

## *Session Plan*

# *FAFSA 101: Create, Collect, Complete*

**Area:** Finance/Financial Aid

**Time:** 60 Minutes

**Standards:** Take Action

**Purpose/Goal:** This workshop is designed to help students gain the necessary skills and knowledge to identify FAFSA terms, collect required documents and complete the FAFSA application. Students will be prepared to:

- *Create* a FAFSA PIN
- Outline a plan of action to *collect* required documents
- *Complete* the FAFSA and TAP applications

### **Materials Needed:**

- “Alphabet Race” worksheet (pg. 3)
- “Financial Aid Anticipation Guide” (pg. 4)
- “FAFSA Completion Guide” (pgs. 5-13)
- “FAFSA Multiple Choice Quiz” (pgs. 14-15)
- “Documents Needed to Successfully Complete FAFSA” (pg. 16)
- Computers (if available)

### **Evidence of Growth:**

Students will demonstrate learning in the following ways:

#### **Short Term:**

- Create a plan of action designed to aid students in outlining next steps
- Create a FAFSA Pin

#### **Long Term:**

- Students who are entering college for the upcoming semester will sign up with the facilitator to complete the FAFSA and TAP applications within two weeks of workshop.
- Weekly follow-up with College and Career Coach/Coordinator
- Confirmation of completed FAFSA brought to CCRC Coach/Coordinator

### **Facilitator Talk:**

There are many options we have when it comes to paying/obtaining funds for college. Today we will engage in several activities that will increase your awareness and understanding of the FAFSA application process.

### **Icebreaker:**

- *Alphabet Race Sheet:* Students will have one minute to list all of the words that come to mind when thinking about the term “Financial Aid.” They should record their responses on the sheet.

OR

- *Financial Aid Anticipation Guide:* Students complete the Anticipation Guide following the directions on the sheet. The Anticipation Guide is designed to generate students' thinking about the financial aid process, and serves as a lead-in to the workshop. The facilitator can return to the Anticipation Guide at the end of the workshop and review students' responses as a group. What did they initially answer at the start of the workshop? Have their answers changed now that they have completed the workshop and learned more about the process?

**Activities:**

- Walk students through the "Guide to Completing Your Financial Aid Application." Students can individually complete the "FAFSA Completion Planning Sheet" as the Coach/Coordinator walks them through the Guide. The Coach/Coordinator should circulate through the group to make sure students are documenting key steps and notes.
  - Ex: Action Step 1: Create a FAFSA Pin. The note could read "log on to [fafsa.ed.gov](http://fafsa.ed.gov)" need social security number, create pin for Mom, etc.
- If computers are available, have students create their FAFSA pin.
- Administer the "What Do You Know about Financial Aid?" quiz to students at the end of the workshop to check for understanding. Review the correct answers with them.
- Return to the "Anticipation Guide" (if used at the start of the workshop) and review students' responses. What did they initially answer? Have their answers changed?
- **All students should make an appointment to meet with the Coach/Coordinator to complete his/her FAFSA within two weeks. Pass around a sign-up sheet.**

**Closing Facilitator Talk:**

Completing the FAFSA is an important step in obtaining funds for college; students who complete the FAFSA are more likely to begin college than their peers who do not complete the application. (Stress the importance of allowing enough time to gather the necessary documents from parents/caregivers prior to their FAFSA session with you. A companion workshop for parents/caregivers entitled "Financial Aid 101: Parent Workshop" is available for facilitation.)

**Hand out the "Documents Needed to Successfully Complete the FAFSA" as a take-home for students.**

**Post-Session Reflection:**

- Send an email reminding students of the next steps
- Follow up with students over the week to make sure they are gathering the materials needed to complete their FAFSA and have set up an appointment to complete their FAFSA at the CCRC Hub or satellite site.

**Additional Resources:**

[FAFSA.ed.gov](http://FAFSA.ed.gov)

# ALPHABET RACE

How many words can you think of when you hear the term “Financial Aid?” You have one minute to list as many words as possible. You can record them alphabetically in the space provided below!

A.

M.

B.

N.

C.

O.

D.

P.

E.

Q.

F.

R.

G.

S.

H.

T.

I.

U.

J.

V.

K.

W.

L.

X, Y, Z.

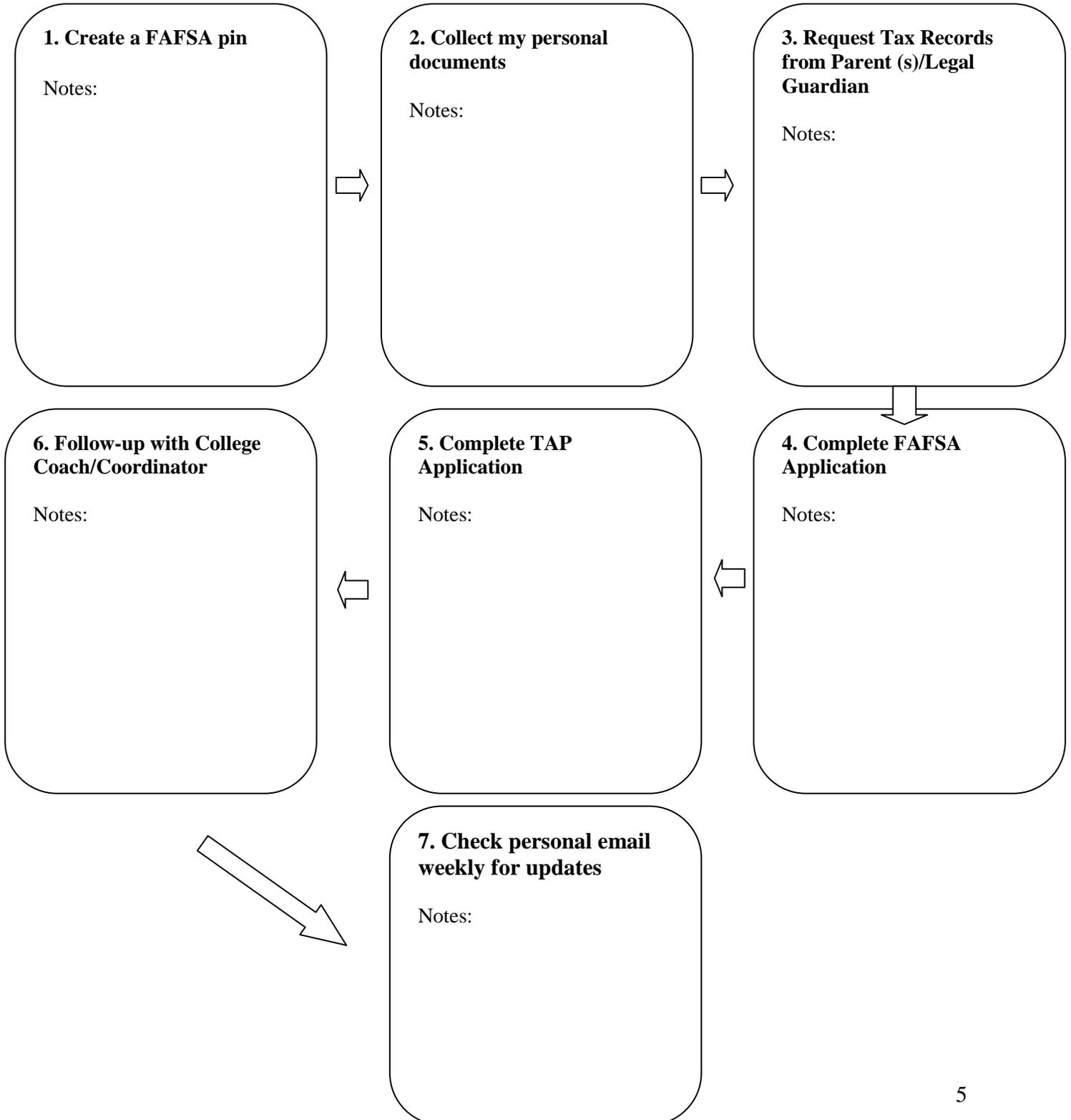
**Financial Aid “Anticipation Guide”  
College and Career Readiness**

*Directions: Read the following 10 statements, and then select “true” or “false” in response. Do this ALONE – No discussing with your neighbors!*

STATEMENT	TRUE	FALSE
1. “FAFSA” stands for “Financial Assets and Future Savings Account.”		
2. In order to be eligible for FAFSA, any male over the age of 18 must be registered for selective service.		
3. A “loan” is borrowed money from the government that you must repay with interest.		
4. If you live with a parent but you both work, then you are considered “independent” (as opposed to “dependent”).		
5. You can win a scholarship based on your ethnicity or your violin playing skills.		
6. “Work study” is a job on campus that you can apply for while you’re in college.		
7. Federal grants are money for college provided from the government that you do not need to repay.		
8. Everyone is eligible for financial aid for college.		
9. You can use financial aid money to pay for the school store, cafeteria, campus activities, and other school-related items.		
10. If you drop out or fail out of college, you need to repay all the financial aid you used.		

**FAFSA COMPLETION PLANNING SHEET**

Directions: As the facilitator reviews the “Guide to Completing Your Financial Aid Application,” use the following worksheet to record the key steps you will need to follow in order to successfully complete your FAFSA application.



## **GUIDE TO COMPLETING YOUR FINANCIAL AID APPLICATION**

The FAFSA is one of the most important applications in obtaining funds for college. Please use this guide to help you complete your application. Be sure to schedule an appointment with your College and Career Coach should you have any questions, or need help w/completing the FAFSA.

### **STEP 1 – PREPARE:**

*You will need to collect the following documents:*

#### **Student**

- Social Security Number
- Alien Registration Number (non U.S. citizens)
- Driver's license number
- 2012 W-2 (for every job worked during 2012)
- 2012 Federal Tax Return (1040, 1040A or 1040EZ); a copy of New York State Tax Returns are needed for the NYS Tuition Assistance Program as well (NYS IT-201)
- Records of additional money earned
- Current bank statements

#### **Parent(s)**

- Social Security Number(s)
- 2012 W-2 (for every job worked during 2012)
- 2012 Federal Tax Return (1040, 1040A or 1040EZ); a copy of New York State Tax Returns are needed for the NYS Tuition Assistance Program as well (NYS IT-201)
- Records of additional money earned
- Untaxed income records (Social Security, TANF, Welfare, Worker's Comp.)
- Current bank statements
- Current investment records

\*You do not need documentation, but you **MUST** know your parent's or parents' full date of birth. Also, if your parents are or ever were married please know the date (MM/YYYY) of their marriage or divorce/separation (if applicable).

**STEP 2 – CREATE AN ACCOUNT:** <http://www.fafsa.ed.gov/>

- MAKE SURE YOU ARE ACCESSING THE OFFICIAL FAFSA WEBSITE (ADDRESS ABOVE)

Figure A:



### Login

**Student Information**

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2014

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking **Need Help?** at the bottom of the page.

The student's first name  The student's full last name

The student's Social Security Number

The student's date of birth (mmddyyyy)

[NEXT](#)

[NEED HELP?](#)

#### Help and Hints

**The student's first name**

**You must enter the student's first name.**

Use the student's proper name, not a nickname. The student's first name must match the first name on his/her Social Security card.

The student's entry must contain only letters (A-Z), numbers (0-9), periods (.), apostrophes ('), dashes (-), or blanks (spaces). No other characters are allowed.

[More>>>](#)

- To create an account you will be asked to enter your First Name, Last Name, Social Security Number and DOB
- You will be asked to create a Password – Be sure to remember this password as you will need it for future log-ins

### **STEP 3 – COMPLETE THE FAFSA**

Sections of the FAFSA:

A. Student Demographics

B. Financial Aid Eligibility

- You will be “1<sup>st</sup> year/never attending college”
- If you plan to transfer to a 4 year college select “General Education/Transfer” as the degree you are seeking; if you are planning on taking a vocational (i.e. a “trade”) select “Vocational/Technical”

C. School Selection

- Choose “On Campus” if you plan to live in a dorm, “Off Campus” if you plan to live in your own apartment, and “With Parent” if you plan to live with your parent while you attend school.

D. Dependency Status

- \* Please speak to your College Coach if you answer yes to any of the questions below or have any questions regarding your dependency status (see figure on next page)

**Dependency Determination**

Application was successfully saved.

Were you born before January 1, 1990?  
 Yes  No

As of today, are you married?  
 Yes  No

At the beginning of the 2013-2014 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

Do you have children who will receive more than half of their support from you between July 1, 2013 and June 30, 2014?  
 Yes  No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2014?  
 Yes  No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?  
 Yes  No

Are you a veteran of the U.S. Armed Forces?  
 Yes  No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?  
 Yes  No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?  
 Yes  No

As determined by a court in your state of legal residence, are you or were you in legal guardianship?  
 Yes  No

On or after July 1, 2012, were you homeless or were you at risk of being homeless?  
 Yes  No

PREVIOUS
NEXT

NEED HELP?
SAVE
CLEAR ALL DATA
VIEW FAFSA SUMMARY
EXIT

### E. Parental Demographics

### F. Parent Finances

- For assistance filling out this section use the “Help and Hints” box on the right side of the screen. As you click on the response box for each question, the “Help and Hint” will update and tell you where on the tax return you can find each response. For the FAFSA make sure you are using the IRS 1040, 1040A, or 1040EZ (federal) tax return. Please see the sample illustration in figure E.

### G. Student Financial Information

### H. Student Tax Information

- If you worked in previous year (i.e. if you worked in 2012 for the 2013-2014 FAFSA), be sure to include your income regardless of whether you filed a tax return (even if you were not required to file taxes you are still required to report

the income, but don't worry, if you did not make enough to file taxes your income will not affect your financial aid eligibility).

I. Complete and sign your application

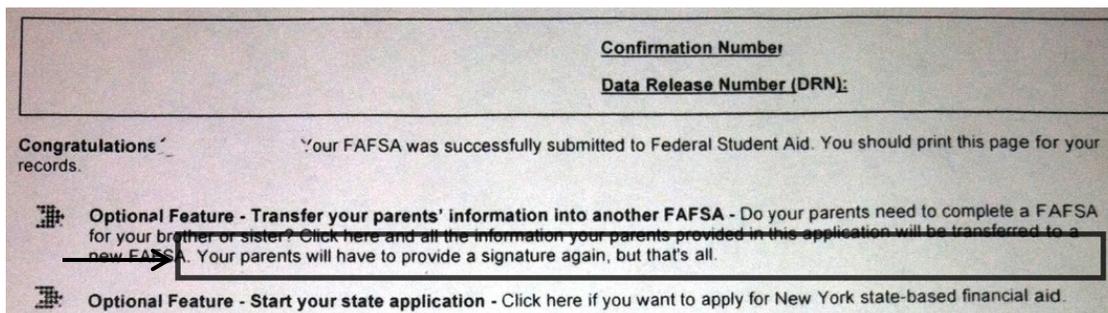
- If you created a PIN it will serve as your electronic signature; if you have not yet created a PIN you can now do so (for both you and a parent).
- If you cannot or choose not to create a PIN, you must print the signature page and mail it in (warning: this can take several weeks to process; if you can create a PIN - have a SSN – it is advisable to do so).

J. Print your confirmation page or print screen it and be sure to follow up with your College Coach regarding the completion of your FAFSA

K. Click the link next to “Optional Feature Start your State Application” to complete your **TAP** application (see figure D)

- You will need to create a Username and PIN for your TAP application (don't forget them!). Your TAP application will be automatically filled out with MOST information from your FAFSA. You will need to check and/or fill in information regarding your parents' ability status (Are they permanently disabled? If so, when did they become disabled?) and New York State taxable income (make sure you are referring to your parent(s)' NYS tax return (most likely form IT-201 – look at the top of the page). Also, unlike the FAFSA, your TAP application only has space for 1 college. Select the school you hope/plan/will most likely go to; if you decide to go elsewhere you can log-in and change the school (using your Username, last 4 of your SSN, and your PIN – again, don't forget them!). Print the confirmation page once your TAP application has been submitted.

Figure D:



- L. Check and monitor your email closely over the next week for FAFSA and TAP confirmations.
- You should receive emails stating either that your applications were processed successfully, or that corrections must be made. Don't worry, if you need to make corrections the process is easy, but make sure to contact your College and Career Coach for assistance to make sure the corrections are done properly.
  - It is a good idea to contact the IRS (either by phone, email, or in person) and request a copy of your and/or your parent(s)' "Tax Transcript" – this document may be needed in the future and is free, so there is no downside to requesting it just in case.
- M. Once you know which school you are attending, contact their financial aid office to confirm that all of your information has been received and no further action is needed. If you are asked to verify your information (again) don't worry, it is a standard practice – just make sure you respond as soon as possible.

Figure E:

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2011** U.S. Individual Income Tax Return OMB No. 1545-0074 IFS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2011, or other tax year beginning ., 2011, ending ., 20

See separate instructions.

Your first name and initial Last name Your social security number

If a joint return, spouse's first name and initial Last name Spouse's social security number

Home address (number and street), if you have a P.O. box, see instructions. Apt. no. ▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Foreign country name Foreign province/county Foreign postal code Presidential Election Campaign  
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.  You  Spouse

**Filing Status**

1  Single 4  Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

2  Married filing jointly (even if only one had income)

3  Married filing separately. Enter spouse's SSN above and full name here. ▶

5  Qualifying widow(er) with dependent child

Check only one box.

**Exemptions**

6a  Yourself. If someone can claim you as a dependent, do not check box 6a . . . . .

b  Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

If more than four dependents, see instructions and check here

Boxes checked on 6a and 6b  
No. of children on 6c who:  
• lived with you  
• did not live with you due to divorce or separation (see instructions)  
Dependents on 6c not entered above

d Total number of exemptions claimed . . . . . Add numbers on lines above ▶

**Income**

7	Wages, salaries, tips, etc. Attach Form(s) W-2 . . . . .	7	
8a	Taxable interest. Attach Schedule B if required . . . . .	8a	
b	Tax-exempt interest. Do not include on line 8a . . . . .	8b	
9a	Ordinary dividends. Attach Schedule B if required . . . . .	9a	
b	Qualified dividends . . . . .	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes . . . . .	10	
11	Alimony received . . . . .	11	
12	Business income or (loss). Attach Schedule C or C-EZ . . . . .	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	
14	Other gains or (losses). Attach Form 4797 . . . . .	14	
15a	IRA distributions . . . . .	15a	
b	Taxable amount . . . . .	15b	
16a	Pensions and annuities . . . . .	16a	
b	Taxable amount . . . . .	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E . . . . .	17	
18	Farm income or (loss). Attach Schedule F . . . . .	18	
19	Unemployment compensation . . . . .	19	
20a	Social security benefits . . . . .	20a	
b	Taxable amount . . . . .	20b	
21	Other income. List type and amount . . . . .	21	
22	Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	

**Adjusted Gross Income**

23	Educator expenses . . . . .	23	
24	Certain business expenses of reservists, performers, artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ . . . . .	24	
25	Health savings account deduction. Attach Form 8889 . . . . .	25	
26	Moving expenses. Attach Form 3903 . . . . .	26	
27	Deductible part of self-employment tax. Attach Schedule SE . . . . .	27	
28	Self-employed SEP, SIMPLE, and qualified plans . . . . .	28	
29	Self-employed health insurance deduction . . . . .	29	
30	Penalty on early withdrawal of savings . . . . .	30	
31a	Alimony paid b Recipient's SSN ▶ . . . . .	31a	
32	IRA deduction . . . . .	32	
33	Student loan interest deduction . . . . .	33	
34	Tuition and fees. Attach Form 8917 . . . . .	34	
35	Domestic production activities deduction. Attach Form 8903 . . . . .	35	
36	Add lines 23 through 35 . . . . .	36	
37	Subtract line 36 from line 22. This is your adjusted gross income ▶	37	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 113208 Form **1040** (2011)

Figure F:

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

### Student Financial Information

You indicated you "Will file" a 2012 tax return.

If your 2012 income is similar to your 2011 income, use your 2011 tax return to provide estimates for questions about your income. If your income is not similar, click [Income Estimator](#) for assistance estimating your adjusted gross income, and answer the remaining questions about your income to the best of your ability.

You should return to update the estimates you provided with your 2012 tax return information once you file. At that time, you may be eligible to use the [IRS Data Retrieval Tool](#) to transfer your tax return information into the FAFSA.

What income tax return will you file for 2012?

What was your adjusted gross income for 2012?  
 \$ .00 INCOME ESTIMATOR

How much did you earn from working (wages, salaries, tips, etc.) in 2012?  
 \$ .00

PREVIOUS
NEXT

#### Help and Hints

**Student's 2012 Adjusted Gross Income**  
**Question 35**

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

If the answer to this question is not pre-filled, enter the amount of your (and if married, your spouse's) adjusted gross income (AGI) in 2012.

If you (and if married, your spouse) filed:  
  
 IRS Form 1040 - Use Line:  
 37

NEED HELP?
SAVE
CLEAR ALL DATA
VIEW FAFSA SUMMARY
EXIT

## What Do You Know About Financial Aid?

1. **You need this 9 digit number to apply for FAFSA**
  - A. Osis Number
  - B. Social Security Number
  - C. Bank Account Number
  - D. GED Test number
2. **This form is used to show money earned from the previous year**
  - A. W-2 form
  - B. Bank Statement
  - C. Pay Stub
  - D. Employment Letter
3. **This document shows the amount of money you have in your bank account**
  - A. Bank Statement
  - B. Pay Stub
  - C. Pay Check
  - D. W-2 Form
4. **You receive this document after filing your taxes**
  - A. Expense Report
  - B. Federal Tax Report
  - C. Bank Statement
  - D. W-2 Form
5. **This type of income should be reported**
  - A. Gift Certificate
  - B. School Metro Card
  - C. Untaxed Income
  - D. All of the above
6. **This person is eligible to receive financial aid**
  - A. Undocumented Person
  - B. US Citizen
  - C. Deceased Person
  - D. All of the above
7. **This person is also eligible to receive financial aid**
  - A. US Permanent Resident
  - B. US National
  - C. Approved Refugee
  - D. All of the above
8. **You must be accepted in a \_\_\_\_\_ to be eligible**
  - A. Post-secondary program
  - B. Middle School
  - C. High School
  - D. GED Program
9. **You must have this minimal credential to apply**
  - A. GED diploma
  - B. Driver's license
  - C. Associate Degree
  - D. Law Degree
10. **Males (18-25yrs old) must register for this program to be eligible**
  - A. College Bound Program
  - B. Selective Service
  - C. Male Scholars Association
  - D. Fatherhood program
11. **I only live with my mom, I am a/n \_\_\_\_\_ student**
  - A. Independent
  - B. Ineligible
  - C. Dependent
  - D. None of the above
12. **I live with my dad and we both work, I am a/n \_\_\_\_\_ student**
  - A. Dependent
  - B. Ineligible
  - C. Independent
  - D. None of the above
13. **I have a legal guardian (other than my parents), I am a/n \_\_\_\_\_ student**
  - A. Independent
  - B. Ineligible
  - C. Dependent
  - D. None of the above
14. **I am married, I am a/n \_\_\_\_\_ student**
  - A. Dependent
  - B. Independent
  - C. Ineligible
  - D. None of the above

## What Do You Know About Financial Aid?

- 15. I am a parent, but my mom supports us,  
I am a/n**
- A. Dependent
  - B. Ineligible
  - C. Independent
  - D. None of the above
- 16. Money given to students for college  
expenses which does not need to be paid  
back**
- A. Grant
  - B. Scholarship
  - C. Loan
  - D. Both A and B
- 17. The application for all Federal student aid**
- A. FAFSA
  - B. CUNY
  - C. TAP
  - D. Both A and B
- 18. Grant for students living and attending  
College in New York State**
- A. FAFSA
  - B. Pell
  - C. TAP
  - D. Work Study
- 19. Money given to students for college  
expenses which does not need to be paid  
back**
- A. Grant
  - B. Scholarship
  - C. Loan
  - D. Both A and B
- 20. Four digit number used to electronically  
sign Financial Aid application**
- A. PIN
  - B. Year you were born
  - C. DOB
  - D. All of the above

## **Documents Needed to Successfully Complete FAFSA!**

### **STUDENTS**

\_\_\_ Your Social Security card. It is important that you enter your Social Security Number correctly!

\_\_\_ Your driver's license (if any)

\_\_\_ Your 2011 W-2 forms and other records of money earned

\_\_\_ Your (and if married, your spouse's) 2011 Federal Income Tax Return.

\_\_\_ IRS 1040, 1040A, 1040 EZ

\_\_\_ Foreign Tax Return, or

\_\_\_ Tax Return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia, or Palau

### **PARENTS**

\_\_\_ Your Parents' 2011 Federal Income Tax Return (if you are a dependent student)

\_\_\_ Your 2011 untaxed income records

\_\_\_ Your current bank statements

\_\_\_ Your current business and investment mortgage information, business and farm records, stock, bond and other investment records

\_\_\_ Your alien registration or permanent resident card (if you are not a U.S. citizen)