


Financial Aid Counselor Workshop 2014

sponsored by
College Foundation of North Carolina


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Today's Agenda


- Overview of North Carolina Student Aid Programs
- Overview of Federal Student Aid Programs
- The 2015-2016 FAFSA Application Process
- Special Populations
 - Spanish Services: Assisting Immigrant Students , Undocumented Students, Under-documented Students or Children of Immigrant Parents
 - Homeless & Unaccompanied Youth
- New Initiatives
 - FAFSA Completion
- FAFSA Day
- Resources
- Questions

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North Carolina Student Aid Programs


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North Carolina Education Lottery Scholarship (ELS)

- Provides financial assistance to needy North Carolina resident students.
- Eligibility criteria
 - Be NC resident for tuition purposes & enrolled at least half-time
 - Be undergraduate student with no prior bachelor's degree
 - Be enrolled in NC Community College or UNC
 - Meet all Pell Grant eligibility rules
 - Have an EFC less than or equal 5,000
 - Meet the Satisfactory Academic Progress requirements
- Maximum time-frame
 - Ten (full-time) semesters or equivalent

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North Carolina Education Lottery Scholarship

- Value
 - Varies according to EFC information generated from the FAFSA
 - Awards for part-time students are prorated 50%
- Application Procedure
 - Complete the FAFSA and list an eligible campus
- Goal in 2014-15 is to give needy NC residents minimum grants of \$3,800*
 - If Pell is \$2,000, Education Lottery Scholarship is \$1,800
 - If Pell is \$800, Education Lottery Scholarship is \$3,000
 - **If EFC > 5000, Education Lottery Scholarship is \$0**
 - If Pell is greater than or equal to \$3,800, then no state funds are needed to build the promised foundation
 - So, every eligible student whose family can afford \$5,000 or less will receive grants of at least \$3,800 (from Pell, from State Lottery, or in combination of the two)

*Rounded for purposes of this presentation

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North Carolina Community College Grant (CCG)

- Eligibility requirements for the Grant program
 - Be NC resident for tuition purposes enrolled at least half-time,
 - Meet Satisfactory Academic Progress requirements
 - Meet all Pell Grant eligibility rules (except EFC)
- Provides need-based assistance for community college students with EFCs through 8,500
 - Works with Pell Grants and Lottery Scholarships to provide floor of \$4,500*
 - Provides varying levels of assistance
 - Maximum grant is \$1,300
 - Designed to supplement, not replace federal aid
- Application Procedure
 - Complete the FAFSA and list a NC community college

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North Carolina Community College Grant

For 2014-15 year, students with EFCs of \$5,000 or less receive at least \$4,480 using Pell, Community College Grant and Education Lottery Scholarship

	Student A	Student B	Student C	Student D	Student E
EFC	1,150	1,850	2,650	5,150	6,050
Pell	4,580	3,880	3,080	600	0
Lottery Scholarship	0	0	700	0	0
CC Grant	0	600	700	1,300	1,100
Total	4,580	4,480	4,480	1,900	1,100

Students with EFCs of \$5,158 to \$8,500 receive CCG only.

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2014-2015 Community College Grant for Non-Pell Eligible Students (EFCs greater than \$5,157)

EFC Range	Community College Grant (Full-time Enrollment)
5,158-5,500	\$ 1,300
5,501-6,000	\$ 1,200
6,001-6,500	\$ 1,100
6,501-7,000	\$ 1,000
7,001-7,500	\$ 900
7,501-8,000	\$ 800
8,001-8,500	\$ 700

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The University of North Carolina Need-Based Grant

- Established to provide need-based financial assistance for students enrolled at one of the 16 UNC System campuses
- Eligibility
 - Be NC resident for tuition purposes and enrolled at least half-time
 - Be undergraduate w/ no prior earned bachelor's degree
 - Have documented unmet need determined by program formula
- Value
 - Maximum grant for 2014-15 is \$4,200 / minimum is \$500
 - Awards for part-time enrollment are pro-rated (50% of award amount)
- Application Procedure
 - Complete the FAFSA and list a UNC System institution
 - Applicants should apply by standard UNC priority deadline, March 1
 - Funding is expected to be available for later applicants but early application is encouraged.

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The University of North Carolina Need-Based Grant

Student A at School 1		Student B at School 2	
5,599	Tuition/fees <small>(varies by UNC institution; value is 68.75% of the UNC BOG's approved tuition & fees)</small>	3,893	
+	10,071	Living allowance <small>(standard for all UNC's)</small>	+
	15,670	Cost of attendance	13,964
-	752	Family Contribution <small>(State formula, not federal)</small>	-
	3,580	Pell Grant Amount	-
-	200	Education Lottery Scholarship	-
	5,200	Self-Help <small>(assumption for all students)</small>	-
-	950	Estimated federal tax credit <small>(\$950 for Pell recipients; \$2,500 for non-Pell recipients)</small>	-
	4,988	Raw UNC Grant Calculation	=
=	\$4,200	Actual UNC Grant Amount	=

Current min/max of \$500/\$4200 for 2014-15

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North Carolina Need-Based Scholarship (NBS)

- Provides funding for students attending eligible private institutions
 - Private colleges
 - Nursing schools
- Eligibility
 - Undergraduate enrolled in at least 9 semester hours
 - Awards 9-11 semester hours are pro-rated 50%
 - Legal resident of North Carolina & resident for tuition purposes
 - EFC < 15,000 for 2014-15
 - Making satisfactory academic progress (currently defined by the institutional policies related to federal aid eligibility)
 - Meets all of the requirements for the federal Pell Grant, with the exception of EFC

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NBS


NBS works with the Pell Grant to provide a progressive foundation of grant funds for eligible students.

	Student A	Student B	Student C	Student D	Student E
EFC	0	250	1,050	4,050	10,150
Pell	5,730	5,480	4,680	1,680	0
NCNBS	4,100	4,100	4,100	7,100	4,100
Total	9,830	9,580	8,780	8,780	4,100

Maximum NBS: \$7,500
Minimum NBS: \$1,200

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Funding Limits Established for State Programs



- Beginning in 2014-15, semester limits established for certain grants
 - Programs affected
 - North Carolina Community College Grant
 - The University of North Carolina Need Based Grant
 - North Carolina Need-Based Scholarship
 - North Carolina Education Lottery Scholarship
 - Limits
 - 6 semesters (FTE) for a two-year degree program (CC program)
 - 10 semesters (FTE) for a four-year degree program
 - 12 semesters (FTE) for a five-year degree program
 - Across all programs: 10 semesters limit (12 semesters for five-year program)
 - Prorated if students are enrolled less than full-time

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Eligibility for State Grant and Scholarship Programs




Non-resident Armed Forces Personnel and their Dependents

- Certain non-resident members of the armed forces and their dependents, who do not qualify as NC residents for tuition purposes, are charged in-state tuition rates.
 - Statute authorizes qualifying individuals to be charged in-state tuition and fees
 - Does not bestow residency status to non-residents and does not make them eligible for state grants

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North Carolina Forgivable Education Loans for Service (FELS)



- Standards-based loan provides financial assistance to qualified students who are committed to working in North Carolina in identified critical employment shortage professions
 - Undergraduate and graduate students
- Current target employment professions:
 - Nursing
 - Medicine
 - Allied Health
 - Teaching
- Priority is given to upperclassmen who are already admitted to their areas of study over freshmen and sophomores in four-year programs

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FELS Approved Education Programs 2014-15 Undergraduate fields




Allied Health	Allied Health (continued)	Nursing
Clinical Laboratory Sciences	Pharmacy Technician	Nursing
Cytotechnology	Physical Therapy Assistant	
Dental Hygiene	Radiography	Education (Teaching)
Emergency Medical Science	Radiology	Biology and Chemistry
Emergency Medical Technology	Radiology Technician	Comprehensive Science
Imaging	Sonography	English as a Second Language
Medical Technology	Social Work (BSW, MSW, DSW)	Math
Occupational Therapy Assistant	Speech-Language Pathology	Middle Grade Licensure
		Physics
		Special Education
Subject to change for 2015-16		

Only students who are committed to working in North Carolina in designated critical employment shortage professions should consider applying for FELS

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FELS – Student Eligibility



- A recipient must meet the following eligibility criteria to be considered for FELS:
 - Be a legal North Carolina resident and NC resident for tuition purposes
 - Register with the Selective Service System, if required
 - Not be in default and not owe a refund under any federal or State loan or grant program
 - Maintain Satisfactory Academic Progress (SAP) according to the enrolling policy of the institution
 - Be willing to work in NC in a designated critical employment profession

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FELS – Student Eligibility (continued)



- At the time of application, present a cumulative minimum grade point average (GPA) of:
 - 3.00 for graduating high school students (weighted GPA)
 - 2.80 for undergraduate students pursuing an associate or bachelor's degree
 - 3.20 for students pursuing a graduate or professional degree
- Loan recipients must sign a promissory note
 - Generally, a loan for one academic year (+ interest) will be forgiven for one year of full-time employment in an approved qualified position
 - Interest accrues at 8% per year from the date of disbursement
 - Maximum ten year repayment – may be shorter term based on amount borrowed

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FELS – How Much?



Annual Loan Amounts are as follows:

- Diploma, Certificate and/or associate degree programs: \$3,000
- Bachelor's degree program: (freshmen and sophomores) \$3,000
- Bachelor's degree program: (juniors and seniors) \$7,000
- Master's degree program: \$10,000
- Doctoral degree program: \$14,000

Maximum Aggregate Loan Limits:

- Diploma, Certificate and/or associate degree programs: \$6,000
- Bachelor's degree program: \$20,000
- Master's degree program: \$20,000
- Doctoral degree program: \$56,000

Note: Recipients must be enrolled for at least six credit hours each semester to qualify for funding. The award amount will be pro-rated according to number of credit hours.

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Golden LEAF Scholars Programs



The Golden LEAF Foundation provides two scholarship programs

- Golden LEAF Scholars Program
 - Scholarships in this category are available to:
 - **Rising freshmen** – High School seniors from qualifying counties are eligible for up to a \$12,000 scholarship (\$3,000 per year for four years) to attend participating colleges and universities.
 - **Community college transfer students** – Students from qualifying counties transferring from a community college to one of the participating four-year institutions are eligible for \$3,000 per year for up to three years, depending on the number of credit hours transferred.
- Golden LEAF Scholarship Program for students attending NC Community Colleges

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Golden LEAF Scholars Program Four-Year Institutions www.CFNC.org/goldenleaf



- For eligible students attending NC public universities and NC independent colleges & universities
- Eligibility:
 - Be a North Carolina resident for tuition purposes
 - Be a permanent resident of one of 78 qualifying rural counties (listed on CFNC)
 - Be a high school senior enrolling full-time as first-year student or community college transfer student
 - Have financial need as determined by the FAFSA
- Emphasis on leadership development; program developed by the Center for Creative Leadership
- Up to \$12,000 scholarship over four years (\$3000/year)
- Application available on CFNC.org in late December
- Transcripts can be sent electronically or by mail to SEAA
 - **Do NOT** send to Golden LEAF Foundation

Administered by NCSEAA

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Golden LEAF Scholars Program Two-Year Institutions www.CFNC.org/goldenleaf



For eligible students attending NC community colleges

- Eligibility:
 - Be a permanent resident of one of 78 qualifying rural county (listed on CFNC)
 - Demonstrate financial need as determined by the FAFSA
- Selection
 - Curriculum students will be selected based on their financial need.
 - Degree-seeking students must be enrolled as full-time students in order to receive the maximum scholarship award.
 - Occupational Education students must demonstrate financial need under the federal TRIO formula and be enrolled in a credentialing program of at least 96 hours or Jobs Now program
 - Grants for less than full-time enrollment will be prorated

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Golden LEAF Scholars Program Two-Year Institutions (continued)



- Maximum Awards:
 - Curriculum students-- \$750/semester
 - Occupational Educational Students--\$250/semester
 - Grants for less than full-time enrollment will be prorated
- Funds may be used for tuition, fees, books, supplies; and with special provisions, childcare and transportation expenses.
- Application procedure
 - Contact the college's financial aid office for more information on how to apply and deadlines.

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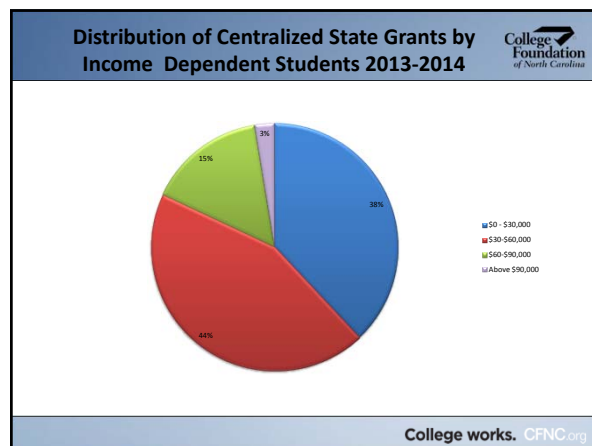
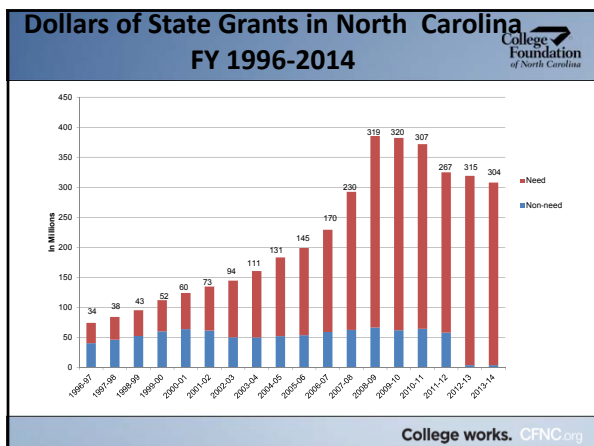
NC Reach

(Child Welfare Postsecondary Support Program)



- 2007 NC General Assembly established funding for students who:
 - Have aged out of NC public foster care or
 - Were adopted from foster care after age twelve
 - Eligibility requirements
 - Age 18 – 25 and meet criteria above
 - Enroll at least half-time in a NC Community College or UNC System school, seeking an undergraduate degree, diploma, or certificate
 - Register with the Selective Service System, if required
 - Not be in default nor owe a refund under any federal or State loan or grant program
 - Maximum value: Cost of Attendance minus other aid
 - Applications and additional information: ncreach.org
- Additional information on and resources for current & former foster care youth provided later in presentation.

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Federal Student Aid Programs

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- ### Eligibility for Federal Student Aid (FSA)
- Student must:
 - Have high school diploma or General Educational Development (GED) or
 - Have been home schooled
 - Be enrolled or accepted for enrollment as a regular student for purpose of obtaining degree or certificate
- Note: A student enrolled in elementary or secondary school is not eligible for aid from the FSA programs, even if simultaneously enrolled in an eligible college program
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- ### Federal Grants
- Federal Pell Grant
 - Targeted to the neediest students with the lowest EFC
 - Intended to be the foundation for all federal student aid awarded to undergraduate students
 - 2014-2015 EFC less than or equal to 5,157 for full-time enrollment
 - 2014-2015 maximum award is \$5,730; minimum award is \$587
 - No absolute income threshold to determine eligibility
 - Eligibility is limited to the equivalent of six academic years
 - Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Provides grants to low-income undergraduates with greatest need
 - Campuses must give it first to students who receive Pell and have lowest EFCs
 - Maximum award \$4,000; minimum award \$100
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- ### Federal Self-Help Programs
- Federal Work Study
 - Federal Perkins Loan
 - William D. Ford Federal Direct Loans
 - Subsidized Stafford Loan
 - Unsubsidized Stafford Loan
 - PLUS Loan for Undergraduate Students (Parent)
 - GradPLUS (Graduate/Professional Student)
 - TEACH Grant (becomes unsubsidized loan for recipients not fulfilling service requirement)
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Federal Direct Loans - Interest Rates

Loan Type	Disbursed 7/1/14 -6/30/15
Direct <u>Subsidized</u> Loans (Undergraduate)	Fixed at 4.66%
Direct <u>Unsubsidized</u> Loans (Undergraduate)	Fixed at 4.66%
Direct <u>Unsubsidized</u> Loans (Graduate/Professional)	Fixed at 6.21%
Direct PLUS Loans (Parents/Graduate/Professional)	Fixed at 7.21%

The interest rate for new loans is calculated each July 1. **Students will likely have a set of fixed-rate loans, each with a different interest rate.**

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Direct Subsidized Loan Eligibility Limits

- Limits eligibility of a first-time borrower to 150% of the length of the borrower's educational program
 - **Example 1:** Mary is enrolled at a community college in a two year degree program. She has borrowed as a full-time student for three years and is no longer eligible for Direct Subsidized loan(s) while enrolled in a 2 year program.
 - **Example 2:** While enrolled in at a community college in a two year degree program, John borrows as a full-time student. He transfers to a 4 year institution (150% = 6 years) and has 4 years of Direct Subsidized loan eligibility remaining.
- **Reminder:** borrowers of subsidized Stafford Loans first disbursed on or after July 1, 2014 are once again eligible for an interest subsidy during the 6-month grace period.

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American Opportunity Tax Credit (AOTC)

The Department of Education encourages counselors to share information on the AOTC with students and parents

Tax Benefit	Benefit Amount	Eligible Expenses	2014 Income Phaseouts
American Opportunity Tax Credit	\$2,500 tax credit per student 100% of first \$2,000 25% of second \$2,000 Limit: First 4 years of postsecondary education Must be degree-seeking Enrolled ≥ half-time 40% refundable (\$1,000) Reverts to Hope Scholarship Tax Credit after end of 2017	Tuition, fees and course materials (such as textbooks, supplies and equipment)	\$80,000 to \$90,000 (single) \$160,000 to \$180,000 (joint)

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Other Federal Aid Programs

- Corporation for National and Community Service americorps.gov
- U.S. Department of Veterans Affairs gibill.va.gov
- Reserve Officers Training Corps (ROTC) todaysmilitary.com
- Bureau of Indian Affairs (BIA) Grants bie.edu/Resources/HigherEd/index.htm
- U.S. Department of Health and Human Services (HHS) hhs.gov/grants/

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The 2015-2016 Application Process

Free Application for Federal Student Aid (FAFSA)

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FAFSA

- Collects demographic and financial information about student and family
- Must be completed for each year
- May be filed electronically or using paper form
 - Available in English or Spanish
- Used to calculate the Expected Family Contribution (EFC)
 - The EFC measures the family's financial strength and is used to determine the student's eligibility for federal student aid.
 - States and colleges listed on the FAFSA may also use information to determine state and institutional aid eligibility.
- Only form a student is required to complete for federal aid
 - Institutions may require additional forms for their aid

NC students should apply as early as possible and by the deadline established by the college.

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FAFSA on the Web




Good reasons to file electronically:

- Built-in edits to help prevent costly errors
- Simplification: Based on student's answers, certain questions are unnecessary and not presented
- Immediate submission of original application and any necessary corrections
- More detailed instructions than space allows on the paper FAFSA
- Ability to check application status on-line
- Simplified application "renewal" process in subsequent years

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Changes in NC FAFSA Filings




Academic Year	FAFSAs Filed*	% Change
2006-2007	242,896	3.3%
2007-2008	253,172	4.2%
2008-2009	283,650	12.0%
2009-2010	359,861	26.9%
2010-2011	415,335	15.4%
2011-2012	442,064	6.4%
2012-2013	425,779	-3.7%
2013-2014	450,045	5.7%
2014-2015	435,768	-3.2%


All NC resident undergraduate filers w/o prior degree
*As of July 31st, 20xx, of each year (prior to the start of fall term).

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FAFSA & FAFSA on the Web Worksheet




- Produced by the U.S. Department of Education
- Three formats:
 - On-line
 - Paper
 - PDF (FAFSA.gov)
- FAFSA on the Web Worksheet:
 - Optional tool to gather information for online form



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FAFSA on the Web Homepage



✓ **Start Here** for all options – **FAFSA.gov**


- 2015-16 available 1/1/2015
- Initial FAFSA Entry
- Renewal Application Entry
- FAFSA Corrections
- Providing Signatures
- Continuing a Saved FAFSA
- Viewing Transaction History
- "Start A New FAFSA" (for new users) and
- "Login" (for returning users)

Spanish - https://fafsa.ed.gov/es_ES/index.htm



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FAFSA Modifications for 2015-2016




Very limited changes for 2015-2016

- Additional language for Foster Care Youth to make them aware of resources available for them
- Mother/Stepmother/Father/Stepfather replaced in April 2014 with Parent 1 and Parent 2 throughout the form
- Additional clarification instructions on new parent marital status of "unmarried and both parents living together"
- Clarification instructions on same sex married couples
- Infographic for students added to assist them in determining whose information to report on the FAFSA in terms of parent(s).


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Student Demographics



- Name exactly as appears on Social Security Card
- Correct and valid SS#
- Correct birth date to match Social Security Administration records
- Gender
- Permanent address and state of residency
- Email for student & parent
- Student's Marital Status as of the date the FAFSA is filed

Basic information is matched with government data bases – important for all information to be accurate!



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Student Citizenship Status College Foundation of North Carolina

- U.S. citizen
- Eligible noncitizen
 - Permanent resident with Permanent Resident Card (I-551)
 - Conditional permanent resident with Conditional Green Card (I-551C)
 - Arrival-Departure Record (I-94 form) with one of these designations
 - Refugee
 - Asylum Granted
 - Parolee
 - T-Visa holder (T-1, T-2, T-3, etc.)
 - Cuban-Haitian Entrant
 - Victim of Human Trafficking (holder of valid certification or eligibility letter from Department of Health and Human Services)
 - For additional information on eligible noncitizens, see “Resource on Citizenship” from 2014-2015 FSA Handbook under CFNC Counselor Resources
 - DACA (Deferred Action for Childhood Arrivals) NOT an eligible status

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Dependency College Foundation of North Carolina

- Born before January 1, 1992 (for 2015-16 year)
- Married
- Graduate or professional student
- Active duty military for purposes other than training
- Veteran
- Student has child and provides more than 50% support
- Dependents other than children or spouse that student supports more than 50%
- At any time after student turned 13, were both parents deceased, was student in foster care, or a ward or dependent of the court?
- Has court determined that student is an emancipated minor or was student in a legal guardianship prior to 18 years of age?

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Dependency (continued) College Foundation of North Carolina

- At any time on or after July 1, 2014, was student determined to be an unaccompanied youth who was homeless, as determined by
 - (a) high school or district homeless liaison or
 - (b) director of an emergency shelter program funded by the U.S. Department of Housing and Urban Development?
- At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that the student was an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless?
- Definitions:
 - Accompanied homeless - dependent students who are experiencing homelessness with their families
 - Unaccompanied homeless - students who are not in the physical custody of a parent or guardian
 - At risk of homelessness - independent students who do not have housing that is fixed, regular and adequate

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Dependent Applicant Who Cannot Answer “Yes” to Any of the Dependency Questions College Foundation of North Carolina

- Three paths are offered for otherwise dependent students to complete and submit the FAFSA online without parental data.
 - Dependent applicant who cannot answer “yes” to any of the dependency status questions but who believes he/she is candidate for a dependency override
 - Unaccompanied homeless individual or at risk of homelessness but cannot answer “yes” to any of the homeless youth questions
 - Student whose parents are unwilling to provide financial information (and do not provide financial support to the student) and is completing the FAFSA with sole intention of receiving an unsubsidized loan under DL Program

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Parent Demographics College Foundation of North Carolina

- Current marital status
- Parents’ Social Security Number, name, date of birth
- Parents’ email
- Parents’ state of residency

Parent Demographic Information

As of today, what is the marital status of your legal parents (biological and/or adoptive)?
 Married or Remarried?

When did your parents get married (re-married)? Enter the month and year (mm/yyyy)
 02/1985

What is your father's/stepfather's Social Security Number? <input type="text" value="012-34-5678"/>	What is your father's/stepfather's last name? <input type="text" value="Brown/Jr."/>
What is your father's/stepfather's first name? <input type="text" value="John"/>	What is your father's/stepfather's date of birth? <input type="text" value="01/01/1960"/>
What is your mother's/stepmother's Social Security Number? <input type="text" value="98765-43210"/>	What is your mother's/stepmother's last name? <input type="text" value="Brown"/>
What is your mother's/stepmother's first name? <input type="text" value="Mary"/>	What is your mother's/stepmother's date of birth? <input type="text" value="11/10/1962"/>

Your parents' e-mail address:

Do either your parents e-mail address:

Have your parents lived in Oklahoma for at least 1 year?
 Yes No

What is your parents' state of legal residence?
 Connecticut

Did your parents become legal residents of Connecticut before January 1, 2007?
 Yes No

Your parents' number of family members in the same household (you):
 parent@fkn.gov

If you are not sure which is considered a family member, click Household Size, under the questions on the worksheet.

0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99

2011 and June 30, 2012 *1-parents' Residency will be college students between July 1, 2011 and September 30, 2012. Do not include your parents.

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Parent Citizenship Status College Foundation of North Carolina

- If student is a citizen or eligible non-citizen, but parent/legal guardian is not:
 - Student can still apply and receive federal and state financial aid
 - When completing the FAFSA, the parent/legal guardian enters nine zeros (000-00-0000) as his/her Social Security number. Do not use ITIN number
 - The parent/legal guardian DOES include his/her income and assets on the financial aid form
 - Parents are not eligible to use the Data Retrieval Tool/ DRT
 - Parent/legal guardian is not eligible to establish a PIN to electronically sign the FAFSA. In this case, the parent may print the signature page, sign it with a PIN and mail it.
 - Very likely to be flagged for verification. Students and their families may need assistance to understand and to complete the verification process
 - More questions: Please contact Donna Weaver, Spanish Services Manager, dweaver@ncseaa.edu or 919-799-3779

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Data Retrieval Tool (DRT)

- The IRS Data Retrieval Tool allows students and parents to import the IRS tax return information needed to complete the FAFSA
- The DRT is recommended for several reasons:
 - Easy
 - Accurate
 - Generally satisfies federal verification requirements
- Students and parents not using the DRT may be required to provide an official tax transcript from the IRS
- Available early February 2015 for 2015-2016 application cycle in English and Spanish
 - IRS data available within 2-3 weeks for electronic tax filers or 8-11 weeks for paper tax filers

Parent Tax Information

Application was successfully saved

For 2014 have you or your parents completed their 2013 income tax return or another tax return?
 Already completed *

For 2014, what is your parents tax filing status according to their tax return?
 Married if Filing Joint Return *

Yes, the parents may be able to use the IRS Data Retrieval Tool to view and transfer your tax information from the IRS.

Did you, the parents, file an amended tax return?
 Yes No

Did you, the parents, file a Puerto Rican or foreign tax return?
 Yes No

Did you, the parents, file electronically in the last 3 weeks (or by mail in the last 13 weeks)?
 Yes No

Based on your responses, we recommend that you, the parents, transfer your information from the IRS into the FAFSA.

Enter your PIN and click Link to IRS.

What parent are you?
 Student

Verify your PIN? [Apply For A PIN](#) [I Already Own A PIN](#)

[Link to IRS](#)

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DRT --> IRS Database

Get My Federal Income Tax Information

See our [FAQs](#) regarding or request for your personal information.

Enter the following information as appears on your 2013 Federal Income Tax Return. Required fields *

First Name *	COPPE
Last Name *	C Day
Social Security Number *	**-**-8886
Date of Birth *	01 / 01 / 1959
Filing Status *	Head of Household
Address (Must match your 2013 Federal Income Tax Return)	1000 E. 10th St
Street Address *	1000 E 10th St
P.O. Box (Required if entered on your tax return)	
AP Number (Required if entered on your tax return)	
County *	United States
City, Town or Post Office *	FSA
State/US Territory *	Massachusetts (MA)
ZIP Code *	02498

Parent 2013 Federal Income Tax Information

The information below was automatically imported from your 2013 tax return. The questions on the FAFSA:

By Tax Information	FAFSA Question Number
Tax Year	2013
Married	Question 104
Social Security Number	** - ** - 8886
Filing Status	Head of Household
Type of Tax Return Filed	1040
Adjusted Gross Income	\$14,000
Income Exempt From Tax	\$0.000
Income Tax	\$0.000
IRS Extensions	1
Education Credits	\$0
IRA Deductions and Payments	\$0
Tax Exempt Interest Income	\$0.00
Unearned IRA Distributions	\$0
Unearned Dividends	\$0

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Parent's Household Size

- Who is included in the household?
 - Student
 - Student's parent(s)
 - Parent(s)' other children if:
 - they receive more than half of their support from the parent(s) July 1, 2015 through June 30, 2016 OR
 - would be considered "dependent" if they filed a FAFSA
 - Other people who live with the parent(s) and who receive more than half of their support from the parent(s) and will continue to receive that support between July 1, 2015 and June 30, 2016

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Who Are Considered Parents on the FAFSA?

Biological or adoptive parents (regardless of gender):

- Parents married and living with each other
- Parents unmarried and living with each other
- Parent widowed or single
- Parents divorced or separated—answer questions for parent with whom student lived more during past 12 months
 - If equal time between each parent, answer for the parent who provided more financial support during the past 12 months
- If custodial parent has remarried, answer about that parent and the person whom parent married (stepparent)

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Who Are Not Considered Parents on the FAFSA?

- Foster parents
- Legal guardians who have not adopted the student
- Relatives, such as grandparents, older brother/sisters, and uncles/aunts who have not adopted the student
- Stepparents who have not adopted the student and who would be the only person providing parental information.
 - Natural parent is deceased and student resides with step-parent.

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What is a Personal Identification Number (PIN)?

- "Sign Electronically With My PIN" is the default signature option.
 - The exception is parent/legal guardian who possess a Social Security Number of all zeros or beginning with 666.
- PIN is issued to an individual and is a "signature" for Federal Student Aid purposes
- Parent's PIN may be used for multiple children
- Each student must have own PIN
- PIN will expire if not used for 18 consecutive months

A PIN can be obtained at: pin.ed.gov

PIN Replacement coming in spring of 2015 – more information to come

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Other Options to Sign and Submit

- Users are able to view other options for signing by clicking the "Other options to sign and submit" link on the signature page.
- After clicking the other options link, the system displays options to :
 - "Print a Signature Page" or
 - "Submit Without Signatures", along with text explaining the benefits of electronic signatures.

Student Signature

Student's Social Security Number Don't have a PIN? [Sign out & get a PIN](#)

Student's last name It takes only a few minutes to get your PIN.

Student's date of birth

We recommend signing electronically with a PIN so you don't have to print and mail a signature page or return later to sign your FAFSA. If you are unable to sign electronically, select another option.

Sign Electronically with My PIN
This is the fastest option.

What is your (the student's) PIN?

Print a Signature Page
This option requires that you print and mail your signature. Click the **Print Signature Page** button on this page.

Submit Without Signatures
This option allows you to submit your FAFSA now without your signature, but you will need to return later to sign.

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FAFSA Confirmation Page

- Next steps
- Option to transfer parent info to a sibling's application
- EFC estimate
- Pell Grant & Direct Loan estimates
- A copy of confirmation page automatically sent to all applicants with valid e-mail address
- Applicants still have the option to request the e-mail when submitting a "signature only" transaction

Confirmation Page

1. This confirmation page has been sent to you at the e-mail address you provided.

2. Please print this page and keep it for your records. You may need to provide a copy of this page to your school's financial aid office.

3. If you are unable to print this page, you may request a copy of this page by clicking the "Request a Copy" button below.

4. If you are unable to print this page, you may request a copy of this page by clicking the "Request a Copy" button below.

5. If you are unable to print this page, you may request a copy of this page by clicking the "Request a Copy" button below.

6. If you are unable to print this page, you may request a copy of this page by clicking the "Request a Copy" button below.

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9. If you are unable to print this page, you may request a copy of this page by clicking the "Request a Copy" button below.

10. If you are unable to print this page, you may request a copy of this page by clicking the "Request a Copy" button below.

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FAFSA Processing Results

Central Processing System (CPS) notifies student of FAFSA processing results by:

- Paper Student Aid Report (SAR) if paper FAFSA was filed and student's e-mail address was not provided
- Paper SAR Acknowledgement if filed electronically via FAFSA on the Web and student's e-mail address was not provided
- E-Mail Notification of SAR Processing, with link to on-line SAR, if valid e-mail address provided
- Typical processing time until email notification is 24-48 hours from time of filing FAFSA

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Making Corrections

If necessary, corrections to FAFSA data may be made by:

- Using FAFSA on the Web (fafsa.gov) if student has a PIN – quickest
- Updating and mailing paper SAR
- Submitting documentation to school's financial aid office
- Important for those completing FAFSA initially with tax filing status "Will File" to update to "Already Completed" and correct any data that is NOT correct

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What is Verification?

- Process of ensuring accuracy and completeness of family-reported data
- Colleges and universities request documents to verify certain types of information for selected students
 - Federal criteria targets error prone data items specific to an applicant
- See Handout in CFNC Resources:
 - [2015-2016 Verification Requirements GEN1411](#)

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Special Populations

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CFNC Spanish Services 

Assisting Immigrant Students or Children of Immigrants


Monthly Wednesday Webinar at CFNC.org

FREE Workshops for counselors, educators and advocates

An endeavor to be more aware of barriers to students' access to college and success, and to share tools and free resources from CFNC and other non-profit organizations




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Spanish Services: Statewide Goals 


- Provide information and resources to Latino students and their families
- Collaborate with NC schools to increase Latino student success and cultivate opportunities for family involvement
- Increase the number of Latino students who enroll and succeed in post-secondary education

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CFNC Spanish Services 

- Immigrant parents want their children to go to college in order to have a career, a bright future, and a better life, but the main barrier is that they do not know the "steps" involved and may not be aware of financial aid and scholarships.
- Want to schedule a workshop or webinar?
- Have questions?
Please contact: Donna Weaver, Spanish Services Manager, 919-799-3779 or dweaver@nceaa.edu

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Undocumented, Under-documented & Deferred Action for Childhood Arrivals (DACA) 

- An estimated 65,000 undocumented, under-documented and DACA students graduate from U.S. high schools each year


<u>Similar to Peers</u>	<u>DACA Changes</u>
Low-income	Gain legal employment
Poor academic preparation	Eligible for driver's license
First-generation college student	Eliminates fear of discovery and deportation
Limited access to college info and support	

Different from Peers

- Not eligible for federal or state financial aid or in-state tuition in NC
- Not eligible for certain careers that require licensure


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Spanish Services Resources on CFNC.org 



- CFNC.org/adelante
- CFNC.org/espanol


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Homeless and Unaccompanied Youth 

- Free webinars and resources: <http://center.serve.org/nche/web/group.php>
- Advocacy and policy: National Association for the Education of Homeless Children and Youth (NAEHYC): www.naehcy.org
- LeTendre Scholarship: <http://www.naehcy.org/letendre-scholarship-fund/scholarship-application>

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Verification of Homeless & Unaccompanied Youth



- For students in high school, the local homeless liaison can verify
- For students out of high school and under 24, the financial aid administrator can verify.
- The student does not need to indicate “yes” in any of the categories outlined on the FAFSA for homeless status
- Verification is not required unless there is conflicting information
 - Documented interview (even via phone) is acceptable
 - Should be done with discretion and sensitivity
 - Some information may be confidential (e.g. protected by doctor-patient privilege)
 - Child welfare reports are not necessary
 - Guidance recommends consulting with local liaisons, State Coordinators, NCHE, school counselors, clergy, etc.

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Current & Former Foster Care Youth



Current & Former Foster Care Youth

- Student who was in foster care at any time since turning 13 considered independent and does not have to provide parent information
- NC Education and Training Voucher Program
 - Four-year scholarship for foster youth and former foster youth – CFNC.org
- NC Reach
 - State-funded scholarship offered to qualified applicants who will attend NC public colleges and universities – www.ncreach.org
- Casey Family Programs
 - *Supporting Success*: Improving higher education outcomes for students from foster care
 - Academic advising and career counseling
 - The Higher Education Opportunity Act (HEOA)
 - www.casey.org
- Additional information available at StudentAid.gov/foster


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New Initiatives

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FAFSA Completion Tool




FAFSA Completion website

federalstudentaid.ed.gov/datacenter/fafsahs.html

- Tool to help high school counselors and school leaders
- Data available by state
- Report alphabetical by high school
- Shows number of completed and submitted FAFSAs

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New FAFSA Completion Initiative




NEW FAFSA Completion Initiative

- Department of Education is partnering with state student grant agencies
 - To provide secondary schools, school districts, and certain designated entities (e.g. TRIO, GEARUP) limited information on students’ progress in completing and filing the FAFSA form
 - Goal is to increase the number of students submitting FAFSAs
- State student grant agencies have received FAFSA information previously, but have not been allowed to share with permissible organizations
- The State Education Assistance Authority will begin implementing this program on a pilot basis for 2015.
 - Schools / LEAs must sign data sharing agreement with the SEAA.

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FAFSA Completion Resources




- Completing the FAFSA available at: fafsa.gov
- 7 Easy Steps to the FAFSA 2014-2015: finaid.ucsb.edu/fafsasimplification/
- FAFSA Information: studentaid.gov/resources
- FAFSA Day: CFNC.org/FAFSADay

Remember there is no state deadline in NC!

NC students should apply as early as possible and by the deadline established by the college

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Avoiding Financial Aid Fraud



- Warning Signs
 - Many students are unaware of free informational resources
 - Often student pays for help or for "guaranteed" aid before asking a knowledgeable adult for advice
- Common Fraud Complaints
 - Paying for guaranteed aid and not receiving anything
 - Paying for help to find aid
 - Paying to file the FAFSA
- Remind students that the first F in FAFSA stands for **free!**
 - Federal Trade Commission – Scholarship Scams
consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams
 - CFNC.org – Resource link at the top of the home page for "Don't Get Hooked" material.

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FAFSA Day 2015



Saturday, February 28, 2015

9 a.m. to noon at most locations


- **FREE** help completing FAFSA from college financial aid officers
- Visit CFNC.org/fafsaday or call toll-free at 866-866-CFNC(2362) to:
 - Learn more
 - Find closest location
 - Register

Sponsored by:

- College Foundation of North Carolina
- North Carolina Association of Student Financial Aid Administrators, and
- State Employees Credit Union

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2015 Summer Financial Aid Counselor Internship



- The summer counselor internship program provides opportunities for high school counselors to work in the financial aid offices of NC colleges and universities.
- Interns work three to six 30-hour weeks.
- Interns are compensated \$700 per week.
- Program details, host campuses and application will be posted at ncseaa.edu/Internship.html in January of 2015

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Counselor Resources




Updates Coming Soon

CFNC.org/counselor

- The Grant Chart provides details of major state financial aid programs available for NC residents.
- The Admissions Chart for NC colleges and universities provides details including:
 - Campus Application deadlines
 - Campus open house dates
 - School codes
- The College Directory - Single Point of Contact for Homeless/Transitional Students provides contacts on all 110 UNCs, ICUs and CCs campuses

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Counselor Resources




Updates Coming Soon

CFNC.org/counselor

- CFNC.org/Adelante – provides resources to the Hispanic/Latino and migrant student population and their families including:
 - Scholarship information
 - Financial Aid guide
 - Resources for DACA Students
 - A guide for undocumented youth

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NC Programs Resources



- Student Financial Aid for North Carolinians - CFNC.org/fabook
- Forgivable Education Loans for Service - cfnc.org/fels
- Golden LEAF Scholarships - CFNC.org/goldenleaf
- NC REACH - ncreach.org


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Federal Resources for Counselors FSA Tool Kit

FSA Tool Kit provides federal student aid information and outreach tools
www.financialaidtoolkit.ed.gov

- Learn About Financial Aid
- Conduct Outreach
- Get Training
 - National Training for Counselors and Mentors (NT4CM) program
- Search Financial Aid Tools and Resources
- Link to NT4CM from site -

<http://www.financialaidtoolkit.ed.gov/tk/training/nt4cm.jsp>




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Federal Resources for Counselors

StudentAid.gov

- Gateway website for students with links to other sites
 - Prepare for College - Checklists for Academic and Financial Preparation
 - Types of Aid
 - Who Gets Aid
 - FAFSA: Apply for Aid
 - Manage loans



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Federal Resources for Counselors

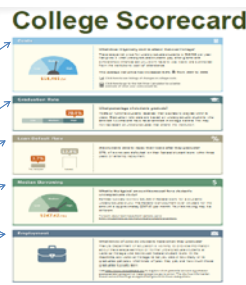
- fafsa.gov Students complete and submit the FAFSA on the Web. May use site to check status of application, view processing results, and submit corrections.
- pin.ed.gov Students and parents apply for Federal Student Aid Personal Identification Number, or FSA PIN.

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Federal College Choice Tools for Students

College Affordability and Transparency Center - <http://collegecost.ed.gov>

- Designed to help prospective students and their families to evaluate options for their investment in higher education
- Provides key measures of college affordability and value to help students identify institutions best suited to their goals, finances, and needs
 - Costs
 - Graduation Rate
 - Loan Default Rate
 - Median Borrowing
 - Employment



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Federal College Choice Tools for Students

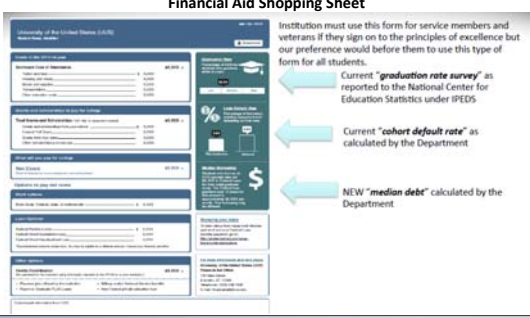
Financial Aid Shopping Sheet

Institution must use this form for service members and veterans if they sign on to the principles of excellence but our preference would be for them to use this type of form for all students.

Current "graduation rate survey" as reported to the National Center for Education Statistics under IPEDS

Current "cohort default rate" as calculated by the Department

NEW "median debt" calculated by the Department



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Counselor Questions


Question: Does North Carolina have reciprocal agreements with neighboring states for in-state tuition for those NC residents living closer to an out-of-state school than an in-state school?

Answer: No

Question: How much money can families with average incomes expect to receive in financial aid?

Answer: There is no "average" for family income, assets, number in household, etc. Each family is different and has different financial and family circumstances. Consider FAFSA4caster to help families estimate their "Expected Family Contribution" (EFC).

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Counselor Questions 


Question: How can students find scholarships for "average" students "grade wise"?

Answer: CFNC.org – www.cfnc.org/paying/schol/aid_search.jsp

Question: Where can I find information on military-connected families?

Answer: CFNC.org – CFNC.org/military and CFNC.org/fabook


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Counselor Questions 

Question: Are the income, asset and demographic information of a parent who is a non-resident alien (does not live in the US and is not a citizen) required to be reported on the FAFSA ?

Answer: The FAFSA requires the student to report certain income, asset and demographic information from BOTH parents – UNLESS the parents are divorced or separated as of the date the FAFSA is completed. (The word "separated" is used to define the parents marital status, not their physical location.)

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Counselor Questions 

Several scenarios - If parents are legally married but both are not US citizens and/or residents.


Question: What if the parents don't live together as above?

Answer: As long as the parents are not separated or divorced, both parents are required to contribute data in order to complete the FAFSA.


Question: So, even though one parent lives in the US and the other in a foreign country, information from both are required to complete the FAFSA?

Answer: YES. Because the parents are legally married, both parents will contribute data to the FAFSA. Even if parents live in different foreign countries such as Germany and Portugal. They will use their foreign tax returns or non filing data along with their reportable asset information converted to US dollars.

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Counselor Questions 

Questions?



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