

FAFSA Presentation

Presented by: Saint Louis University – Office of Student Financial Services



Agenda

- Types of Financial Aid
- FAFSA Eligibility
- Federal Student Aid Identification (FSA ID)
- Walkthrough of the 2024-2025 FAFSA
- Financial Aid Timeline
- Q&A



SAINT LOUIS

Types of Financial Aid

<u>Gift Aid</u>

Scholarships



- Merit scholarships
- Talent-based scholarships
- Athletic aid

<u>Self-Help</u>

Loans

Federal Direct Student Loans



- Parent PLUS Loan
- Private/alternative student loans

Grants

- Need-based aid from institutions
- Federal Pell Grant
- Federal SEOG Grant
- State Aid

Employment Opportunities

Federal Work Study



Applying for Aid

- Admission Application
 - School specific Merit Scholarship usually determined by
 - GPA & ACT/SAT scores (some schools are Test Optional)
- Free Application for Federal Student Aid (FAFSA)
 - Determines Federal Aid Eligibility
 - Federal Pell and SEOG
 - Federal Student Loan
- CSS Profile
 - Required by some colleges and universities
 - Requests additional information
 - Involves a fee





Who is eligible for Federal Financial Aid?

Must:

- Be enrolled or accepted for enrollment in an eligible program of study
- Be pursuing a degree, certificate, or other credential
- Be a U.S. Citizen, or eligible noncitizen
- Have a valid Social Security Number

The 2024-2025 FAFSA is available now!

- Should be completed in student's senior year of high school.
- Most need-based aid awarded on "first-come, firstserved" basis
- Schools determine timelines for priority deadlines
- FAFSA must be completed each year the student is enrolled in college



FAFSA Simplifications and SAI

- Simplified application process in 2024-2025
- Expected Family Contribution (EFC) will become Student Aid Index (SAI)
- SAI can be as low as -1,500
- Direct Data Exchange to replace IRS Data Retrieval Tool
- Calculation uses student and parent income and assets some questions might be different or excluded



Parents will be invited as contributors to complete their sections of the form

What do I need to get started?

- FSA ID (parent and student)
- 1 hour
- 2022 tax and income documents (parent and student)
 - Federal Tax Return
 - W-2s
 - Financial Records
- Current account statements and investment records
- List of schools to send your FAFSA results (can list up to 20)



Create an Account

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

Get Started

Already have an account? Log In

What You Can Use Your Account For

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

What You'll Need

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



FSA ID

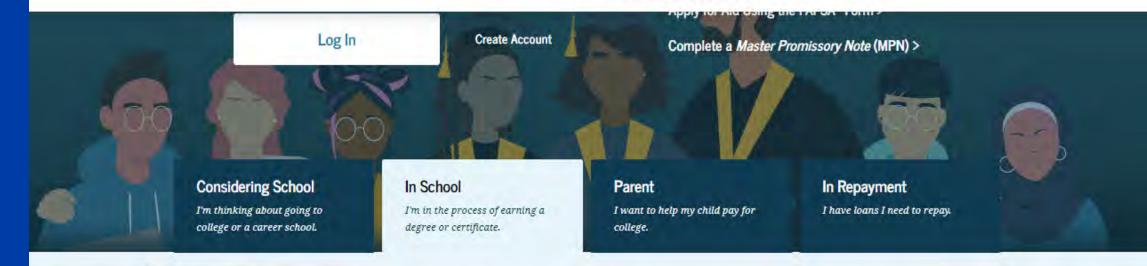
Create FSA ID prior to filing the FAFSA

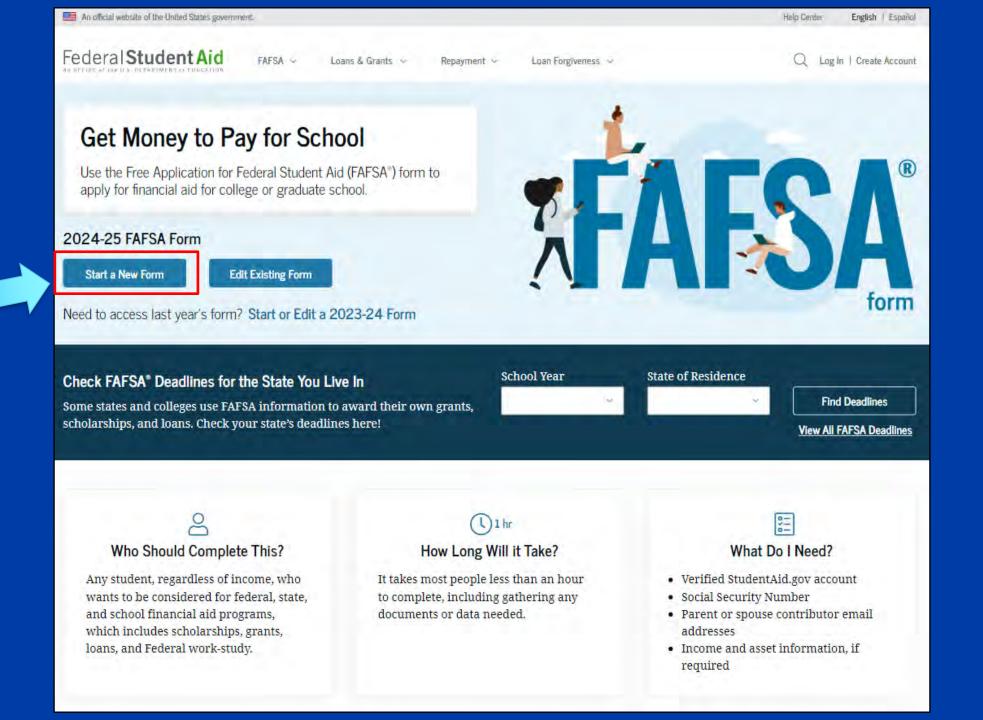
- Will take 1-3 days to authenticate FSA ID with Social Security Administration
- Student and parent will each need an FSA ID
- Used throughout the aid process, including subsequent school years by both parent and student
- Important to keep distinct should not use parent email for student FSA ID, etc.



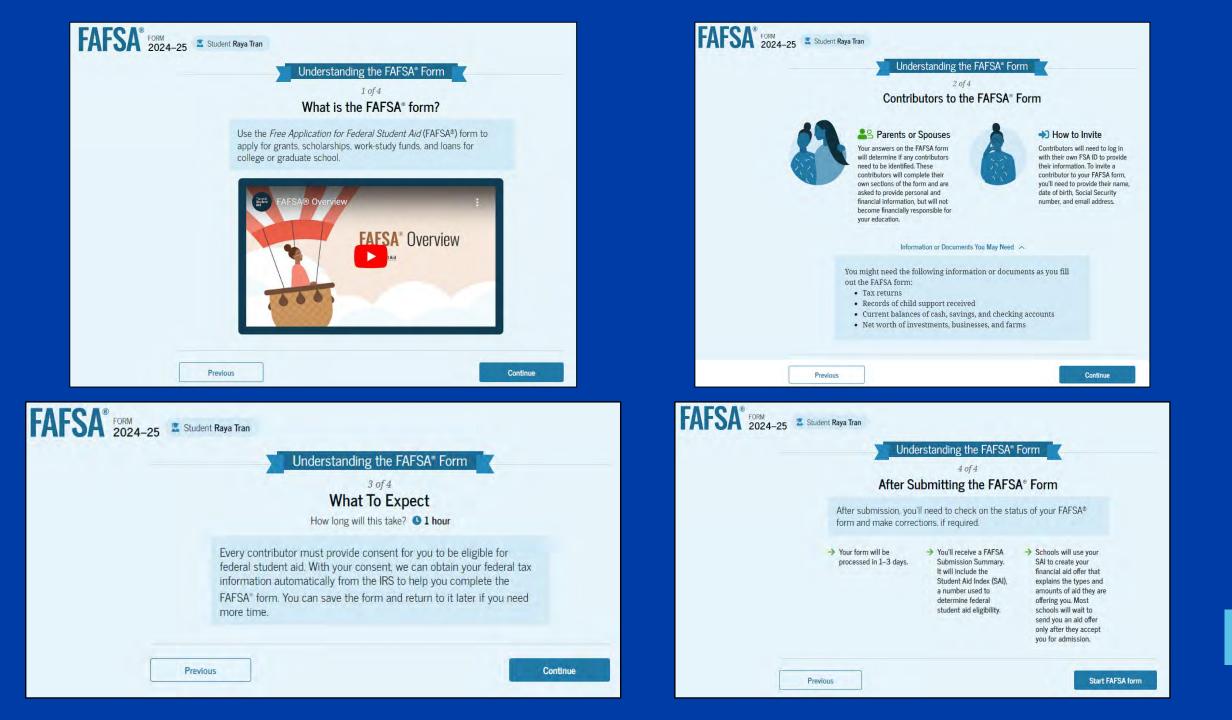
Let's take a look at the FAFSA!

Just announced: New one-time student loan debt relief to be granted based on income. Student loan payment pause extended through 8 12/31/2022. Manual States and the United States government. Submit a Complaint English | Español Help Center Federal Student Aid Q Loans and Grants ~ Loan Repayment ~ Loan Forgiveness ~ Log In | Create Account FAFSA® Form ~ Complete the FAFSA® Form Learn About the FAFSA® Form How to FIII Out the FAFSA Form FAFSA Deadlines How to Renew Your FAFSA Form Reviewing and Correcting Your FAFSA Form View Your Student Ald Report (SAR)





An official website of the United States government.		Help Center Submit a Complaint English Español				
Federal Student Aid	" Form \sim $-$ Loans and Grants \sim $-$ Loan Repayment \sim $-$ Loan Forgiveness \sim	Log In Create Account Q	FAFSA® FORM 2024-25			
	Log In 🖘 Email, Phone, or FSA ID Username test595011023 Password				Velcome, Raya, to the FAFSA [®] Form	Y
	Show Password			I am sta	arting the FAFSA form as a	
	Forgot My Usemame Forgot My Password Create an Account			Student	Parent	\$ \$
	Help Me Log In to My Account					
Help Center Contact Us Site Feedback	About Us Announceme	nts Data Center Resources Forms Library		Previous		Continue
Federal Student Aid	votagov edgov Sta Feedback					



FAFSA FORM 2024-25 Student Raya Tran

Save FAFSA Menu

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name

Raya A. Tran

Date of Birth

05/05/1995

Social Security Number

•••-1234

Email Address

rayaatran@gmail.com

Mobile Phone Number (555) 555-5555

To update this information for all federal student aid communications, go to Account Settings.

Permanent Mailing Address

Include apartment number.

12345 Sesame Street

City

New York

State

New York (NY)

Zip Code

67891

Country

United States of America (US)

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Continue

FAFSA® FORM 202	4–25 Student Raya Tran	ම Save	FAFSA Menu 🚺
	State New York (NY) Date the Student Became a legal Resident Month Year 01 2000		
	Previous Continue		

Save FAFSA Menu

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA^a form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- → Get your 2022 tax return information for the 2024–25 FAFSA form.
- → Tax return information is required to complete the FAFSA form.
- → FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the Higher Education Act of 1965, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(1)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(I)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate
 (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after
 participating in another FAFSA form). My FTI will be redisclosed to these additional applications
 upon my affirmation to participate. I understand that I may decline an invitation to participate,
 which will prevent the transfer of my FTI to that FAFSA form.

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as
 outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I
 nor other applicants for which I participated and shared my FTI will be eligible for future federal
 student aid and/ or other financial aid program that used FTI to make determinations for
 eligibility of aid awarded by an institution of higher education, state higher education agency, or
 other designated scholarship organization.

Frequently Asked Questions

Who should provide consent?	\odot
If I'm married and didn't file a joint tax return with my current spouse, does my spouse hat to provide consent for you to access their tax information?	ve 😔
What happens after I provide consent?	\odot
What happens if I revoke consent?	\odot
What happens if I decline consent?	\odot

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.

Decline

Approve



Your Personal Circumstances

Tell us about your marital status; your financial dependencies; your plans for college; and any other special circumstances that may impact your aid eligibility (including if you've been homeless or at risk of becoming so).

- → This information can affect how much aid you're eligible to receive.
- Based on your answers, we may need to collect additional information from other people.

Previous



Save

FAFSA Menu



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Personal Circumstances Demographics	Financials	Colleges	Signature		
Student Marital Status					
Single (Never Married)					
Married (not Separated)					
O Remarried					
Separated					
O Divorced					
O Widowed					

	-0	0	8	0	6	_	
Per	sonal Circumstances	Demographics	Financials	Colleges	Signature		
C+	udant Callage	or Coroor Coh	al Plana				
St	udent College	e or Career Scho	Doi Plans				
V	Vhen the student b	egins the 2024–25 s	school year, what w	vill their college gra	ide level be?		
(First Year (freshr	man)					
C	Second Year (so	ohomore)					
		, nonitore,					
	S. 2	To the second second					
C	Other undergrad	uate (junior or senior)					
(e, professional, or beyon	d				
	(MBA, M.D., Ph.D	., etc.)					
v	Vhen the student b	egins the 2024–25 s	school year, will the	ey have their first b	achelor's degree?		
-	24. 7					í -	
(Yes		No				
						1	



Student Personal Circumstances

Select all that apply.

The student is currently serving on active duty in the U.S. armed forces for purposes other than training.

The student is a veteran of the U.S. armed forces.

The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 20XX and June 30, 20XX.

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

None of these apply

Previous

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AFSA [®] FORM 2024–25 Student Raya Tran	2 Demographics Financials	Colleges	5 Signature	Save 5	FAFSA Menu
	Circumstances fter July 1, 2023, was the student un and at risk of being homeless?	accompanied and eith	ner (1) homeless or		
O Yes		lo			
Previous	1		Continue	1	



Save FAFSA Menu



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 person experiencing unusual circumstances may have:

- Left home due to an abusive or threatening environment;
- Been abandoned by or estranged from their parents, and have not been adopted;
- Been granted refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Been a victim of human trafficking;
- Been incarcerated, or their parents are incarcerated and contact with them would pose a risk to them; or
- Been otherwise unable to contact or locate their parents, and have not been adopted.

If their circumstances resulted in not having a safe, 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.

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Student Dependency Status



Dependent Student

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

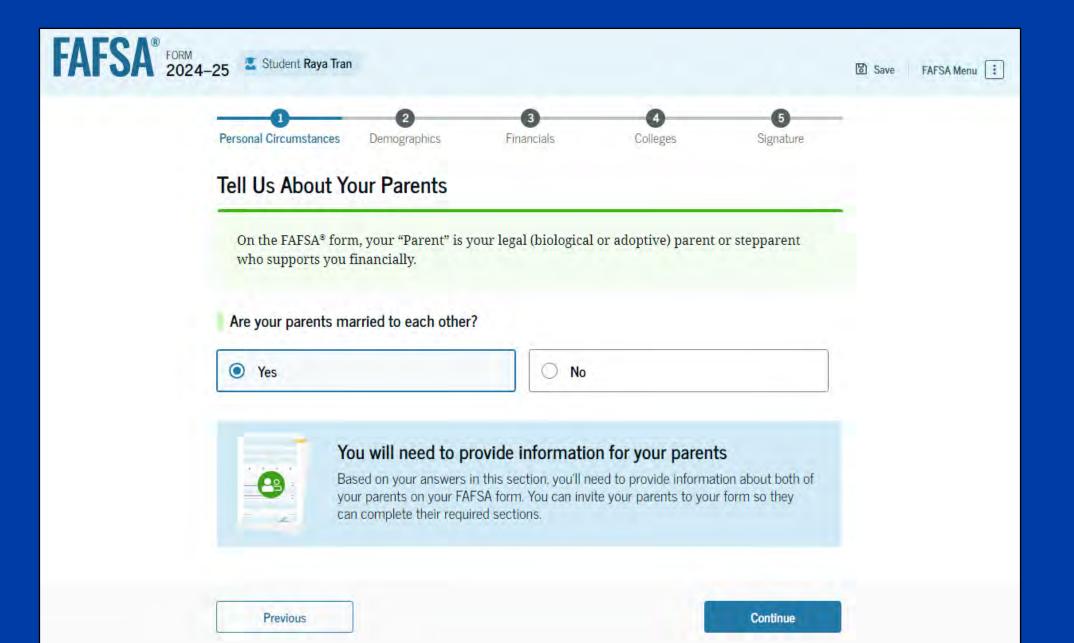
Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan **only**.

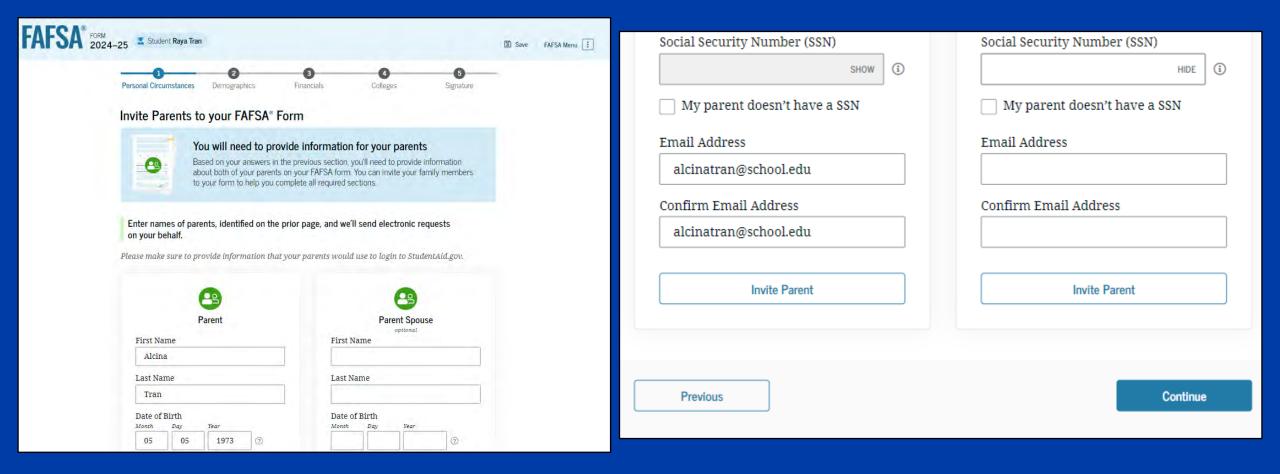
O Yes

No









FAFSA® FORM 2024-25 Student Raya Tran

Student Demographics

We'll ask questions about you and your parent(s). Some of these questions will help determine how much federal student aid you may be eligible to receive for school.





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FAFSA Menu

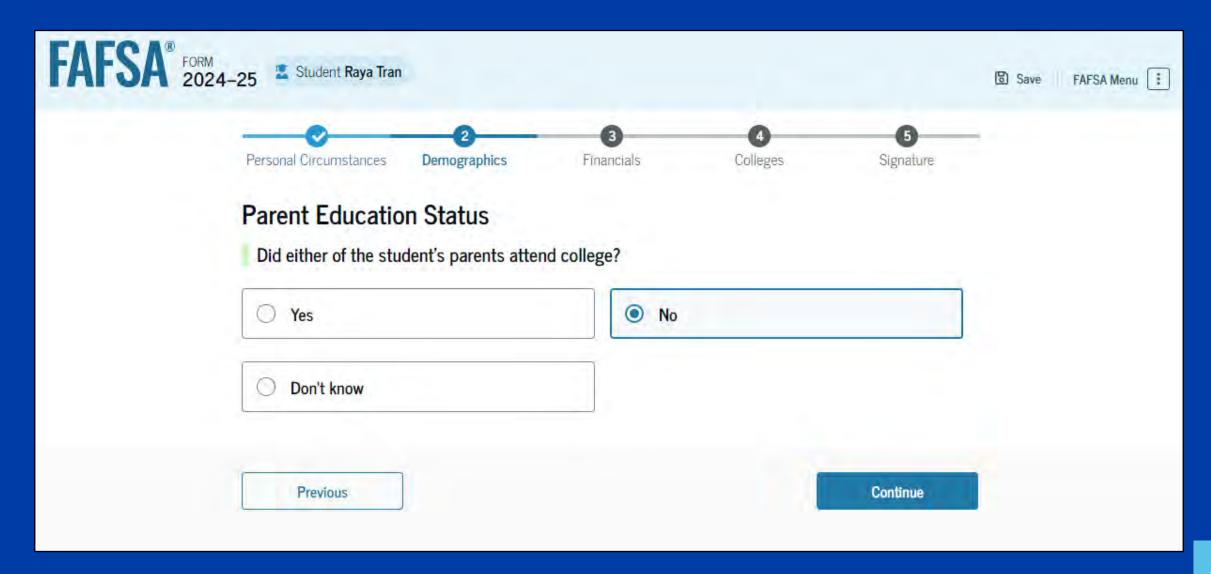
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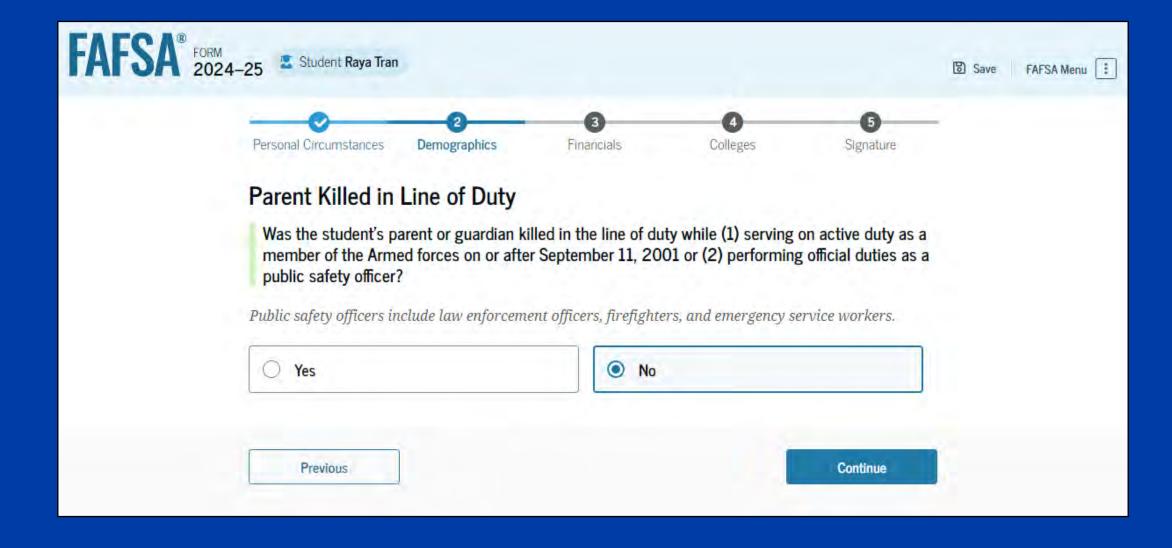
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Student Demographic Informatio	Prancisto Colleges	Silvatine	
		de la constru	<
Questions Used for Research Purposes Or Your answers will not	nly and Do Not Affect Federal Str	udent Aid Eligibility	
 affect the student's eligibility for feder be used in any calculations, and 	ral student aid.		
 be shared with the schools to which the 	ne student applies.		
What is the student's gender?	_		
.C. Male			
Emale			
	-		
Nonbinary or another gender			
Prefer not to answer			
is the student transgender?			
O Yes	O No		
Prefer not to answer			

FAFSA 2024-25 Student Rays Tran	DD Sands 79/75A Mirror E	What is the student's race?	
Penoral Discussion on Demographies Prescule George Signature Student Race and Ethnicity	-	Select all that apply.	
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 calculations, and be shared with the schools to which the student applies.		Black or African American	
Is the student of Hispanic, Latino, or Spanish origin?		Asian	
Select all that applys Image: No. not of Hispanic, Latino, or Spanish origin		American Indian or Alaska Native	
Yes, Mexican, Mexican American, or Chicano		Native Hawaiian or Other Pacific Islander	
Yes, Puerto Rican		Prefer not to answer	
Yes, Caban			
Yes, another Hispanic, Latino, or Spanish origin			
Prefer not to answer		Previous	Continue

Personal Circumstances. Demographics Finan	5 Signature	
Student Citizenship Status		
U.S. citizen or national		
Eligible noncitizen		
O Neither U.S. citizen nor eligible noncitizen		







Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2024–25 school year?

High school diploma

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

O Homeschooled

None of the above



Personal Circumstances Demographics	3 Financials	Colleges	Signature	-
High School Information		0.00		
From what high school did or will the st	udent graduate?			
State				
New York (NY)	(?)			
City				
Brooklyn	0			
High School Name - optional				
Brown Hi	(?)			
Brown High School				
Q Search				

Personal Circumstances Demographics	3 Financials	Colleges	5 Signature	-
High School Information				
From what high school did or will the s	tudent graduate?			
State				
New York (NY)	0			
City				
Brooklyn	3			
High School Name - optional				
Brown High School	0			
 Brown High School Brooklyn, New York (NY) 				
Q Search Again				

Personal Circumstances Demographics	3 Financials	4 Colleges	5 Signature	
Confirm Your High School				
Take a look to verify that your high school inf "Continue" and well add this high school to ye		orrect. Once you're	ready, select	
High School Name			Edit 🗹	
Buena Vista High School ^{City}				
Lakewood				
State				
California				

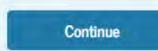
FAFSA® FORM 2024-25 Student Raya Tran

Your Finances

The FAFSA form helps schools determine your ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.

Previous





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FAFSA Menu



Refer to the student's 2022 tax return to answer the following questions.

Convert all currency to U.S. dollars.

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA® form, not to first-time applicants.

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		1000	\sim

Foreign Earned Income Exclusion

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FAFSA FORM 2024-	25 Student Raya Tran	🗑 Save	FAFSA Menu
	Personal Circumstances Demographics Financials Colleges Signature Student Assets		
	Current Total of Cash, Savings, and Checking Accounts Don't include student financial aid \$ 500		
	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.		
	0 .00 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.		
	s 0.00		
	Previous Continue		

FORM 2024-25 Student Raya Tran

Your Colleges

In this section, you'll search for and select schools you're considering so they will automatically receive an electronic copy of your FAFSA form. You don't need to worry if you don't end up applying to them - there is nothing else you need to do.

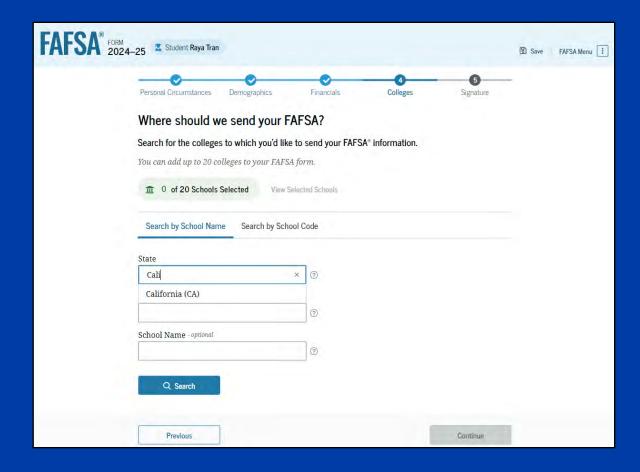






FAFSA Menu

Save



✓ 4 of 20 schools have been	selected	Search and Select School
Previous		Continue
	<pre> Previous ① 2 3 4 5 Next ></pre>	
Search and Select Schools		
Springfield, California (CA)	F09983	+ Selected
Wellesley College	Federal School Code	✓ Selected
Madison, California (CA)	038412	
Macalester College	Federal School Code	+ Select
Lexington, California (CA)	G92383	
Smith College	Federal School Code	+ Select
Centerville, California (CA)	E89235	
Rhodes College	Federal School Code	+ Select
Burlington, California (CA)	B09773	
Rice University	Federal School Code	+ Select



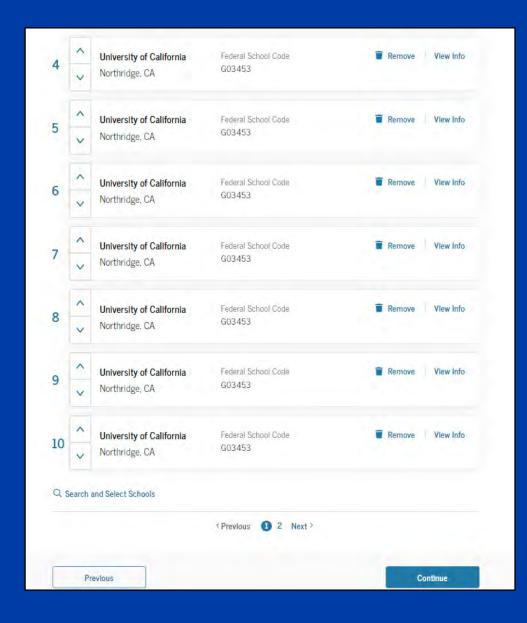
School list guidelines for Connecticut residents

To be eligible for state grant aid in Connecticut, you must list an eligible in-state college within the first 2 positions. If you update your school choices later, please notify your state agency by sending an email to sfa@ctohe.org

12 of 20 Schools Selected

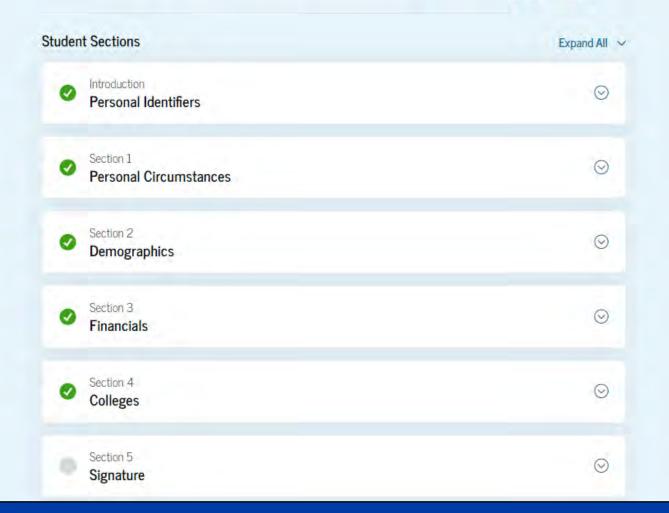
Showing 1 to 10 of 12

1	^ V	University of California Northridge, CA	Federal School Code G03453	Remove View Info
2	^ ~	University of California Northridge, CA	Federal School Code G03453	🗑 Remove View Info
3	^ >	University of California Northridge, CA	Federal School Code G03453	Remove View Info



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.

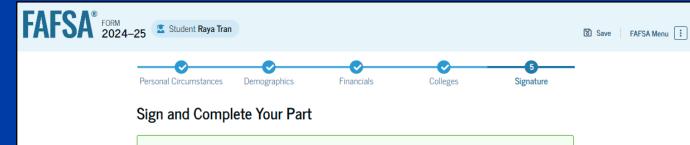


Parent Contributor Section

This Section is Shared With 2 Contributors

Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.

Parent Contributors	Date Request Sent	Status	Edit 🗹
Alcina Tran	07/13/2024	Invite Sent	
S Travis Tran	07/13/2024	Invite Sent	
Previous			Continue



Summary

This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your FSA ID. Because this is associated with your personal information, do not share it with anyone.

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

- 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 username and password, and/or any other credential or by signing a signature page and mailing it to us, 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 state 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 with the Internal Revenue Service and other federal agencies.

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 purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Sign Your FAFSA Form	
I , Raya Tran, agree to the terms outlined above	
Cancel	Submit



Track and Manage Your FAFSA Application and Your Contributors

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- · Revise your household size, contact your schools.
- · Start your state application to apply for state-based financial aid

Here's What You Can Do Next

Check Your Email

You will receive an email version of this page at the following email address: rayaatran@gmail.com.

*Ξ Your FAFSA® Form Still Needs Contributor Information

The contributor(s) you selected will receive an email invitation to join your form every seven days until the application is complete.

Things You Should Know

ΓÂΠ. View Your FAFSA® Submission Summary

Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (FSA ID).

Questions About Your Eligibility For Aid?

Visit the "FAFSA Help" page for more information.

Get Help >

We strongly recommend that your parent(s) complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and sign the form.

Provide Parent Information Manually >

Federal Student Aid

Help Complete [StudentFirstName]'s Form

[Contributor First Name].

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the Free Application for Federal Student Aid (FAFSA®) form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- · federal student loans,
- · state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [Help topic title].



Why You Were Invited

Without your input, [StudentFirstName] won't be eligible for federal student aid.

Reasons To Finish Early

Here's why it's a good idea to finish as soon as possible:

States and schools have different deadlines for student aid. Check the "FAFSA® Deadlines" page for more information.

You may need extra time to make corrections after you submit.

G Can't find [StudentFirstname]'s Form? Read (help topic title].

P

Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans,

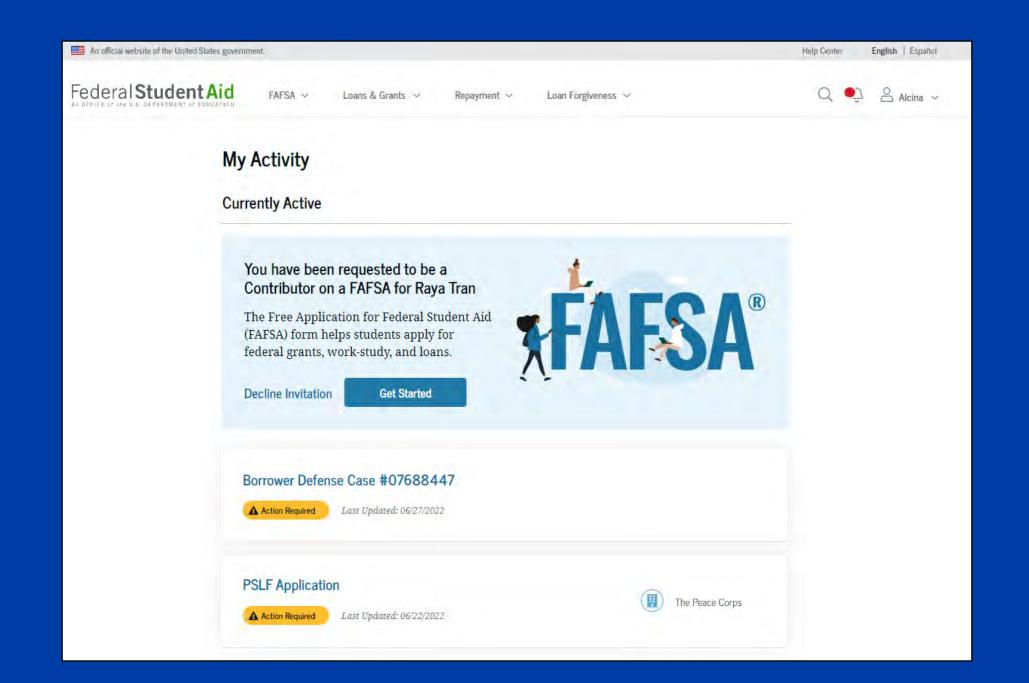
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This enail was sent by Office of Federal Student Aid U.S. Department of Education 400 Maryland Ave, SW Washington, DC 20002, U.S.

Please do not reply to this email. Messages sent to this small address are not monitored. If you wish to contact us, please use the <u>Statistical social sage</u>. For more information about financial add, wall <u>Statistical sup</u>.

An official website of the United States government.		Help Center Submit a Complaint English	Españo
Federal Student Aid FAFSA® I	Form ∨ Loans and Grants ∨ Loan Repayment ∨ Loan Forgiveness ∨	Log In Create Account:	Q
	Log In 🖏		
	test595011623 Password		
	Show Password		
	Log In		
	Forgot My Username Forgot My Password Create an Account		
	Help Me Log In to My Account		
Help Center I Contact Us I Site Feedback	About Us Announcemen	rts Data Center Resources Forms	Librai

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FAFSA FORM 2024-25 Parent of Raya Tran

Parent Contributing to the FAFSA® Form

You have entered Raya Tran's FAFSA* form!

- This FAFSA form can't be submitted for processing until you provide some required personal and financial information.
- ➔ You can save this form and come back to it later.
 - Frequently Asked Questions
 - Why have I been invited to contribute to this FAFSA® form?

You have been invited to the student's form to provide personal and financial information that will help determine their eligibility for federal student aid.

Answers on the student's FAFSA form have indicated that you will need to provide additional information as a contributor to help determine their eligibility for federal student aid.

Does contributing to the form mean I'm responsible to pay for college?

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No! Providing your consent and personal and financial information doesn't make you financially responsible for the student's education costs.



What do I need to complete my section(s)?

You may need the following documents or information: your tax returns; records of child support received; current balances of cash, savings, and checking accounts; and net worth of investments, businesses, and farms.

What kind of information will I be asked to provide?

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You'll need to provide consent for the student to be eligible for federal student aid, including grants and loans. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete your section of the student's FAFSA form. You'll also need to provide personal and financial information.

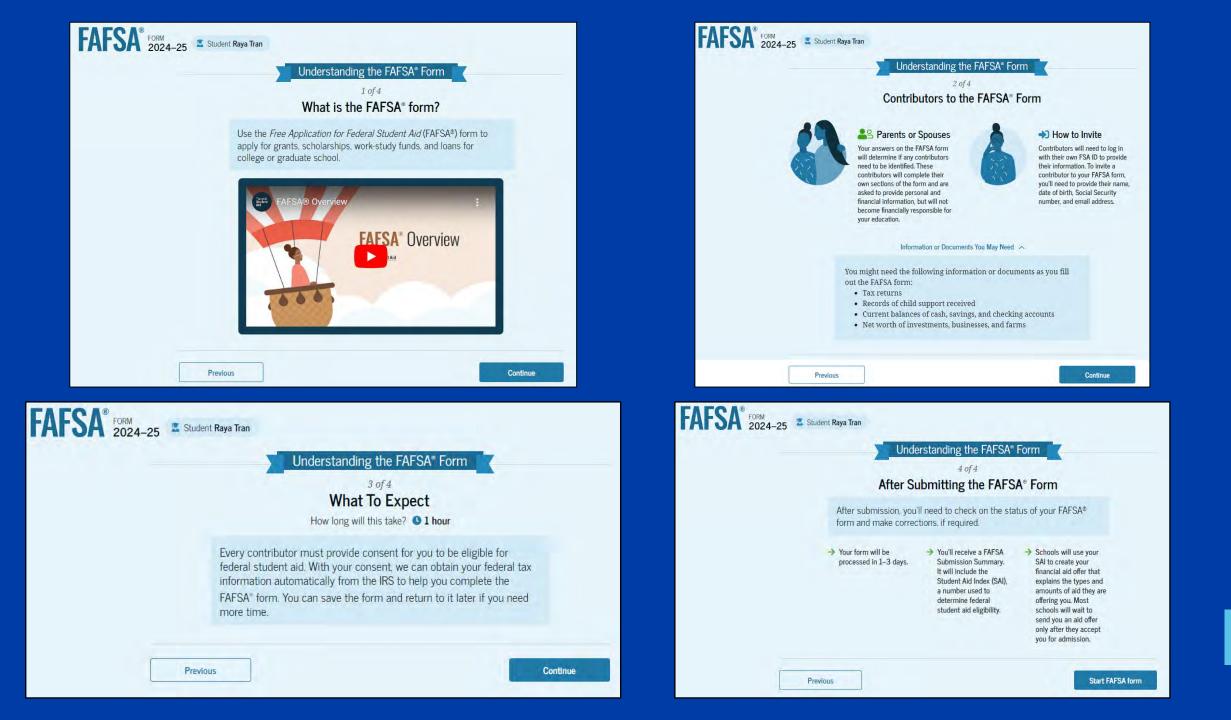
What happens after I complete my sections?

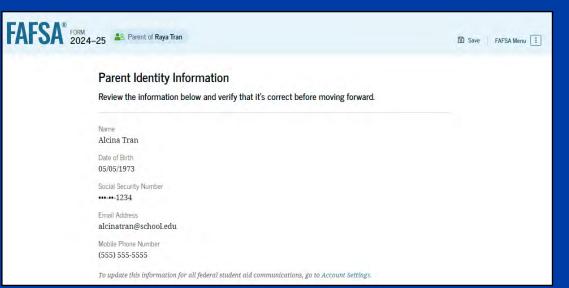
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After you submit your required sections and the student's FAFSA form is processed, the student will receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility. Schools will use the SAI to create a financial aid offer that explains the types and amounts of aid they are offering the student.

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Permanent Mailing Address Include apartment number.

12345 Sesame Street

City

New York

State

New York (NY)

Zip Code

67891

Country

United States of America (US)

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Provide Consent or the Student Will Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA[®] form. If you don't provide consent, the student will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- → Get your 2022 tax return information for the 2024-25 FAFSA form.
 - → Tax return information is required to complete the FAFSA form.
- → FTI is used to determine the student's eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(1)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(l)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended;
 - state higher education agencies; and
 - o scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate
 (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after
 participating in another FAFSA form). My FTI will be redisclosed to these additional applications
 upon my affirmation to participate. I understand that I may decline an invitation to participate,
 which will prevent the transfer of my FTI to that FAFSA form.

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as
 outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I
 nor other applicants for which I participated and shared my FTI will be eligible for future federal
 student aid and/ or other financial aid program that used FTI to make determinations for
 eligibility of aid awarded by an institution of higher education, state higher education agency, or
 other designated scholarship organization.

— Frequently Asked Questions Who should provide consent? If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information? What happens after I provide consent? What happens if I revoke consent? What happens if I decline consent? Select "Approve" to consent to using your tax information to determine the student's eligibility for federal student aid. If you select "Decline." the student will not be eligibility for federal student aid.

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Decline

FAFSA® FORM 2024-25 Searent of Raya Tran

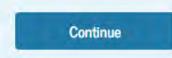
Demographics About You

We'll ask about your marital status, college students in your household, and legal residence.

→ This is because most dependent students receive support from their parents, and this affects how much they're able to pay for school.

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Demographics	2 Financials	3 Signature	-	
Parent Current Marital Status				
O Single (Never Married)				
Unmarried and both legal parents living together				
Married (not Separated)				
Remarried				
Separated				
O Divorced				
O Widowed				
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FAFSA® FORM 202	4–25 Parent of Raya Tran			Save FAFSA Menu 🗄
	Demographics	Financials	3 Signature	
	Parent State of Legal Re State New York (NY)	esidence		
	Date the Parent Became a Legal Re Month Year 01 1985 ⑦	esident		
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FAFSA FORM 2024-25 Parent of Raya Tran

Your Finances

The FAFSA form helps schools determine the student's ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.

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Bernographics	Financials	Sgrature	
Federal Benefits Received	i		
Questions Don't Affect Federal S	tudent Aid Eligibility		
Your answers to these questions these federal benefits,	will not affect the student's eligi	bility for federal student aid or	
At any time during 2022 or 202: benefits from any of the following Select all that apply.		heir family receive	
Earned Income Tax Credit (EITC)		
Federal Housing Assistance			
Free or Reduced Price School L	unch		
Medicaid			
Refundable Credit for Coverage Qualified Health Plan (QHP)	Under a		
Supplemental Nutrition Assistan Program (SNAP)	nce (j)		
Supplemental Security Income ((551)		
Temporary Assistance for Needy Families (TANF)	()		
Special Supplemental Nutrition for Women, Infants, and Childre	Program n (WIC)		
None of these apply.			

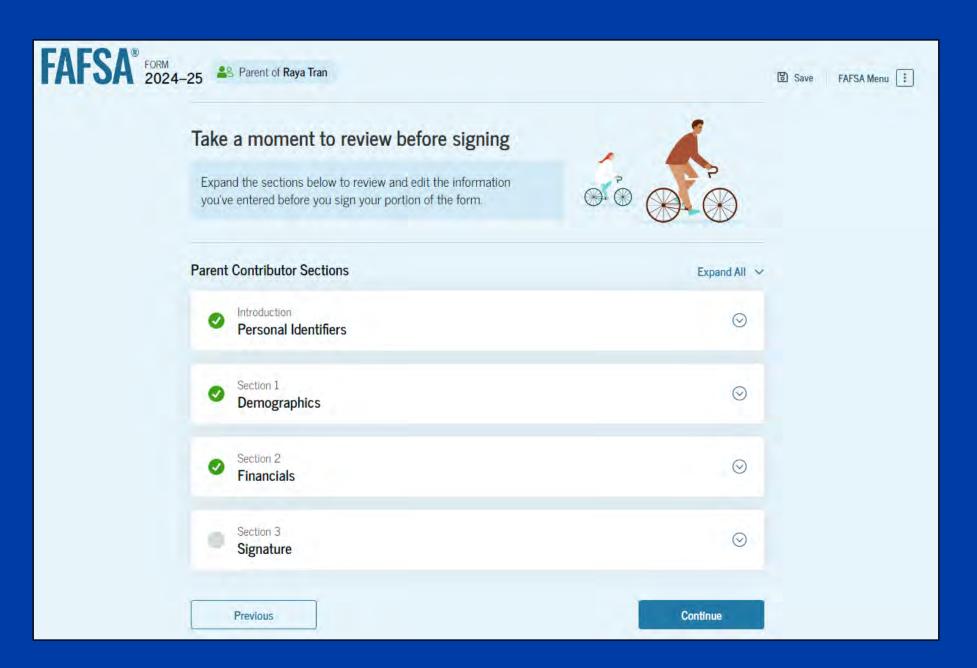
FAFSA® FORM 2024-	-25 Parent of Raya Tran			🕲 Save 🛛 FAFSA Menu 🚺
	Demographics	2 Financials	3 Signature	
	Parent Tax Filing Status Did or will the parent file a 202	2 joint tax return with their current	spouse?	
	• Yes	O No		
	Previous		Continue	

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Demographics Financials Signature	FAFSA [®] FORM 2024-25 Parent of Raya Tran
Is the parent's family size different from the number of individuals claimed on their 2022 tax return? Yes No	Demographics Financials Signature
The parent's family size is 3 Parent 1 Other Parent 1 Student 1 Parent's Children and Other Dependents: 1	How many people in the parent's family will be in college between July 1, 2024, and June 30, 2025? Do not include the parent.
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, 2024 and June 30, 2025?	1
Do not include the student applicant.	Previous Continue
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	2	3	
Demographics	Financials	Signature	
Parent 2022 Tax Return	Information		
Refer to the parent's 2022 tax return	rn to answer the following questi	ons.	
Convert all currency to U.S. dollars.			
Did the parent receive the Earned	Income Tax Credit (EITC)?		
Q Yes	No		
O Don't know			
Amount of College Grants, Schola to the IRS (optional) The parent paid taxes on these grants renewing their FAFSA [®] form, not to fi	s, scholarships, or benefits. These i		
S	00, 0		
Foreign Earned Income Exclusion	11 A		
s	0.00		

	0	2			-	
	Demographics	Financ	als	Signature		
	Annual Child Supp	ort Received				
			Sector Sectors			
	Enter total amount receive	ed in child support for the las	t complete calendar yea	r.		
	s	0.00				
	Parent Assets					
	Current Total of Cash, S	Savings, and Checking Acco	unts			
	Don't include student finar	ncial aid				
1		10.000 00				
	\$	10,000 .00				
	Enter the net worth of you	usinesses and Investment F r businesses or for-profit agr nínus any debts owed agains 0,00	ricultural operations. Ne	rt worth is the value of		
	Current Net Worth of In	vestments, Including Real I	Estate			
	Don't include the home you against them.	u live in. Net worth is the val	ue of your investments n	ninus any debts owed		
		5,000 .00				
	S	3,000 .00				

		-0	0	
Demogr	aphics	Financials	Signature	
Other Parent	's Information			
Enter the follow	ing information about th	e other parent.		
	P			
	Other Parent			
First Name		-		
Travis				
Last Name	Last Name			
Tran				
Date of Birth Month Day	Year			
02 0	1 1970 ⑦			
Social Security	y Number (SSN)			
	Show	(i)		
Email Address	3			
travistran@	gmail.com			
Confirm Emai	l Address			
travistran@				





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 the student's application electronically using your account username and password, YOU, THE PARENT, 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 for yourself and submit the application for Raya Tran (Student).

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

Cancel



What Happens Next

Email sent

Confirm that the student received an email version of this page.

The Student Will Receive Notification of Processing

In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's 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.

Track and Manage the Student's FAFSA* Form

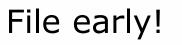
You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.



Key Takeaways when filing the FAFSA

- FAFSA is based on prior-prior year tax and income information. 2024-2025 FAFSA will ask for 2022 information.
- Establish FSA ID for both student and parent prior to filling out the FAFSA
- All contributors must provide consent to be eligible for federal aid and have SAI calculated
- Use help tools throughout the form



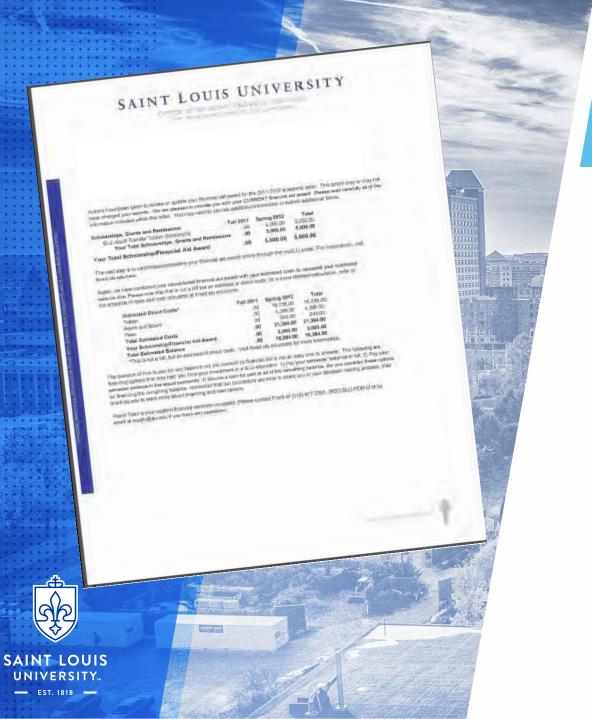


What happens next?

- You receive a FAFSA Submission Summary from federal processor
- Review FSS for important information and accuracy of data
- Colleges you listed receive an Institutional Student Information Record (ISIR)
- Colleges match admission records with financial aid applications and determine aid eligibility



Colleges prepare financial aid offers to admitted students who have completed all required financial aid forms



Financial Aid Offers

- Lists scholarships, grants, loans, and work opportunities based upon FAFSA
- Sent out by schools after students are admitted and FAFSA is received



EST. 1818

Federal Direct Student Loans

	Direct Subsidized Loan	Direct Unsubsidized Loan
How much can I borrow?	\$3,500	\$5,500* *Less any borrowing of the Direct Subsidized Loan
Is it based on need?	Yes	No
What is the interest rate?	Fixed 5.50% (for 2023-24)	Fixed 5.50% (for 2023-24)
When do I begin repayment?	6 months after graduation or below ½ time status	6 months after graduation or below ½ time status
Future Amounts	\$4,500 for SO Year \$5,500 for JR Year \$5,500 for SR Year	\$6,500 for SO year* \$7,500 for JR year* \$7,500 for SR year* *Less any borrowing of the Direct Subsidized Loan

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Timeline for Senior Year

August to December	Admission applications and college visits
December	Create FSA IDs
January	Submit FAFSA
March - April	Receive and review award notices
May 1	Submit deposits and accept financial aid
May - June	Make a plan to cover remaining balance, apply for Parent PLUS loans or private loans, complete MPN and loan entrance counseling
July – August	Register for classes, finalize payment arrangements, move-in!



What Now?

- Create FSA ID
- File the FAFSA
- Have a family conversation about paying for college
- Utilize Net Price Calculators
- Talk to your High School Counselor about scholarship opportunities

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Questions?



Saint Louis University Office of Student Financial Services DuBourg Hall, Room 119 One North Grand Blvd. Saint Louis, MO 63103 <u>Phone:</u> (314) 977-2350 1-800-758-3678

<u>E-mail:</u> sfs@slu.edu

<u>Website:</u> slu.edu/financial-aid