

Get Ready to File the FAFSA

2025-26 Free Application for Federal Student Aid



Your Presenters



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How to Apply for Financial Aid

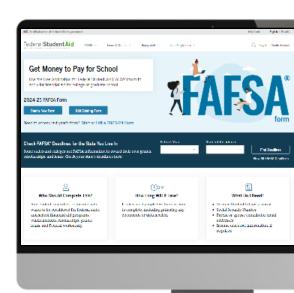
The FAFSA is a federal form used to determine student eligibility for the following:

- Federal programs
- State programs
- School programs



Free Application for Federal Student Aid (FAFSA)

- The FAFSA is the primary federal form for financial assistance to attend postsecondary school.
- While filing the FAFSA online is preferred at StudentAid.gov, a printable PDF version is also available at StudentAid.gov.
- The FAFSA is available online in English and Spanish.



PA State Grant Deadlines

- May 1 If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
- August 1 If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution



2025-2026 FAFSA Prep

Information Needed for FAFSA



Social Security Numbers



Student & Contributor(s) StudentAid.gov Accounts



Email Addresses (Not high school email address)



Current Records of any stocks, bonds and other investments, including 529 for student for whom the FAFSA is being completed



2023 Federal Tax Returns and W-2's



Current bank statements and records of other investment accounts (as of the FAFSA filing date including farm value and value of small business)





2025-26 FAFSA

- Direct Data Exchange to import applicant, parent, parent spouse, and/or student spouse Federal Tax Information (FTI).
- Lowest income families have the fewest questions to answer.
- Roles-based completion.
- Multi-factor authentication.

Who is a Contributor?

A contributor is anyone who is asked to provide information on an applicant's FAFSA.

A contributor would be:

- Student
- Student spouse (if applicable)
- A biological or adoptive parent; or
- The spouse of the remarried parent who is on the FAFSA stepparent

Independent vs. Dependent

- If you're a dependent student, you will need a parent(s) to contribute information.
- If you're an independent student and married, your spouse will need to contribute information.



Student Personal Circumstances

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 dependents who live with them and receive more than half their support from them

Are an unaccompanied youth who is homeless

For Dependent Students, Who Reports Info on the 2025-26 FAFSA?

YES

- Married parents
- Biological parents, not married and living together
- Divorced or separated parents:
 - The parent that provided the most financial support to student over the past 12 months
 - If equal, then student would invite the parent with the higher income and assets
- Stepparent If part of the student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
 - By court order
- Anyone else the student is living with



Dependent Students- Who Reports Info on the 2025-26 FAFSA®?

On the FAFSA®, the legal parent is the student's:

- Biological or adoptive parent
 - Regardless of gender
 - Or as determined by state (listed on birth certificate)
- Dependent students can use the new Who's my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit website listed below to access the Parent Wizard



https://studentaid.gov/fafsa-apply/parents

Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov Account at https://studentaid.gov/fsa-id/create-account.
- Create at least 4 days prior to completing the FAFSA.
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.

Social Security
Number

Username

Email Address

Password

Mobile Phone

Security Questions

Enable Two-Step Verification

When Does Each Parent Within the Household Need a Studentaid.gov Account?

- If parents or parent/step-parent filed separate 2023 federal tax returns.
- If neither parent filed a 2023 federal tax return.
- If one parent filed a 2023 federal tax return but the other did not.



How do I begin the FAFSA



FAFSA Sections

Student Section

- Personal circumstances
- Demographics
- Financials
- Colleges
- Signature

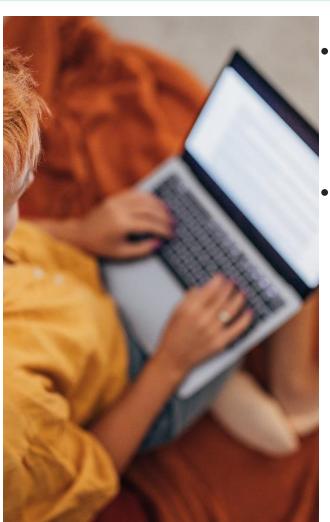
Parent Section

- Demographics
- Financials
- Signature



Student and Parent(s) must log in separately with their StudentAid.gov Account to complete their respective sections.

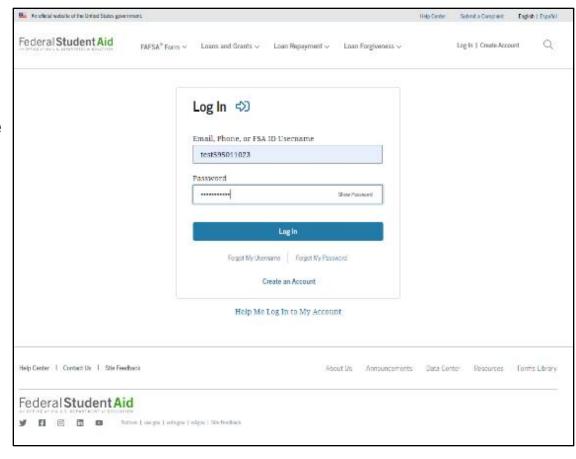
Student Section



- Recommended that the student completes this section first to save time and prevent errors.
- Questions in this section determine dependency status and if anyone else, such as a parent(s) needs to contribute information on the FAFSA.

Student logging in using StudentAid.gov Account

- Student will log in using their StudentAid.gov Account – username and password
- If the student does not have it, they would select "Create an Account"



Select New Form, Edit a Form, or Accept an Invitation



FAFSA ~

Loans & Grants V

Repayment ~

Loan Forgiveness V







Get Money To Help Pay for School

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

Start a 2025-26 **FAFSA®** Form

Start New Form

Edit a 2025-26 FAFSA® Form or Accept an Invitation

Edit Existing Forms

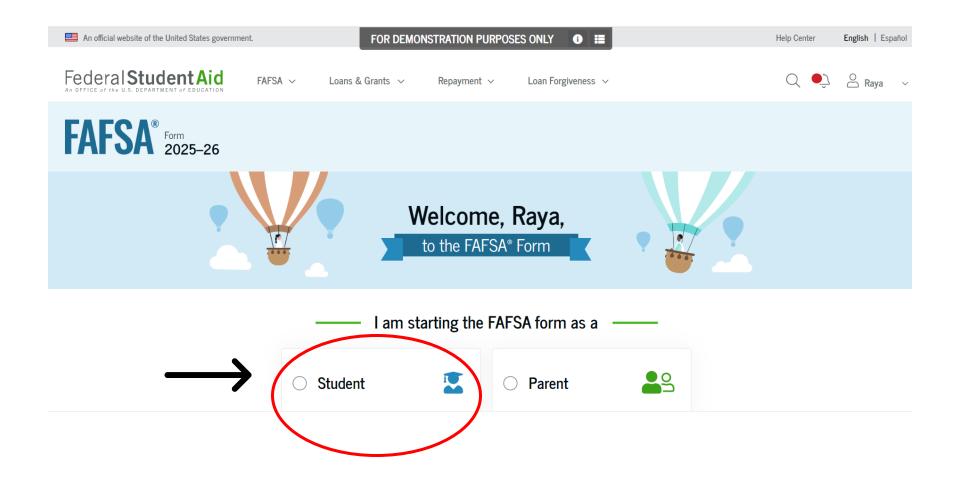


Need the 2024–25 FAFSA form?

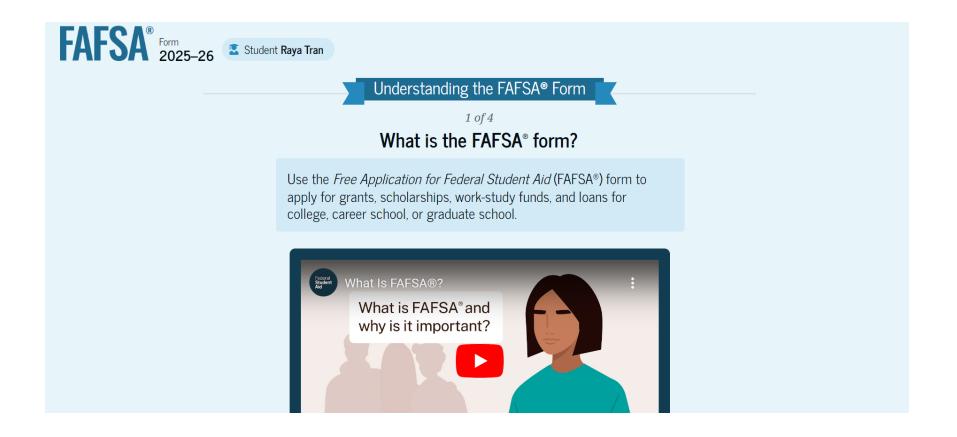
Start New Form

Edit Existing Forms



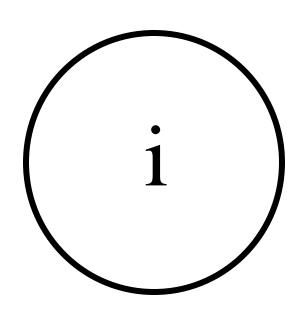


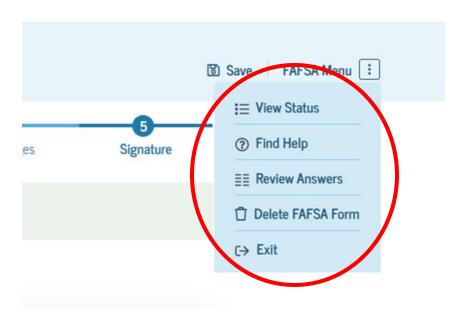




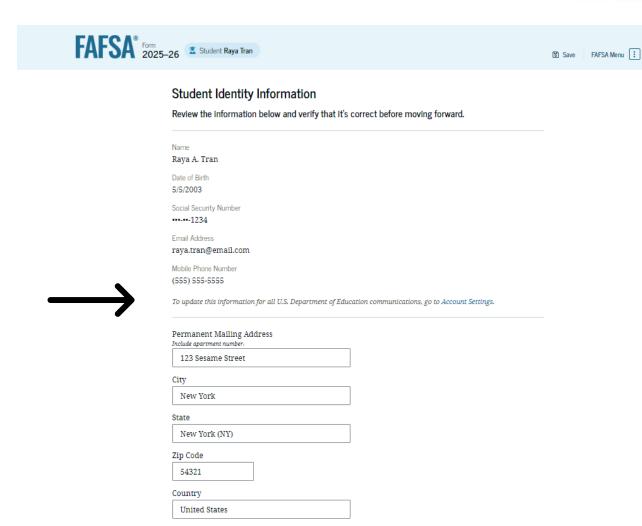
FAFSA Online Help





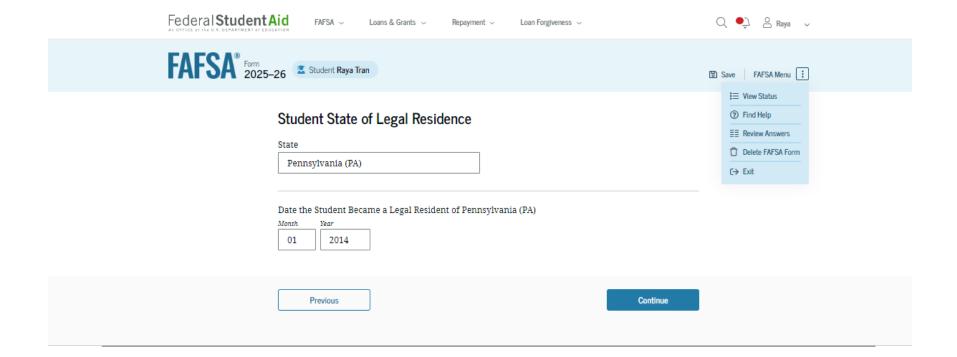


Review Student Identity Information



State of Legal Residence





Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid Read this section and click





"Approve"

Selecting "Approve" demonstrates importing Federal Tax Information (FTI).

Selecting "Decline" demonstrates when FTI isn't imported, tax information must be entered manually, and assumes tax filing status as Single.

Both scenarios make these assumptions:

- Filed U.S. taxes and did not participate in a federal benefits program.
- Must provide information on assets, IRA rollover, and pension rollover.

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. V your consent and approval, we can obtain tax return information automatically from the help you complete the FAFSA® form. If you don't provide consent and approval, you will: 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 2023 tax return information for the 2025–26 FAFSA form.
- → Tax return information is required to comple FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, further affirmatively approve of the receipt and use of my federal tax information and to the Department of Education (ED)'s redisclosure of my federal tax information, as described below.

accepting below, I consent to and affirmatively approve of, as applicable, the following:

Scroll all the way down the page

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

- 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 provide consent and approval for the use of your federal 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

After Providing Consent and Approval



We're securely importing your information.



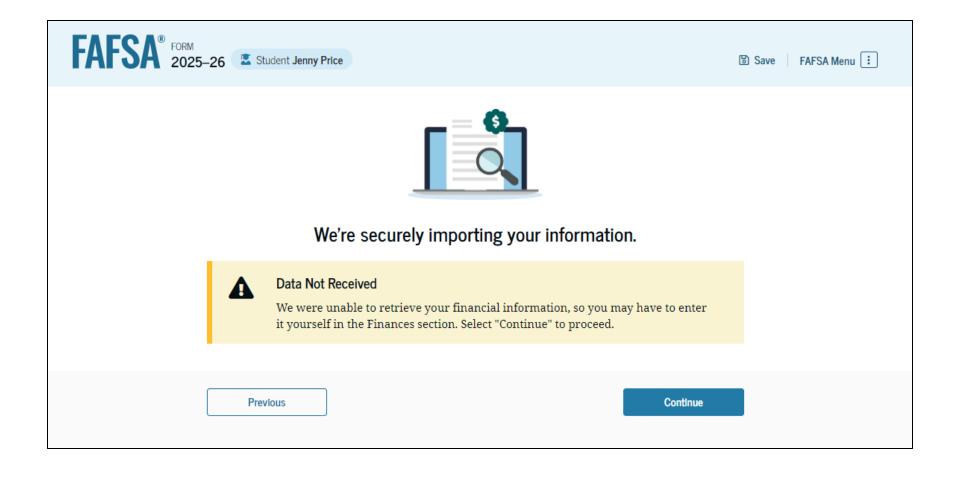
Success!

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

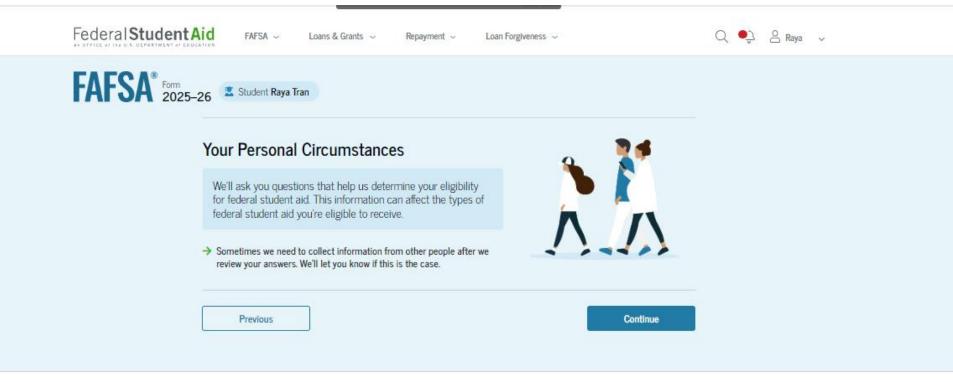
Previous

Continue

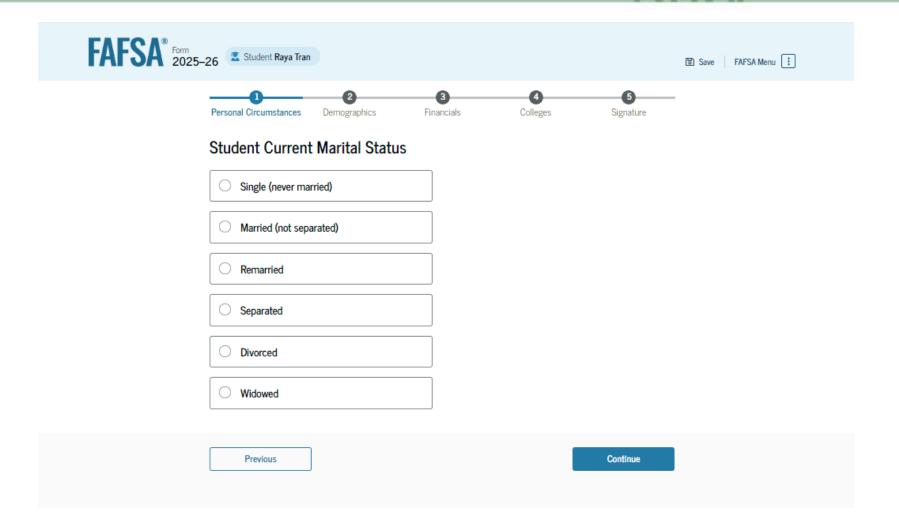
No Federal Tax Information Available



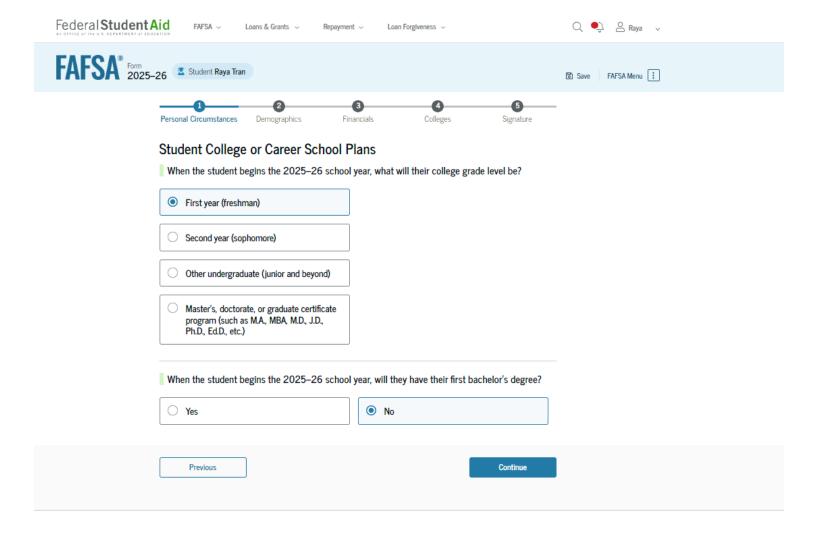
Student Personal Circumstances



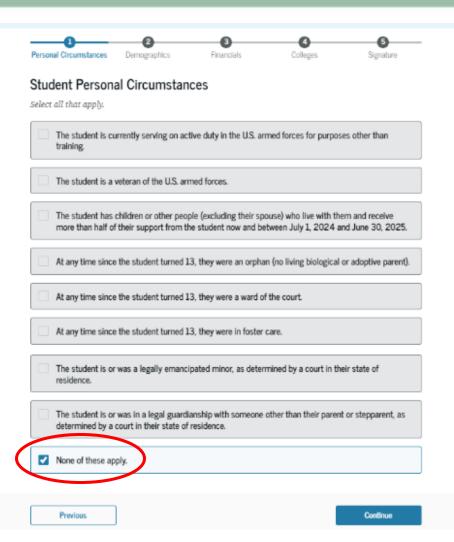
Student Current Marital Status



Student College or Career School Plans



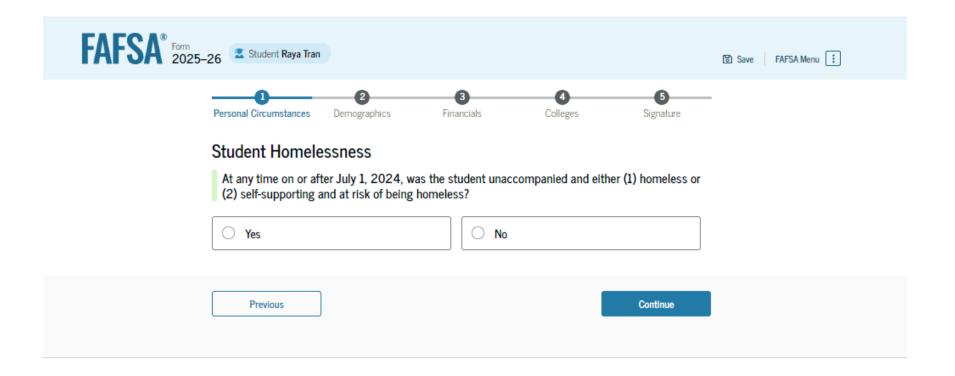
Personal Circumstances



- A series of questions are asked to determine if the student is independent or dependent.
- If the student can say yes, to one of these questions, they are independent and will not provide parental information on the FAFSA.

Homelessness





Unusual Circumstances



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 |
|-------|------|
| | |

Previous

Continue



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.

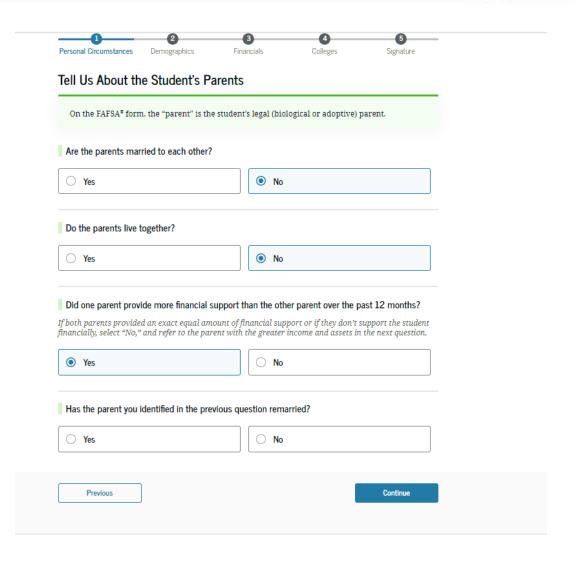
Direct Unsubsidized Loan Only

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.

| O Yes | No | \leftarrow |
|----------|----|--------------|
| | | |
| Previous | | Continue |

Student's Parents



Parent Contributor Invitation Process

Invite Parent(s) to This FAFSA® Form



We Need Information for Your Parent(s) Now

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA* form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter Information about your parent(s) Identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the guidance and recommended workaround and try again.

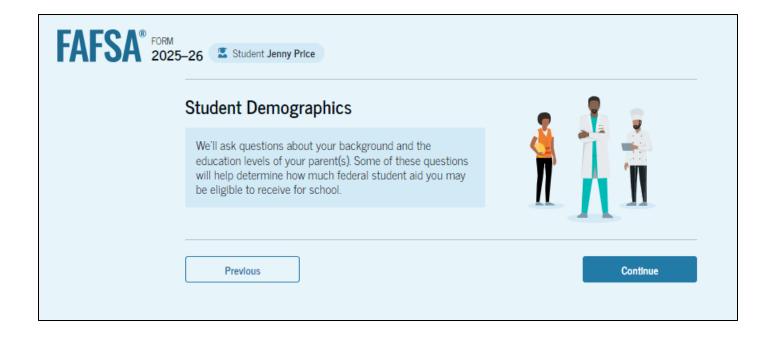
Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.

| Last Name | | | |
|--------------------------------|--|--|------|
| Last Name | | | |
| | | | |
| Date of Birth Month Day | Year | | |
| | | | |
| | | | |
| Social Security N | umber (SSN) | | |
| | Hide | | |
| | | | |
| | esn't have an SSN. Ch may delay processir | | toes |
| | | | |
| | | | |
| Email Address | | | |
| Email Address | | | |
| Email Address Confirm Email A | 14 | | |

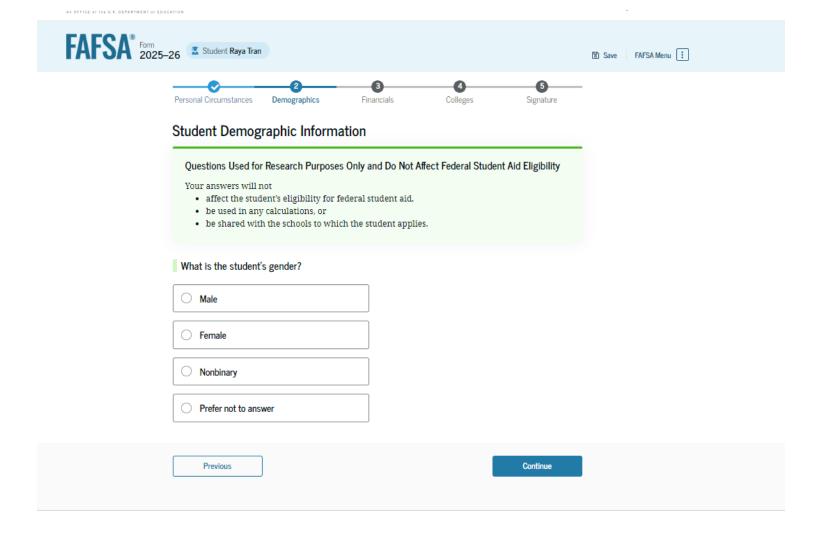
- Depending on which parent(s)
 needs to contribute information,
 the student will now invite them to
 complete their portion of the
 FAFSA.
- To do so, the student will need to enter the information shown on this slide:
 - First Name, Last Name, Date of Birth, Social Security Number, E-mail Address
- FSA will e-mail the parent(s).

Student Demographics





Student Demographic Information

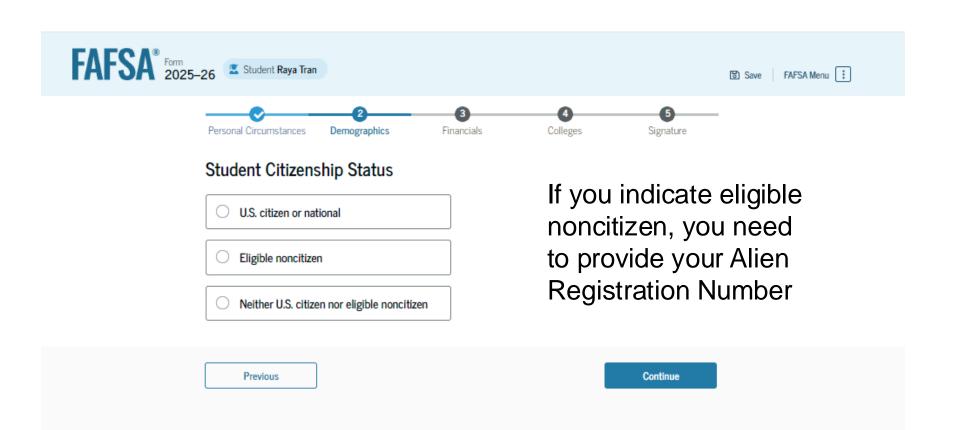


Student Demographics Continued

| Questions l | Jsed for Research Purpo | oses Only and Do Not Affect Federal Student Aid Eligibility |
|---------------------------------|--|---|
| • be use | the student's eligibility fo d in any aid calculations, | |
| s the studen lect all that a | it of Hispanic, Latino, or s | · Spanish origin? |
| No, not o | ıf Hispanic, Latino, or Spani | nish |
| Yes, Mex Chicano | ican, Mexican American, or | r |
| Yes, Pue | rto Rican | |
| Yes, Cub | an | |
| Yes, anot | ther Hispanic, Latino, or Spa | panish |
| | t to answer | |

| What is the student's race? | | |
|---|----------|--|
| Select all that apply. | | |
| White | | |
| Black or African American | | |
| Asian | | |
| American Indian or Alaska Native | | |
| Native Hawaiian or Other Pacific Islander | | |
| Prefer not to answer | | |
| Previous | Continue | |
| | | |

Citizenship



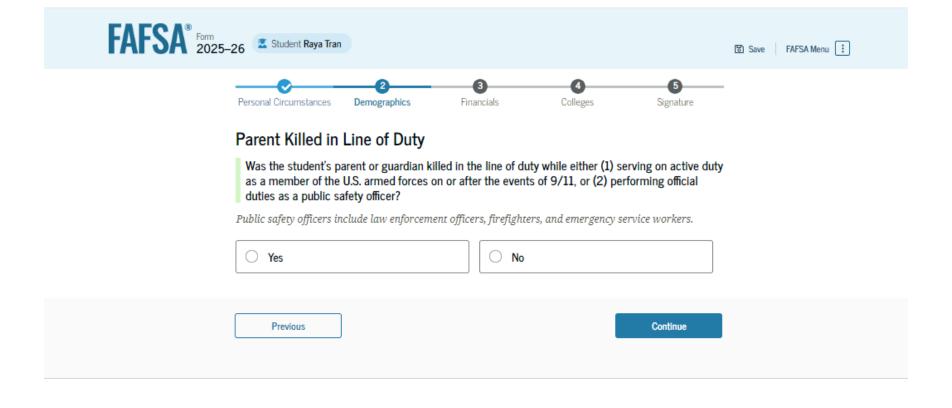
Parent Education Status



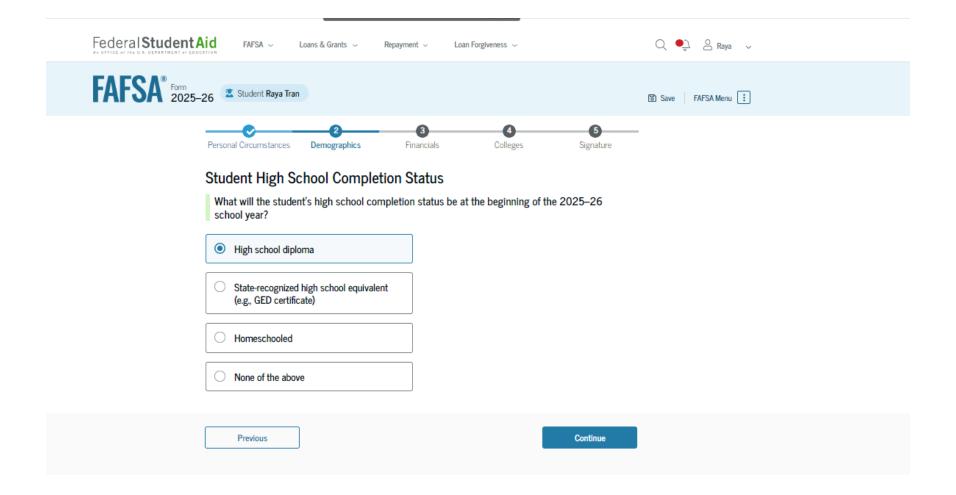


| FAFSA® Form 2025–26 Student Raya Tran | | 1 | Save FAFSA Menu : |
|--|--------------------------|-----------|-------------------|
| Personal Circumstances Demographics Fi | 3 4 nancials Colleges | Signature | |
| Parent Education Status Did either of the student's parents attend colle | ge or complete college? | | |
| Neither parent attended college | | | |
| One or both parents attended college, but neither parent completed college | | | |
| One or both parents completed college | | | |
| O Don't know | | | |
| Previous | | Continue | |

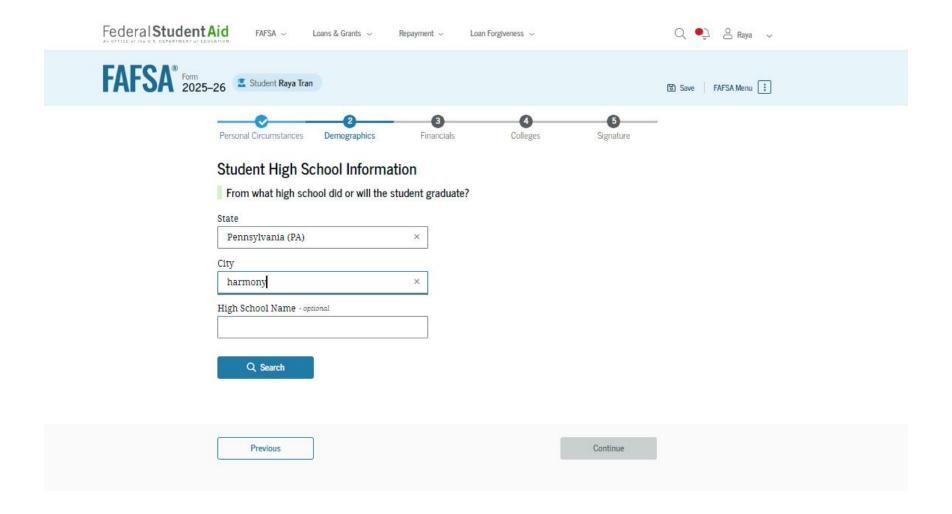
Parent Killed in Line of Duty



Student High School Completion Status



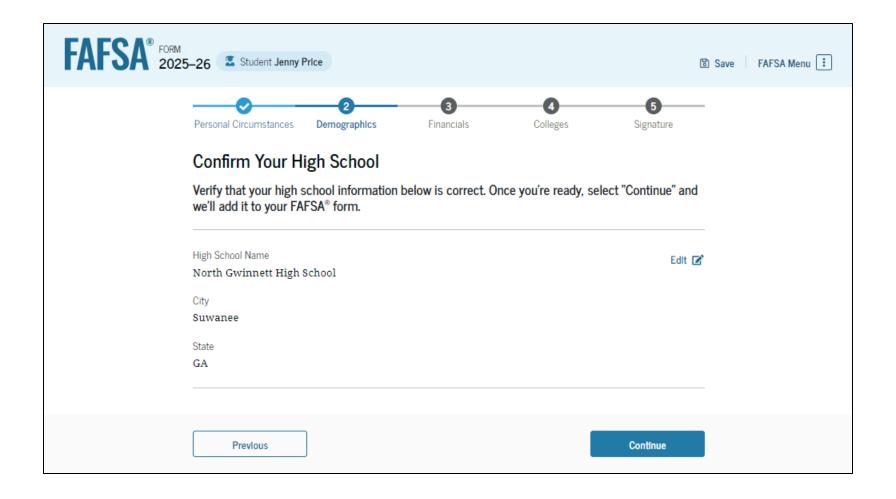
Student High School Information



Confirm High School

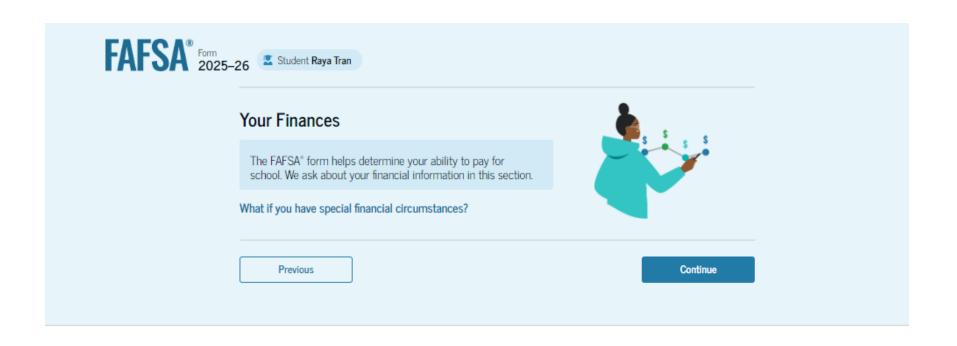


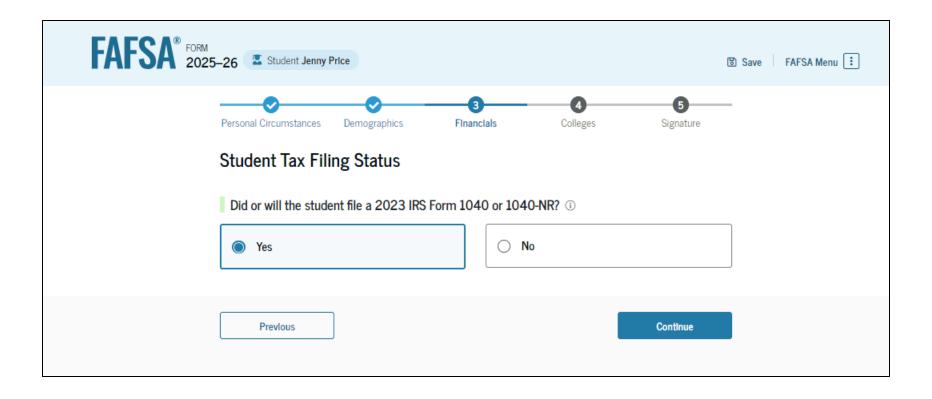




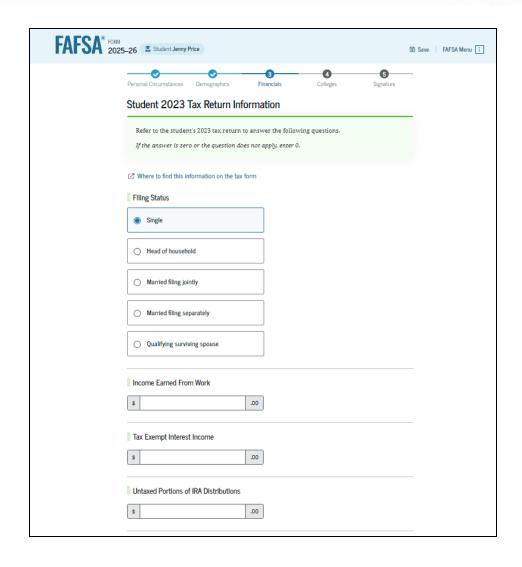
Student Finances





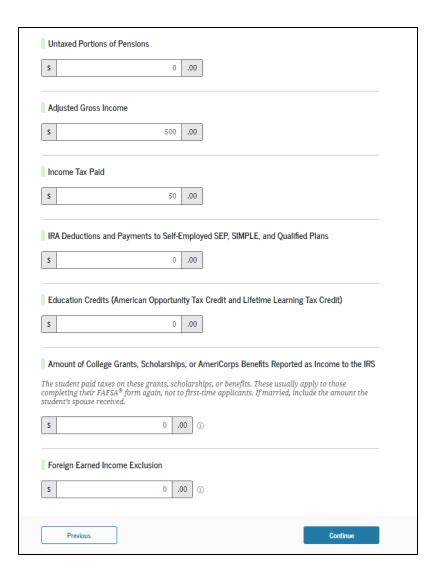


If the link to the IRS doesn't work...

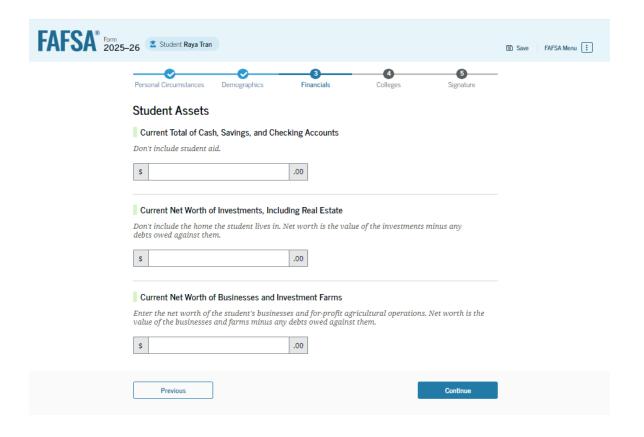


Where To
Find My 2023
Tax
Information
(2025–26) |
Federal
Student Aid

If the link the IRS doesn't work...



Student Financials - Asset Information



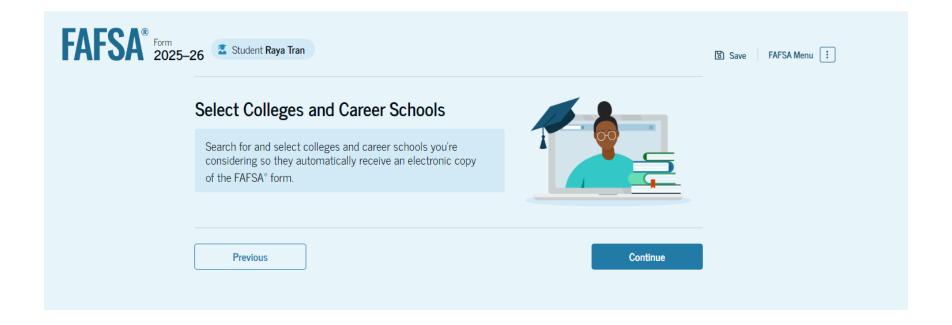
What Assets Need to be Reported on the FAFSA?

- Cash
- Savings
- Checking
- Stocks
- Bonds
- CDs
- Bitcoin
- Value of other real estate
- 529 College Savings Plan
- Net worth of business or farm

Don't report the following:

- IRA, Pension, 401k, 403B
- Family home
- Value of 529 College Savings plans listing others as beneficiary
- Insurance Policies

Colleges and Career Schools



Colleges and Career Schools



Where should we send the FAFSA® information?

Search and select colleges and career schools.

If you can't find your school when searching by school name or state, try searching by School Code.

You must add at least one college or career school to the FAFSA® form. You can add up to 20 schools. Make sure to list all the schools you're considering, even if you're not certain you'll apply to all of them. You can add or delete schools on your FAFSA form later. Find tips for searching for colleges or career schools.

| ■ 0 out of 20 schools selected View Selected Schools | | | | | |
|--|-----------------------|--|--|--|--|
| Search by School Name | Search by School Code | | | | |
| State | | | | | |

Previous

Continue

Colleges and Career Schools

Selected Colleges and Career Schools

These are the colleges and career schools that you've selected to receive the FAFSA® form.

To change the position of a school on your list, use the up and down arrow buttons to the left of the school's name.

School List Guidelines for Pennsylvania Residents

State grant aid awards will be made for the first college listed on the FAFSA form. Pennsylvania will make aid awards for students to attend eligible colleges in Pennsylvania, Ohio, West Virginia, Massachusetts, Delaware, Vermont, and the District of Columbia. If you update your school choice later, follow the instructions on the Pennsylvania Higher Education Assistance Agency website to make changes.

血

1 out of 20 schools selected

Showing 1 to 1 of 1



Lehigh University

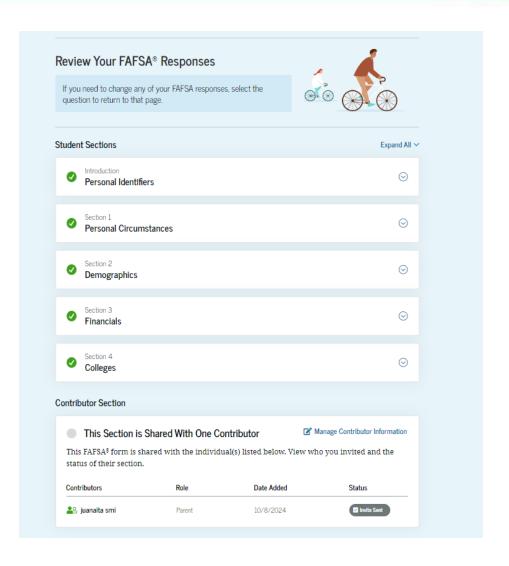




Remove

View Info

Review Student Information



Click the box and click the blue "sign" box!





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 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

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 \$2,000,000, imprisonment or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(0) of the Higher Education Act of 1965, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located to the institutions identified herein are located to the institutions identified herein are located to the state of the programs and designated scholarity programs. Notwithstanding this authorization, the name of an Ibs. supon that you select top incrires such disclosure shall not be shared with any other institution.

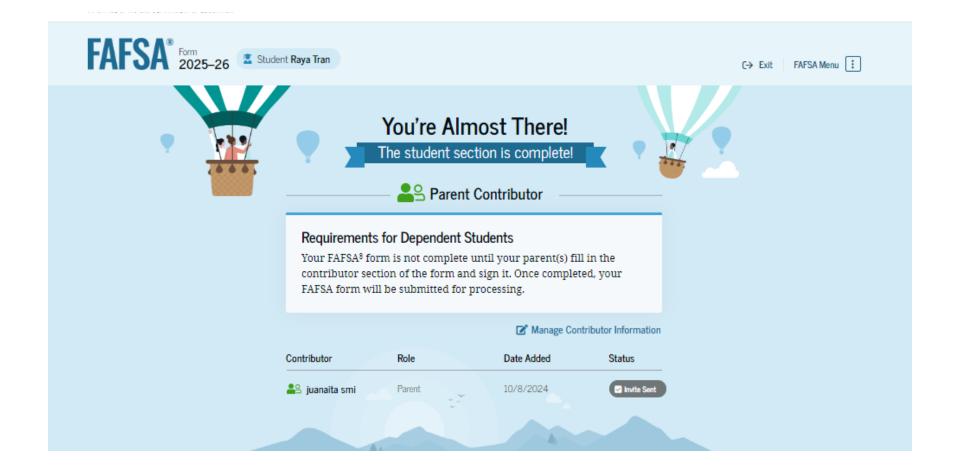
you must sign your FAFSA® form now and then your contributor can submit your form when complete.

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

Cancel

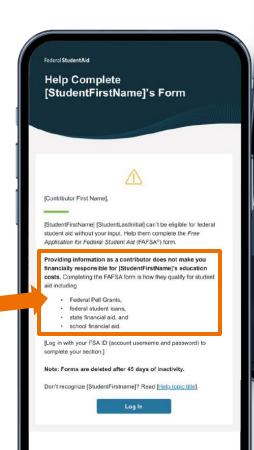
Sign

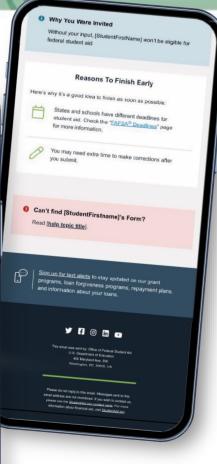
Student section is complete



Parent Contributors Invite

- Parent Contributors
 receive the e-mail
 FSA has sent
 inviting them to log
 into studentaid.gov to
 act as a contributor.
- The e-mail clearly advises the parent that they are not obligated to borrowing loans by contributing information to the FAFSA.



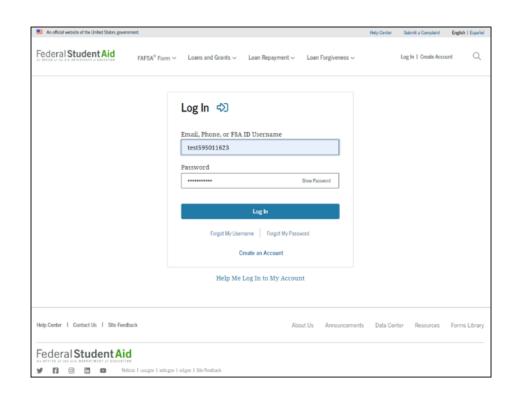


Parent Log in

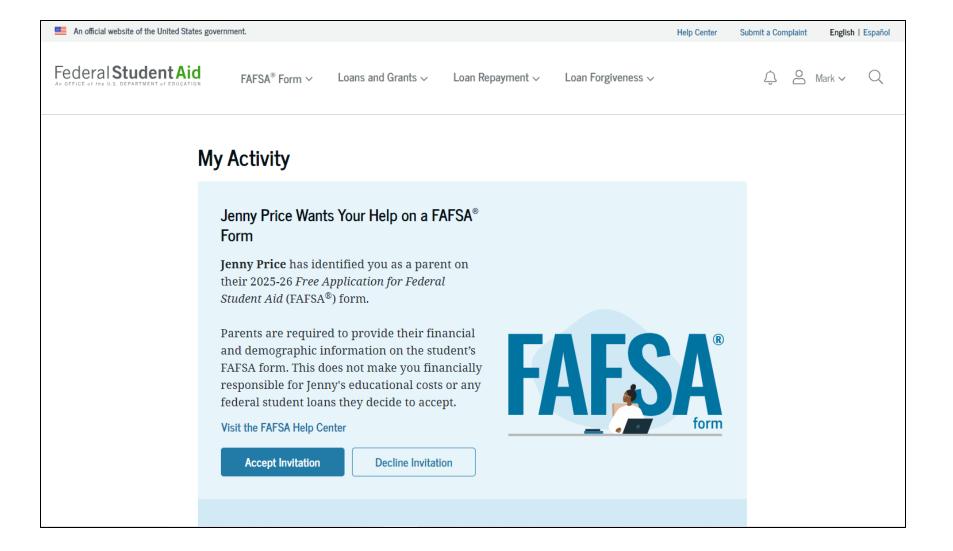
Parent can log in from:

- Email invite
- Studentaid.gov

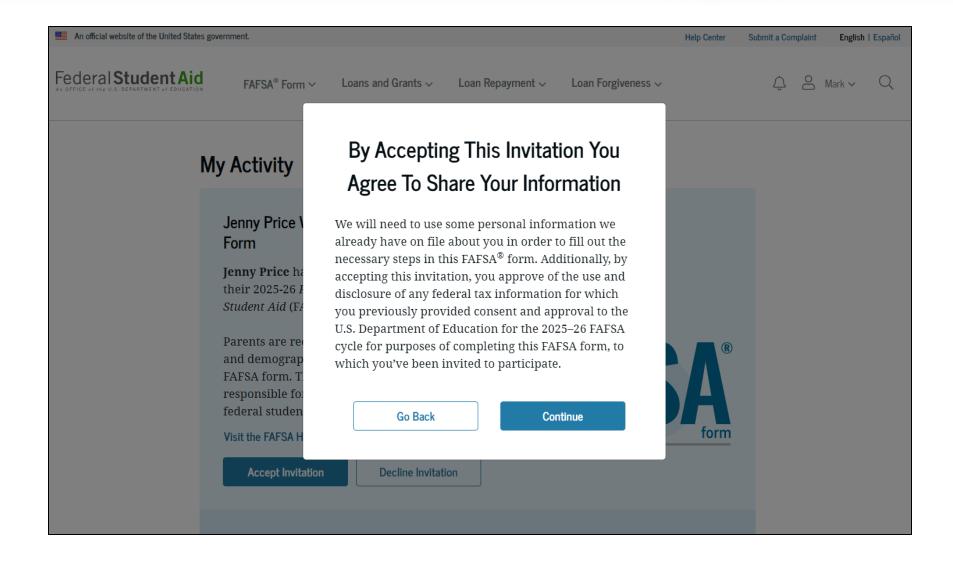
If the parent doesn't have a StudentAid.gov Account created, they can select to create an account. However, they should create it **4 days** in advance of completing this section.



Parent Status Center – My Activity



Parent Status Center - Continue

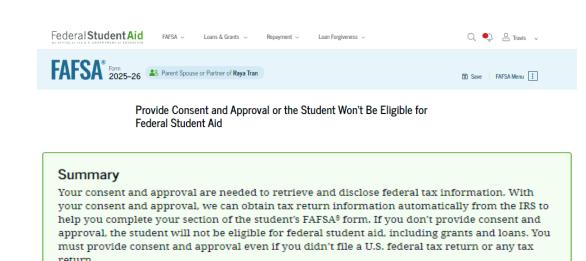


Series of 4 Videos



Parental Consent

- Once the parent(s)
 accept the invitation,
 they are asked to
 provide consent for
 their tax information
 to be retrieved from
 the IRS.
- Failure to consent will make the student ineligible for Federal Aid.



Tax return information is required to complete the

FAFSA form.

→ Get your 2023 tax return information for the

Federal tax information is used to determine the student's eligibility for federal student aid.

2025-26 FAFSA form.

After Providing Consent and Approval



We're securely importing your information.



Success!

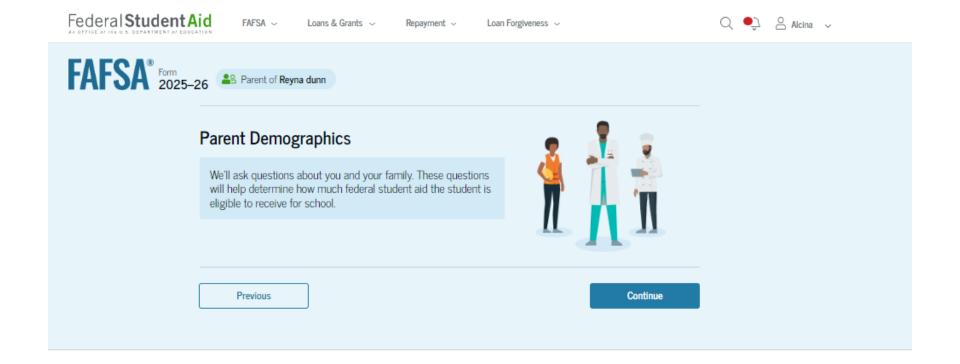
We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.

Previous

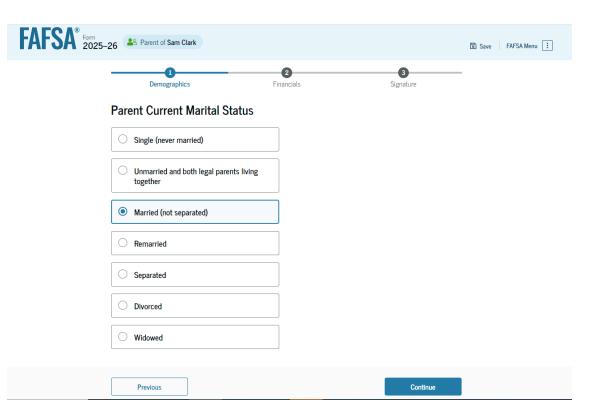
Continue





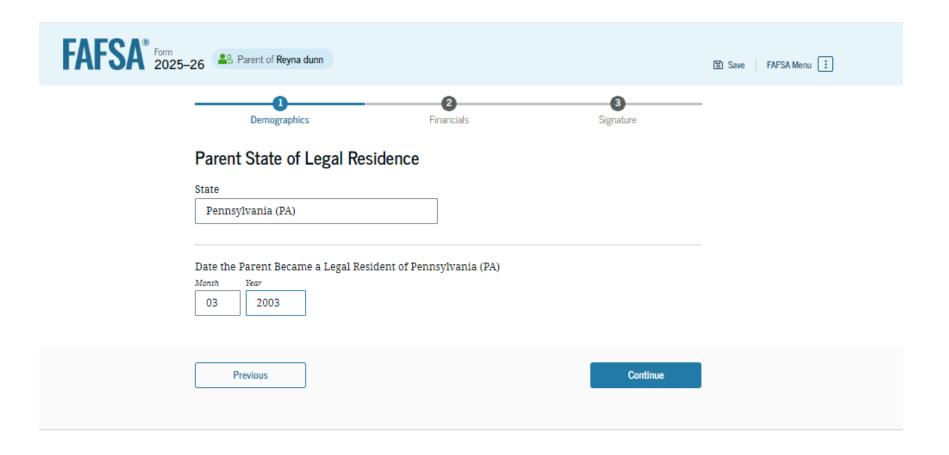


Parent Demographics



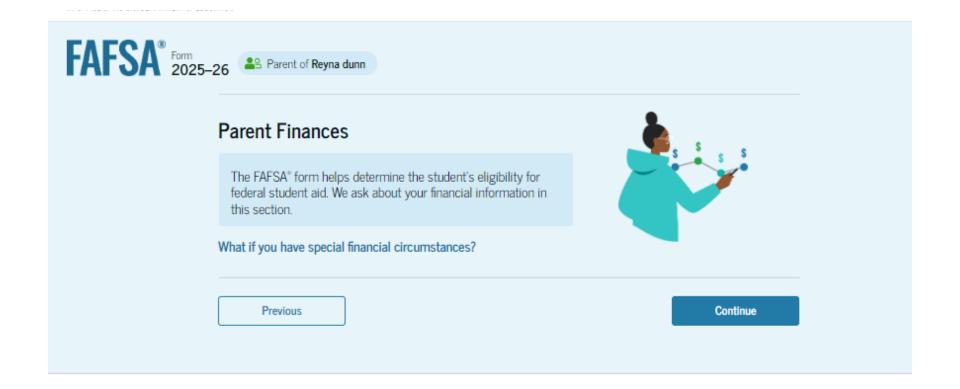
- The Parent has 3 sections to complete:
 - ParentDemographics
 - Parent
 Financials
 - Signature

Parent State of Legal Residence



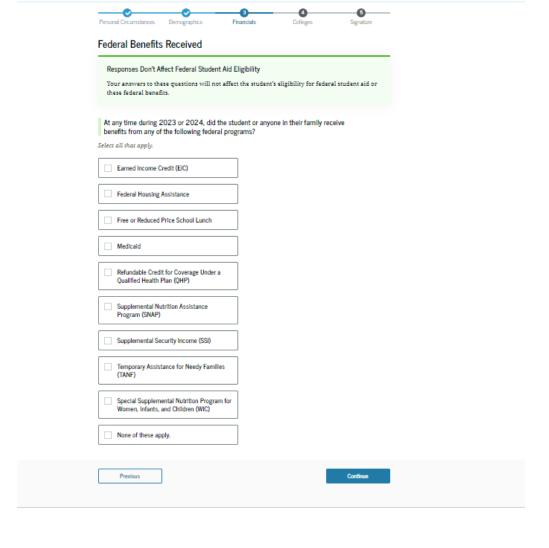
Parent Finances



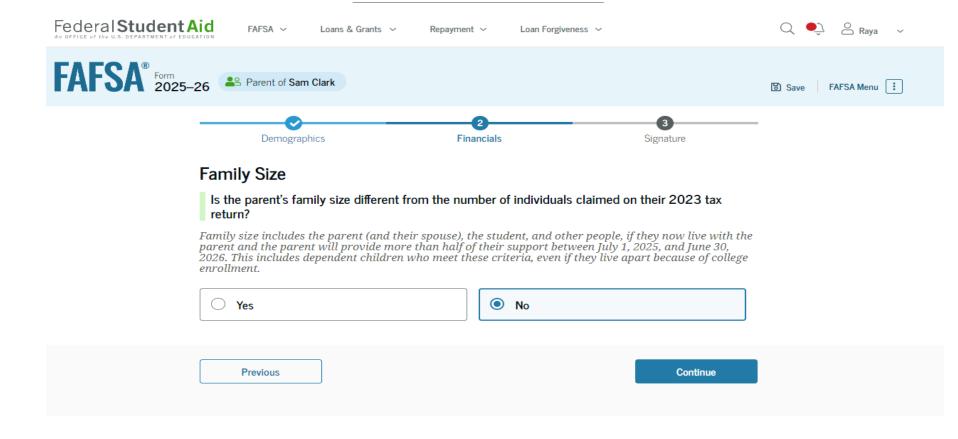


Federal Benefits Received





Parent Financials – Family Size



Family Size - Say "Yes"





Family Size

Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.



| Yes | ○ No |
|-----|------|

Based on answers to previous questions, we've made some assumptions about your 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 your family size based on our assumptions and the number of children or other dependents you report.



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, 2025 and June 30, 2026.

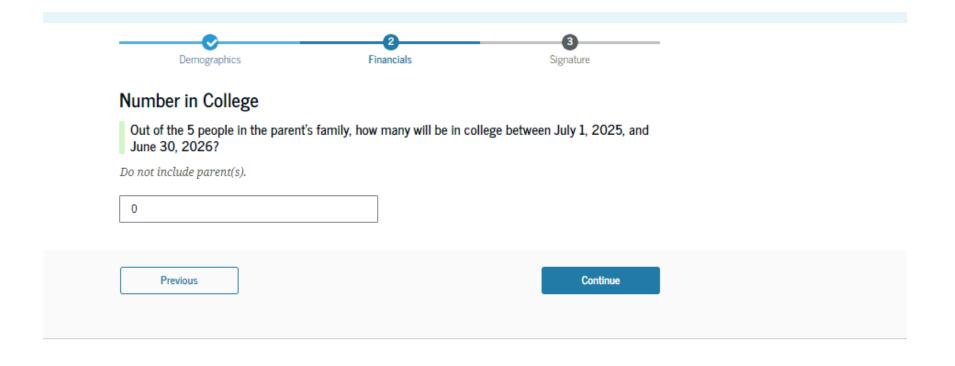
Do not include the student applicant.



Previous

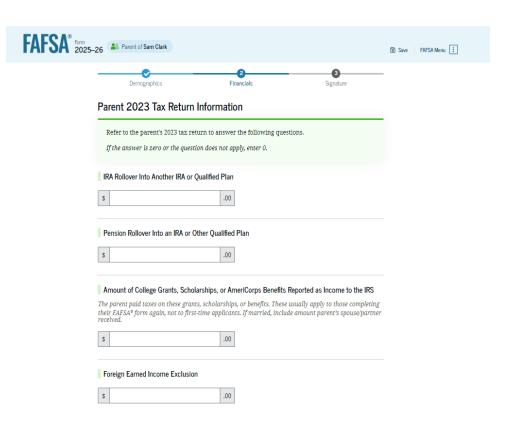
Continue





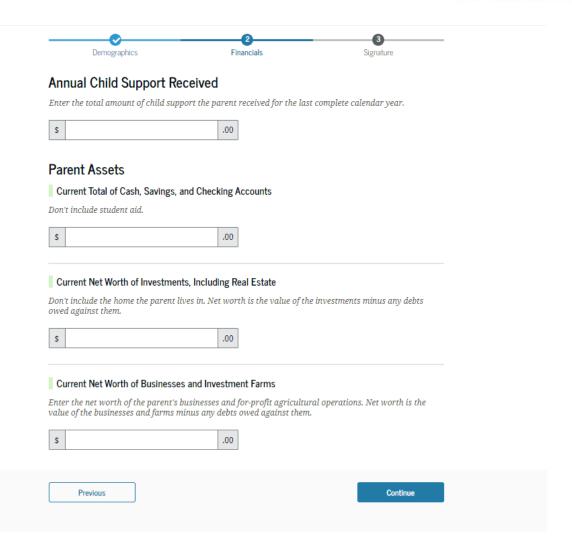
Parent Financials

The parent is asked questions about their 2023 tax return. They enter a response in each entry field.

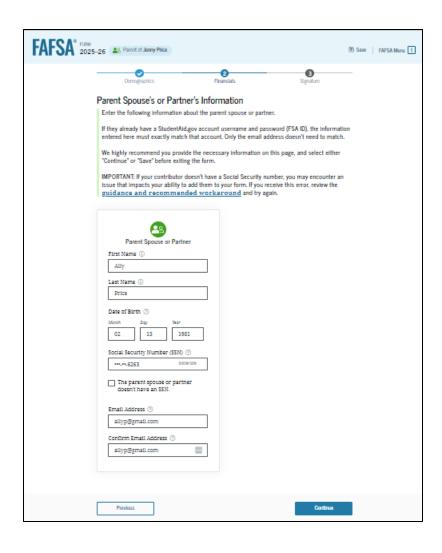


Parent Financials

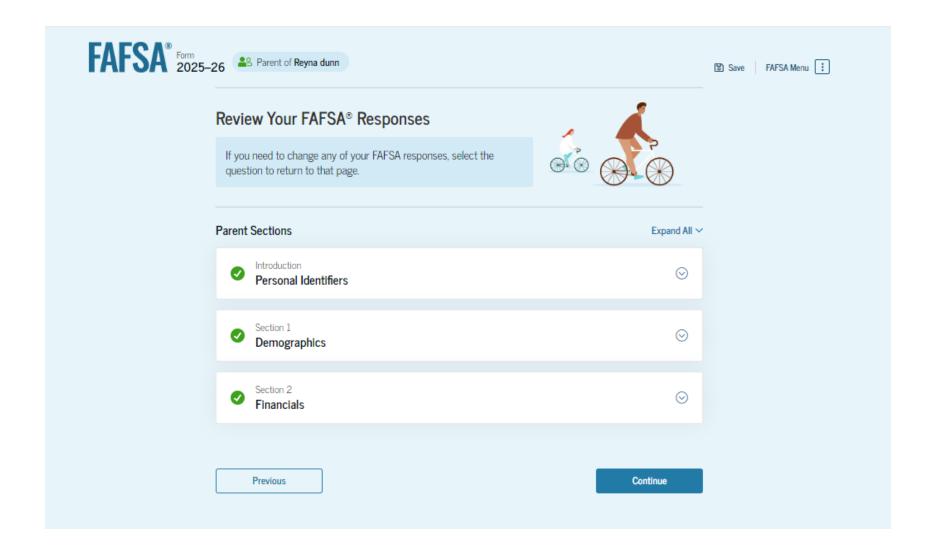




Other Parent Information – Spouse or Partner

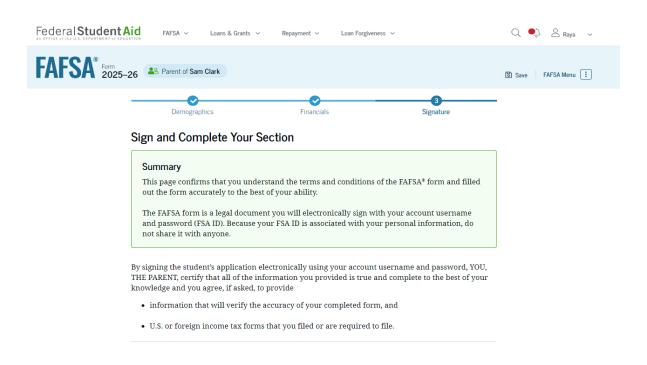


Review Parent Section





Parent(s) are asked to sign and complete their section of the FAFSA



Confirmation Page When Parent Submits the FAFSA

Confirmation page will be emailed and is available if the student logs into

StudentAid.gov



Applicants should allow or enable pop-ups from StudentAid.gov prior to completing the FAFSA, to ensure they are able to view all beneficial information.



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

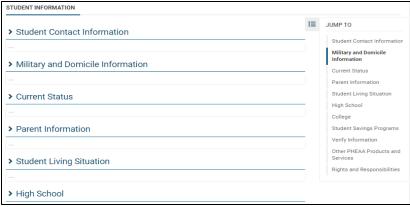
Apply for a PA State Grant

- Complete the FAFSA. Next, an email will be sent to the student requesting the student to set up a PHEAA account within our PA State Grant System.
- An email to activate the student account will come from noreply@grantus.pheaa.org and will be sent to the student email address provided on the FAFSA.

PA State Grant Form (SGF)

- Students able to complete SGF and High School Form (HSF) after PHEAA receives FAFSA information
 - SGF and HSF cannot be completed prior to completing FAFSA
- A student account will need to be set up to complete SGF & HSF
 - Email to activate an account will come from noreply@grantus.pheaa.org
 - Student will invite parent to create an account if parental data is

required to determine eligibility



Special Circumstances

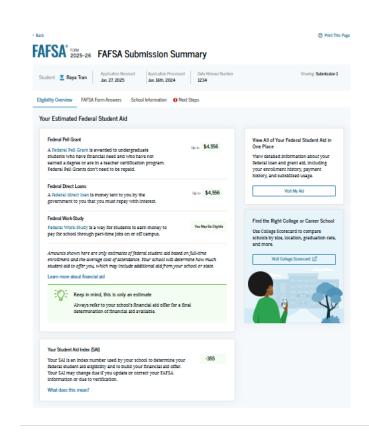
If things change....

- Divorced or separated parents
- Stepparents
- Adoptive parents
- Foster parents

- Legal guardians
- Living with others
- Recent death or disability
- Reduced income

FAFSA Submission Summary

- The student can log into studentaid.gov to access their Free Application for Federal Student Aid (FAFSA) Submission Summary for their processed FAFSA® form. At the top of a student's completed FAFSA Submission Summary, the student will see information about when their form was received and processed.
- Students have the option to print their FAFSA Submission Summary to keep for their records.



FinancialAidToolkit.ed.gov



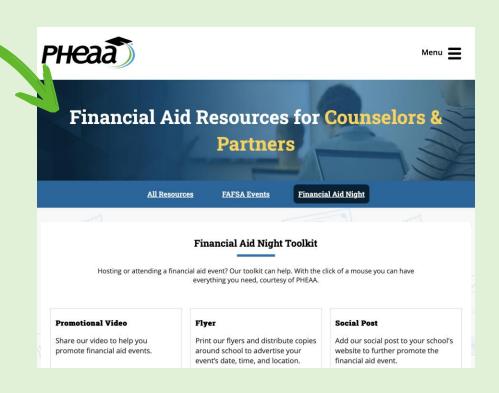


Federal Student Aid Assistance

- If you need assistance in English or Spanish, contact the <u>Federal Student</u> <u>Aid Information Center (FSAIC)</u> for help. Studentaid.gov is available in both English and Spanish.
- An updated <u>interpretation support page</u> provides written "Get Started" content in Mandarin, Cantonese, Tagalog, Vietnamese, French, Korean, German, Arabic, Russian, and Haitian Creole.
- Speakers of the above languages, <u>plus +60 other languages</u>, can call <u>833-610-2590 for assistance</u>. They should press "7" and they will reach an agent. At this point the caller (or person helping them) should say "Interpreter, and the name of the language they would like".

PHEAA Toolkits

- Financial Aid Night Toolkit
- FAFSA Toolkit
 - Includes PDFs, flyers, ads for school publications, newspaper articles and planning information



PHEAA Materials

PHEAA offers a large variety of materials that are **free** to order at **PHEAA.org/order-online**.



- 91
- https://www.ncan.org/page/FAFSAtracker
- FAFSA® Completion by High School and Public School District | Federal Student Aid



Questions?

