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**FAFSA**  
(Free Application for Federal Student Aid)

<https://studentaid.gov/h/apply-for-aid/fafsa>

- \*Serves as the FREE application to apply for Financial Aid (No application fee).
- \*Determines eligibility for federal, state, institutional aid (includes scholarships, grants, work-study, and student loans, parent student loans)
- \*Determines eligibility for some scholarships (both internal and external)

 University of Colorado Denver  
CU IN THE CITY

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# FAFSA

(Free Application for Federal Student Aid)

<https://studentaid.gov/h/apply-for-aid/fafsa>

\*\*\*\*\*

- FAFSA Application available on October 1
- Must renew application every year on or shortly after October 1

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# CASFA

Colorado Application for State Financial Aid

Available Oct. 1



If you're eligible for Title IV financial aid, you should complete the Free Application for Federal Aid (FAFSA).

If you are not FAFSA eligible:

- Colorado ASSET students can now apply for state financial aid through an online application (CASFA)
- CASFA is a safe and easy.
- Non-U.S. citizen resident and non-resident students can use the CASFA to apply for institutional aid.

For more information, please go to [higher.ed.colorado.gov/CASFA](https://higher.ed.colorado.gov/CASFA) or contact the Colorado Department of Higher

Education at 1600 Broadway, Suite 2200, Denver, Colorado 80202

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# CASFA

Colorado Application for State Financial Aid

Available Oct. 1



*Reminder: If you're eligible for Title IV financial aid, you should complete the Free Application for Federal Aid (FAFSA).*

### **What you will need to complete the CASFA:**

- Depending on your circumstances, **information or documents needed** to fill out the CASFA application:
  - Federal income tax transcripts for students and parents if taxes were filed for 2019
  - Independent students will need to submit federal tax return information for yourself and your spouse, if married.
  - Prior year tax return transcripts are needed (**Example: For 2021-2022 school year, submit 2019 tax return transcripts**).
  - All students, if you did not file taxes you may be asked to submit a letter of non-filing from the [IRS.gov website](https://www.irs.gov) or submit a **signed statement** explaining why you or your parents did not file.
  - All born Male students between the ages of 18 - 25 must register for Selective Service. You may need to reference or provide a copy of the registration acknowledgment card.
- Please respond quickly to requested follow-up documents and information to ensure timely processing of your application.
- Stay update-to-date and monitor your student portal, accounts and email.

For more information, please go to [higher.ed.colorado.gov/CASFA](https://higher.ed.colorado.gov/CASFA) or contact the Colorado Department of Higher Education at



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## Applying for Financial Aid through the FAFSA

- Student AND Parent(s):
  - Regardless of their residential status or address (US or International).
  - FAFSA in on-line and accessible from most everywhere



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## Applying for Financial Aid through FAFSA

- Student AND Parent(s):
  - A copy of two year's prior income and Federal 1040 Tax Return information available:
    - **Prior Prior Year Example (PPY): 2 years prior documents**
      - **2020-21** FAFSA applications will require **2018** income and federal tax information
      - **2021-22** FAFSA applications will require **2019** income and federal tax information
    - **Considerations: Grants/Scholarships, COVID19 and Income/Medical Appeals**

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## Unforeseen Circumstances?

(Submit APPEAL to the Financial Aid Office)

- Job loss or reduction in income?
- Death or illness?
- Divorce?
- Other unusual circumstances?



**Need Help?**

Talk to your financial aid advisor as soon as possible.

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## Applying for Financial Aid through FAFSA

- Recommended use of Internal Revenue Service (IRS) Data Retrieval Tool process through FAFSA application

• Also known as “DRT”

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## IRS Data Retrieval Tool (\*DRT)

### (Benefits)

- Tax information can be retrieved directly from the IRS by using the DATA RETRIEVAL TOOL (DRT).
- You will need your **FSA ID and copy of Federal 1040** to access the IRS (Internal Revenue Service) website.
- Successful retrieval is based on how the information is recorded on the tax return \*(i.e. name, address, date of birth, filing status on the tax return.)
- Easiest method to most accurately verify your financial information
- Access to retrieval of tax information can be based on when the tax return was filed.
- If rejected, you will have to manually input the financial information.
- If successful, you will be given the option to transfer the data to the FAFSA application but you won't be able to see what transmitted.

*\*This must match exactly as the tax return. Otherwise, the data requested will not be found and/or request is rejected.*

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## DRT cannot be used if.....

- Students or parents who are married and:
  - filed as "Married Filing Separately"
  - filed as "Head of Household"
  - Parents' marital status is "Unmarried and both legal parents living together"
  - filed a Puerto Rican or Foreign tax return or
  - filed a 1040NR or 1040NR-EZ
- **\*Tax and income information will need to be entered manually.**
- The IRS DRT only allows one to securely transfer **original** IRS 1040 Tax Return information, but not the **1040X Amended Tax Return** information.

• NOTE: If anyone filed a Form 1040X Amended Tax Return, they may need to work with the financial aid office to ensure that any information corrected on Form 1040X is reflected in the amounts transferred to the FAFSA application as ONLY the FAO are able to see this info.

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## Who must provide info on the FAFSA?

- Students
  - If have income or have no income
- Parents *(For dependent students under the age of 24)*
  - Have income or have no income
  - Both parent information, if married
  - Both parent information, if living in the same household
    - This includes divorced parents living within the same household
  - If divorced or legally separated (living apart), the parent that provides at least 51% of the support to the student should complete FAFSA
    - Doesn't matter who the student lives with
    - Doesn't matter who claims the student on their taxes
    - If remarried, parent (and step-parent\*) completes FAFSA
      - *\*Even if step-parent claims to provide no support to student*

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## Who is classified as parent?

### ONLY:

- Biological (your birth parents)
- Adoptive (legal court documentation)

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## Who is **NOT** classified as a Parent?

- Grand parents
- Siblings
- Other Relatives/Family members
- Legal Guardians
- God-parents
- Friends

### Other Considerations:

- Unless that person legally adopted student with proper court documentation.
- Student may qualify as an “Independent” student where as parent info is not required.

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## To be an INDEPENDENT STUDENT...

(if under the age of 24)

One of the following must be satisfied:

- Born before **January 1, 1998** (2021-2022 FAFSA year)
- Married at the time FAFSA is submitted
- Graduate or professional student (ex. Business, medical and law schools)
- Veteran of U.S. Armed Forces or currently serving on active duty (for purposes other than training) in Armed Forces
- Children or dependents (other than spouse) for whom the student provides more than half of the support
- Was an orphan, foster child or ward/dependent of the court since age 13
- Emancipated minor or in legal guardianship as determined by a court of law in your state of legal residence
- An unaccompanied youth who was: 1) homeless, 2) homeless and self-supporting, or 3) was at risk of being homeless as determined by a designated official on or after July 1, 2020 (2021-2022 FAFSA)
- Determined to be "independent" by financial aid office via professional judgement.

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## Federal Financial Aid Eligibility (Criteria)

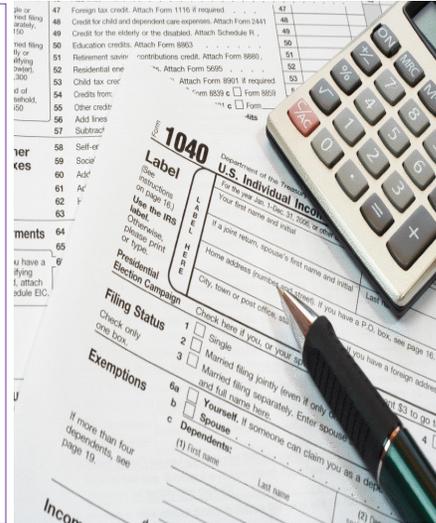
- U.S. citizen or permanent resident
- Have a H.S. Diploma or GED certificate
- Valid Social Security Number (SSN) or Permanent Resident Number
- Meet Satisfactory Academic Progress (SAP) standards (at end of each 1<sup>st</sup> term) for continued aid
- All **born** Males must be registered with the Selective Service (Ages 18-25) (<https://www.sss.gov>)
- Be enrolled and accepted in an eligible program of study and pursuing a degree or certificate
- Must not have your eligibility suspended or terminated due to being convicted of drug related offenses

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# 2019 information needed?

(Student, spouse, and parents)

- Federal tax returns
  - 1040 (including schedules)
    - W-2, 1099, 1098 forms
  - Assets (excluding your current home)
    - Investment/Business/Farm income
    - cash, checking, saving account
- Driver's License
- Social Security Numbers
- Permanent Resident Numbers
- Date of birth
- # in Household



# Most Common FAFSA Errors

- Parent and student names, social security numbers, and/or date of birth are incorrect or do not match Social Security Administration.
- U.S. income taxes paid same as AGI
- Male and not registered for Selective Service
- Missing electronic signature(s) from parent and/or student
  - FSA ID username and password
  - FAFSA signature page



# **FSA ID**

**Federal Student Aid Identifier**

↓

## **Your Username and Password**

=

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## **Your Electronic Signature**

*(For Federal Student Aid Purposes only)*



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## **About The FSA ID**

**(Federal Student Aid Identification)**

- **Both** student and parent must have a valid social security number (SSN) or Permanent Resident Number (PR#) to **create** the FSA ID  
*(If not able to create FSA ID, print the signature page at end of FAFSA application and mail to federal aid processor.)*
- **Both** student and at least one parent (if applicable) must **CREATE** a FSA ID "Username" and "Password"
- **Parents will only use FSA ID to: sign FAFSA, request tax returns, and to apply for loans.**
  - FSA ID Username is valid for 10 years.
  - FSA ID Password is valid for at least 18 months.  
 (Recommend changing password once every 12 months or at FAFSA renewal).



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# Logging into the FAFSA Application: fafsa.ed.gov

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## FAFSA Application Login Page (fafsa.ed.gov)

Login

### Log in to the FAFSA

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

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

I am the student

OR

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

NEXT 

Site Last Updated: Sunday, September 16, 2018

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# Student Login

Student enters their  
FSA ID  
username and password

➔

**NOTE:**  
**Only the student can log in**  
**with their FSA ID username**  
**and password.**

**Log in to the FAFSA**

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

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2021

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

**Do not log in with the FSA ID if you are not the student.**  
Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

Student's FSA ID Username, E-mail Address, or Mobile Number ?

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

**NEXT** ➔

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# Parent Login

**NOTE:**  
**Parents (and others) can only log in**  
**by entering the student's**  
**identifying information.**

➔

**Log in to the FAFSA**

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

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2021

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

The student's first name ?

The student's full last name ?

The student's Social Security Number ?

Show SSN

[From a Freely Associated State?](#)

The student's date of birth (mmddyyyy) ?

mm/dd/yyyy ?

**NEXT** ➔



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# The SAVE KEY



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## THE SAVE KEY

➔

*A short and temporary password:*

- ❖ Created by the student (usually) to be shared with parent.
- ❖ Helps parents (and others) with completing or making updates to your *Free Application for Federal Student Aid* (FAFSA) **without** using your FSA ID.
- ❖ You may need the **“SAVE KEY”** to re-enter the FAFSA form if you get kicked off the FAFSA system mid-stream.

**Log in to the FAFSA** Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2021

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

I am the student
 OR
 I am a parent, preparer, or student from a Freely-Associated State

**Do not log in with the FSA ID if you are not the student.**

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

Student's FSA ID Username, E-mail Address, or Mobile Number ?

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

**NEXT** ➔

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# Creating the FSA ID Username and Password

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## To Create the FSA ID “Username” and “Password”

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

Form Approved  
OMB No. 1545-0001  
App. Exp. 12/31/2021

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

**Do not log in with the FSA ID if you are not the student.**  
Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

Student's FSA ID Username, E-mail Address, or Mobile Number ?

[Forgot Username](#)

The student's FSA ID Password ?

[Forgot Password](#)

**NEXT** ➔

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## Where can my **parent** **CREATE** a FSA ID?

For **parents**, it is best to create the FSA ID:

- 1) at the same time the student does and
- 2) prior to starting the FAFSA application.

Go to: <https://fsaid.ed.gov>

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## Forgot your **FSA ID Username or Password?**

No problem!

Go to the <https://fsaid.ed.gov> and click the "Manage my FSA ID" tab to retrieve your FSA ID, request a duplicate or update your password and/or other credentials.

Still need help, call FAFSA Customer Service at: [1-800-433-3243](tel:1-800-433-3243)

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# HERE TOO!

FAFSA Login page.

**Forgot Username**



**Forgot Password**

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## Retrieve Your Username

Select one of the following options:

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**TIP: Use the challenge questions as a last resort!**

**Otherwise you will be locked out for 30 minutes before you can complete the FAFSA.**

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### Reset Your Password

Enter the following information to look up your account:

FSA ID Username, Email, or Mobile Phone

Date of Birth

Month Day

Cancel

Continue

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## To create and verify your Username and Password

- Student and at least one parent will need their own email account
  - You will need to have **immediate access to email to confirm and verify your email** (a code that will be sent to your email inbox).

**Students: DO NOT USE Your HIGH SCHOOL EMAIL ADDRESS**

- Each (student and one parent) will need to create a username (6-30 characters) with a combination of **numbers and upper and/or lower case letters**.
  - **Don't use your name, date of births, SSN, etc.**
- Each will create and confirm their password (8-30 characters) with at least 3 of the following criteria's:
  - **(numbers, upper case letters, lower case letters, special symbols (!@#%&\*?))**

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## To create and verify your Username and Password (continued)

- Enter your legal name and social security number (SSN) exactly the way it appears on your Social Security Card.

### TIPS

- If you don't have your own SS Card, request your card ASAP from the Social Security Administration.
  - If card is lost, request a duplicate.
    - Immediately sign your card upon receipt to protect your identity.
  - If legal name change, marriage or divorce, update info with SSA immediately.

### **IMPORTANT:**

***For easy access to your FAFSA account at any time, always include a valid and current cell phone number and email address (for parent and student) that you have immediate access to***

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## Challenge Questions

- Selecting Challenge questions:
  - Pick questions that are pertinent to you and what you will remember as you will need to know to access your records after submitting your FAFSA.
    - Select from drop down box questions
      - Pick easy to remember question
    - Create your own challenge questions

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## More than one sibling in college?

- Parents with another child in college:
  - See the link on the “FAFSA Confirmation page” to start a new FAFSA for another child in college.
  - This allows parent to transfer much of their FAFSA information to the other students FAFSA form, for a faster FAFSA completion process.
  - Parents do not have to create a separate FSA ID for each student
    - One FSA ID for parent to be used for all student applicants.

**However, it is very important that each student applicant create and use their own FSA ID username and password**

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## **“SUBMIT MY FAFSA NOW”**

### **IMPORTANT**

**\*\*\* Don't forget to Click the “Submit” tab \*\*\***

(Merely just “saving” the entered FAFSA data is not a submission)

**\*\*\* You are not finished until you receive your the  
“Confirmation page” \*\*\***

- Student will immediately get an email confirmation.
- After FAFSA submission, all communications will go directly to student.

**\*\*\* REVIEW for accuracy\*\*\***

**\*\*\* SAVE your confirmation page for your records.\*\*\***

**\*\*\*After submitting FAFSA, contact the FINANCIAL AID OFFICE with  
any and all questions.\*\*\***

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## **SAR = Student Aid Report** **Your FAFSA Results)**

- FAFSA results sent to student email within 3-5 business days after FAFSA submission (If mailed signature page, results within 4-6 WEEKS).
- Electronic version of your **SAR** will be sent to college(s) you requested on the FAFSA application.
- The SAR will indicate your EFC or Expected Family Contribution
  - Help to determine need-based aid eligibility

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# Student Aid Report (SAR)

- Verification (verify info on FAFSA)

- FAO will require additional information, forms and/or documentation
- Documents received MUST be reviewed, acceptable (legible) and processed before you can be "officially" awarded **AND** before any financial aid funds can be disbursed to your student account.

Examples:

- Tax and income information
  - IRS Tax Transcript
  - Non-filer tax IRS statement
  - W-2's
  - Parents both file Head of HH
- Household size
  - Dependency verification
- Siblings in college



- Rejected or Flagged

- A letter "C" list next to EFC number
- Conflicting information or discrepancy must be resolved by FAO before awarding.
- Examples:
  - Missing signatures
  - Missing verifiable information
    - Conflicting Tax statuses
    - Selective Service Status
    - Citizenship status
    - Social Security Numbers
    - Drug Conviction hold
    - Department of Homeland Security not verified

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**Federal Student Aid | FAFSA.gov**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2021

**2020-2021** Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	10/01/2019	XXX-XX-0010 DE 03
Processed Date:	10/01/2019	EFC: 9269 * DRN: 3997

**Comments About Your Information**  
Learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

Based on the information we have on record for you, your EFC is 9269. You are not eligible for a Federal Pell Grant but you may be eligible for other aid. Your school will use your EFC to determine your financial aid eligibility for other federal grants, loans, and work-study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you and your parent(s).

There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit <https://StudentAid.gov> and select Types of Aid/Loans for more information.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

If you need to make corrections to your information, click "Make FAFSA Corrections" on the "My FAFSA" page using your FSA ID. If you need additional help with your SAR, contact your school's financial aid office or click the "help" icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

SAMPLE

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PROUD SPONSOR OF  
**STUDENT AID REPORT ACKNOWLEDGEMENT 2021-2022**

HTTPS://FAFSA.GOV OMB No. 1845-0001  
 NOVEMBER 23, 2021 DATA RELEASE NUMBER (DRN): 2245  
 000117C041 F 211 2122 EXPECTED FAMILY CONTRIBUTION (EFC): 000000 C

JOHN SMITH  
 742 EVERGREEN TERRACE SPRINGFIELD OH  
 55555

Dear JOHN SMITH,

Your Student Aid Report (SAR) Acknowledgement summarizes the information you submitted on your 2021-2022 Free Application for Federal Student Aid (FAFSA).

Application Status (review the checked boxes)

Your FAFSA appears to be complete. Review the data on pages 2 and 3. We may have assumed certain information to calculate your eligibility for federal student aid. We printed any assumptions we made and the word "assumed" for the item on the back of this page. If you need to make corrections, you can go to <https://fafsa.gov> and use your FSA ID to access your information or you can contact the financial aid office at one of the schools you listed on your application for assistance. The school(s) listed on your FAFSA will receive your information.

Federal Student Aid Eligibility (review the checked boxes)

The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.

The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend the school. Financial aid may include grants (free funds that do not have to be repaid), work-study (paid part-time employment), and/or low-interest loans (borrowed funds that must be repaid). This award information will vary from college to college because the cost of attending each is different. Please note that your EFC is subject to change if you update or correct your FAFSA. For more information about the EFC and other sources of aid, go to StudentAid.gov.

Based on your EFC it appears that you may be eligible for a Federal Pell Grant of up to \$6345, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, work-study opportunities, and low-interest student loans. Your Financial Aid Administrator (FAA) will determine what types of aid and how much you are eligible to receive.

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## What Happens After the FAFSA Submission?

*(Recap: At the institution)*

- Once the FA Office receive a copy of your Student Aid Report:
  - The FA Office will review your family's EFC (Expected Family Contribution) as calculated determined by FAFSA
  - The FA Office will award or request additional documentation if selected for verification or flagged and will make appropriated corrections, if necessary
  - The FA Office will process Student and/or Parent Loan requests, only if accepted by student and/or parent and loan applications are complete.
  - If FA Office is not able to meet your full need, students may have to rely on other aid alternatives (such as outside scholarships, loans, work, etc.).
- **Check your CU Denver email and CU Access Portal on a regular basis(WEEKLY if not daily) for updates, corrections, required missing items or important notices and messages!**

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Sample Financial Aid Awards	State	Private
Cost of Attendance (COA)	\$33,000	\$60,000
Expected Family Contribution (EFC)	\$500	\$500
Private/Outside Scholarships	\$2,000	\$2,000
Financial Need	\$30,500	\$57,500
Federal Pell Grant	\$5,470	\$5,470
State Scholarship Grant	\$5,000	\$5,000
Institutional Grants & Scholarships	\$4,000	\$35,000
Institutional Student Loan	\$5,500	\$5,500
Federal Direct Loan Subsidized	\$3,500	\$3,500
Federal Direct Loan Unsubsidized	\$2,000	\$2,000
Federal Work-Study	\$2,000	\$2,000
<b>Total Award</b>	<b>\$27,470</b>	<b>\$58,470</b>


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## Where do I go From Here?



- ✿ **S**tart early
- ✿ **U**nderstand the process & what is being asked
- ✿ **C**reate timelines to stay on track
- ✿ **C**ollect information that will help you along the way
- ✿ **E**valuate your options
- ✿ **S**ecure the finances needed (*months prior to the first day of classes*)
- ✿ **S**eek out support.....

**For SUCCESS!!!!**


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# Contact information

**M. Lesa Briggs, MS**

*Assistant Director K-12 Outreach  
K-12 Financial Literacy*

**Email: [lesa.briggs@ucdenver.edu](mailto:lesa.briggs@ucdenver.edu)**

*University of Colorado Denver  
1201 Larimer Street, Suite 1007  
P.O. Box 173364  
Denver, CO 80217-3364*

**Office Phone: 303-315-1833**

