



Financial Aid 101

2018 – 2019



Agenda

- **GAfutures.org**
- Basic Information
- Federal Programs
- State Programs
- Filling out the FAFSA
- Additional Resources



GAfutures.org






GAfutures.org



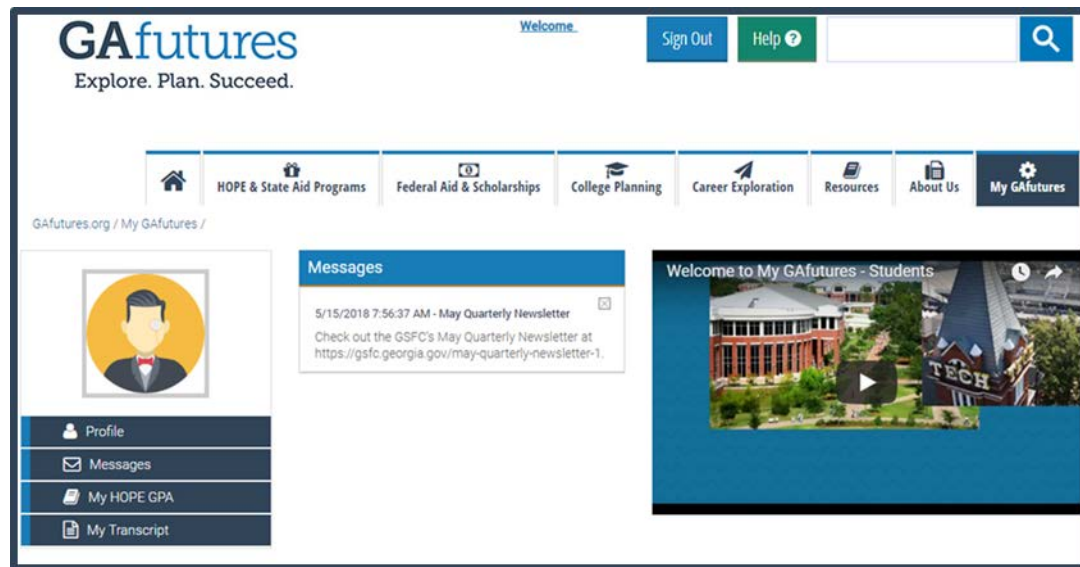
- Georgia's primary resource to help students plan, apply and find affordable ways to pay for college
- **GAfutures** supports GSFC's mission to increase access to education beyond high school for Georgia students

GAfutures.org

- Financial Aid & Scholarships 
 - The basics, state and federal programs, calculators, repayment options, financial literacy tips, national scholarship search
- College Planning Tools 
 - Grade-specific checklists, *College Money Matters*, calculators, applications (admissions, financial aid), HOPE-eligible institutions highlighted, national college search
- Career Exploration 
 - Career assessments, interest profiler, Career Clusters and Pathways, skilled trades

My GAfutures for Students

- Here's what you can do with a *My GAfutures* account
 - Check your HOPE GPA
 - Apply for Dual Enrollment
 - View and request high school transcripts
 - Apply to participating colleges
 - Apply for state financial aid
 - Receive general updates and reminders from GSFC



My HOPE GPA

- Your HOPE GPA begins calculating as soon as you set foot into high school
- Your HOPE GPA determines if you are eligible for HOPE or Zell Miller Scholarship
 - HOPE GPA only includes grades earned in core subjects: English, math, science, social studies, foreign language
- You can begin checking your HOPE GPA beginning in 10th grade*
- My HOPE GPA page includes: student information, HOPE GPA, rigor credits, ACT/SAT scores (if applicable)

*High schools must provide transcript data to GSFC in order for a student's HOPE GPA to be available through their GAfutures account.

My HOPE GPA

The HOPE GPA Calculation is used for HOPE Scholarship and Zell Miller Scholarship eligibility upon graduating high school.

Student Information

Report Type: Preliminary

Name:

SSN: XXX-XX-

Student ID:

As of the most recent transcript data received at GSFC:

Based on your preliminary GPA calculation, you may be eligible for the HOPE Scholarship or Zell Miller Scholarship. A final GPA will be calculated when the high school submits your final transcript. If you have a minimum 3.7 calculated GPA and required ACT or SAT scores at the time of high school graduation, you may be academically eligible for the Zell Miller Scholarship.

Date High School Submitted Transcript Record:

Factors Determining Your Scholarship Eligibility

The following information is based on the most recent transcript record provided by your high school:

HOPE Calculated GPA: 3.789

Academic Rigor Credits earned (4 credits are required by High School Graduation): 4

Valedictorian: No

Salutatorian: No

To qualify for the Zell Miller Scholarship, acceptable SAT or ACT scores must have been earned prior to high school graduation and submitted to GSFC. To be eligible you must have at least a 26 composite score on the ACT or have at least a 1200 for Math and Reading on the SAT on one date.

Standardized test score report(s) received:

Date:	Type:	Score:
No test scores currently available.		

Contact your high school with questions about your transcript record or grades and courses.

Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[View Your Detailed GPA Report](#)



Basic Information



What is Financial Aid?

- Financial aid is money to pay for your postsecondary education
- Examples of financial aid
 - Grants
 - Scholarships
 - Loans
 - Work-Study Programs



Sources of Financial Aid



Types of Financial Aid

- Merit-Based Scholarship (HOPE Scholarship)
- Need-Based Grant (Pell Grant)
- Non-Need Based Grants (HOPE Grant)
- Student or Parent Loans
- Employment Opportunities, Work Study
- Military Aid and Grants
- Savings Plans (Path2College)

Who Can Get Federal Student Aid?

- U.S. citizen or permanent resident
- High school graduate or GED recipient
- Eligible degree/certificate program
- Valid Social Security number
- Males registered for Selective Service
- Maintain Satisfactory Academic Progress

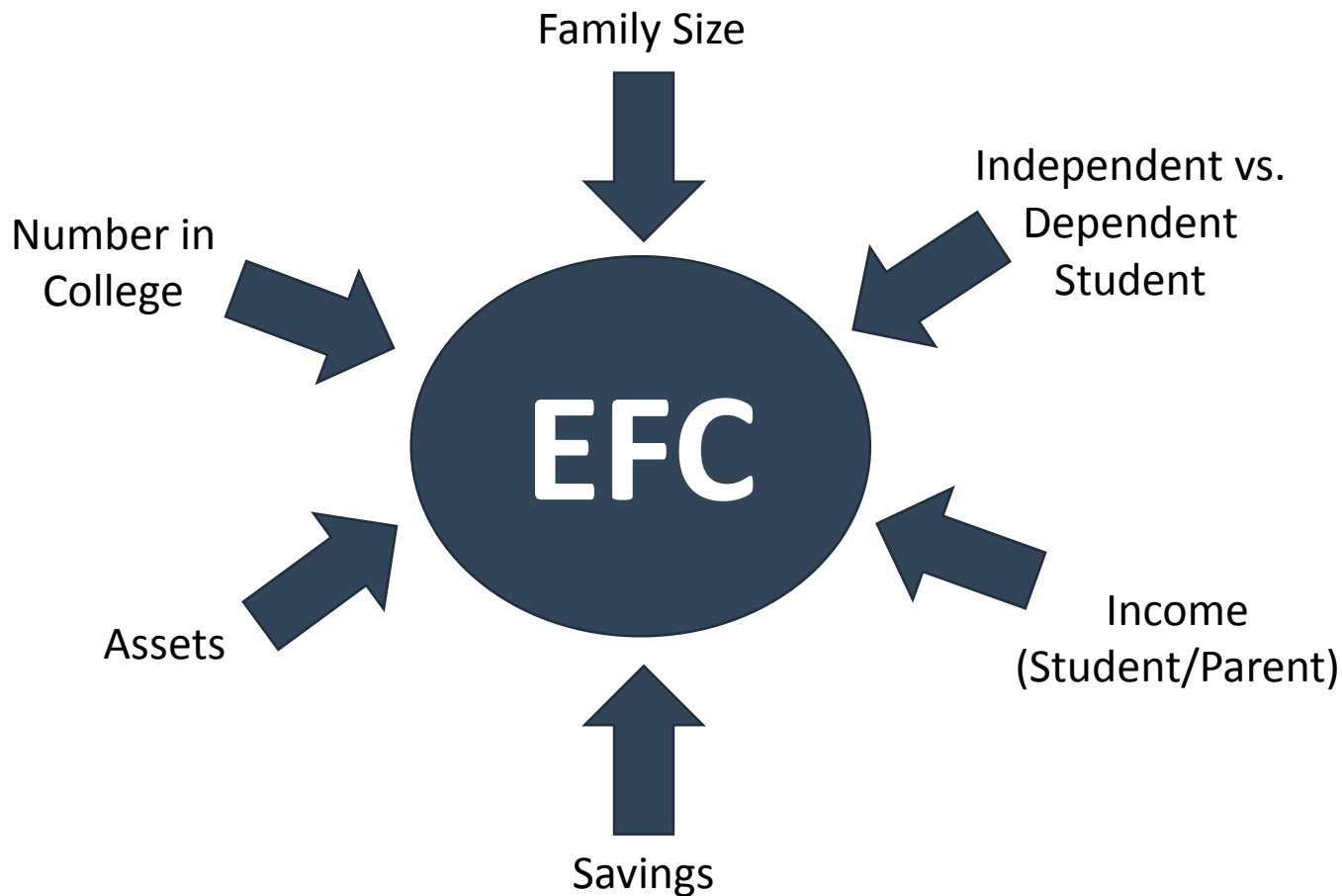


How is Financial Need Calculated?

- Financial need is determined by Cost of Attendance (COA) and Expected Family Contribution (EFC)
- COA is tuition, fees, room and board, transportation, etc. established by the school
- EFC comes from what you report on the Free Application for Federal Student Aid (FAFSA)



Factors that Influence EFC



Factors that Do Not Influence EFC

- Assets that are EXCLUDED from the FEDERAL family contribution calculation (EFC)
 - Family home
 - Family farm (under special circumstances)
 - Value of retirement accounts (IRA, KEOUGH, 401K)





Federal Programs



What are the Federal Programs?

- Pell Grant
 - Maximum award amount for 2018-2019: \$6,095
 - Based on financial need, COA, full-time or part-time status and plans to attend school for full academic year or less
 - Maximum EFC to qualify for Pell - \$5,486 or less
 - May not receive Pell Grant funds for more than one school at a time
- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Full-time, undergraduates only
 - Awards range from \$100 - \$4,000
- Federal Work-Study Grant

What are the Federal Programs?

- Direct Subsidized Loan
 - Interest is paid by the government while enrolled (at least half-time)
- Direct Unsubsidized Loan
 - Student is responsible for paying the interest on loan
- Federal PLUS Loan – for parents of undergraduate students
- Grad PLUS Loan – for graduate and professional students

2018 – 2019 Interest Rates

Direct and PLUS Loans

Type of Loan	Interest Rates
Direct Subsidized Loans and Direct Unsubsidized Loans <i>(Undergraduates)</i>	5.05%
Direct Unsubsidized Loans <i>(Graduate or Professional Students)</i>	6.6%
Direct PLUS Loans <i>(Parents and Graduate or Professional Students)</i>	7.6%

Federal Loan Program Limits

2018-2019 Academic Year

Initial Loan Amount for Dependent Students whose Parents are Eligible for a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior/Senior	\$5,500	\$2,000	\$7,500

Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500



State Programs



What are Some State Programs?

- Academic or Merit Scholarships
 - HOPE Scholarship
 - Zell Miller Scholarship
- Grants
 - HOPE Grant
 - Zell Miller Grant
 - HOPE Career Grant
 - HOPE GED Grant
- Loan
 - Student Access Loan (SAL)



Other State Programs

- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- HERO Scholarship
- Public Safety Memorial Grant
- REACH Scholarship
- Scholarship for Engineering Education (SEE)
- Scholarship for Engineering Education for Minorities (MSEE)
- Tuition Equalization Grant (TEG)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

How do I Apply for Aid?

- Federal Aid
 - FREE Application for Federal Student Aid (FAFSA) at **fafsa.gov**
- State Aid
 - Most states make awards based on FAFSA data
 - GSFAPPS is a Georgia-specific financial aid application available at **GAfutures.org**
- School Aid
 - Contact school's financial aid office
- Scholarships
 - Each scholarship provider has its own requirements

GSFAPPS



GSFAPPS

[Apply On Line Now](#)

[GSFAPPS Fact Sheet](#)

[GSFAPPS FAQ's](#)

[GSFAPPS Tutorial](#)

[GSFAPPS Presentation](#)

[New Application
Deadlines](#)

[Ask a Question](#)

WELCOME to the GSFAPPS - the primary means for applying for most scholarships, grants, or service-cancelable loan programs administered by the Georgia Student Finance Commission (GSFC). GSFAPPS has been carefully designed to permit an applicant to quickly and accurately complete an application electronically, in a secure mode, and to receive immediate confirmation that the application has been received by GSFC for further processing. An applicant can also print out a copy of the application they submitted for their records. The instructions are easy to follow, and the System provides help menus throughout to guide completion of the application.

OPTIONS. If you decide not to apply electronically, you can download and print a paper application from GAfutures web site, call the Commission at 800-505-GSFC, or visit your Financial Aid Office. Remember, submitting your application online via GSFAPPS ensures your application has been completed correctly, and, assuming you meet the eligibility requirements, speeds up the approval process. If you are visually impaired, you can call the Commission at 800-505-GSFC to get assistance in completing your application.

CONDITIONS. You must have already established an account and completed your profile in GAfutures and be logged onto that website. If you need to establish an account and complete your profile in GAfutures, [click here](#) and click Create an Account.

INSTRUCTIONS. If you would like a tutorial on how to use GSFAPPS, click [GSFapps Tutorial](#).

Click [Apply Now](#) to Apply Online.

[Terms of Use](#) | [Privacy Statement](#) | [Site Map](#) | [Need Help?](#)

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Filling out the FAFSA

FREE Application for Federal Student Aid



Why Complete the FAFSA?

- 85% of students have a chance to receive student financial aid
- 92% of students from low-income households will receive grants
- Students who file the FAFSA are 63% more likely to attend college

Source: National College Access Network

Why Complete the FAFSA?

- Qualifies students for low-interest and forgivable federal student loans
- 30 minutes is usually all you need to complete
- \$24 billion in federal aid left on the table each year
- It's FREE!



Source: National College Access Network

When to File the FAFSA


When a Student Plans to Attend College	You will Submit this FAFSA	You can Submit the FAFSA From	Using Income and Tax Information From
July 1, 2018 – June 30, 2019	2018-19	October 1, 2017 – June 30, 2019	2016
July 1, 2019 – June 30, 2020	2019-20	October 1, 2018 – June 30, 2020	2017


Student Aid Deadlines


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FAFSA®
Free Application for Federal Student Aid

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Student Aid Deadlines

Pay attention to the deadlines! There are federal and state deadlines, and your colleges may also have a deadline.

Enter your state of legal residence and the school year for which you are applying for student aid. Then click **View Deadlines**.

What is your state of legal residence?

For what school year are you applying for student aid?

[VIEW DEADLINES](#)

2018-2019

[2018-2019 Deadlines](#)
Includes deadlines for all states.

Federal Deadline

Online applications must be submitted by midnight Central Time, June 30, 2019. Any corrections or updates must be submitted by midnight Central Time, September 14, 2019.

State Deadline

Georgia - Check with your financial aid administrator.

College Deadline

Check with the college(s) you are interested in attending. You may also want to ask your college about its definition of an application deadline - whether it is the date the college receives your FAFSA, or the date your FAFSA is processed.

Help and Hints

For what school year are you applying for student aid?

Select the school year for which you are applying for financial aid. The school year you select should correspond to the FAFSA you will complete. For example, if you are applying for financial aid for the 2018-2019 school year, select **2018-2019**. If you are applying for financial aid for

NEED HELP?

What You Need to Complete the FAFSA

- Social Security number (*Alien Registration Number, if not a U.S. citizen*)
- Most recent federal income tax returns, W-2s and other records of money earned
- Bank statements and investment records (*if applicable*)
- Records of untaxed income (*if applicable*)
- An FSA ID to sign electronically
- Order Spanish FAFSA at **edpubs.gov**



New from Federal Student Aid

- Responsive Web Applications (RWA) means better viewing experience across devices
- New **FAFSA.gov** homepage
- Online FAFSA more user-friendly with clearly defined sections along the top of the page
- As each section is completed, a check mark is visible



- *myFAFSA* app coming this fall

FAFSA Homepage: FAFSA.gov

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FAFSA.gov

English | Español

Search FAFSA Help

Need money for college?

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

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

START HERE >

RETURNING USER?

- Make a correction
- Add a school
- View your *Student Aid Report* (SAR)

LOG IN >

Due to scheduled site maintenance, FAFSA on the Web will be unavailable every Sunday from 3 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause.

FAFSA ANNOUNCEMENTS

- We're currently experiencing intermittent issues with the FAFSA Web site. We are working diligently on a fix and appreciate your patience.

Getting Started

Federal Student Aid | FAFSA.gov
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Search FAFSA Help >

Home Help

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

☒ I am the student

OR

☐ I am a parent, preparer, or student from a Freely Associated State

NEXT

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2019

Site Last Updated: Sunday, July 22, 2018

Download [Adobe Reader](#)

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The FSA ID

- Consists of user-created username and password
- Provides electronic access to personal information
- FSA ID can be used immediately upon creation to complete, sign and submit your FAFSA
- Parents and students must apply for their own FSA ID

Note: The user will only receive immediate full benefit of the FSA ID if the student is linking an already established PIN. If not, the student can only use the FSA ID to sign their FAFSA until their FSA ID has been validated by the Social Security Administration.

Create Your FSA ID

[English](#) | [Español](#) | [Help](#)

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Create a New FSA ID

New to FSA? **Create an FSA ID** account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

[Need help creating an FSA ID?](#)

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create an FSA ID

Manage My FSA ID

Please enter your:

E-mail

?

Confirm E-mail

?

Username

?

Password

?

FSA ID Tips

- Create your own FSA ID
- Never tell anyone else your FSA ID
- Use your FSA ID each year you fill out FAFSA and for lifetime of any loans
- Parents may need FSA ID as well
- Each email address can be associated with only one FSA ID



Find the Answers on FAFSA.gov

The screenshot displays the FAFSA.gov website interface. At the top, the header includes the 'Federal Student Aid' logo, the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION', the 'PROUD SPONSOR of the AMERICAN MIND®' logo, and the 'FAFSA® Free Application for Federal Student Aid' logo. Below the header is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help, along with a search bar. The main content area is titled 'FAFSA Help' and features a large question mark icon. Under the 'Trending Questions' section, there are four links: 'I submitted my FAFSA form; what happens next?', 'How do I add a school to my FAFSA form?', 'What do I do if I forgot my FSA ID username and password?', and 'Why do I have to submit my 2016 tax and income information on my 2018-2019 FAFSA?'. The 'Browse FAQs' section on the left has a 'Getting Started' tab selected, with a list of categories: 'FSA ID', 'Parents', 'How do I...?', 'After the FAFSA: Next Steps', and 'Contact Us'. The 'Contact Us' link is circled in red. The 'Getting Started' section on the right provides help with the FAFSA before you begin, listing seven links: 'What is the FAFSA?', 'Am I eligible to receive financial aid?', 'What is an FSA ID, and will I need it to complete the FAFSA?', 'Which FAFSA do I need to fill out?', 'What will I need to fill out the FAFSA?', 'How long will it take to fill out the FAFSA?', 'What are the deadlines for filling out the FAFSA?', and 'Where do I find more information about federal student aid?'. At the bottom, there is a search bar with the text 'Didn't find what you are looking for? Try searching help.' and a 'SEARCH' button.

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FAFSA®
Free Application for Federal Student Aid

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FAFSA Help

Trending Questions

- ▶ [I submitted my FAFSA form; what happens next?](#)
- ▶ [How do I add a school to my FAFSA form?](#)
- ▶ [What do I do if I forgot my FSA ID username and password?](#)
- ▶ [Why do I have to submit my 2016 tax and income information on my 2018-2019 FAFSA?](#)

Browse FAQs

Getting Started

FSA ID

Parents

How do I...?

After the FAFSA: Next Steps

Contact Us

Getting Started

Help with the FAFSA before you begin.

- ▶ [What is the FAFSA?](#)
- ▶ [Am I eligible to receive financial aid?](#)
- ▶ [What is an FSA ID, and will I need it to complete the FAFSA?](#)
- ▶ [Which FAFSA do I need to fill out?](#)
- ▶ [What will I need to fill out the FAFSA?](#)
- ▶ [How long will it take to fill out the FAFSA?](#)
- ▶ [What are the deadlines for filling out the FAFSA?](#)
- ▶ [Where do I find more information about federal student aid?](#)

Didn't find what you are looking for?
Try searching help.

SEARCH

FSA Information Center

[ABOUT US](#) | [ENGLISH](#) | [ESPAÑOL](#) | [MAIN SITE](#)

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[Return to Support Home](#)

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Got a question? The Federal Student Aid Information Center can help.

Search our site or review our frequently asked questions. You can also contact us by email, chat or phone.

Search for Answers

Frequently Asked Questions

[What are the deadlines for filling out the 2018-2019 FAFSA?](#)

[What are the deadlines for filling out the 2017-2018 FAFSA?](#)

[Why do I have to enter my earnings from work after I used the IRS Data Retrieval Tool on my child's FAFSA?](#)

[Why does my parent \(or parents\) have to enter their earnings from work after they have used the IRS Data Retrieval Tool on my FAFSA?](#)

[How do I correct my FAFSA?](#)

[How do I check the status of my FAFSA?](#)

[How do I sign my FAFSA?](#)

[Why is the IRS Data Retrieval Tool not working?](#)

[What if I forgot my FSA ID username and password?](#)

[What if my FSA ID is locked or disabled?](#)

[More...](#)

E-mail Us

You can email us general questions any time. For issues that require us to access your account, please use phone or chat. Thank you.

Chat with Us

Ask a live agent your questions via a web chat.

Call Us

1-800-4FED-AID
(1-800-433-3243)
International Caller? Can't make a toll-free call?
1-334-523-2691

Hours of Operation

Monday-Friday
8 a.m.-11 p.m. Eastern time (ET)

Saturday-Sunday
11 a.m.-5 p.m. Eastern time (ET)

We are closed on federal holidays, the day after Thanksgiving and on December 24th.

We are open on New Year's Day, Martin Luther King Jr.'s Birthday, and Washington's Birthday from 11 a.m.-5 p.m. ET.

Hearing Impaired?
TTY calls only.
1-800-730-8913

Student Demographics

Personal Information for Student

Student Demographics

School Selection

Dependency Status


Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

 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

789-45-6123

Your date of birth

02/09/1999



?

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School Selection

Search for Colleges

Student Demographics

School Selection

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Financial Information

Sign & Submit


Confirmation


STUDENT INFORMATION

 Student, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

 Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.


 Enter the college's school code and click **Search**.

Do you know the college's [Federal School Code](#)?

☒ Yes ☐ No

Federal School Code

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Dependency Status

Student Age/Marital Status/Degree Confirmation

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

STUDENT INFORMATION

✓ Application was successfully saved.

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

Were you born before January 1, 1995? **?**

☐ Yes ☒ No

As of today, are you married? **?**

☐ Yes ☒ No

At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? **?**

☐ Yes ☒ No

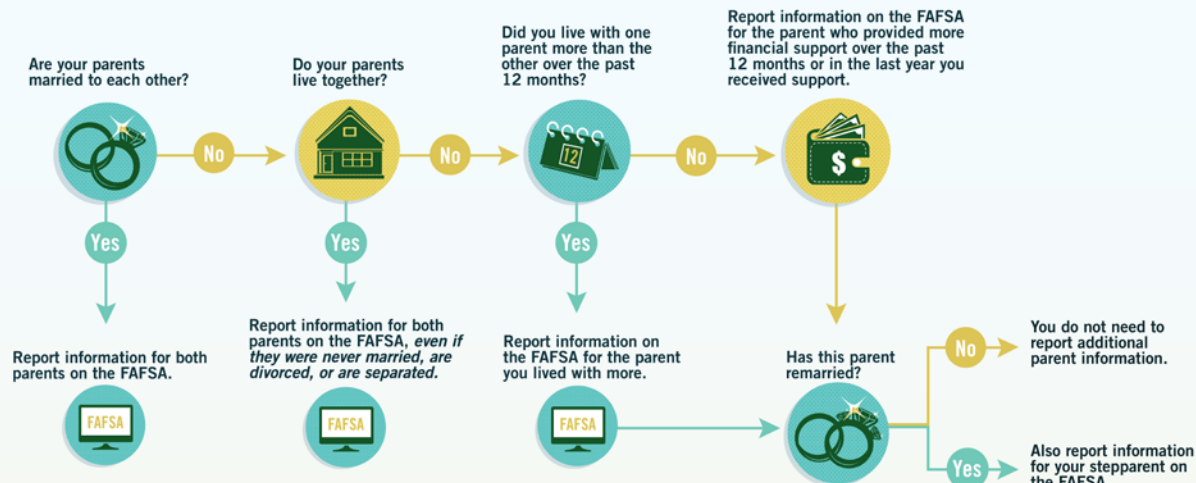
PREVIOUS **NEXT**

Who's My Parent?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the Free Application for Federal Student Aid (FAFSA).¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

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Parent Demographics

Parent Household Info

Student Demographics

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Parent Demographics

Financial Information

Sign & Submit

Confirmation

PARENT INFORMATION

Household Size

Your parents

2

Yourself, even if you do not live with your parents

1

Your parent's other children (even if they do not live with your parents) if:
a. Your parents will provide more than half of their support from July 1, 2018 through June 30, 2019 or
b. These children can answer "No" to every [Dependency Status question on the FAFSA](#)

1

Other people if:
a. they now live with your parents,
b. your parents provide more than half of their support, and
c. your parents will continue to provide more than half of their support from July 1, 2018 through June 30, 2019

0

Your parents' number of family members in 2018-2019 (household size)

4

Number in College

How many people in your parents' household (as reported above) will be college students between July 1, 2018 and June 30, 2019? Do not include your parents.

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Financial Information

Parent Questions for Tax Filers Only

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PARENT INFORMATION

Did your father have any of the following items in 2016? Enter amounts for all that apply.

Combat pay or special combat pay. Only enter the amount that was taxable and included in your father's adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q

?

\$

0

.00

Student college grant and scholarship aid reported to the IRS in your father's income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships

?

\$

0

.00

Education credits (*American Opportunity Tax Credit* or *Lifetime Learning Tax Credit*) from IRS Form 1040-line 50

?

\$

0

.00

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040-total of lines 28+32

?

\$

0

.00

Financial Information

Tax exempt interest income from IRS Form 1040-line 8b



\$

0

.00

Untaxed portions of IRA distributions from IRS Form 1040-lines (15a minus 15b). Exclude rollovers. If negative, enter a zero here



\$

0

.00

Untaxed portions of pensions from IRS Form 1040-lines (16a minus 16b). Exclude rollovers. If negative, enter a zero here



\$

0

.00



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Sign & Submit

FAFSA Summary

Student Demographics

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Parent Demographics

Financial Information

Sign & Submit

Confirmation

You're not done yet! You still need to submit your FAFSA. After you print this page, click **Next** to return to your FAFSA form.

2018-2019 FAFSA SUMMARY
Student ID XXX-XX-6123 DE

[Expand All](#)

> Student Demographics

> School Selection

> Dependency Status

> Parent Demographics

> Financial Information

> Sign & Submit

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PRINT THIS PAGE

NEXT

Sign & Submit

FAFSA Summary

Student
Demographics



School Selection



Dependency Status



Parent
Demographics



Financial
Information



Sign & Submit



Confirmation

You're not done yet! You still need to submit your FAFSA. After you print this page, click **Next** to return to your FAFSA form.

2018-2019 FAFSA SUMMARY

Student ID XXX-XX-5678 ST

[Collapse All](#)

Student Demographics

Student Demographic Information

Student's Last Name (question 1)	STUDENT
Student's First Name (question 2), Student's Middle Initial (question 3)	SUSAN
Student's Social Security Number (question 8)	XXX-XX-5678
Student's Date of Birth (question 9)	01/01/2000
Male or Female? (question 21)	MALE
Student's Permanent Mailing Address (question 4)	123 ANY ST
Student's Permanent City (question 5)	SEATTLE

Sign & Submit

Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation


i Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

Be sure not to mix up your and your parent's FSA IDs when signing.


Student Signature Needed

Signature Status: **Unsigned**

PROVIDE STUDENT SIGNATURE 

Parent Signature Needed

Signature Status: **Unsigned**

PROVIDE PARENT SIGNATURE 

PREVIOUS

Sign & Submit

Agreement of Terms

Student
Demographics



School Selection



Dependency Status



Parent
Demographics



Financial
Information



Sign & Submit



Confirmation

STUDENT INFORMATION

READ BEFORE PROCEEDING

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

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

By signing this application electronically using your username and password, and/or any other credential or by

I, the student, agree to the terms outlined above.

☒ Agree ☐ Disagree



← PREVIOUS

NEXT →

Sign & Submit

Signature Options

Student Demographics

School Selection


Dependency Status

Parent Demographics


Financial Information

Sign & Submit

Confirmation




Student Signature for
Social Security Number: **XXX-XX-1162**
Last Name: **FRUITFULNESS**
Date of Birth: **02/16/1999**

SIGN THIS FAFSA 

SIGNATURE STATUS

NEXT

Sign & Submit



Student Signature for
Social Security Number: **XXX-XX-5678**
Last Name: **Student**
Date of Birth: **01/01/2000**


What is your (the student's) FSA ID?
Do not enter the FSA ID if you are not the student.


FSA ID Username or Verified E-mail Address ?


[Forgot Username](#) | [Create an FSA ID](#)


FSA ID Password ?

[Forgot Password](#)

SIGN THIS FAFSA 

 OTHER OPTIONS TO SIGN AND SUBMIT

 SIGNATURE STATUS

NEXT 

Sign & Submit



Student Signature for

Social Security Number: **XXX-XX-5678**

Last Name: **Student**

Date of Birth: **01/01/2000**

Other Options to Sign and Submit



We recommend signing electronically with an FSA ID so you don't have to print and mail a signature page or return later to sign your FAFSA. If you are unable to sign electronically, select another option:



Sign Electronically With My FSA ID

This is the fastest option. Selecting this option will return you to the question "What is your (the student's) FSA ID?".



Print A Signature Page

This option requires that you print and mail your signature.



Submit Without Signatures







This option allows you to submit your FAFSA now without your signature, but you will need to return later to sign.





Sign & Submit

Signature Status


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



 You have provided all necessary signatures. Click **Submit My FAFSA Now** to submit your FAFSA.

Student Signature Complete 

Social Security Number: XXX-XX-1140
Last Name: AUTUMNALE
Date of Birth: 01/25/1999
Signature Status: Signed Electronically

Parent Signature Complete 

Social Security Number: XXX-XX-0595
Last Name: Shadbush
Date of Birth: 07/30/1987
Signature Status: Signed Electronically

 PREVIOUS **SUBMIT MY FAFSA NOW** 

Confirmation Page

2018-2019 Confirmation Page



Congratulations, Student!

Your FAFSA was successfully submitted to Federal Student Aid.


Confirmation Number: F 12300003004 03/22/2018 14:07:01

Data Release Number (DRN): 3815

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA 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 e-mail address:
stu@stu.com

PRINT THIS PAGE 


Confirmation Page

- EFC estimate
- Pell Grant and Direct Loan estimates
- Lists schools chosen
- Option for parents to transfer information to application for sibling



IRS Data Retrieval Tool

- Applicant will be validated
- Applicant will have option to “Transfer” tax information to FAFSA


[Return to FAFSA](#) | [Log Out](#) | [Help](#)

Parent <YYYY> Federal Income Tax Information

The information below is your tax information that will help you answer some of the questions on the FAFSA.

	My Tax Information	FAFSA Question Numbers ?
Tax Year	<2008>	
Name (s)	<Joe & Jane Smith>	
Social Security Number	<***-**-6789>	
Filing Status	<Married-Filed Joint Return>	
Type of Tax Return Filed	<1040>	Question <##> on the FAFSA
Adjusted Gross Income	<\$126,721>	Question <##> on the FAFSA
Income Tax	<\$31,400>	Question <##> on the FAFSA
IRS Exemptions	<5>	Question <##> on the FAFSA
Education Credits	<\$2,500>	Question <##> on the FAFSA
IRA Deductions and Payments	<\$2,500>	Question <##> on the FAFSA
Tax-Exempt Interest Income	<\$2,500>	Question <##> on the FAFSA
Untaxed IRA Distributions ?	<-\$2,500>	Question <##> on the FAFSA
Untaxed Pensions ?	<-\$2,500>	Question <##> on the FAFSA

Print this page for your records before choosing an option below.

Transfer My Tax Information into the FAFSA ?

☐ The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

[Transfer Now ?](#)

Do Not Transfer My Tax Information and Return to the FAFSA ?

☐ By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA.

[Do Not Transfer ?](#)

Special Circumstances


- Cannot report on FAFSA
- Send explanation to financial aid office at each college
- College will review special circumstances:
 - Request additional documentation
 - Decisions are final and cannot be appealed to U.S. Department of Education

Examples of Special Circumstances:

- Change in employment status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student cannot obtain parent information

FAFSA Processing Results

- Student will receive a Student Aid Report (SAR)
- Colleges listed on your FAFSA will receive Institutional Student Information Record (ISIR) 10 to 14 days after FAFSA submitted
- College reviews ISIR
 - May request additional documentation

Federal Student Aid FAFSA			Form Approved OMB No. App. Exp. 12/31/2018
2018 - 2019		Electronic Student Aid Report (SAR)	
The SAR summarizes the information you submitted on your 2018-2019 Free Application for Federal Student Aid (FAFSA).			
Application Receipt Date:	00/00/2017	XXX-XX-0000 RO 01	
Processed Date:	00/00/2017	EFC: 00000 *	
		DRN: 0000	
Comments About Your Information			
Based on the information we have on record for you, your EFC is 00000 . You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work study, and possible funding from your state and school.			

Financial Aid Award Offer

Housing: On Campus Residency: In-State	Estimated Cost of Attendance (COA) 2 Semesters Expected Family Contribution (EFC)				\$19,035 - \$0
Estimated Financial Need					\$19,035
Type of Aid	Fall	Spring	Summer	Total	Accept?
Federal Pell Grant	\$3,047.50	\$3,047.50	\$0	\$6,095	Yes or No
HOPE Scholarship*	\$3,720	\$3,720	\$0	\$7,440	Yes or No
Federal Direct Loan- Sub	\$1,750	\$1,750	\$0	\$3,500	Yes or No
Federal Direct Loan- Unsub	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Total for Academic Year				\$19,035	

*Estimated HOPE Scholarship award amount for 15 credit hours per semester at Georgia Institute of Technology for the 2018- 2019 academic year. Award amounts vary by institution. Complete award amounts can be found on **GAfutures.org**.

The Consumer Financial Protection Bureau has a great online comparison tool to help you determine which offer best fits your financial needs. Check it out at **consumerfinance.gov**.



Additional Resources



Additional Resources

- **GAfutures.org**
- ***Georgia's College Connector***
- **GSFC.org**
- **FAFSA.gov**
- **StudentAid.gov**
 - Prepare for College
 - Types of Aid
 - Who Gets Aid
 - Apply for Aid
 - Repay Your Loans

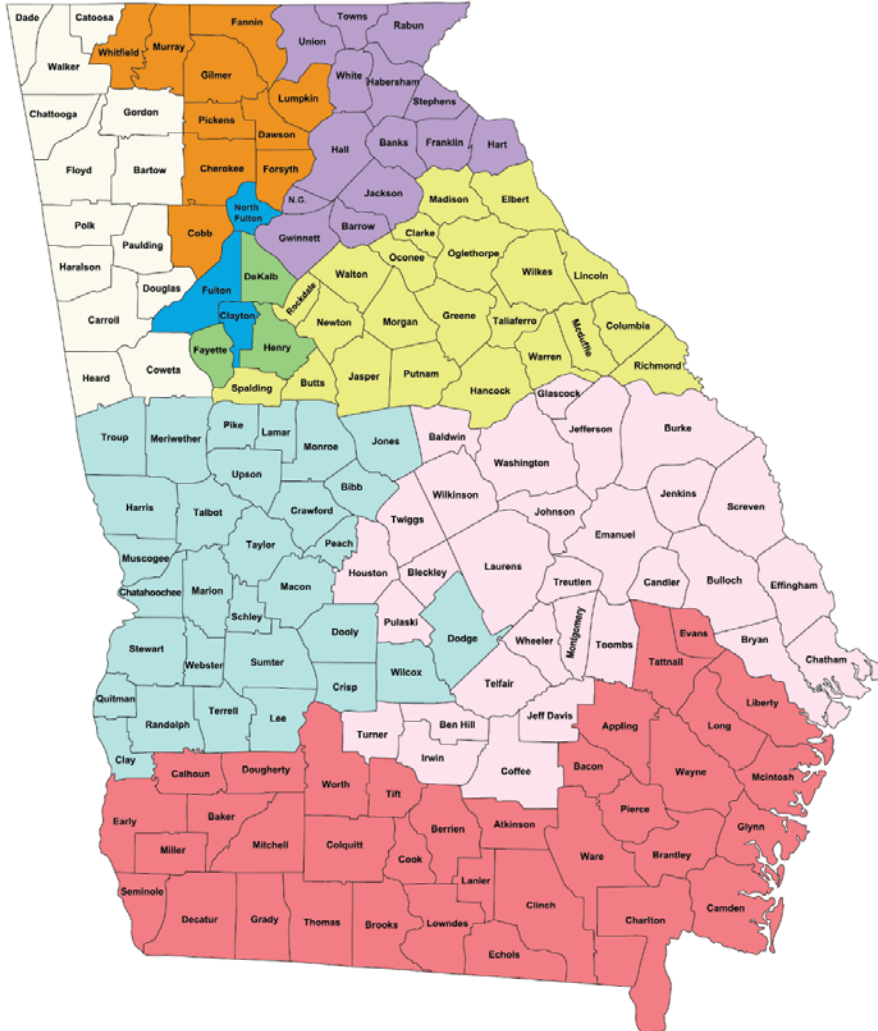


Your Next Steps

- Create account at **GAfutures.org**
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship
- Seniors: Complete the FAFSA beginning October 1

We're Here to Help You

Contact your GSFC Representative



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Be Social



Our Mission



To promote and increase access
to education beyond high school
for Georgians.