

FAFSA Walkthrough

Financial Aid Virtual Event

Date



Introductions



Name

Job Title

About me & fun fact

Name

Job Title

About me & fun fact

Agenda



- **Before the FAFSA**
- **FAFSA Completion Overview**
- **After the FAFSA**
- **How to get follow-up support after today's presentation**
- **Survey/Q&A**

What is the FAFSA?




Free Application for Federal Student Aid, complete it on fafsa.gov

- It will take about an hour to complete
- 26-27 form will open on October 1, 2025
 - It opened a month early for user testing
- The FAFSA does two main things:
 - Determines eligibility for federal financial aid
 - Provides states and colleges with the information they may use to distribute their financial aid funds

2026–27 FAFSA® Form Now Available!

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

Start a 2026–27 FAFSA® Form	Edit a 2026–27 FAFSA® Form	Accept an Invitation for a 2026–27 FAFSA® Form
Start New Form	Edit Existing Forms	Accept an Invitation



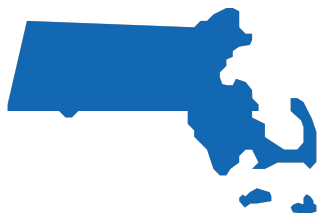
For more information about the changes to the FAFSA form, check out [this video](#)

Who should complete the FAFSA?



- Eligible students should complete the FAFSA
 - US citizens or nationals
 - [Eligible noncitizens](#)
 - Students from freely associated states
- Undocumented students are not eligible for federal aid (this includes DACA students)
 - State and institutional aid may be available
 - [Check with your state](#) and intended schools to see if you should complete the FAFSA or a separate form

State Financial Aid & Alternative Forms



Massachusetts

[MAFSA](#) (Massachusetts Application for State Financial Aid)



California

[California Dream Act Application](#)



New York

[New York State DREAM Act Application](#)

National Immigration Law Center's [Toolkit on Access to Postsecondary Education](#)

Big Future's [6 Things Undocumented Students Need to Know About College](#)



Steps to Take Before Starting



What is a StudentAid.gov Account (FSA ID)?

- Username and password that serves as your legal signature
 - All “contributors” need an FSA ID
 - Dependent students and at least one parent
 - Independent students and their spouse (if applicable)
- Your verified FSA ID is REQUIRED to be able to complete the FAFSA

Create an Account

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

[Get Started](#)

Already have an account? [Log In](#)

What You Can Do With Your Account

- Fill out the *Free Application for Federal Student Aid (FAFSA®)* form
- Complete online forms and tools like loan counseling
- Manage your student loans

What You'll Need

- Social Security number (if applicable)
- Your own email address

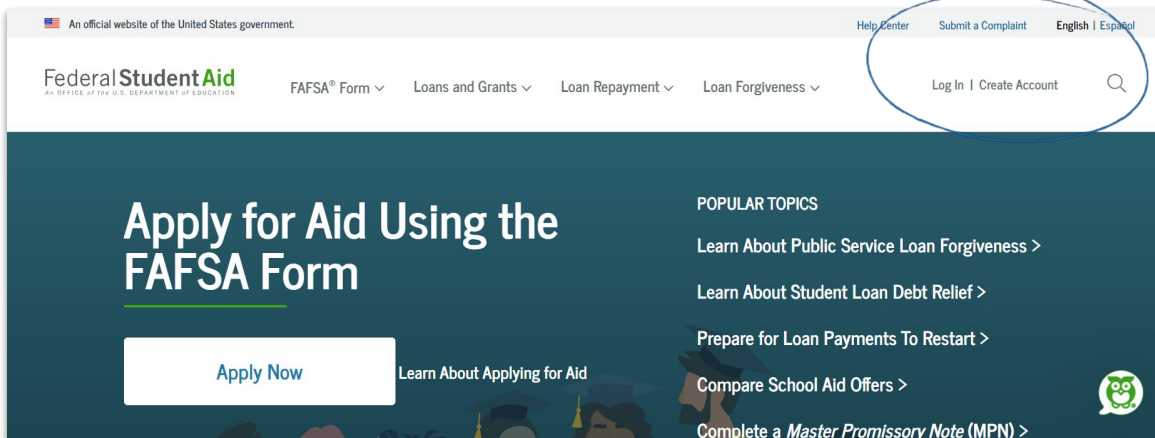
Creating an FSA ID



To create an FSA ID go to studentaid.gov and click on “Create Account”



For help making your FSA ID, check out uAspire’s handout (in [English](#), [Spanish](#), [Cape Verdean](#), [Chinese](#), [Haitian Creole](#), and [Portuguese](#))



Starting this year, most accounts will be verified instantly. If real-time identity verification is not successful, it can take 1-3 days to verify

What do you need to create an FSA ID?

With an SSN

- Social security number
- Full legal name
- Date of birth
- Personal email address

Without an SSN (for parents)

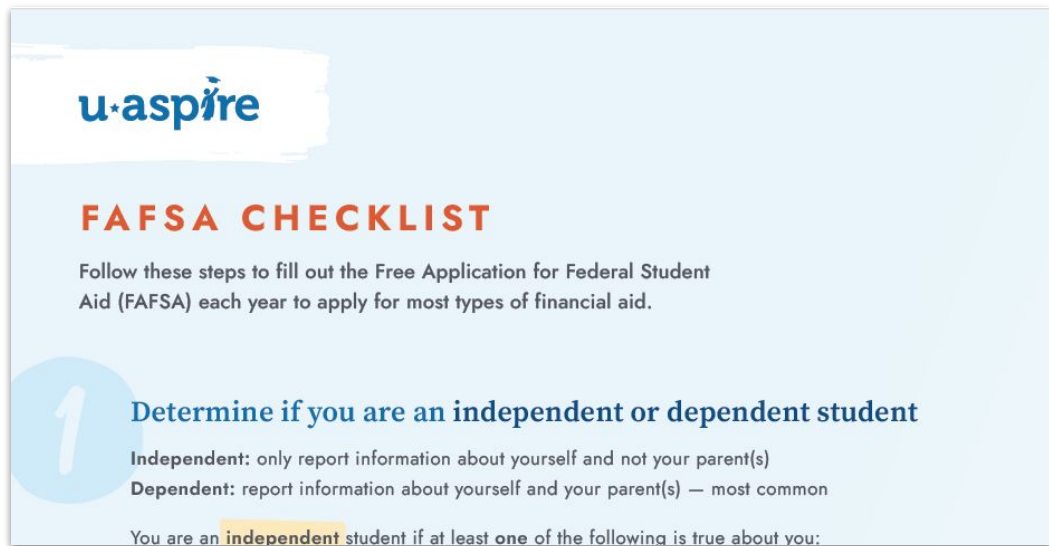
- Address
- Full legal name
- Date of birth
- Personal email address



For help making your FSA ID, check out uAspire's handout (in [English](#), [Spanish](#), [Cape Verdean](#), [Chinese](#), [Haitian Creole](#), and [Portuguese](#))

uAspire's FAFSA Checklist

Use this checklist to stay organized while completing the FAFSA:



The thumbnail shows a document titled "u·aspire FAFSA CHECKLIST". Below the title, it says "Follow these steps to fill out the Free Application for Federal Student Aid (FAFSA) each year to apply for most types of financial aid." The first step is numbered "1" and titled "Determine if you are an independent or dependent student". It lists two options: "Independent: only report information about yourself and not your parent(s)" and "Dependent: report information about yourself and your parent(s) — most common". At the bottom, it says "You are an **independent** student if at least **one** of the following is true about you:".

u·aspire

FAFSA CHECKLIST

Follow these steps to fill out the Free Application for Federal Student Aid (FAFSA) each year to apply for most types of financial aid.

- Determine if you are an independent or dependent student**
Independent: only report information about yourself and not your parent(s)
Dependent: report information about yourself and your parent(s) — most common

You are an **independent** student if at least **one** of the following is true about you:



Scan for checklist

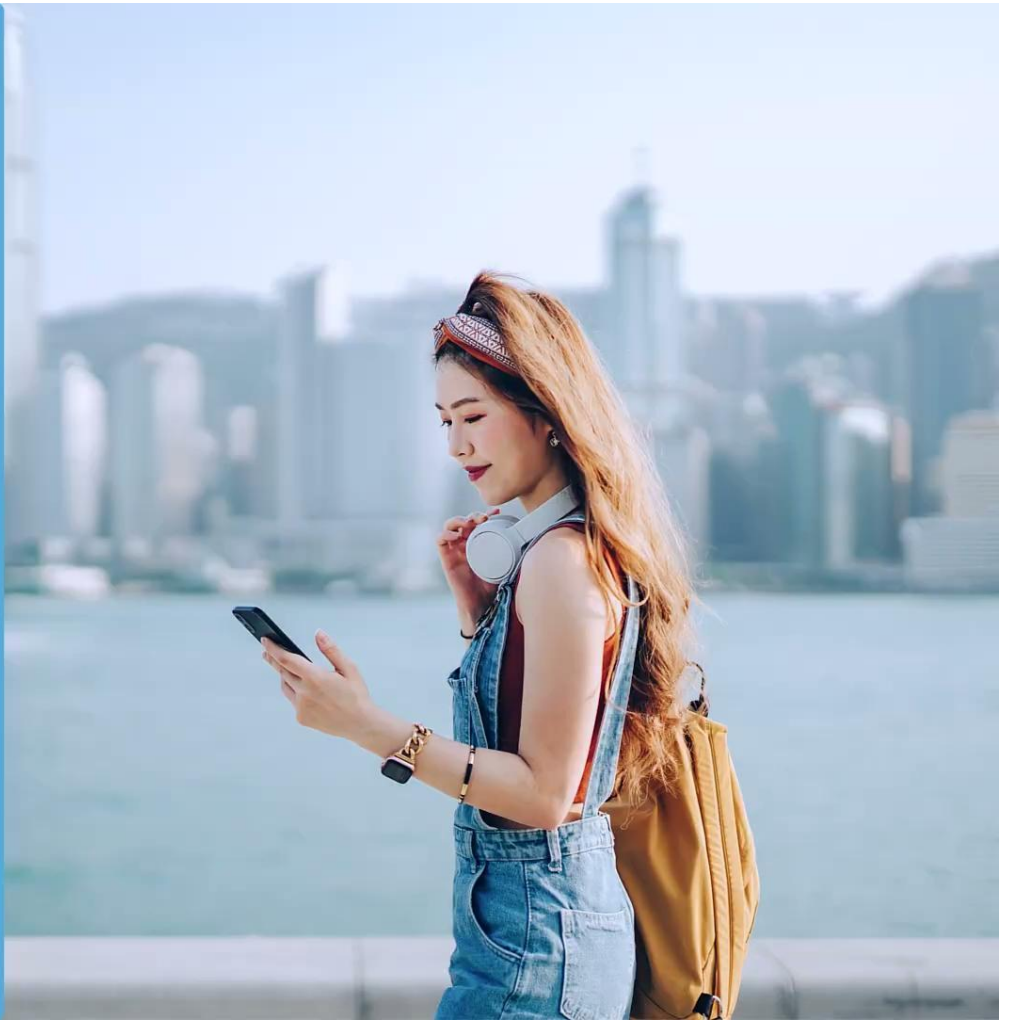


To see our translated checklists, check out our resource page [here](#)

FAFSA

What Info Do You Need to Fill Out the FAFSA

u•aspire



FAFSA Completion Overview

Three light green wavy lines are positioned below the title text.



Please Note:

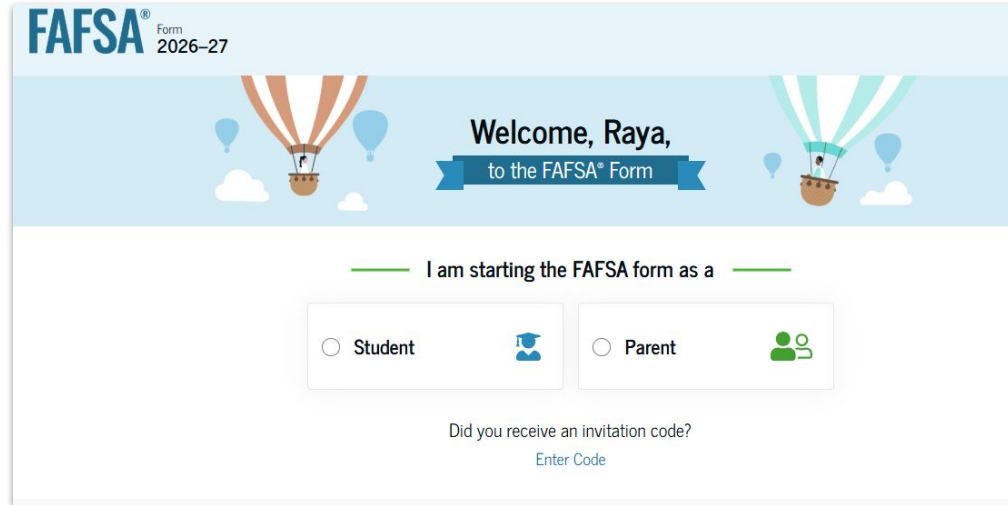
For this walkthrough we will be sharing the pathway a dependent student will see when starting and filling out the FAFSA



Starting the FAFSA

Select Student or Parent

Selecting the right role determines what questions you will see on the FAFSA



The screenshot shows the FAFSA 2026-27 login interface. At the top left is the 'FAFSA Form 2026-27' logo. The header features a light blue banner with two hot air balloons (one orange and white, one green and white) and a central blue ribbon that reads 'Welcome, Raya, to the FAFSA Form'. Below the banner, a green line is followed by the text 'I am starting the FAFSA form as a'. There are two selection options: 'Student' with a blue graduation cap icon and 'Parent' with a green icon of two people. Below these options, the text 'Did you receive an invitation code?' is followed by a blue link that says 'Enter Code'.

Understanding the FAFSA Form


- ✓ What is the FAFSA form?
- ✓ Contributors on the FAFSA
- ✓ What to expect
- ✓ After submitting the FAFSA form

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 or graduate school.

A video thumbnail for 'FAFSA® Overview'. It features an illustration of a person in a hot air balloon basket against a sunset background. The text 'FAFSA® Overview' is prominently displayed, along with a red YouTube play button icon. A small circular logo in the top left corner of the video frame says 'The original Student Aid'.

Previous

Continue

Student Identity Information



- Review and update information (*if necessary*)
 - You can update permanent mailing address directly on the FAFSA form, but to update any other student identity information you will need go to Account Settings
- State of Legal Residence
 - May be used to determine eligibility for state aid and in-state tuition

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

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

Consent on the FAFSA



- Consent is **required by ALL contributors to be eligible for federal financial aid.**
 - Allows the IRS to share your federal tax information with the FAFSA in order to calculate your eligibility for federal aid
 - Consent will likely decrease the amount of tax information you must enter manually

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 2024 tax return information for the 2026–27 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.

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 consent to using your 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**

Importing Information

After selecting “approve”,
the IRS will import your
information into your
FAFSA application



We're securely importing your information.

Do not leave this page while your information is being imported into your application.



Loading...



Success!

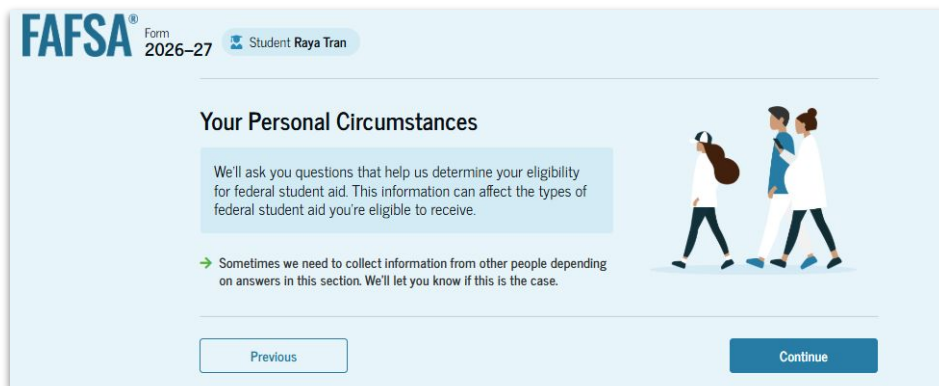
We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.

Personal Circumstances



Student Personal Circumstances

- This section helps determine your dependency status
 - If none of the circumstances apply, you will be considered **dependent**, which means you will be required to invite at least one parent to provide information on your FAFSA form
- College can and will ask for proof!



The screenshot shows the FAFSA 2026-27 interface for a student named Raya Tran. The section is titled 'Your Personal Circumstances'. It includes a text box explaining that questions will be asked to determine eligibility for federal student aid, which can affect the types of aid received. Below this, a green arrow points to a note stating that sometimes information from other people is needed, and the user will be notified if this is the case. At the bottom, there are 'Previous' and 'Continue' buttons. An illustration of three people walking is on the right side of the section.

FAFSA[®] Form 2026-27 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 depending on answers in this section. We'll let you know if this is the case.

Previous Continue

Dependent vs. Independent

What would typically make a student Independent on the FAFSA?

Take a guess!

A student is 18 years old

Correct Answer: Dependent - students must be 24 years old to be independent

A student has a legal guardian

Correct Answer: Independent - students with legal guardians who are not their biological or adoptive parents are independent

The parents do not live with the student

Correct Answer: Dependent - For students under 24, parents must be reported even if they don't live with the student



Student is independent if one of the following is true:

Will be 24 by January 1st of
award year

Are married

Are working on a master's
or doctorate

Serve in the U.S. armed
forces or are a veteran

Since age 13 – had no living
parent, were in foster care,
or were a ward of the court

Are an emancipated minor

Have a court-ordered legal
guardian

Have children or other
people who live with them
and receive over half their
support from the student

Are an unaccompanied
youth who is homeless

Student College / Career Plans

Explains where you are in your college/career

- If you have not attended college before, you will be a first year (freshman) student and will not yet have a bachelor's degree

FSA[®] Form 2026–27 Student Raya Tran

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student College or Career School Plans

When the student begins the 2026–27 school year, what will their college grade level be?

☐ First year (freshman)

☐ Second year (sophomore)

☐ Other undergraduate (junior and beyond)

☐ Master's, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

When the student begins the 2026–27 school year, will they already have their first bachelor's degree?

☐ Yes ☐ No

Student Unusual Circumstances

Unusual circumstances can include situations in which you are unable to contact your parents due to any of the reasons listed.

If you select “Yes” you will:

- Be provisionally independent
- See your provisional eligibility
- Need to provide documentation to your college(s)

1

2

3

4

5

Personal Circumstances

Demographics

Financials

Colleges

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

Dependency Status

Here you will see your dependency status

- If you are considered dependent but your parents are unwilling to complete their section, you can opt out of including parent information and apply for a direct unsubsidized loan only

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

Dependency Override

While completing the FAFSA, if you are required to include parent information but are unable to get it for a reason other than what is listed on the FAFSA, you can start a [dependency appeal process](#), also called dependency override.

- If you have been granted a dependency override in the past, you will not need to resubmit an appeal at your college!

Reach out to your college for more information about this process.



Demographics



Student Demographic Information

- The first two demographic questions are asked for research purposes, and do not affect eligibility for federal student aid
- For race and ethnicity, you may select “Prefer not to answer” if you’d rather not report this information

Student Race and Ethnicity

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.

What is the student's race and/or ethnicity?

Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☐ Asian

☐ Black or African American

☐ Hispanic or Latino

☐ Middle Eastern or North African

☐ Native Hawaiian or Pacific Islander

Student Citizenship Status

- US citizens/nationals and eligible noncitizens
 - Eligible noncitizens need their A#
- Undocumented students can't complete the FAFSA, but state or institutional aid may be available
 - DACA students are not eligible for federal aid

Student Citizenship Status

- ☐ U.S. citizen or national
- ☐ Eligible noncitizen
- ☐ Neither U.S. citizen nor eligible noncitizen



Student High School Information

Here is where you will report your high school completion status

- For “high school diploma” you will need to include the high school you graduated from
- If you can’t find your high school listed on the FAFSA you can manually enter it

Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2026–27 school year?

☐ High school diploma

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

☐ Homeschooled

☐ None of the above

Student High School Information

From what high school did or will the student graduate?

State

Student Finances



What will you see after consenting?

After consenting on the FAFSA, most of the tax and income questions will be answered automatically and you will not see them

- You will need to manually enter your tax information in certain circumstances
- If you did not file U.S. taxes, you will need to say why

Each page has help text that can help you find any information you need to report on the FAFSA

Manually Entering Tax Info

There are some circumstances that may require tax and/or financial information to be typed manually by the student or contributor. These circumstances include:

- If the student or contributor filed taxes using an ITIN.
- If the student or contributor's tax filing status does not match their marital status

Adjusted Gross Income
IRS Form 1040 (or 1040-NR): Line 11

\$.00
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Use help text to locate financial information from your tax forms if manual entry is required

Student Tax Return Information

- If you consent to having your tax information shared with the FAFSA and you filed a tax return, you will see very few tax questions

Student 2024 Tax Return Information

Refer to the student's 2024 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

Students typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the student is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

\$.00

Foreign Earned Income Exclusion

IRS Form 1040 Schedule 1: Line 8d

\$.00

Student Assets

- Report your asset values as of the day you are filling out the FAFSA
 - We will dive deeper into assets when we talk about the parent section later

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid.

\$.00
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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
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Current Net Worth of Businesses and Investment Farms

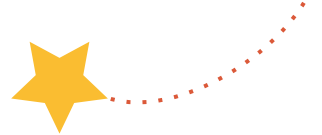
Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

\$.00
----	--	-----

Colleges

Three horizontal, wavy green lines of varying lengths, positioned below the title 'Colleges'.

Listing Your Colleges



Two ways to add

- By school name
- By school code

Can add up to 20 schools at a time

- If need to add colleges to your list or apply to more than 20 you can make updates after the FAFSA processes

Where should we send the FAFSA® information?

Add at least one college or career school now.

You can add or remove schools before and after submitting your form.

You can add up to 20 schools. List any schools you're considering, even if you're not certain you'll apply to them. [Find tips for searching for colleges or career schools.](#)



0 out of 20 schools selected

[View Selected Schools](#)

[Search by State](#)

[Enter School Code](#)

State

Questions

?



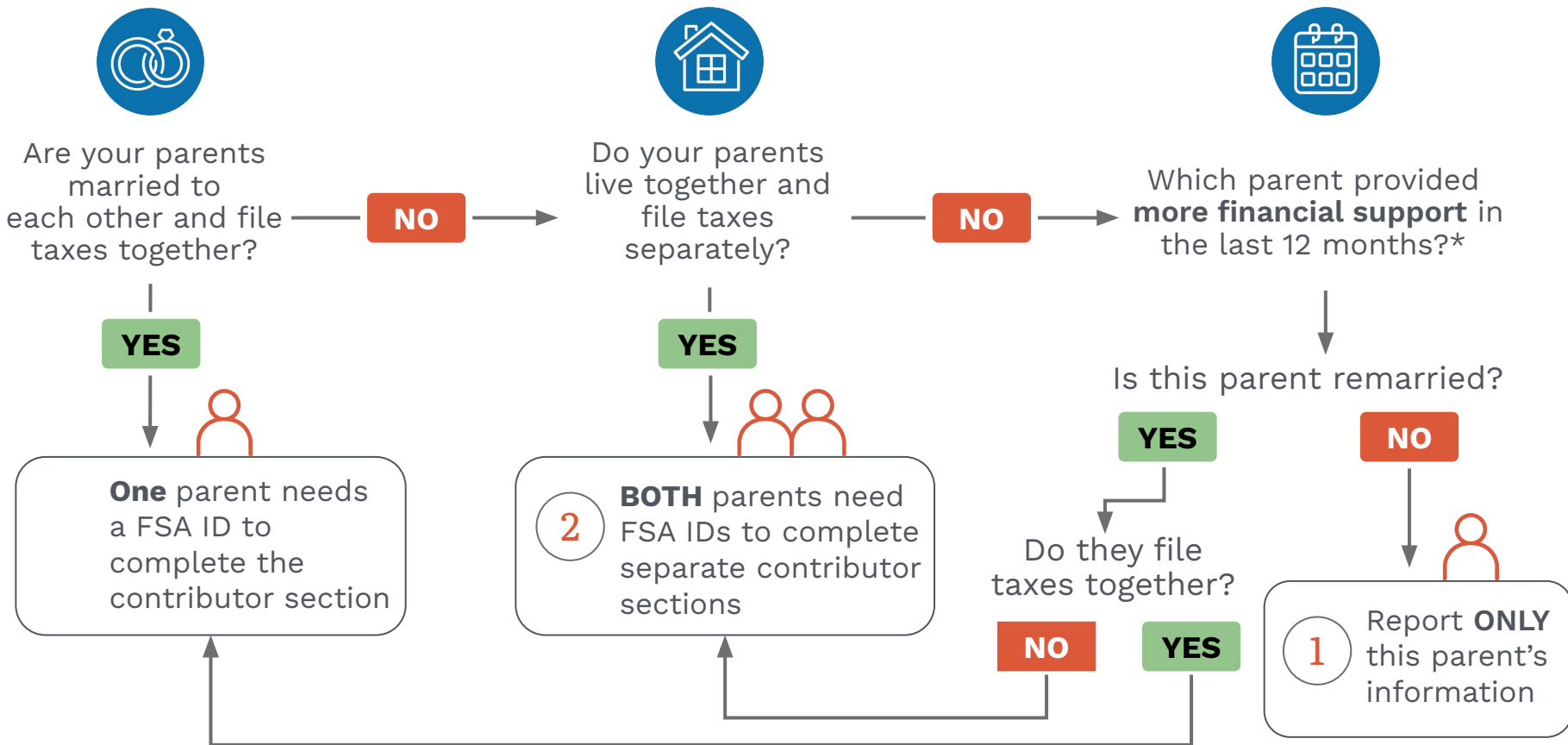


Please Note:

A contributor can be a parent **or** a spouse, The contributor will need to create **their own separate FSA ID** to complete and sign the FAFSA. Otherwise, the student will not be eligible for federal aid.



Who is my Parent on the FAFSA?



**If equal, report the parent with the greater income and assets.*

Who needs to create an FSA ID and sign the FAFSA?

Take a guess!

A dependent student's parents are married to each other and file taxes jointly.

Correct Answer: Only one parent needs to create an FSA ID and sign the FAFSA

A dependent student lives with mom, who remarried and her spouse files taxes separately

Correct Answer: Both mom and stepdad will need to create FSA IDs and sign the FAFSA.

An independent student is married and their spouse did not file any taxes in 2024.

Correct Answer: Spouse will need to create an FSA ID and sign the FAFSA.



Inviting your Parent

- You will need to provide an email address for one of your parents to receive their invitation
- This does not need to be the same email your parent used to create their FSA ID
- Your parent will be sent a **unique code**



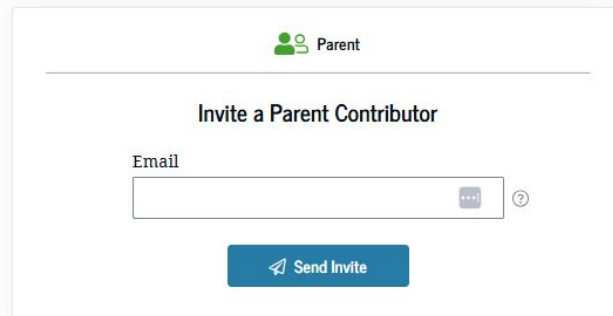
Married students may be asked to invite their spouse using this same process

Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

[Who counts as a parent on the FAFSA form?](#)



Review

- You should review your answers and make edits here
- You can also review your contributors to see who has been invited and review the status of the invite

Take a Moment To Review Before Signing

Expand the sections below to review and edit the information you've entered before you sign your portion of the form.



Student Sections

Expand All ▾



Introduction
Personal Identifiers



Section 1
Personal Circumstances



Section 2
Demographics



Section 3
Financials



Section 4
Colleges



Section 5
Signature



Contributor Section



This Section Is Shared With One Contributor

[Manage Contributor Information](#)

Contributor(s)	Role	Invite Code	Status
 sample@email.com	Parent	7BR4U7T	<input checked="" type="checkbox"/> Invite Sent

Finishing the Student Section

- If all contributors have completed their section you will be able to sign & submit
- If you are waiting for additional contributors to complete their section, you can sign the form but can't submit it

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 financial 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 account username and password, 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 foreign 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.

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 purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

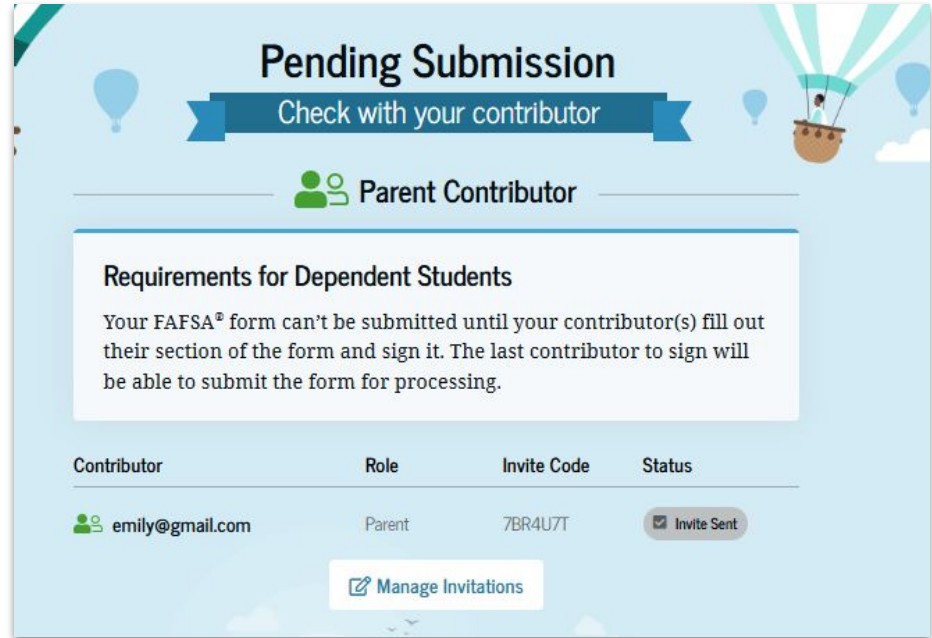
Sign Your FAFSA Form

☐ I, Raya Tran, agree to the terms outlined above.


Parent Contributor Status

If you are waiting for contributors to complete their section you should:



- Remind them and help them gather the information they need


The screenshot shows the 'Pending Submission' page of the FAFSA system. At the top, there's a blue banner with the text 'Pending Submission' and 'Check with your contributor'. Below this, a green icon of two people is followed by the text 'Parent Contributor'. A white box contains the heading 'Requirements for Dependent Students' and a paragraph explaining that the FAFSA form cannot be submitted until the contributor(s) fill out their section and sign it. Below this is a table with four columns: Contributor, Role, Invite Code, and Status. The table has one row with the email 'emily@gmail.com', the role 'Parent', the invite code '7BR4U7T', and a status of 'Invite Sent' with a checkmark icon. At the bottom, there is a button labeled 'Manage Invitations' with a pencil icon.

Pending Submission
Check with your contributor

 **Parent Contributor**

Requirements for Dependent Students
Your FAFSA® form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor	Role	Invite Code	Status
 emily@gmail.com	Parent	7BR4U7T	 Invite Sent

 [Manage Invitations](#)

Contributor s



What to Expect


- You will see 3 sections
 - Demographics
 - Financials
 - Signature
- We will focus on the financial section, since this is where the major differences are
- For independent students, you will see the family size and number in college questions



Ways Contributors Can Log In

Email Invitation

Complete Your Section of Raya's FAFSA Form



Alcina,

Raya T. started their Free Application for Federal Student Aid (FAFSA) and added you as a contributor. Raya won't be eligible for federal student aid without your input.

Login or create an account on StudentAid.gov:

[Accept Invitation](#)

Provide this code when prompted:
7BR4U7T

Directly on FAFSA.gov

FederalStudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

[FAFSA](#) [Loans & Grants](#) [Repayment](#) [Loan Forgiveness](#)

2026–27 FAFSA® Form Now Available!

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

Start a 2026–27 FAFSA® Form

[Start New Form](#)

Edit a 2026–27 FAFSA® Form

[Edit Existing Forms](#)

Accept an Invitation for a 2026–27 FAFSA® Form

[Accept an Invitation](#)

Need the 2025–26 FAFSA Form?

[Start New Form](#) | [Edit Existing Forms or Accept an Invitation](#)

Federal Benefits Received

- Select which federal benefits you received in 2024 or 2025
- If you did not receive any of the benefits listed, select “none of these apply”
- Keep in mind that some state health insurance programs are Medicaid (eg. MassHealth, MedCal)

☐ Earned Income Credit (EIC)

☐ Federal Housing Assistance

☐ Free or Reduced Price School Lunch

☐ Medicaid

☐ Refundable Credit for Coverage Under a Qualified Health Plan (QHP) or Health Insurance Subsidy

☐ 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.

Family Size

The FAFSA uses the number individuals claimed on federal taxes as the assumed family size. If the family size is different from the tax return, there is the option to provide it on the FAFSA

Family Size

Is the parent's family size different from the number of individuals claimed on their 2024 tax return?

Family size includes the parent, their spouse, children, and other dependents in the home. Dependents are people who live with the parent and will receive more than half of their support from them between July 1, 2026, and June 30, 2027. This includes dependent children even if they live apart because of enrollment at a college or career school. Examples of family size changing include the birth of a child and a child independently supporting themselves such that they are no longer a dependent.

☒ Yes

☐ No

Based on answers to previous questions, we've made some assumptions about the parent's family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows the parent's family size based on our assumptions and the number of children or other dependents you report.



The parent's family size is 3.

Parent: 1 Parent Spouse or Partner: 1 Student: 1 Parent's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2026 and June 30, 2027.

Do not include the student applicant.

Family Size (Contd.)

The FAFSA will not share with you the number of dependents it pulls from your tax form but you can check on your 1040 to see if your current family size is different

- If you are not able to check your 1040 and think it may be different from who you claimed in 2024, you should update family size on the FAFSA

Form	<div style="display: flex; align-items: center; justify-content: space-between;"> <div style="text-align: left;"> <div style="background-color: #0070C0; color: white; padding: 5px; font-weight: bold; font-size: 24px; display: inline-block;">1040</div> <div style="margin-left: 10px;"> Department of the Treasury—Internal Revenue Service U.S. Individual Income Tax Return </div> </div> <div style="text-align: center;"> <div style="background-color: #0070C0; color: white; padding: 5px; font-weight: bold; font-size: 24px; display: inline-block;">2024</div> </div> <div style="text-align: right;"> OMB No. 1545-0074 <small>IFSS Use Only—Do not write or staple in this space.</small> </div> </div>
For the year Jan. 1–Dec. 31, 2024, or other tax year beginning _____, 2024, ending _____, 20	
See separate instructions.	
Your first name and middle initial	Last name
Your social security number	
If joint return, spouse's first name and middle initial	Last name
Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions.	
Apt. no.	
Presidential Election Campaign	
City, town, or post office. If you have a foreign address, also complete spaces below.	
State	
ZIP code	
Foreign country name	
Foreign province/state/country	
Foreign postal code	
<input type="checkbox"/> You <input type="checkbox"/> Spouse	
Filing Status <input type="checkbox"/> Single	
<input type="checkbox"/> Married filing jointly (even if only one had income)	
<input type="checkbox"/> Married filing separately (MFS)	
<input type="checkbox"/> Qualifying surviving spouse (QSS)	
<input type="checkbox"/> Head of household (HOH)	
Check only one box.	
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:	
<input type="checkbox"/> If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):	
Digital Assets	
At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.)	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
Standard Deduction	
Someone can claim: <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent	
<input type="checkbox"/> Spouse itemizes on a separate return or you were a dual-status alien	
Dependents (see instructions):	
(1) First name Last name	
(2) Social security number	
(3) Relationship to you	
(4) Check the box if qualifies for (see instructions):	
Child tax credit Credit for other dependents	
If more than four dependents, see instructions and check <input type="checkbox"/>	
Income	
1a Total amount from Form(s) W-2, box 1 (see instructions)	

Number in College

Number in College

Out of the 3 people in the parent's family, how many will be in college between July 1, 2026, and June 30, 2027?

Never include the student's parent(s). Always include the student applicant. Also include the parent's other children or dependents if they will also be in college during this time.

Here you will report the number of people in your family who will be in college for the school year

- Do not include any parents who are in college
- Number in college no longer affects federal financial aid eligibility, but some colleges will use it to determine institutional aid
- If you believe that the number in college will significantly affect your ability to pay for college, you should [submit an appeal](#)

Parent Assets

- **Child support received**
 - Report the total amount received in the last complete calendar year
- **Cash, Savings, and Checking**
 - Report the value as of today
- **Large businesses, farms, and investments**
 - Report the net worth as of today

Annual Child Support Received

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

\$.00
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Parent Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$	10,000	.00
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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.

\$	5,000	.00
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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
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[Previous](#)

[Continue](#)

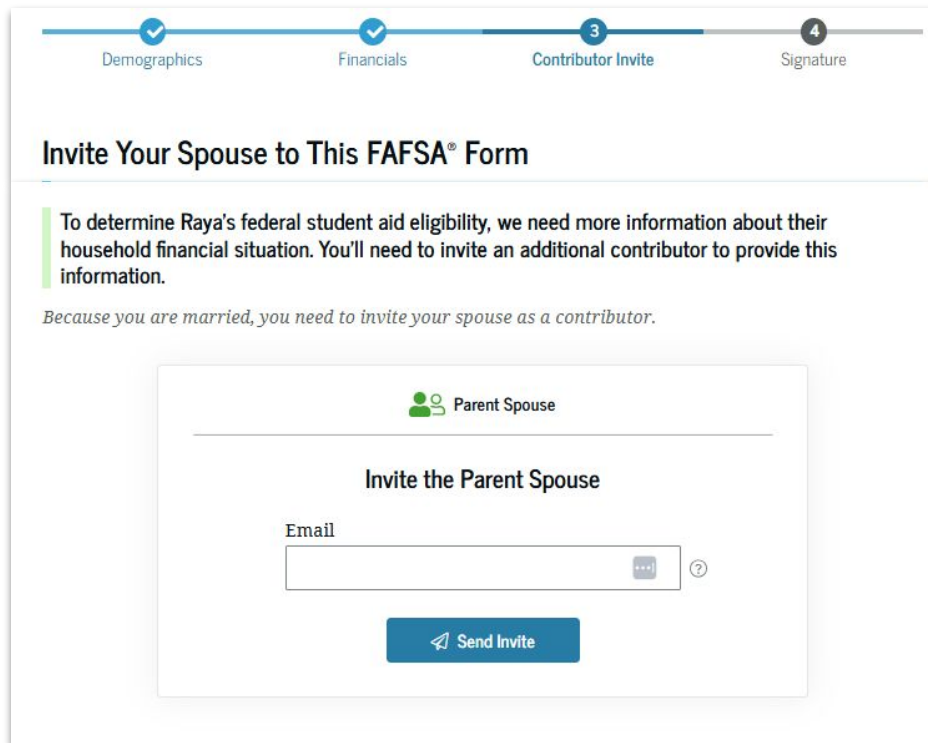
Investments: A Closer Look

What must be reported	What should not be reported
<ul style="list-style-type: none">● Real estate● Rental property● Trust funds● Uniform Gifts to Minors Act (UGMA) & Uniform Transfer to Minors Act (UTMA) Account● Money market funds● Mutual funds● Certificates of deposit (CD's)● Stocks● Stock options● Bonds● Securities● Commodities● 529 accounts owned by parent w/ student as beneficiary	<ul style="list-style-type: none">● Home in which the student/parent(s) lives● Life insurance policies● Retirement plans● UGMA and UTMA accounts for which the student/parent are the custodian, but not the owner● 529 accounts with a beneficiary other than the student applicant

Other Spouse Invitation

If the other parent's information is needed, the parent will invite them here.

- The FAFSA will not be able to be submitted until they complete their section



The screenshot displays the FAFSA application interface at the 'Contributor Invite' step (step 3 of 4). The progress bar at the top shows 'Demographics' and 'Financials' as completed steps, while 'Contributor Invite' and 'Signature' are the current and next steps, respectively. The main heading is 'Invite Your Spouse to This FAFSA® Form'. A green-bordered box contains the text: 'To determine Raya's federal student aid eligibility, we need more information about their household financial situation. You'll need to invite an additional contributor to provide this information.' Below this, a note states: 'Because you are married, you need to invite your spouse as a contributor.' The central form area is titled 'Parent Spouse' and 'Invite the Parent Spouse'. It features an 'Email' label above a text input field, which includes a dropdown arrow and a help icon. A blue 'Send Invite' button is positioned at the bottom of the form.

Demographics Financials **Contributor Invite** Signature

Invite Your Spouse to This FAFSA® Form

To determine Raya's federal student aid eligibility, we need more information about their household financial situation. You'll need to invite an additional contributor to provide this information.

Because you are married, you need to invite your spouse as a contributor.

Parent Spouse

Invite the Parent Spouse


Email

Send Invite


Submitting and Completing the FAFSA

Once the last contributor completes their section they can sign and submit it

- The student will get an email confirmation
- The FAFSA will usually process 1-3 days after it is submitted
- Student will then receive some communication from schools about verification, aid offers, etc.






Congratulations,
the FAFSA® Form Is Complete!

 **Raya Tran**

Completion Date
8/12/2025

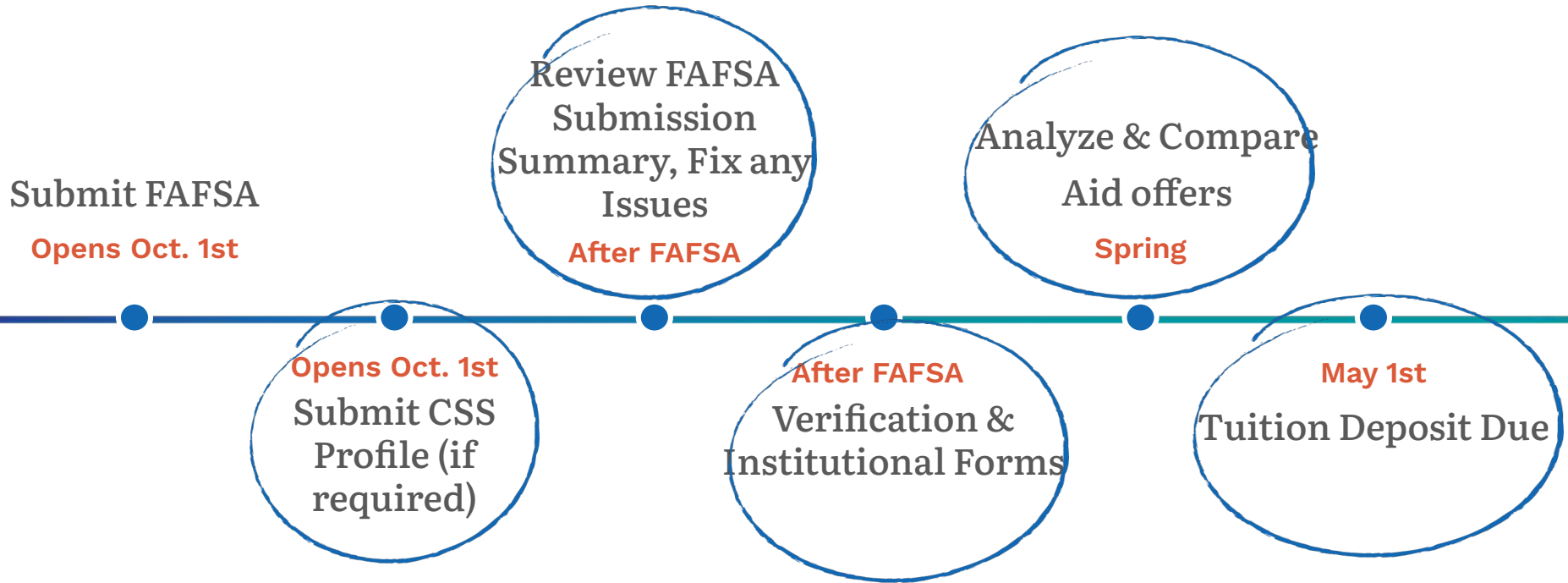
What Happens Next

-  **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.

Steps to Take After the FAFSA



After the FAFSA Timeline



Communicate as needed with the financial aid departments of your colleges

find and apply for scholarships throughout the year

FAFSA Submission Summary

- FAFSA Submission Summary summarizes all student-reported info on FAFSA
- Includes estimated financial aid eligibility, Student Aid Index (SAI), corrections that need to be made, add colleges, flags for verification



Check out [our videos](#) on how to retrieve and review the FAFSA Submission Summary

FAFSA FORM 2026-27 **FAFSA Submission Summary**

Student Raya Tran	Application Received Sept. 4, 2025	Application Processed Nov. 15th, 2025	Data Release Number 1234
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Eligibility Overview FAFSA Form Answers School Information **Next Steps**

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

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 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 a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

-355 ⓘ

[What does this mean?](#)


A Bit More about SAI



- Student Aid Index (SAI) is a number that determines your eligibility for certain types of financial aid.
 - Can be as low as -1500
- SAI is NOT an exact amount of money you may have to pay! Many families will need to pay more than their SAI.
- The main factors that contribute to a student's SAI are:
 - student income & student assets
 - parent income & parent assets
 - family size
- Colleges use SAI as a measure of financial need.

Verification & Other Forms

- Colleges want to ensure that the information reported on financial aid applications is correct
- Verification is a normal part of the process!
- Colleges may ask you to fill out/submit:
 - Verification worksheets
 - Copies of tax returns
 - Proof of citizenship/residency
- Respond in a timely manner so that you don't miss out on financial aid



A guide to verification

Verification is a routine process colleges use to ensure the information reported on your financial aid applications, such as the FAFSA, is accurate. It doesn't mean you did anything wrong! The process involves submitting forms and documents to the financial aid office.

What to do now

- Wait for the college to send you instructions for completing verification
- Keep an eye on your email, college portal, and mail - most colleges will send verification requests this way
- Some private schools that require the CSS Profile may also require a type of institutional verification called IDOC

Your financial aid funds won't go through until you've completed the verification process.

Check out uAspire's [Guide to Verification Handout](#)

Next Steps

- ☐ All contributors [create FSA ID](#)
- ☐ Gather all materials using uAspire's [handout](#)
- ☐ Check in with your state and school to confirm your FAFSA priority deadline
 - Good rule of thumb: submit FAFSA asap
- ☐ Start your FAFSA
- ☐ All contributors submit their sections
- ☐ Review FAFSA Submission Summary and complete any required [verification](#)
- ☐ Complete other financial aid steps

How to get follow-up support after today's presentation



uAspire's Resource Page

Check out [uAspire's resource page](#), a hub of helpful resources like:

- Videos walking you through parts of the FAFSA
 - Also check out our [YouTube channel](#) for more videos and helpful resources
- Various checklists in many different languages
- Blog posts on financial aid topics

And more!

The screenshot shows the uAspire website's Financial Aid Resources page. At the top, there's a navigation bar with a 'MENU' button and the 'u-aspire' logo. Below the navigation bar, the page title 'FINANCIAL AID RESOURCES' is displayed. A large banner image shows a group of diverse students walking in a hallway. The main heading reads 'Find ways to pay for college and manage costs to stay on your postsecondary path.' Below this, there are three columns of links: 'COLLEGE COST CALCULATOR', 'WEBINARS FOR COUNSELORS', and 'VIRTUAL EVENTS FOR STUDENTS'. A 'Get Started' section follows, with a paragraph explaining the steps to secure financial aid. Below this is a red button labeled 'FINANCIAL AID CHECKLIST'. A note states that the checklist is available in Arabic, Cape Verdean, Haitian Creole, Portuguese, Chinese, Spanish, and Vietnamese. The 'Prepare' section includes links for 'Make a College List' and 'Create an FSA ID', with explanatory text for each. The 'Apply' section includes a link for 'Submit the FAFSA' and explanatory text. The page is decorated with a green wavy line at the bottom.

Home / Resources / Financial Aid Resources

FINANCIAL AID RESOURCES

Find ways to pay for college and manage costs to stay on your postsecondary path.

COLLEGE COST CALCULATOR

WEBINARS FOR COUNSELORS

VIRTUAL EVENTS FOR STUDENTS

Get Started

Follow the steps below to secure financial aid and make informed choices of where to go to college and how to pay for it. High school students can also download our senior year checklist.

FINANCIAL AID CHECKLIST

This checklist is available in Arabic, Cape Verdean, Haitian Creole, Portuguese, Chinese, Spanish, and Vietnamese.

Prepare

[Make a College List](#)

Create a college list that factors in affordability.

[Create an FSA ID](#)

The Federal Student Aid (FSA) ID is a username and password that you need to start the FAFSA. Use our guide to create your FSA ID.

The FSA ID How-to Guide is also available in [Cape Verdean](#), [Chinese](#), [Haitian Creole](#), [Portuguese](#), and [Spanish](#).

ADDITIONAL RESOURCES >

Apply

[Submit the FAFSA](#)

Follow these steps to fill out the Free Application for Federal Student Aid (FAFSA) to apply for most types of financial aid.

The FAFSA checklist is also available in [Arabic](#), [Cape Verdean](#), [Haitian Creole](#), [Portuguese](#), [Chinese](#), [Spanish](#),

Additional Financial Aid Virtual Events

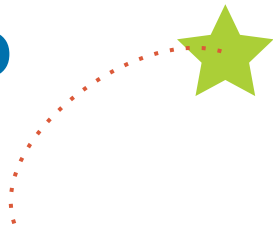
uAspire has ongoing financial aid events throughout the year on topics such as:

- Affording College 101
- FAFSA
- CSS Profile
- Next Steps Post-FAFSA
- Financial Aid Offer Review
- Summer Financial Aid Steps

Scan the [QR code](#) for upcoming events and registration links, or email studentsupport@uaspire.org for more information



Reach out to uAspire



For students and families looking for further financial aid support, send us a message at studentsupport@uaspire.org!

We can offer:

- Answers to questions
- Resources
- Personalized advice

For counselors and practitioners, check out our in-depth training resources here: uaspire.org/solutions/training



**Please complete this
brief survey**



Questions

?



Thank you!

u★aspire