



NORMANDALE  
COMMUNITY COLLEGE

# Applying for Financial Aid

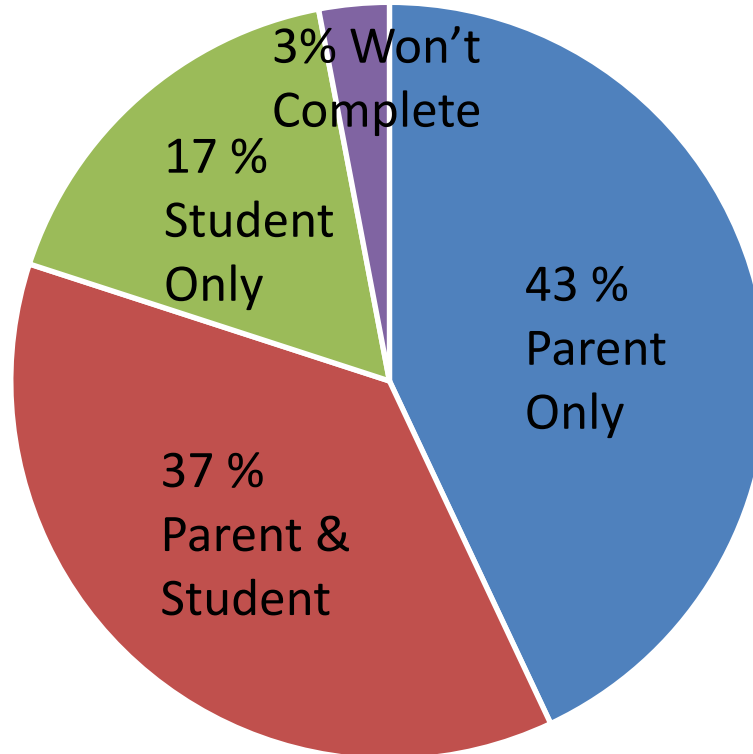
- Susan Ant, Director of Financial Aid and Scholarships
- Normandale Community College
- [financialaid@normandale.edu](mailto:financialaid@normandale.edu), 952-358-8250



# Applying for Financial Aid

- 2019 Discover Student Loans survey of 1501 parents with college-bound students aged 16-18

Who will be filing the FAFSA?

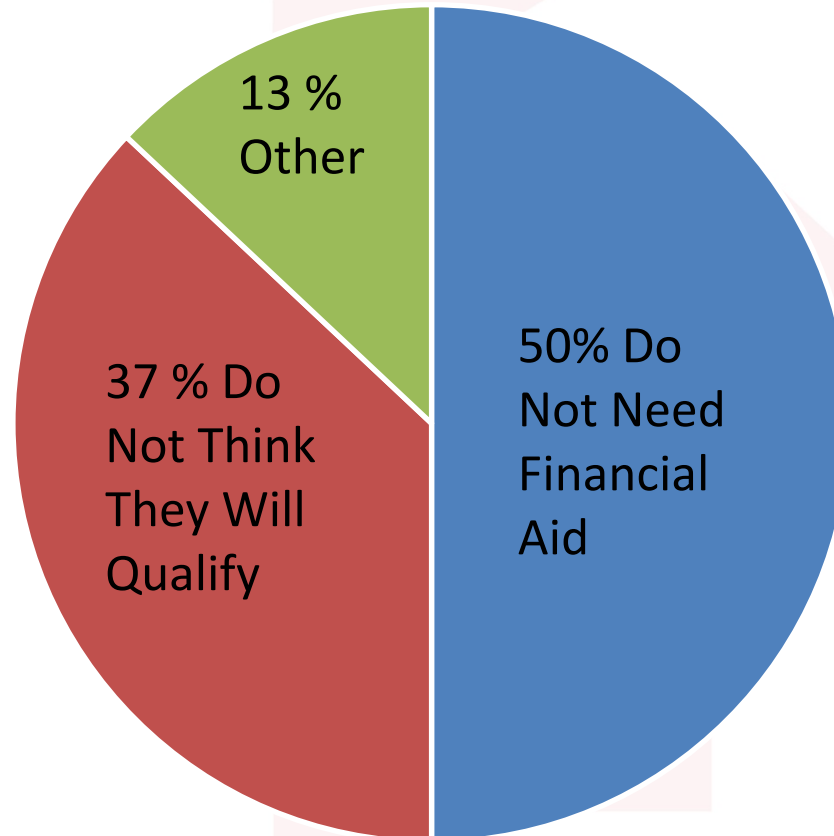




# Applying for Financial Aid

- 2019 Discover Student Loans survey of 1501 parents with college-bound students aged 16-18

Why Aren't  
You Filing  
the FAFSA?





# Applying for Financial Aid

- 2019 Student Loans survey of 1501  
parent/guardian of dependent students aged 16-18



What  
You Think  
About  
Filing The  
FAFSA?





# Applying for Financial Aid

- Begin- as early as possible
- Get your FSA ID and file the 2019-2020 FAFSA OR 2019-2020 MN Dream Act Application
- Work with the financial aid office to complete verification or submit additional items
- Review and respond to award notification
- Don't panic...you can do it!



# Your Federal Student Aid (FSA) ID

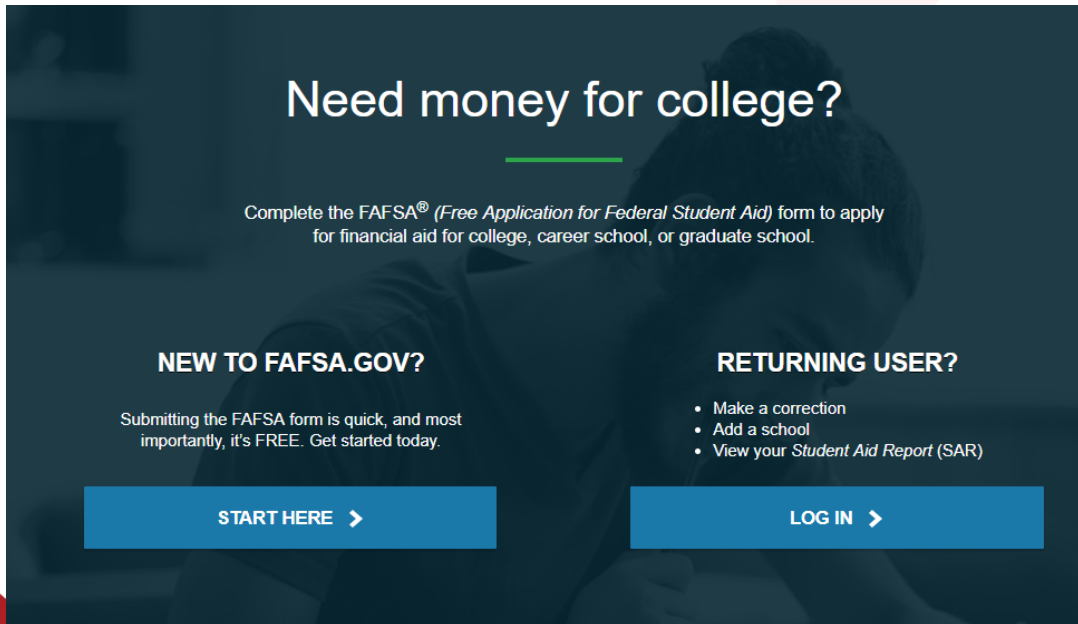
- What is it, who needs it?
  - Electronic signature for all FSA sites, including the FAFSA
  - Student **AND** at least one parent (dependent) — own, unique FSA ID
- How and where to create it?
  - Within the FAFSA or at <http://fsaid.ed.gov>
  - Use a unique email for each user
  - Create username and password
- Forgot username or password?
  - Go to <http://fsaid.ed.gov>, select “Manage My FSA ID” tab
  - Select “Forgot My...” —secure code to reset will be emailed to you

The screenshot shows the Federal Student Aid website interface. At the top, it says 'Federal Student Aid' and 'PROUD SPONSOR of the AMERICAN MIND'. Below that, it says 'An OFFICE of the U.S. DEPARTMENT of EDUCATION'. The main heading is 'Create a New FSA ID'. The text below reads: 'New to FSA? Create an FSA ID account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties. Need help creating an FSA ID? Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.' Below this is a form with two tabs: 'Create an FSA ID' (selected) and 'Manage My FSA ID'. The form asks for: E-mail, Confirm E-mail, Username, Password, and Confirm Password. There are checkboxes for password requirements: Numbers, Uppercase Letters, Lowercase Letters, Special Characters, 8-30 Characters, and Show Text. A 'CONTINUE' button is at the bottom right.



# File the FAFSA ([www.fafsa.gov](http://www.fafsa.gov))

- Free Application for Federal Student Aid (FAFSA)
- Read the questions, use the “Help and Hints”
- Universal application for federal and state aid
- Only an application – **does not award any \$\$**



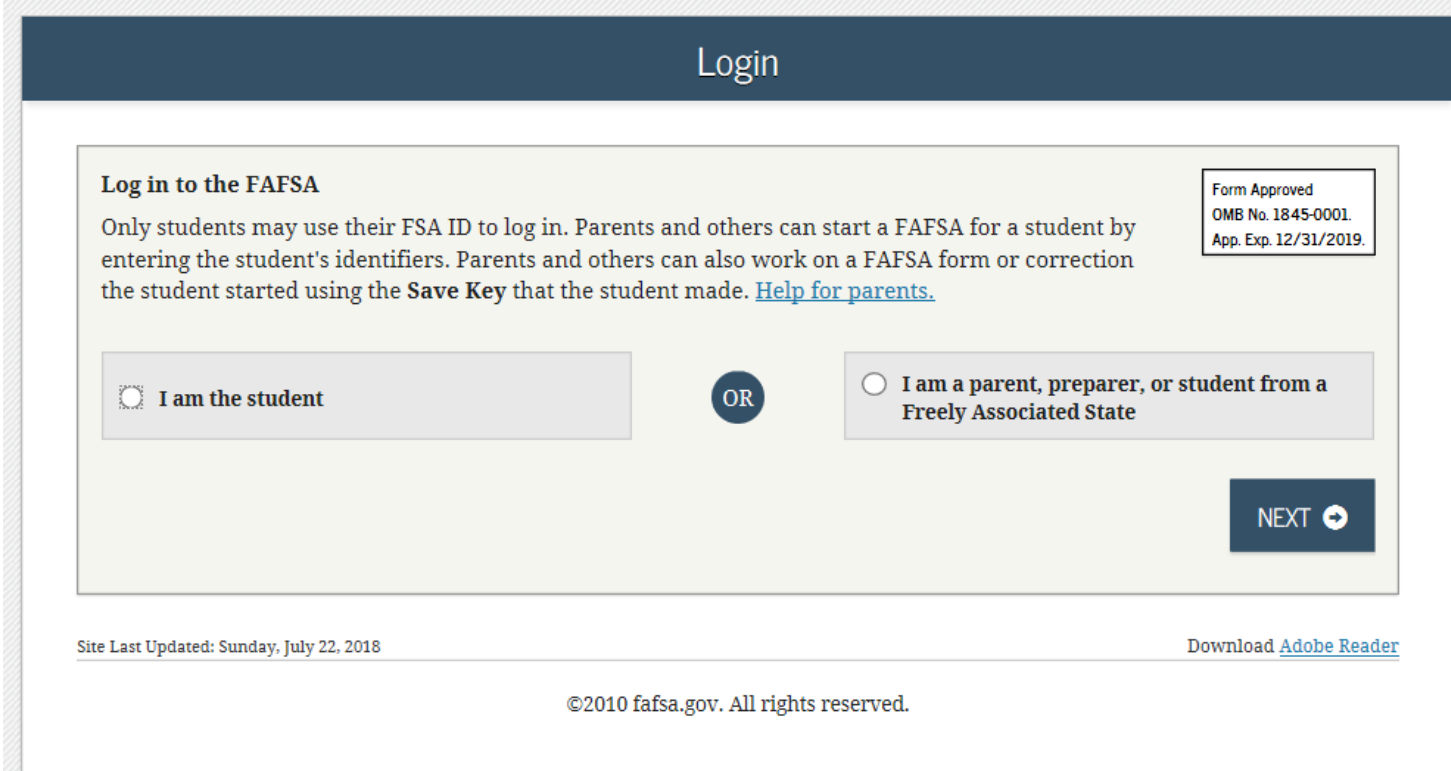
The screenshot shows the FAFSA website landing page. At the top, it asks "Need money for college?" and provides a link to the FAFSA form. Below this, there are two main sections: "NEW TO FAFSA.GOV?" and "RETURNING USER?". The "NEW TO FAFSA.GOV?" section includes a sub-header and a button labeled "START HERE >". The "RETURNING USER?" section includes a sub-header and a list of options: "Make a correction", "Add a school", and "View your Student Aid Report (SAR)", with a button labeled "LOG IN >".

- Available October 1, 2019 for the 2020-2021 school year
- Use 2018 federal income tax information
- **DO NOT** use 2019 income tax information!!
- **NOTE:** Some questions are “as of today”



# File the FAFSA ([www.fafsa.gov](http://www.fafsa.gov))

- The FAFSA is a student form, but may be accessed by parents as well



The screenshot shows the FAFSA login interface. At the top, there is a dark blue header with the word "Login" in white. Below this is a light gray box containing the following elements:

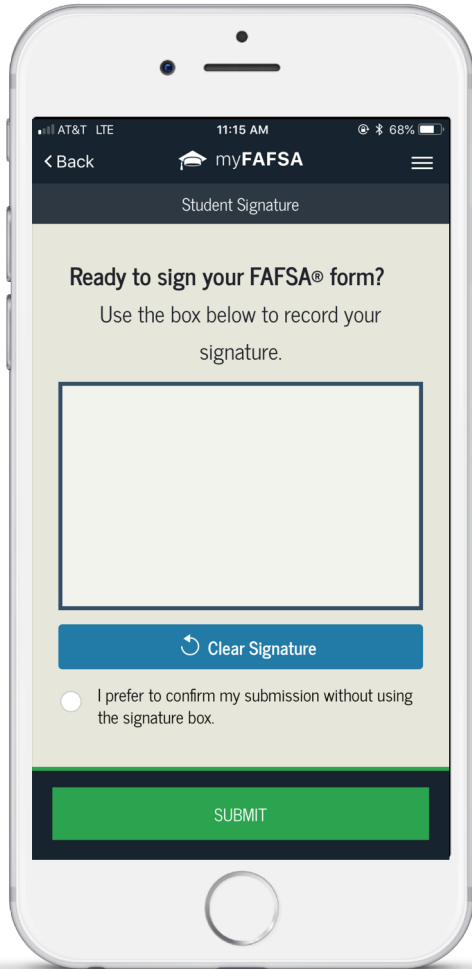
- Log in to the FAFSA**: A heading followed by a paragraph explaining that only students can use their FSA ID to log in, while parents and others can start a FAFSA for a student by entering their identifiers. A link for "Help for parents" is provided.
- Form Approved**: A small box in the top right corner with the text "OMB No. 1845-0001" and "App. Exp. 12/31/2019".
- Selection Options**: Two radio button options are presented in a light gray box. The first is "I am the student" (selected), and the second is "I am a parent, preparer, or student from a Freely Associated State". A dark blue circle with the word "OR" is positioned between the two options.
- Next Button**: A dark blue button with the text "NEXT" and a right-pointing arrow.

At the bottom of the page, there is a footer with the text "Site Last Updated: Sunday, July 22, 2018" on the left and "Download [Adobe Reader](#)" on the right. A copyright notice "©2010 fafsa.gov. All rights reserved." is centered at the very bottom.





# File the FAFSA (myStudentAid Mobile App)



- Mobile ability to begin, complete, save, and submit the FAFSA
- Information protected the same as FOTW
- Successful completion of each section indicated
- Digital signature
- Confirmation of submission
- Estimated EFC calculation



# IRS Data Retrieval Tool

- Allows for certain tax return information to be transferred from the IRS database
- Participation is voluntary and student chooses whether or not to transfer data to FAFSA
- IRS will authenticate taxpayer's identity
- If tax record is found, IRS transfers information to populate the FAFSA
- Reduces documents requested by financial aid office



# Minnesota Dream Act application

Preparing for College	Choosing a College	Paying for College	Outreach	High School & Campus Resources	Research, Data & Reports
-----------------------	--------------------	--------------------	----------	--------------------------------	--------------------------

## Qualifying undocumented students eligible for:

- In-state tuition rates and private scholarships at state schools
- State financial aid programs
  - State Grant, Child Care Grant, Work Study (if DACA), SELF Loan



Paying for College

---

Financial Aid Estimator

---

Online Applications

---

▼ About Financial Aid

Are You Eligible?

- Changes That Affect Eligibility
- Eligible Non-Citizen Status
- Minnesota Resident Status
- Dependent/Independent Status
- Eligible Distance Learner Status

Resources for Undocumented Students and MN Dream Act

## Minnesota Dream Act

*UPDATE 9/5/2017: President Trump directed the U.S. Department of Homeland Security (DHS) and U.S. Citizenship and Immigration Services (USCIS) to phase out and eventually end Deferred Action for Childhood Arrivals (DACA). The Minnesota Dream Act remains intact. One benefit of the Minnesota Dream Act is access to the Minnesota State Work Study program; students are required to document eligibility to work in the U.S. in order to utilize this program. DACA recipients may continue to utilize Minnesota Work Study until their work authorization expires. The MN Dream Act remains in place for Minnesota students who qualify. This includes access to the Minnesota State Grant, Minnesota Childcare Grant, Teacher Candidate Grant, Occupational Grant, Dual-Training Grant, Minnesota SELF Loan, in-state tuition rates and privately funded financial aid through public colleges and universities.*

### Changes to DACA September 2017

Individuals with a work permit issued via the DACA program should:

- Review their Employment Authorization Card (work permit)
- Determine when it expires;
- If it expires between September 5, 2017 and March 5, 2018, the individual must file their DACA renewal application BEFORE October 5, 2017
- There is free and low-cost legal help available in Minnesota



## Information that will help you fill out the 2020-21 FAFSA or MN Dream Act application:

- Social Security Number (can be found on Social Security card) for both student and parent(s)
- Student and parents' Federal Income Tax Return from **2018** (IRS Form 1040, 1040A, or 1040EZ)
- W-2 Forms from **2018** and other records of any money earned
- Any untaxed income records from **2018** (e.g. payments to tax-deferred pension and savings plan, tax-exempt interest and child support received in **2018**)
- Any **current** bank statements
- Any **current** business and investment mortgage information, business and farm records, stock, bonds and other investment records



# Work with the Financial Aid Office

- About a third of FAFSA applications are selected for VERIFICATION - not an audit or that you've done anything wrong
- Use the IRS Data Retrieval if you are eligible
- **Do not** make corrections to your FAFSA unless directed by the Financial Aid Office
- Does your college/university require other forms such as the Profile?

<https://profileonline.collegeboard.com>



# Review and Respond to Award Notification

- Gift Aid: Scholarships and Grants
- Self-Help Aid: Employment and Loans
- Most early awards will be PRELIMINARY (estimates)
- Read the information *thoroughly*



# Student Loans

- Only borrow to cover the educational costs
- Federal: Complete Entrance Counseling and Master Promissory Note
- Private: Check with the school; processing can take longer than federal loans
- Federal PLUS Loan for parents



# Special or Extenuating Circumstances

- Homeless or Risk of Homelessness
- Unable to Provide Parent Info
  - **Does not mean** parents are unwilling to provide info or aren't paying for college
  - **Does not mean** student claims him/herself on federal income taxes
- Dependency Override
- Unsubsidized federal Direct Loan only
- Changes in family circumstances
  - Unemployment or income reduction
  - Marital status

Contact the Financial Aid Office at the college/university





# More Info

- [www.fafsa.gov](http://www.fafsa.gov)
  - YouTube videos -- see “Thinking About College?”
  - State Deadlines and Federal School Codes
  - FAFSA 4caster (estimates for students are not yet seniors)
- Federal Student Aid
  - [www.studentaid.gov](http://www.studentaid.gov)
  - [www.studentloans.gov](http://www.studentloans.gov)
- Minnesota Office of Higher Education
  - <https://www.ohe.state.mn.us/>
- Minnesota Goes to College!
  - College Knowledge Month and FAFSA completion events
  - <https://sites.google.com/view/minnesotagoestocollege/home>

