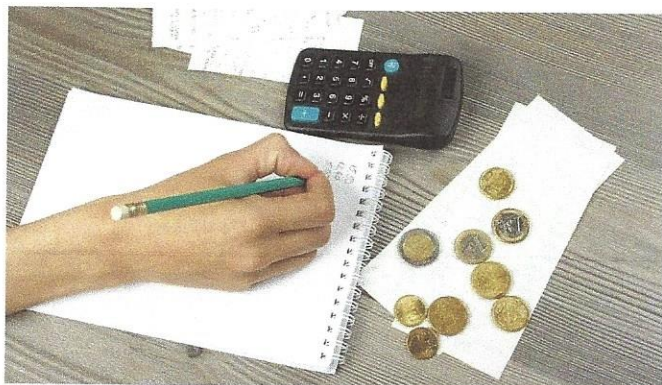
- **Records of your untaxed income.**

This may not apply to everyone. It includes things

like child support received, interest income and veterans' noneducation benefits.

- **Records of your assets.** Includes savings and checking account balances, as well as the value of investments such as stocks and bonds and real estate (but not the home in which your family lives).
- **List of the schools you're interested in attending.** Even if there is only a slight chance you'll apply to a college, list the school on your FAFSA. You can always remove schools later. If you wait to add a school, though, you could miss out on first-come, first-served financial aid.





Don't hide from your bills

If you're having trouble paying a bill, contact the company immediately to work out a payment plan. Whatever you do, don't ignore letters and calls from your creditors.

It's best to explain everything in a letter so you have a written record. Before writing the letter, look at your finances to come up with a payment amount you can handle. That lets your creditor know you still plan to pay what you owe and will pay as much as possible during your financial crunch.

Most companies will work with you if you're up front about your difficulties. Ask if your creditor will waive any penalties and will extend your payment period if you find yourself temporarily in a tight money situation.

Students should pay attention to deadlines for financial aid

In addition to filing the FAFSA, high school seniors should keep track of deadlines for other applications for student aid. Here are some tips:

- Check with the financial aid offices of the schools to which you've applied to determine if they require any forms other than the FAFSA.
- Look for scholarships using KHEAA-Alabama's [*Affording Higher Education*](#) and a free online scholarship search. You can find a link to a free search site under the "Students and Parents" tab on alstudentaid.com.
- Attend any college fairs and financial aid seminars offered at your high school or in your area. If a company charges a fee for helping with applications, remember that you can do that yourself for free. If you decide to pay for help, make sure the company is reputable by checking with the state Attorney General's office or the Better Business Bureau in your area, as well as the area where the firm is located.



Community colleges to add three programs

Three new programs were approved by the Alabama Community College System Board of Trustees at its Aug. 8 meeting.

Trenholm State Community College was authorized to offer an AAS degree and a certificate in business administration beginning with the fall 2018 semester.

Lurleen B. Wallace Community College will offer an AAS degree in physical therapy assistant beginning with the spring 2020 semester.



Scholarship spotlight

Southern Automotive Women's Forum Scholarship

Eligibility: Must:

- Be a female high school senior, GED graduate or college student.
- Be enrolled or be enrolling in an accredited college or university in Alabama or another southern state.
- Be pursuing a degree in a science, technology, engineering, math or automotive field.
- Be interested in or already be pursuing a career in an automotive-related field.
- Be enrolled at least half time in at least two consecutive academic terms.
- Maintain at least a 2.5 cumulative GPA and at least a 3.0 GPA in the major.

Award: Varies

Number: Varies

Deadline: Dec. 1

Apply online at: <http://southernautomotivewomen.org/scholarship-application/>

Take care to avoid these common FAFSA mistakes

Students who plan to submit the FAFSA should avoid making these common mistakes.

1. Not completing the FAFSA.

Submit the FAFSA even if you think it takes too long or you won't qualify for student aid. You may be surprised at the results.

2. Not using the correct website.

The official FAFSA website is fafsa.gov. Pay close attention to that .gov and make sure no website you are on is asking for payment in exchange for completing the FAFSA.

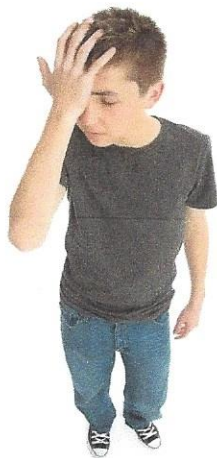
3. Not using your FSA ID to start the FAFSA.

Students don't have to use an FSA ID for the student information section of the FAFSA, but they should use their FSA ID to auto-fill that information. That way the FSA ID signature information will match the data manually entered on the FAFSA.

4. Not reading questions carefully, which leads to submitting incorrect information. Some questions aren't written clearly. Check out [Filling Out FAFSA Tips](#) for clarification. Double-check all information to avoid the headaches that simple typos can cause.

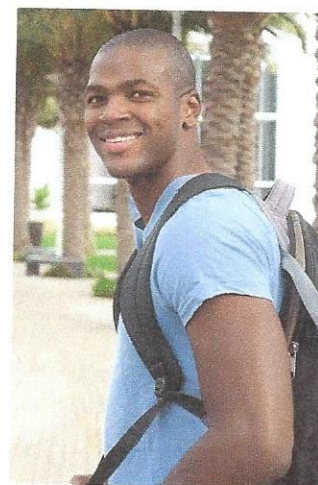
5. Listing only one college. Colleges can't see the other colleges listed, so students should list any college they're considering. Up to 10 schools can be added.

6. Not signing the FAFSA. This does happen. If you forget your FSA ID to sign your FAFSA, you can select "Forgot username/password" and reset. There is also an option to mail in a signature page with standard mail timing.



Senior Planner

- ☐ Meet with college admissions representatives at college fairs or when they visit your school.
- ☐ Attend a financial aid seminar if your school offers one.
- ☐ If you haven't picked a college yet, narrow your list by visiting schools and talking with students. You should probably talk with your parents too.
- ☐ If you're going Early Decision, most schools will want the application submitted soon.
- ☐ If you're going through the regular admissions process, it's time to ask teachers to write recommendations and to polish your admissions essay if you have to write one.
- ☐ Check with each school's financial aid office to see what financial aid forms they require in addition to the FAFSA.
- ☐ Start investigating private and public sources for financial aid. Take note of scholarship deadlines and plan accordingly.
- ☐ If you haven't taken the ACT/SAT or if you think you can do better, register.
- ☐ Get with your counselor to find out about the financial aid sources available to you. Use KHEAA-Alabama's [Affording Higher Education](#).

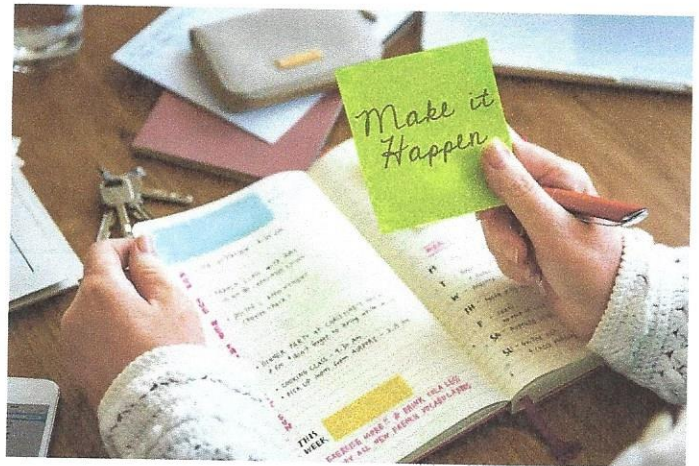


FOCUS ON THE FUTURE.

With LOW, FIXED interest rates and NO FEES, the Advantage Education Loan can help students and families focus on their future, not worry about college costs.


ADVANTAGE
Education Loan

For loan details, go to AdvantageEducationLoan.com.



ACT National Test Dates

| Test Date | Registration Deadline | ACT Scores Available |
|------------------|-----------------------|----------------------|
| December 8, 2018 | November 2, 2018 | December 18, 2018 |
| February 9, 2019 | January 11, 2019 | February 19, 2019 |
| April 13, 2019 | March 8, 2019 | April 23, 2019 |
| June 8, 2019 | May 3, 2019 | June 18, 2019 |
| July 13, 2019 | June 14, 2019 | July 23, 2019 |

SAT National Test Dates

| Test Date | Registration Deadline | SAT Scores Available |
|------------------|-----------------------|----------------------|
| November 3, 2018 | October 5, 2018 | November 16, 2018 |
| December 1, 2018 | November 2, 2018 | December 14, 2018 |
| March 9, 2019 | February 8, 2019 | March 22, 2019 |
| May 4, 2019 | April 5, 2019 | May 17, 2019 |
| June 1, 2019 | May 3, 2019 | July 10, 2019 |



2019–2020 FAFSA Completion Guide

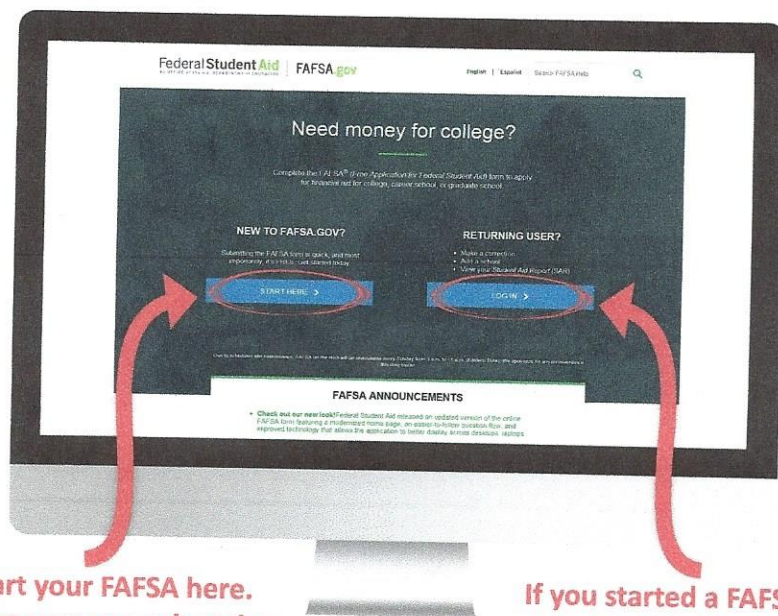
Financial aid application process

Visit **fafsa.gov** to create an **FSA ID**. With an **FSA ID** you can apply and sign your **FAFSA** online.

Complete the **FAFSA** and submit as soon as possible starting October 1. Apply online at **fafsa.gov**.

If selected for verification, turn in documentation your *financial aid* office needs for completion.

Review your *Student Aid Report (SAR)* to find out your family's *EFC*. Make corrections and resubmit if necessary.



Start your FAFSA here. Make sure you select the FAFSA for the correct year.

If you started a FAFSA but didn't finish, you will go here.

What you will need:

Personal Information for Student

Student Demographics | School Selection | Dependency Status | Parent Demographics | Financial Information | Sign & Submit | Confirmation

STUDENT INFORMATION ← Tells whose information

1 Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your last name
Dependent

Your first name
Student

Your middle initial

Your Social Security Number

Your date of birth
02/09/1999

HELP →

Goes to next screen

PREVIOUS NEXT

- FSA ID for **both** the student and the dependent student's parent/stepparent.
- Your Social Security number.
- Your alien registration number (if you are not a U.S. citizen.)
- Your 2017 federal income tax returns, W-2s, and other records of money earned.
- Bank statements and records of investments (if applicable.)
- Records of untaxed income (if applicable.)
- Parents' date of birth, Social Security number, marital status, and date parent was married, divorced, or widowed.

Need help? Call 800.433.3243

Federal Student Aid ID

Use your FSA ID to confirm your identity when you access your financial aid information and electronically sign your federal student aid documents, including the FAFSA.

1

Visit
fsaid.ed.gov.

2

Enter your e-mail address, then create a username and password.

3

Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

4

Confirm your cell phone number using the secure code, which will be texted to the number you provided.

5

Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID.

Keep track of your FSA ID since you'll use it frequently throughout the federal student aid application process each year.

Tip for Step 3:

You'll have to set two challenge questions on your own. Examples: mother's/father's middle name, high school name or mascot, city of birth

Are you dependent or independent?

If you answer "Yes" to any question below, you are considered an independent student.

- ☐ Were you born before January 1, 1996?
- ☐ As of today, are you married? (Answer "Yes" if you are separated but not divorced.)
- ☐ At the beginning of the 2019–2020 school year, will you be working on a master's or doctoral program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- ☐ Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- ☐ Are you a veteran of the U.S. Armed Forces?
- ☐ Do you now have or will you have children **who will receive more than half of their support from you between July 1, 2019, and June 30, 2020?**
- ☐ Do you have dependents (other than your children or spouse) who live with you and **who receive more than half of their support from you, now and through June 30, 2020?**
- ☐ **At any time since you turned age 13** were both of your parents deceased, or were you in foster care, or were you a dependent or ward of the court?
- ☐ As determined by a court in your state of legal residence, are you now or were you, upon reaching the age of majority, an emancipated minor (released from control by your parent or guardian)?
- ☐ As determined by a court in your legal state of residence, are you now or were you, upon reaching the age of majority, in legal guardianship (of someone other than your parent or stepparent)? Note: Custody is different from guardianship.
- ☐ At any time on or **after** July 1, 2018, did your high school or school district homeless liaison, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, the director of a runaway or homeless youth basic center, or transitional living program **or** a college financial aid administrator determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Notes

Whose information do I use?

The intent of the FAFSA is to get an idea of your household income. Use the guide on page 2 to determine if you are a dependent student. Use this guide to figure out which parent's information to include.

- Are your parents married to each other? If yes, then report information for both parents on the FAFSA.
- Do your parents live together? If yes, then report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.
- Did you live with one parent more than the other over the past 12 months?
 - If yes, then report information on the FAFSA for the parent you lived with more. **Also, if this parent remarried**, you will need to report information for your stepparent on the FAFSA even though he or she is not responsible for your college costs.
 - If no, then report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent is remarried, you will need to report information for your stepparent on the FAFSA.
- Are you married? If yes, report your spouse's income.
- Are you 24 or older? Use only your income unless you are married.

The following people are **NOT** your parents **UNLESS** they have legally adopted you:

- Widowed stepparents
- Grandparents
- Foster parents
- Legal guardians
- Older brothers or sisters
- Aunts or uncles

IRS Data Retrieval Tool

Use the IRS Data Retrieval Tool to complete income tax information:

- Click "Link to IRS" in the Financial Information section of FAFSA.
- Enter the parent's FSA ID and password that will be used.
- Review the information displayed and select the "Transfer My Information into the FAFSA" option.
Note: Be sure to enter your address exactly as it appears on the tax return.
- **Do not change any data transferred from the IRS.**
- The student will repeat this same process in the student income section, if taxes were filed.

The screenshot shows the 'Parent Tax Filing Status' section of the FAFSA application. At the top, a progress bar indicates the following steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information (current step), Sign & Submit, and Confirmation. Below the progress bar, a green banner states 'Application was successfully saved.' An attention box with an information icon says: 'Attention! You must provide financial information from your parents' 2017 tax return on the following pages.' Two dropdown menus are visible: 'For 2016, have your parents completed their IRS income tax return or another tax return?' with 'Already completed' selected, and 'For 2016, what is your parents' tax filing status according to their tax return?' with 'Married-Filed Joint Return' selected. Below these is a question: 'Did your parents file a Puerto Rican or foreign tax return for 2016?' with 'No' selected. The 'IRS Data Retrieval Tool' section is highlighted with a blue header. It contains the text: 'Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)'. A red arrow points to a button labeled 'LINK TO IRS'. Below this button, red text says 'Very important. Don't skip!'. At the bottom right are 'PREVIOUS' and 'NEXT' buttons.

For more information go to www.ed.gov.

Helpful Hints

Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses (over 100 employees); investment farms; other investments, such as real estate (other than the home in which you live); UGMA and UTMA accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets do not include: the home and farm where you live; UGMA and UTMA accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)

Communication

- Use a personal e-mail (not school) that you check often for the FSA ID and the FAFSA. You will receive IMPORTANT information and directions via email.

Data security

- Always log in with an FSA ID and not personal identifiers to reduce the margin of error
- Keep track of all usernames and passwords in a safe, secure place. You will need your FSA ID every year you complete a FAFSA, as well as to log in to all Department of Education websites.


First year college students

- The grade level for high school seniors and first-year students will be "Never attended college and 1st year undergraduate" even if you have taken AP or dual credit courses.
- The question "What degree or certificate will you be working on when you begin the 2019–2020 school year?" is referring to the category or type of program and NOT college major. Refrain from choosing "Other/undecided." **First-year college students will not be in a graduate program.**

Important information

- Name and Social Security number need to match what is on your Social Security card.
- Tax filers **should** use the **IRS Data Retrieval Tool** to transfer income information from the IRS to the FAFSA if possible (both student and parent).
- Look for a confirmation page and review as an indicator the FAFSA was submitted correctly.

Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- The top of the screen will indicate whose information is needed on that page. It will say either STUDENT or PARENT. When the FAFSA says "you," it is referring to the student (not the parent).
- Make sure that you select the correct form. High school seniors graduating in 2019 will need to complete the 2019–2020 FAFSA.

Verification Process

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random.

If you're selected for verification, you'll be contacted by the college. The college or, in some cases, an agency with which the college has contracted will let you know what forms and information you need to supply.



If you are chosen for verification,

DON'T PANIC. YOU HAVE DONE NOTHING WRONG!

But don't delay. It's important to complete verification as soon as you're notified so there are no delays with your financial aid.

