



**OASFAA COUNSELOR WORKSHOP**  
**NOVEMBER 9, 2023**

PRESENTED BY: JAYME JARRETT, KIMBERLY CLEVENGER AND MELANIE WEAVER

**ABOUT OASFAA AND THIS PRESENTATION**

- **OASFAA** is a non-profit organization comprised of financial aid professionals. **The OASFAA Outreach Committee** is an all-volunteer committee that serves as a primary resource of pertinent and current financial aid information. The committee disseminates this information through a variety of activities including training programs for various stakeholders external to OASFAA such as admissions staff, high school counselors, access advisors, TRIO, etc.
- OASFAA has provided the information today as a free service to counselors.
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**WORKSHOP AGENDA**

- High-level changes for 2024-2025
- The Federal Student Aid ID
- Dependency (Student Circumstances)
- Parent of Record
- The 2024-2025 FAFSA
- Student Aid Index (SAI)
- FAFSA Submission Summary
- Federal Aid Programs
- Ohio Aid Programs
- Financial Aid Notifications
- Resources

**WORKSHOP NOTE**

⚠

The screenshots of the FAFSA are not final/could change by the time the FAFSA is released in December 2023!

⚠

Plan on San!

**CHANGES FOR 2024-2025**

**CHANGES FOR 2024-2025**

FAFSA will not be released until December 2023

- The massive overhaul of the 2024-2025 form and process will delay the opening of the FAFSA until some date in December.
- Encourage students to check on updated FAFSA priority deadlines at colleges.
- FAFSA completion events should begin in early January.
- Creates a condensed timeframe for FAFSA submission, FAFSA Submission Summary review, verification and aid offer review.

**CHANGES FOR 2024-2025**

FAFSA contains fewer questions

- The FAFSA will have fewer questions.
- Certain types of taxed income questions have been eliminated.
- Several types of untaxed income questions have been eliminated.
- Requesting Work-Study question has been eliminated.
- Housing plans for each college has been eliminated.
- Child support paid question has been eliminated.

**CHANGES FOR 2024-2025**

New terminology...

- EFC is now... **STUDENT AID INDEX (SAI)**
- SAR is now... **FAFSA SUBMISSION SUMMARY**
- JRS DRT is now... **DIRECT DATA EXCHANGE (DDX)**
- PARENT/SPOUSE is now... **CONTRIBUTOR(S)**

## CHANGES FOR 2024-2025

### Contributors

- Anyone who provides information on the FAFSA
  - Student
  - Student spouse if married
  - Parent
  - Other parent if parent of record is married
- Contributors **MUST** provide the required information and sign respective section of the FAFSA

## CHANGES FOR 2024-2025

### Race, Gender, and Ethnicity Questions

- These demographic questions are now an official part of the student's section of the FAFSA.
- The answers will not be shared with state agencies or colleges. They have no bearing on aid eligibility and are to be used for research only.
- The student will have a choice of "prefer not to answer" for each question.
- The information will not appear on the FAFSA Submission Summary and cannot be seen by parents or student spouse.

## CHANGES FOR 2024-2025

### IRS consent required: (tax filers or non-tax filers)

- All contributors are required to provide consent to the use of their Federal Tax Information (FTI) on the FAFSA.
- This includes non-filers, people without a social security number, and foreign tax filers.
- No consent = No federal Title IV aid.
- The IRS will confirm if Federal Tax Information is available and the information will be automatically downloaded through the Direct Data Exchange (DDX) to the Department for use in determining financial aid eligibility.
- The IRS will confirm non-filer status, which may reduce the verification burden.

## CHANGES FOR 2024-2025

### Number of colleges on the form

- Students will be able to list up to 20 colleges on the web version of the FAFSA.
- This should eliminate many students going back in to add colleges above 10.
- The number is still limited to 10 on the paper FAFSA.

### CHANGES FOR 2024-2025

Student

+

Parent(s)/Contributor(s)

+

Other Children/Dependents

====

Family Size

Change to how family size is reported

- Aligns with number of dependents reported on 2022 federal tax return.
- Option to update if the family size is different than what was on the 2022 tax return for dependents.

### CHANGES FOR 2024-2025

### CHANGES FOR 2024-2025

Dependent student family size

- The student and the student's parent(s), are already included here
- The student's siblings if the following are true:
  - They live with the student's parents (or live apart because of college enrollment),
  - They receive more than half of their support from the student's parents, and
  - They will continue to receive more than half their support from the student's parents during the award year.
- Other persons if the following are true:
  - They live with the student's parents,
  - They receive more than half of their support from the student's parents, and
  - They will continue to receive more than half their support from the student's parents during the award year.

### CHANGES FOR 2024-2025

Independent student family size

- The student, and student spouse (if applicable), are already included here
- The student's dependent children, if the following are true:
  - They live with the student,
  - They receive more than half of their support from the student, and
  - They will continue to receive more than half their support from the student during the award year.
- Other persons if the following are true:
  - The live with the student,
  - They receive more than half of their support from the student, and
  - They will continue to receive more than half their support from the student during the award year.

# FEDERAL STUDENT AID ID (FSA ID)

- Username and password
  - Gives a student/parent access to Federal Student Aid's online systems and serves as a legal signature.
- Student and parent(s) whose information will be on the FAFSA need their own individual FSA IDs.
- Parents without social security numbers (undocumented) are required to get an FSA ID.
  - Use the same website to create FSA ID but will have different set of questions.
  - Signature Page is no longer available.

- # FEDERAL STUDENT AID ID (FSA ID)
- **FSAID for undocumented parents (new for 2024-2025)**
  - Non-SSN holders have similar process to request an FSA ID.
  - They will answer questions to verify their identity through information pulled from credit bureaus.
  - This knowledge-based identify process is not yet available.
  - A launch date is forthcoming.

# FEDERAL STUDENT AID ID (FSA ID)

Who needs to create an FSA ID?

Anyone who is a 'Contributor' needs an FSA ID.

*Student and all parents*



The graphic shows 'Contributors to the FAFSA Form' and lists 'Parents or Spouses' and 'How to Invite'. It includes icons of a person and a group of people.

## FEDERAL STUDENT AID ID (FSA ID)

Important information to know about the FSA ID:

- All usernames and passwords must be different.
- Each user must create and manage their own FSA ID.
- Each user must use a separate email address and mobile phone number.
- High school students should not use their high school email.
- Each social security number, mobile phone and email can be associated with only one account.

## FEDERAL STUDENT AID ID (FSA ID)

With  
2024-2025  
comes a  
new look!




The screenshot shows the updated FAFSA form header with the text: "Get Money To Help Pay for School. Use the free database of federal student aid (FAFSA) to apply for financial aid for college, career school, or graduate school." It also features the "2024-25 FAFSA Form" logo and navigation options like "Log In" and "Create Account".

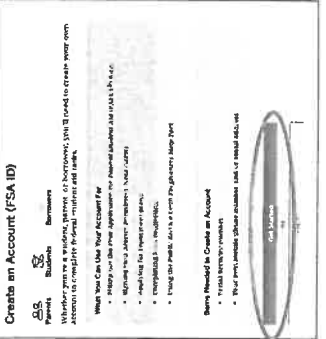
## CREATING AN FSA ID

Create an FSA ID at StudentAid.gov

You Are America's Smartest Investment



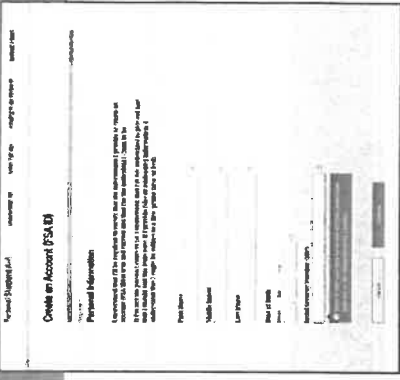
The screenshot shows the StudentAid.gov login page with a "Log In" button and a "Forgot Account" link. Below the login area, there is a "Creating Your FSA ID" section with a "Log In" button.



The screenshot shows the "Create an Account (FSA ID)" page. It includes a "Personal Information" section with fields for First Name, Middle Name, Last Name, Date of Birth, and Social Security Number. A "Create Account" button is at the bottom right.

## CREATING AN FSA ID

Social Security Number (SSN), date of birth and name must match the Social Security card.



The screenshot shows the "Create an Account (FSA ID)" page with a "Personal Information" section. It includes fields for First Name, Middle Name, Last Name, Date of Birth, and Social Security Number. A "Create Account" button is at the bottom right.



## FSA ID ACCOUNT CONFIRMATION

- If an email address is provided, a confirmation email is sent.
- All info is sent to the Social Security Administration (SSA) for confirmation.
  - o SSA review will take 1-3 days.
- Until contributor info is confirmed, they won't be able to use the FSA ID.
- It is **ESSENTIAL** to request FSA ID(s) before beginning the FAFSA at [studentaid.gov](http://studentaid.gov).

**Your Account Was Successfully Created—What's Next?** After you create your account, you will receive an email to the email address you provided. This email will contain instructions on how to verify your account. You will need to click on the link in the email to verify your account. Once you have verified your account, you will be able to use your FSA ID to log in to the FAFSA website.

**What to Do Next:**

- Log in to the FAFSA website.
- Complete the FAFSA form.
- Review your FAFSA information.
- Sign your FAFSA form.
- Submit your FAFSA form.

**Need to Know:** You will need to verify your account within 30 days of creating your account. If you do not verify your account within this time frame, you will need to create a new account.

# DEPENDENCY

## DEPENDENCY STATUS

- **New:** Order of Questions
  - o Birthdate, year in college, marital status asked earlier in FAFSA.
  - o Remaining items listed, student asked to check all that apply (plus any appropriate follow-ups) or "none of these apply."
  - o If checking "none of these apply", they complete the FAFSA as a dependent student with parent(s). (except for homelessness)
  - o If student checks any of the questions, completes FAFSA as independent.

## DETERMINING DEPENDENCY STATUS

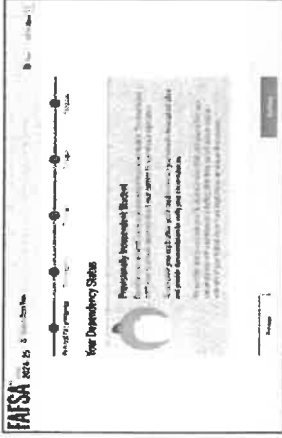
- Dependent = Parent(s) also apply with student
- Independent = Student (and spouse) apply without parent(s)
- Student Personal Circumstances
- Student Other Circumstances

*Most high school students will be dependent.*





## Impact of Provisionally Independent Status



- The student can sign and submit their FAFSA form.
- Student should contact their school to see what supporting documentation is needed.
- A financial aid administrator will review and determine if an unusual circumstance appeal is warranted.

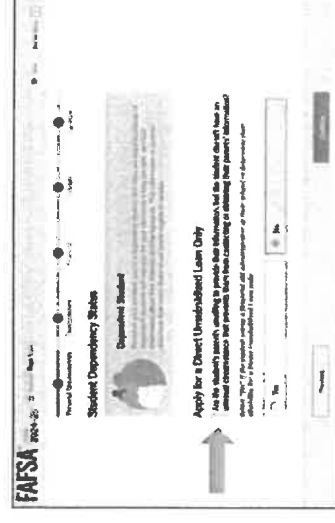
## DEPENDENCY DOCUMENTATION

- College has right to request supporting docs for any dependency category response.
- **New:** College required to reach out in cases of provisional independent status (homelessness and unusual circumstances) for information and supporting docs.
- **New:** Provisional independent status will calculate an SAI but will not be eligible for aid until resolved by college.
- **New:** Once independent, student anticipated to remain so.
  - o Answers will transfer to future FAFSAs and limit need to redocument in future years.
  - o Colleges therefore may seek defining documentation when reviewing independent cases (and required to do so with provisional) to solidify determination.

## DEPENDENT - PARENT REFUSAL

- **New:** A student who is otherwise dependent may report that parents are unwilling to provide information on the FAFSA, even though an unusual circumstance does **not** exist.
- Student can be considered for limited federal aid in the form of a loan:
  - o Federal Direct Unsubsidized Loan may be offered to the student.
  - o Up to \$5,500 freshmen/\$6,500 sophomores/\$7,500 junior or senior.
- When parents do not consent, an SAI is NOT calculated.
- When possible, stress to parent that consenting to provide FAFSA information does not obligate them to pay for college.

## Student Dependency Status: Parent Refusal



- Based on the answers provided by the student, they are considered a dependent student.
- The student selects 'yes' if the student's parents are unwilling to provide information.

### UNUSUAL VS. SPECIAL CIRCUMSTANCES

- **New:** In past, terms interchangeable; now defined separately:
  - Unusual Circumstances
    - Used in FAFSA completion.
    - Conditions that justify making adjustment to student's dependency status based on unusual situation (e.g., parental abandonment or human trafficking).
    - Commonly referred to as dependency override.
  - Special Circumstances
    - Used in COA or SAI data adjustment.
    - Special or extenuating situations (such as the loss of a job) that impact student's or parent's financial condition and support adjusting data elements in COA or in SAI calculation.
- Both are professional judgements exercised on case-by-case basis.
- Determined by financial aid administrator and may differ slightly college-to-college.

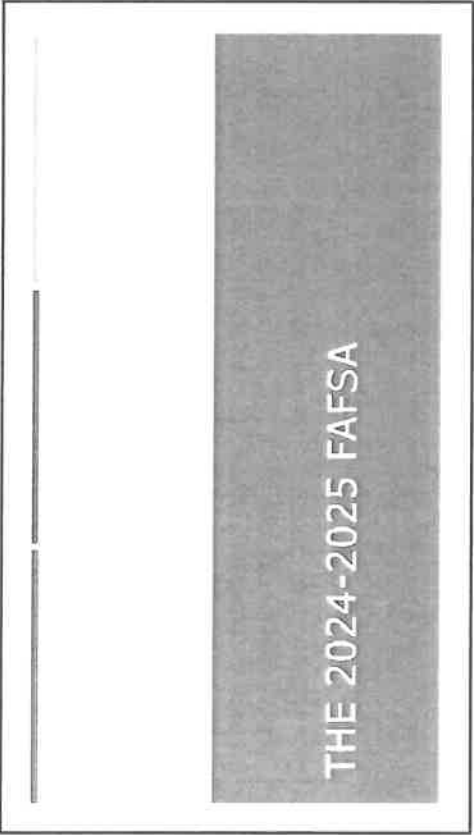
### PARENT CONTRIBUTOR(S)

### PARENT CONTRIBUTOR(S) FOR 2024-2025

<ul style="list-style-type: none"> <li>▪ <b>Parents Who Live Together</b> <ul style="list-style-type: none"> <li>◦ Married and not separated</li> <li>◦ Unmarried but living together</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Remarried Parents</b> <ul style="list-style-type: none"> <li>◦ Divorced, separated, widowed who has remarried</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>▪ <b>Single Parent</b> <ul style="list-style-type: none"> <li>◦ Not divorced, separated or remarried</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Death of a Parent</b> <ul style="list-style-type: none"> <li>◦ If either parent has died, the surviving parent is considered a single parent unless that parent has remarried</li> </ul> </li> </ul>

### WHAT PARENT TO INCLUDE ON THE 2024-2025

- Effective with the 2024-2025 year, the contributor criteria has changed for students with divorced or separated parents not living together.
- The student must include the parent on the FAFSA who provided the greater portion of the student's financial support in the 12 months prior to filing the FAFSA even if student does not live with that parent.
- If neither parent provided support in that 12-month period, include information for the parent who provided the greater portion of support during the most recent year the student received financial support.
- If both parents claim equal amount of support, the parent with the greater amount of income or assets is the contributor.



**Dependent Student FAFSA Form Landing Page**

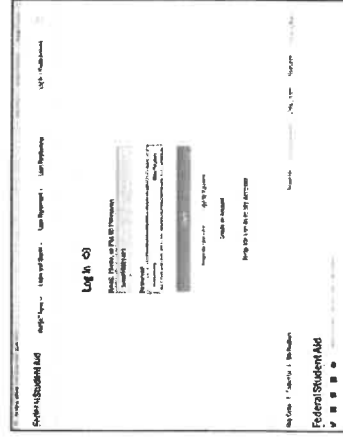
- This is the main FAFSA form landing page.
- On this page, students are directed to "Start a New Form" or "Edit Existing Form."



**Dependent Student Invites Parent**

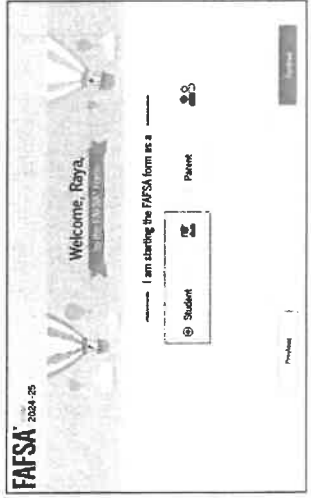
**Dependent Student Log In**

To access the FAFSA form, all students are required to have an FSA ID (account username and password).



### Dependent Student Roles

After logging in, the student can select the applicable role to fill out the FAFSA form: "Student," or "Parent." The student selects "Student."



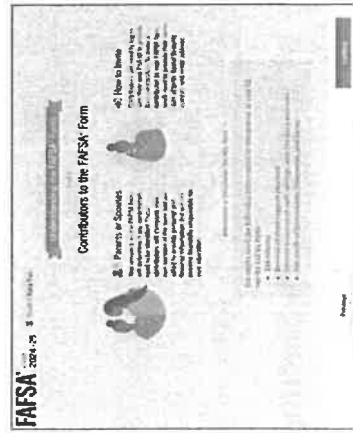
### Dependent Student Onboarding (1 of 4)

When the student starts the 2024-25 FAFSA form for the first time, they are taken through the FAFSA onboarding process. The first onboarding page provides an overview of the FAFSA form and an accompanying video.



### Dependent Student Onboarding (2 of 4)

The second FAFSA onboarding page provides information about the different roles that may be required to participate in the student's FAFSA form and documents that may be needed to fill out the form.



### Dependent Student Onboarding (3 of 4)

The third FAFSA onboarding page provides information about the types of questions the student can expect to see and how they can get additional help with filling out the FAFSA form.



## Dependent Student Onboarding (4 of 4)

The last FAFSA onboarding page provides information about what to expect once the FAFSA form is completed and submitted. On this page, the student can select "Start the FAFSA form" to begin.



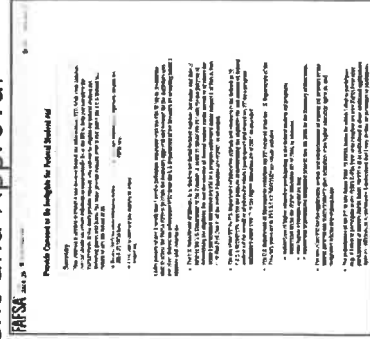
## Dependent Student Identity Information

- The student can verify that their personal information is correct.
- To update any of the personal information, the student must access their Account Settings on StudentAid.gov.
- For fields related to the student's mailing address, the student can edit them directly on this page.



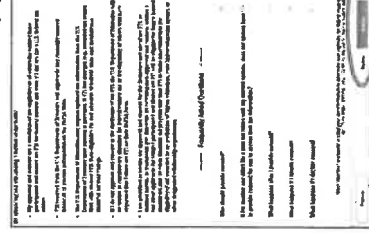
## Dependent Student Consent and Approval

- This page informs the student about consent and their federal tax information.
- By providing consent, the student's federal tax information is transferred directly into the FAFSA form from the IRS to help complete the Student Financials section.
- The student selects "Approve" to provide consent and is taken to the next page.



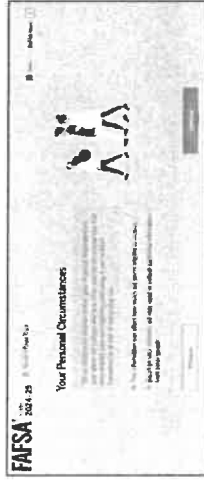
## Dependent Student Consent and Approval

No student consent/approval = NO SAI is generated which means no Federal AID



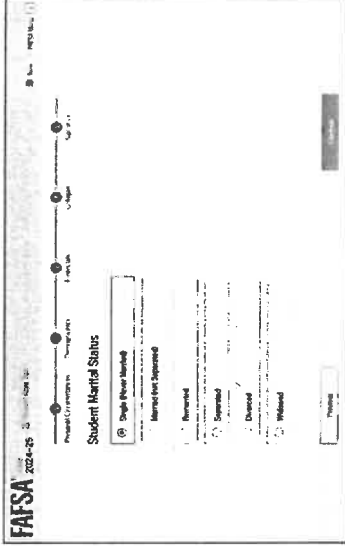
## Dependent Personal Circumstances

This is the first page within the Student Personal Circumstances section.



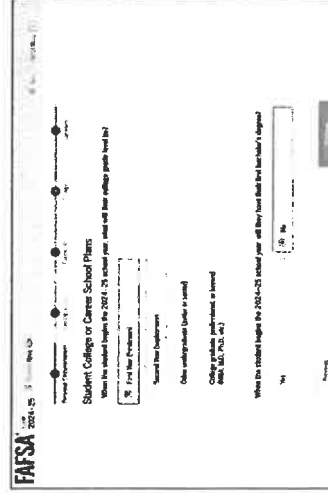
## Dependent Student Marital Status

The student is asked about their marital status.



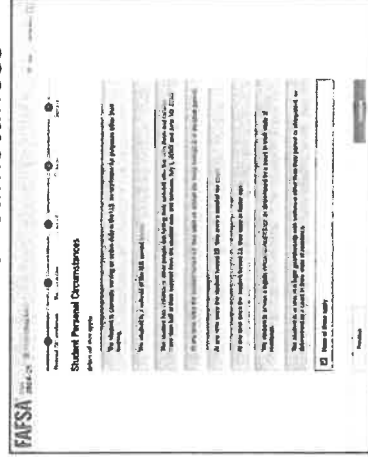
## Dependent Student College or Career School Plans

- The student is asked about their college grade level for the 2024-25 school year and if they will have their first bachelor's degree.
- The student selects that they will be a "First Year (freshman)" and that they will not have their first bachelor's degree.



## Dependent Student Personal Circumstances

The student is asked if any of the listed personal circumstances apply to them.



## Dependent Student Other Circumstances

The student is asked if they were homeless or at risk of being homeless. The student selects "No."

FAFSA 2024-25 Student Other Circumstances

Period Circumstances:  Dependent  Independent

Student Other Circumstances

At any time on or after July 1, 2023, was the student (unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless)?

No  Yes

## Dependent Student Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s). The student selects "No."

FAFSA 2024-25 Student Unusual Circumstances

The information will help to calculate the student's eligibility for aid.

Do unusual circumstances prevent you (student) from contacting the parents or usual custodian? The parents' name is not to be stated.

No  Yes

## Dependent Student: Parent Refusal Questions

- Based on the answers provided by the student, they are considered a dependent student.
- The student is asked if they want a financial aid administrator to determine their eligibility for a Direct Unsubsidized Loan only.
- This is an option if the student's parents are unwilling to provide information. The student selects "No."

FAFSA 2024-25 Parent Refusal Questions

Do you want a financial aid administrator to determine your eligibility for a Direct Unsubsidized Loan only?

No  Yes

## Dependent Student: Tell Us About Your Parents

- As the student is considered dependent, they are asked to provide information about their parents.
- The FAFSA form considers their "parent" to be their legal (biological or adoptive) parent. The student is asked if their parents are married.
- The student selects "Yes" and is required to invite their parents to their FAFSA form to complete the required parent sections.

FAFSA 2024-25 Tell Us About Your Parents

Are your parents married to each other?

Yes  No



## Dependent Student Invites Parents to FAFSA Form

The student is asked to enter information about their parent(s) to send them an invite to their FAFSA form.

FAFSA 2024-25

Should I invite my parent(s) to FAFSA? You can invite your parent(s) to complete the FAFSA form on your behalf. If you do not invite them, you will need to provide their information yourself.

1. My parent(s) don't have a SSN  
2. My parent(s) don't have a SSN  
3. My parent(s) don't have a SSN

Should I invite my parent(s) to FAFSA?  
 My parent(s) don't have a SSN  
 My parent(s) don't have a SSN  
 My parent(s) don't have a SSN

Should I invite my parent(s) to FAFSA?  
 My parent(s) don't have a SSN  
 My parent(s) don't have a SSN  
 My parent(s) don't have a SSN

## Dependent Student Demographics

This is the first view within the Student Demographics section. It provides an overview of the section.

FAFSA 2024-25

Student Demographics

With each question, you will see a question, a list of possible answers, and a 'Prefer not to answer' option. If you select 'Prefer not to answer', you will not be able to see your answers until you return to this section.

Continue

## Dependent Student Demographic Information

FAFSA 2024-25

Student Demographic Information

Questions that the program's financial aid staff will ask you to help them determine your eligibility for financial aid.

1. What is the student's race?  
 2. What is the student's ethnicity?  
 3. Are you married, divorced, or widowed?

What is the student's race?  
 Select all that apply

White  
 Black or African American  
 Asian  
 American Indian or Alaska Native  
 Native Hawaiian or Other Pacific Islander  
 Prefer not to answer

What is the student's ethnicity?  
 Select all that apply

Hispanic or Latino  
 Not Hispanic or Latino  
 Prefer not to answer

Are you married, divorced, or widowed?  
 Yes  
 No  
 Prefer not to answer

Applicants must answer these questions but there is an option: "Prefer not to answer."

## Dependent Student Demographic Information

What is the student's race?  
 Select all that apply

White  
 Black or African American  
 Asian  
 American Indian or Alaska Native  
 Native Hawaiian or Other Pacific Islander  
 Prefer not to answer

### Dependent Student Citizenship Status

The student is asked about their citizenship status. The student selects the "U.S. citizen or national" option.

FAFSA 2024-25

Student Citizenship Status

Are you a U.S. citizen or national?

Yes

No

Helpful tip: Citizens are eligible residents.

### Dependent Student's Parent Education Status

The student is asked about their parents' education status. The student selects the "No" option.

FAFSA 2024-25

Parent Education Status

Do either of the student's parents attend college?

Yes

No

### Dependent Student's Parent Killed in Line of Duty

The student is asked if their parent was killed in the line of duty. The student selects the "No" option.

FAFSA 2024-25

Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while (1) serving on active duty as a member of the Armed Forces on or after September 11, 2001 or (2) performing official duties as a public safety officer?

No

Yes

### Dependent Student High School Completion Status

The student is asked what their high school completion status will be when they start the 2024-25 year.

FAFSA 2024-25

Student High School Completion Status

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

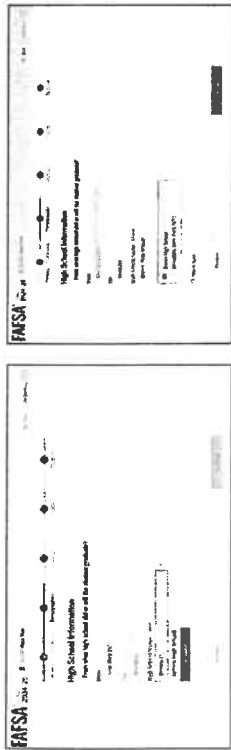
High school diploma

Substantiated high school equivalent by CIP method

None of the above

## Dependent Student High School Information

The student is asked which high school they did or will graduate from. The student enters their high school's state and city. After selecting "Search," they select the correct high school from the search results.



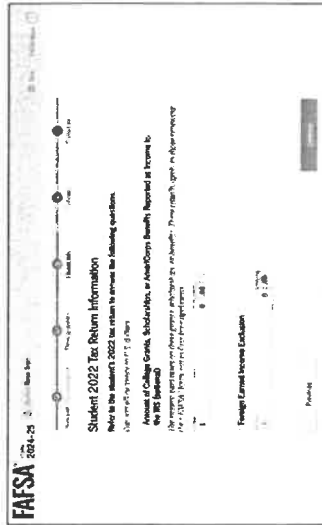
## Dependent Student Financials

This is the first page within the Student Financials section. It provides an overview of the section.



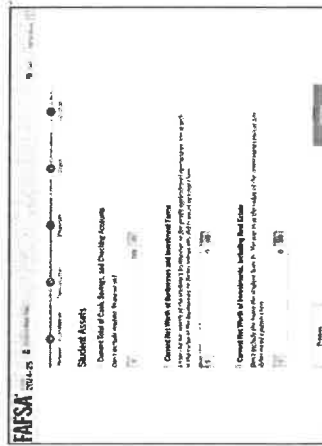
## Dependent Student Tax Return Information

The student is asked questions about their 2022 tax return. The student enters a response in each entry field.



## Dependent Student Assets

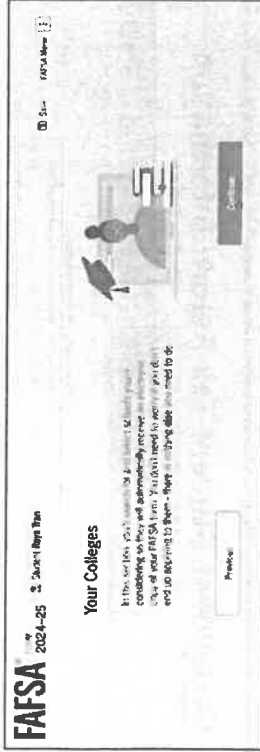
The student is asked about their assets. The student enters a response in each entry field.



*No asset - those five in retirement accounts.*

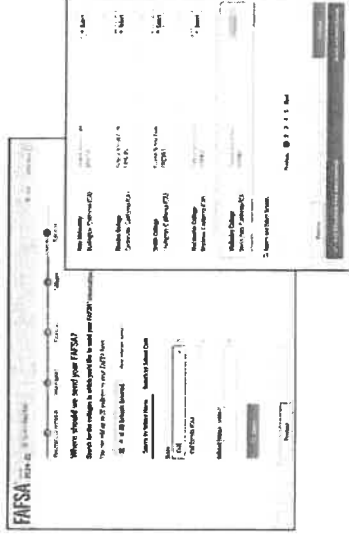
## Dependent Student Select Colleges

This is the Select Colleges section, and the final part of the FAFSA form's student section.



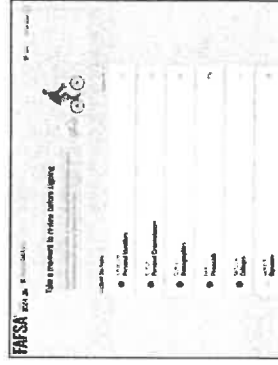
## Dependent Student College Search

- The student is asked to search for the colleges and/or career schools they would like to receive their FAFSA information.
- Students can select to send their FAFSA information to a maximum of 20 schools.

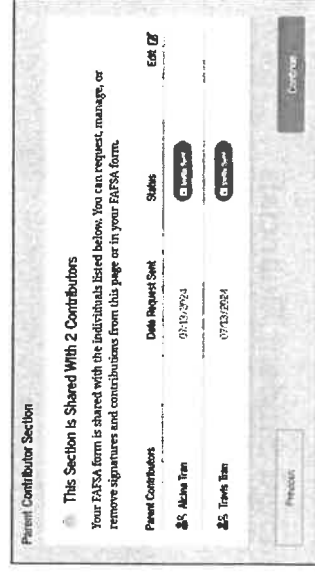


## Dependent Student Review Page

- The review page displays the responses that the student has provided in the FAFSA form.
- The student can view all their responses by selecting "Expand All" or expand each section individually.
- To edit a response, the student can select the question's hyperlink and will be taken to the corresponding page.
- Additionally, since the student invited their parent into the form, they see the parent contributor section and the status of their parent's invite.



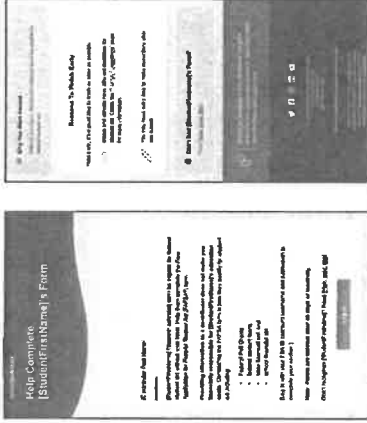
## Dependent Student Review Page





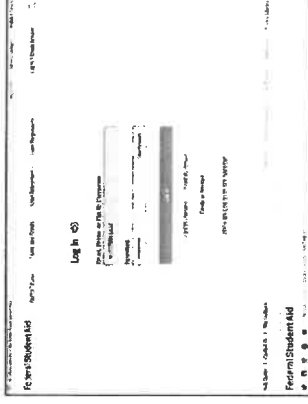
## Dependent Student's Parent Email

This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects "Log In" and is taken to StudentAid.gov.



## Dependent Student's Parent Log In

- The parent is taken from their email to the "Log In" page to enter their log-in credentials.
- To access the FAFSA form, all users are required to have an FSA ID (account username and password).
- If the parent doesn't have an FSA ID, they can select "Create an Account."



If parents are filing tax return jointly only one parent needs invited. other methods of filing will need to have both parents invited if 2 parents in home - Make step parent in home would need invited.

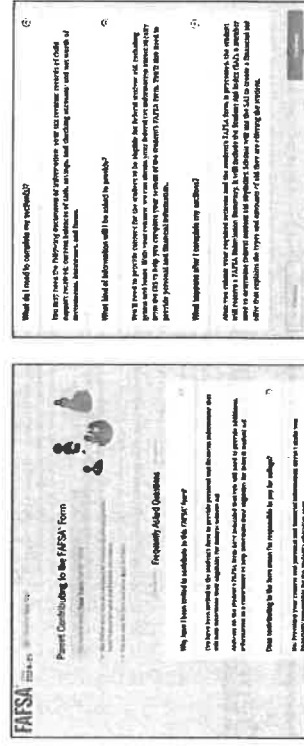
## Parent Status Center - My Activity

After successfully logging in, the parent is taken to their "My Activity" page. The parent sees an invitation to be a contributor on the student's FAFSA form.



## Dependent Student's Parent Contributor

This page provides information about being a contributor on a FAFSA form.



### Dependent Student's Parent Onboarding (1 of 4)



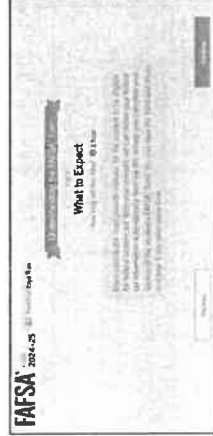
When the parent enters a 2024-25 FAFSA form for the first time, they are taken through the FAFSA onboarding process. The first onboarding page provides an overview of the FAFSA form and an accompanying video.

### Dependent Student's Parent Onboarding (2 of 4)



The second FAFSA onboarding page provides information about the different roles that may be required to complete the student's FAFSA form and the documents that may be needed to fill out the form.

### Dependent Student's Parent Onboarding (3 of 4)



The third onboarding page provides information about the types of questions the parent can expect to see and how they can get help in filling out the FAFSA form.

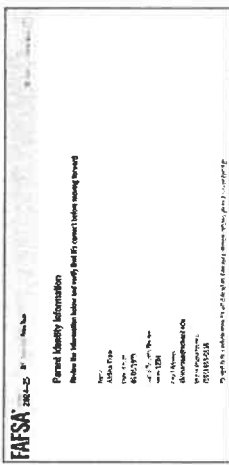
### Dependent Student's Parent Onboarding (4 of 4)



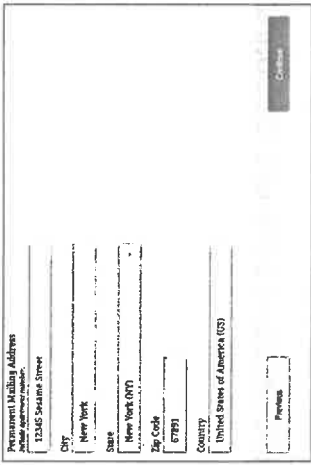
The last onboarding page provides information about what to expect once the FAFSA form is completed and submitted. On this page, the parent selects "Start the FAFSA form" to begin the parent section.

## Dependent Student's Parent Identity Information

- This is the first page within the parent section.
- The parent can verify that their personal information is correct. To update any of the personal information, the parent must access their Account Settings on StudentAid.gov.
- For fields related to the parent's mailing address, the parent can edit them directly on this page.

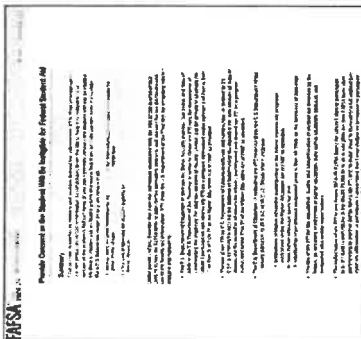


## Dependent Student's Parent Identity Information

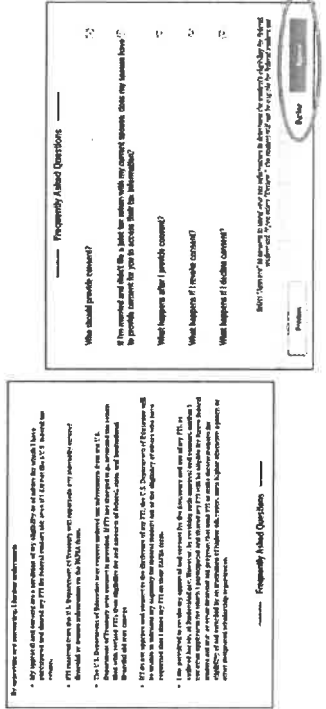


## Dependent Student's Parent Provides Consent

- This page informs the parent about consent and their federal tax information.
- By providing consent, the parent's federal tax information is transferred directly into the FAFSA form from the IRS to help complete the Parent Financials section.
- The parent selects "Approve" to provide consent and is taken to the next page.



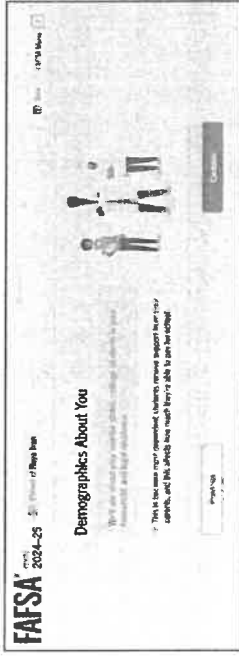
## Dependent Student's Parent Provides Consent and Approval





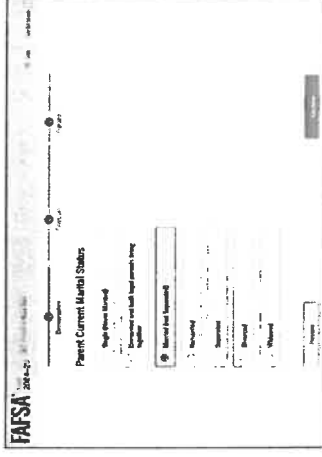
## Dependent Student's Parent Demographics

This is the first page in the Parent Demographics section. It provides an overview of the section.



## Dependent Student's Parent Current Marital Status

The parent is asked about their current marital status. They select the "Married (not Separated)" option.



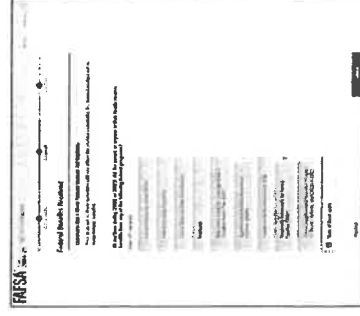
## Dependent Student's Parent Financials

This is the first page within the Parent Financials section. It provides an overview of the section.

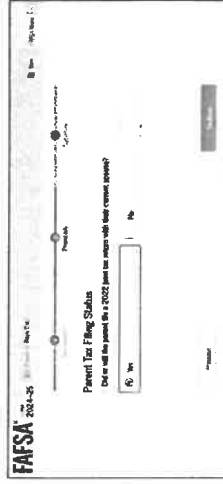


## Dependent Student's Parent Federal Benefits Received

This page asks the parent if they or anyone in their family has received federal benefits. The parent selects "None of these apply."

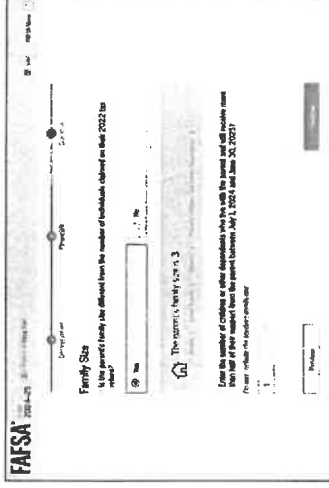


### Dependent Student's Parent Tax Filing Status



This page asks the parent about their tax filing status. The parent selects "Yes" to "Did or will the parent file a 2022 joint tax return with their current spouse?"

### Dependent Student's Parent Family Size



This page asks the parent if their family size has changed. The parent selects the "Yes" option.

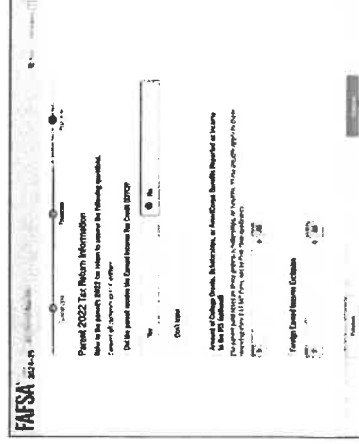
### Dependent Student's Parent Number in College



- This page asks the parent how many people in the family will be in college between July 1, 2024, and June 30, 2025.
- The parent enters a response into the entry field.

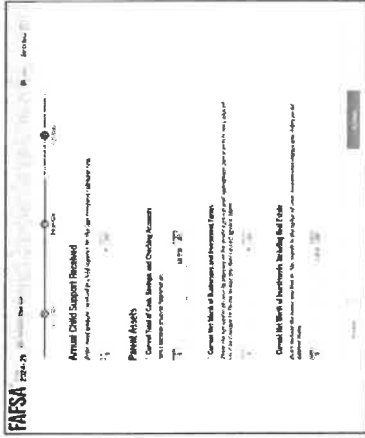
*# of students in college will no longer be considered.*

### Dependent Student's Parent Tax Return Information



The parent is asked questions about their 2022 tax return. The parent enters a response in each entry field.

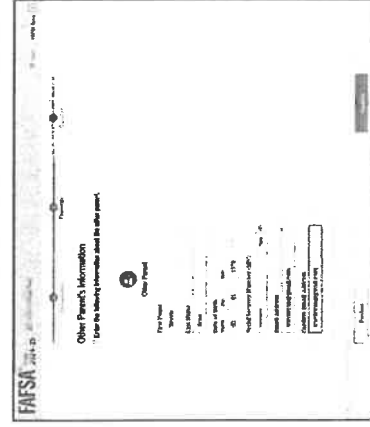
### Dependent Student's Parent Assets



The parent is asked about their assets. The parent enters a response in each entry field.

*no on home lived in or retirement accounts. must report net value of business and farm. home/ram farm no longer exempt.*

### Dependent Student's Other Parent Information



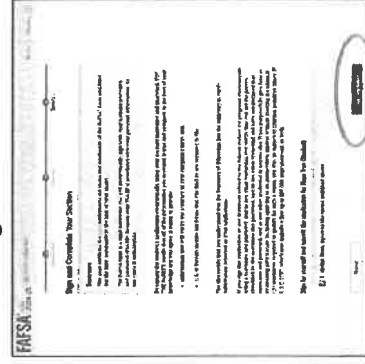
The parent is asked to provide information about their spouse or partner.

### Dependent Student's Parent Review Page



The review page displays the responses that the parent has provided in the FAFSA form.

### Dependent Student's Parent Signature



On this page, the parent acknowledges the terms and conditions of the FAFSA form and signs their section. Since all required sections are complete, the parent can both sign and submit the student's FAFSA form.

## Dependent Student FAFSA Confirmation

Upon submitting the student's FAFSA form, the parent is presented an abbreviated confirmation page.



## STUDENT AID INDEX AND NEED ANALYSIS CHANGES

Student Aid Index (SAI) replaces Expected Family Contribution (EFC).

Broadly speaking, the SAI will create higher levels of financial need.

Like other federal programs, the federal poverty level thresholds will be used for eligibility.

- 1500 is lowest score on index and most needy student.

## STUDENT AID INDEX (SAI)

## STUDENT AID INDEX FORMULA

Reduces the number of income items and allowance against income.

Changes items included as assets.

✖ Changes family size and removes number in college.

Allows for negative SAI up to -\$1500.

No allowance to prorate SAI other than nine months.

### MORE STUDENTS ELIGIBLE FOR FEDERAL AID

- The new SAI formula projects that more students will be eligible for Pell Grants than under the current formula.
- The new formula also projects that students who currently receive a partial Pell Grant will likely be eligible for a larger one.
- The new formula may make more students eligible for the Ohio College Opportunity Grant.

### STUDENT AID INDEX

Income on the FAFSA will now mostly be provided by Direct Data Exchange (DDX)

- AGI
- Taxes Paid
- Number of dependents on IRS tax return
- Income earned from work (not W2 but from 1040)

### FAFSA SUBMISSION SUMMARY

### FAFSA Submission Summary Landing Page

- The **FAFSA Submission Summary** replaces the Student Aid Report (SAR).
- The student receives a **FAFSA Submission Summary** for their processed FAFSA form and subsequent corrections they submit.

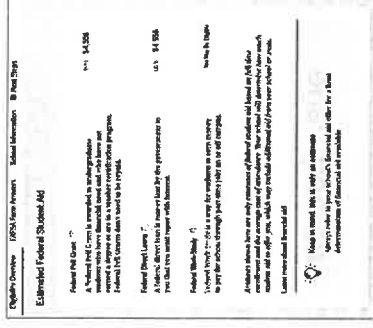


## FAFSA Submission Summary Landing Page

- The FAFSA Submission Summary is broken into four tabs:
  - Eligibility Overview
  - FAFSA Form Answers
    - NOTE: Information transferred from the IRS will not be shown on the Summary
  - School Information
  - Next Steps
- At the top, the student will see information about when their form was received and processed.
- They also have the option to print their FAFSA Submission Summary to keep for their records.

## Eligibility Overview

- On the **Eligibility Overview** tab, the student sees information about what federal student aid they may be eligible for, such as a Federal Pell Grant and Federal Direct Loans.
  - They are also able to view the **Student Aid Index**. Any amounts of financial aid that display on this tab are estimates and are not guaranteed.
  - Final determination of the student's financial aid eligibility is provided by their school's financial aid office.



## Eligibility Overview

**Your Student Aid Index (SAI)**

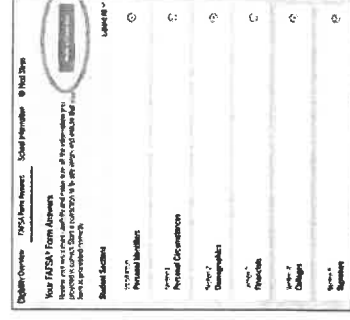
Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

What does this mean?

**-355**

## FAFSA Form Answers

On the FAFSA Form Answers tab, the student sees the answers that they and, if applicable, their contributor(s) provided on their FAFSA form. If any of the provided answers are incorrect, the student can choose to start a correction.



## School Information

- On the School Information tab, the student sees information about the college(s) and/or career school(s) that they selected to send their FAFSA information.
- The student can compare the graduation rate, retention rate, transfer rate, default rate, median debt upon completion, and average annual cost of their selected schools.

Name	Location	Graduation Rate	Retention Rate	Transfer Rate	Default Rate	Median Debt	Average Annual Cost
University of North Carolina at Chapel Hill	Chapel Hill, NC	87%	78%	12%	1.5%	\$12,500	\$12,500
North Carolina State University	Raleigh, NC	85%	75%	10%	1.8%	\$11,000	\$11,000
Wake Forest University	Winston-Salem, NC	83%	73%	8%	1.2%	\$10,000	\$10,000

## Next Steps

On the Next Steps tab, the student sees comments that pertain to their FAFSA form. Some comments may require the student to start a correction or send additional documentation to their school. Other comments may be informational and do not require any further action from the student.

**Next Steps**

- Direct us to the next step in the FAFSA process.
- How to get your school's tax information.
- Look out for additional communications from your school.

**For Your Awareness**

- At this time, we are unable to provide information regarding your school's tax information.
- Based on the information we have received from your school, we have identified a discrepancy in your school's tax information. We will contact your school to resolve this issue.
- Based on the information we have received from your school, we have identified a discrepancy in your school's tax information. We will contact your school to resolve this issue.
- Based on the information we have received from your school, we have identified a discrepancy in your school's tax information. We will contact your school to resolve this issue.

**Additional Information**

If you have any questions, please contact your school's financial aid office. We are here to help you get the most out of your FAFSA experience.

## More Resources

Lastly, along the right side of their FAFSA Submission Summary, the student can choose from additional resources, including visiting Aid Summary or College Scorecard.

**Additional Resources**

- [Visit the College Scorecard](#)
- [Visit the Aid Summary](#)
- [Visit the FAFSA Submission Summary](#)
- [Visit the FAFSA Submission Summary](#)

**Additional Information**

If you have any questions, please contact your school's financial aid office. We are here to help you get the most out of your FAFSA experience.

## FEDERAL AID PROGRAMS

### FEDERAL AID PROGRAMS

Pell Grant

TEACH

Campus-Based Programs

Direct Loans

### FEDERAL PELL GRANT

- Maximum award amount increased by \$500 for **2023-2024**.
  - **\$7,395** maximum award for full-time enrollment and an Expected Family Contribution (EFC) of zero.
- Beginning 2024-2025 award year, Pell eligibility will be determined using the Student Aid Index (SAI) applicant's family size, poverty tables and AGI.



### FEDERAL PELL GRANT

- Students have a **maximum number of terms** they can receive Pell Grant for 2023-2024.
  - 600% of an annual award amount, or the equivalent of 12 full-time semesters.
- **Year-round Pell Grants remain.**
  - Students can attend on a year-round basis and receive up to 150% of their annual award.
  - Starting 2024-25, will no longer have half-time enrollment requirement.
  - Serves as an incentive to complete the credential/degree.

### FEDERAL PELL GRANT

- Say good-bye to the Pell chart in 2024-2025
- Pell Grant eligibility in 2024-25 determined in one of three ways.
    - Maximum Pell Grant
    - Minimum Pell Grant
    - Calculated Scheduled Pell Grant
  - ED will publish the Max and Min Pell amounts for the award year
    - *Not yet known* (will be in \$5 increments)
  - Disbursement amounts calculated using Enrollment Intensity
  - Year-Round Pell now for students enrolled less than half-time



## FEDERAL PELL GRANT

### Calculated Scheduled Pell Grant

- Students not eligible for an automatic Maximum Pell Grant may be eligible for a Calculated Scheduled Pell Grant
- How to calculate:  
Published Maximum Pell Grant (unknown at this time) *minus* Student Aid Index (SAI)  
= Calculated Scheduled Pell Grant, rounded to the nearest \$5

#### EXAMPLE

- Max Pell = \$7850 (actual amount not yet known)
- SAI = 1,002
- Calculated Scheduled Pell =  $\$7,850 - 1,002 = \$6,848$  ----- Rounded to \$6,850

## FEDERAL PELL GRANT

### 2024-2025 Pell based on Enrollment Intensity

- Pell Grant disbursement amounts will be based on number of enrolled credits
  - No longer based on an enrollment category (ex. Full-time, Half-time)
  - Number of enrolled credits + credits required for full-time enrollment (i.e.: 12 credit hours)
  - Round to the nearest whole percent using standard rounding rules

#### EXAMPLE

- Student eligible for Max Pell (ex. \$7850)
- Enrolled for Fall and Spring Semester

	Fall	Spring
Credit Hours	7	11
Enrollment Intensity	$7 \div 12 = 0.58333 \rightarrow 58\%$	$11 \div 12 = 0.9167 \rightarrow 92\%$
Annual Pell Calculation	$(\$7,850 \times 58\%) + 2$	$(\$7,850 \times 92\%) + 2$
Annual Pell Award	\$2,277	\$3,611

## TEACH GRANT 2023-2024

- For any 2023-2024 TEACH Grant first disbursed on or after Oct. 1, 2023, and before Oct. 1, 2024, the maximum award of \$4000 is reduced by 5.7% (\$228).
- Grant of up to **\$3,772** per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.
- Service requirement upon graduation must be met, or grant becomes an Unsubsidized Direct Loan that must be re-paid!

## CAMPUS-BASED PROGRAMS 2023-2024

- Can vary significantly in amount between colleges and universities.
- Priority Deadlines** can impact eligibility between schools.
- For most schools, FWS earnings are given in paycheck form and not applied directly to the student's bill.

Federal Supplemental Education Opportunity Grant (SEOG)

Federal Work-Study

Remember to **double check Priority Deadlines**. Colleges may have made changes due to the **delayed opening of the FAFSA to December 2023**.

### FEDERAL WORK-STUDY (FWS)

- Undergraduate and graduate students are eligible.
- Employment can be on or off campus.
- FWS wages are excluded from SAI calculation.**
- Ohio Minimum Wage in 2023 is \$10.10/hour.
- There is a difference between work-study and "work" or "employment" on an aid offer.
- Interest in Work-Study question removed from FAFSA. Alternative collection of interest may be used by schools.

**JOB OPENINGS**

### FEDERAL SEOG

- Offered to undergraduates with exceptional financial need.
- Award ranges from \$100 to \$4,000, depending on when student applies, financial need, and the funding and policies of school attending.

### DIRECT LOANS: UNDERGRADUATE 2023-2024

Direct Subsidized and Unsubsidized Loans are two separate, unique types of loans that are awarded separately.

Subsidized Undergraduate	Unsubsidized Undergraduate
<p><b>Need-Based</b></p> <p>Interest is fixed at 5.50% for new undergraduate loans disbursed during 2023-2024<sup>1</sup>; interest is subsidized while the student is in school and during deferment.</p> <p>Loan fees are 1.057%.</p> <p>(On or after 10/1/20 and before 10/1/24)</p>	<p><b>Not Need-Based</b></p> <p>Interest is fixed at 5.50% for all new loans disbursed during 2023-2024<sup>1</sup>; interest accrues from time of disbursement of the funds.</p> <p>Loan fees are 1.057%.</p> <p>(On or after 10/1/20 and before 10/1/24)</p>

<sup>1</sup>Interest rates recalculated annually and are effective July 1<sup>st</sup> based on the 10-year treasury note index plus 2.05%, capped at 8.25%.

### DIRECT LOANS 2023-2024 – NO CHANGES

Class Year	Maximum Subsidized Amount	Additional Unsubsidized Amount	Total Available to Borrow
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior	\$5,500	\$2,000	\$7,500
Senior	\$5,500	\$2,000	\$7,500

Undergraduate Independent Students and Dependent Students whose parents have been denied the PLUS Loan are eligible for additional Direct Unsubsidized Loans (\$4,000 as freshmen and sophomores and \$5,000 as juniors and seniors).

**FEDERAL PARENT PLUS LOAN**

- Loan to parents of dependent students.
- Loan limits up to cost of attendance less any financial aid received.
- Interest rate is 8.05% fixed.\*
- Loan fees are 4.228% (On or after 10/1/20 and before 10/1/24).
- Repayment begins within 60 days of full disbursement; payments may be deferred while student is in school.
- FAFSA completion is required.

\*Interest rates recalculated annually and are effective July 1st based on the 10-year Treasury note index plus 4.6%, capped at 10.5%.

**OHIO AID PROGRAMS**

**OHIO COLLEGE OPPORTUNITY GRANT (OCOG)**

**2023-2024 ELIGIBILITY**

Ohio's only need-based grant program.

Must file Free Application for Federal Student Aid (FAFSA).

Student's must be:

- Ohio residents.
- Enrolled in an eligible degree-granting program at an eligible institution.
- EFC (SAI for 2024-25) must not exceed 3750. Household income must not exceed \$96,000.

**OHIO COLLEGE OPPORTUNITY GRANT (OCOG)**

Grant amounts are determined by institution type

- Community College or Regional campus - \$0.00
- Public, 4-year, Main campus - up to \$3200.00
- Private, Non-Profit - up to \$4700.00
- Proprietary - \$1850.00

More information available at:  
[highered.ohio.gov](http://highered.ohio.gov)

OTHER AID PROGRAMS

- Ohio Safety Officers College Memorial Fund
- Ohio War Orphans & Severely Disabled Veterans' Children Scholarship
- Ohio National Guard (ONG)
- Nurse Education Assistance Loan Program (NEALP)

OTHER AID PROGRAMS

- **Ohio Safety Officers College Memorial Fund** – provides undergraduate tuition assistance to a child, spouse, and qualified former spouse of peace officers, fire fighters and certain other safety officers who are killed in the line-of-duty, anywhere in the United States.
- **Ohio National Guard (ONG)** – provides scholarships to current members of the Ohio Army & Air National Guard, as well as former members with qualifying deployment time
- **Ohio War Orphans** – awards tuition assistance to the children of deceased or severely disabled Ohio veterans who served in the armed forces during a period of declared war or conflict.
- **Nursing Education Assistance Loan Program (NEALP)** – provides forgivable loans to Ohio students enrolled in an approved Ohio nurse education program. Forgiveness is contingent upon meeting post-graduation work requirements.

OTHER AID PROGRAMS

- **Ohio Safety Officers College Memorial Fund** – covers 100% of tuition and fees at public colleges and \$10,692 at private colleges.
- **Ohio National Guard (ONG)** – covers 100% of instructional and general fee charges at public institutions and an equivalent amount at private colleges after considering federal aid and Department of Defense funding.
- **Ohio War Orphans** – covers 83% of tuition and general fees at public colleges and \$6,490 at private colleges.
- **Nursing Education Assistance Loan Program (NEALP)**
  - o Loan forgiveness program
  - o RN = \$1,650
  - o Nurse Educators = \$6,000

OTHER AID PROGRAMS

Require additional action beyond filing the FAFSA

- **Safety Officers** – Student must submit eligibility documents to the college/university
- **War Orphans, NEALP & ONG** – Must complete supplemental application

Some programs have a service/work component

- **ONG** – Must serve in Ohio National Guard
- **NEALP** – Must complete 4 years of post-graduation employment in Ohio

**All Ohio financial aid funds require that males 18 or older be registered for selective service. State institutions also require this**

Full eligibility information:  
[higher.ohio.gov](http://higher.ohio.gov)

# FINANCIAL AID NOTIFICATIONS

## Financial Aid Offers

Overview provided by each college listed on the FAFSA at which the student has been accepted and covers one academic year.

May be mailed, emailed or posted on a self-service portal

**Students should consider:**

Annual costs, such as tuition, fees, books, room, board, travel

Financial aid that does not need to be paid back

Financial aid that DOES need to be paid back

What's left after all tuition, fees, books, room, board, travel

## OFFER NOTIFICATION EXAMPLE #1

Provides details of COA (Cost of Attendance)

Work-study awards are not guarantee of a job and do not apply to a student's account.

AM Description	Fall	Spring	Total
<b>Estimated Cost of Attendance - Subtotal</b>	<b>\$1,750</b>	<b>\$1,750</b>	<b>\$3,500</b>
<b>Expected Scholarship/Grant/Loan/Other Aid</b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$2,000</b>
<b>Estimated Cost of Attendance - Total</b>	<b>\$7,500</b>	<b>\$7,500</b>	<b>\$15,000</b>
School Scholarship	500	500	1,000
Regional Post Grant	500	500	1,000
Opportunity Grant (FSEOG)	500	500	1,000
State Scholarship	500	500	1,000
Federal Work-Study (WWS)	500	500	1,000
<b>Total</b>	<b>\$1,500</b>	<b>\$1,500</b>	<b>\$3,000</b>

## OFFER NOTIFICATION EXAMPLE #2

- Expense are broken into Direct and Indirect costs.
- Direct: tuition, fees, housing
- Indirect: books, transportation, misc. expenses
- Separates 'gift aid' and 'self-help' options.

Offer of Assistance	Fall	Spring	Total
Dun's Scholarship	50,000	50,000	100,000
Federal Pell Grant	5,000	5,000	10,000
Federal Direct Grant	5,000	5,000	10,000
Federal Direct Unsubsidized Student Loan	5,000	5,000	10,000
Federal Direct Unsubsidized Student Loan	5,000	5,000	10,000
Federal Work-Study Program	5,000	5,000	10,000
<b>Total</b>	<b>\$11,000</b>	<b>\$11,000</b>	<b>\$22,000</b>

### Step 1:

Isolate cost of attendance (as best you can)

What will I pay for this year without loans?	\$	11,385
Estimated tuition and fees:	\$	90,080
Estimated housing and meal plan:	\$	10,000
Total estimated billed charges**	\$	40,080
Total Grants and Scholarships	\$	28,695
Estimated balance due before federal student loans:	\$	11,385
Federal Direct Student Loans	- \$	5,500
Estimated balance due after federal student loans**	\$	5,885

\*\*Please note that there are real costs (transport, books) not reflected in this amount because they are not billed directly. We recommend allocating an additional \$2,000 to \$3,000 a year for books and miscellaneous expenses.

	Fall 2019	Spring 2020	Total
Tuition and Fees	\$5,880	\$5,880	\$11,760
Books and Supplies	\$215	\$215	\$430
Transportation	\$249	\$249	\$498
Miscellaneous Expenses	\$1,469	\$1,469	\$2,938
Total	\$7,813	\$7,813	\$15,626

\* Additional information about costs available at our website.

### Step 3:

Factor in Federal Loans and Federal Work Study

	Fall 2019	Spring 2020	Total
Estimated Balance Due	\$11,385	\$11,385	\$22,770
Estimated Federal Student Loan	\$5,500	\$5,500	\$11,000
Estimated Federal Work Study	\$2,885	\$2,885	\$5,770
Total	\$19,770	\$19,770	\$39,540

\*\*Please note that there are real costs (transport, books) not reflected in this amount because they are not billed directly. We recommend allocating an additional \$2,000 to \$3,000 a year for books and miscellaneous expenses.

### Step 2:

Identify scholarships and grants

	Fall 2019	Spring 2020	Total
Estimated Balance Due	\$11,385	\$11,385	\$22,770
Estimated Federal Student Loan	\$5,500	\$5,500	\$11,000
Estimated Federal Work Study	\$2,885	\$2,885	\$5,770
Estimated Scholarships and Grants	\$1,000	\$1,000	\$2,000
Total	\$20,770	\$20,770	\$41,540

	Fall 2019	Spring 2020	Total
Estimated Balance Due	\$11,385	\$11,385	\$22,770
Estimated Federal Student Loan	\$5,500	\$5,500	\$11,000
Estimated Federal Work Study	\$2,885	\$2,885	\$5,770
Estimated Scholarships and Grants	\$1,000	\$1,000	\$2,000
Total	\$20,770	\$20,770	\$41,540

### Step 4:


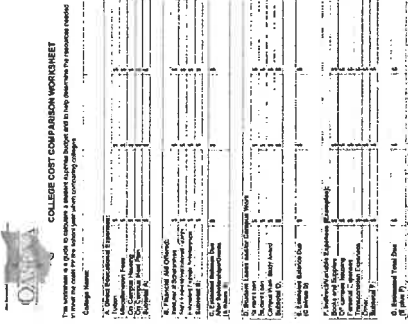
Work-Study and Credit-Based Loan Options

	Fall 2019	Spring 2020	Total
Estimated Balance Due	\$11,385	\$11,385	\$22,770
Estimated Federal Student Loan	\$5,500	\$5,500	\$11,000
Estimated Federal Work Study	\$2,885	\$2,885	\$5,770
Estimated Credit-Based Loan	\$1,000	\$1,000	\$2,000
Total	\$20,770	\$20,770	\$41,540

\*\*Please note that there are real costs (transport, books) not reflected in this amount because they are not billed directly. We recommend allocating an additional \$2,000 to \$3,000 a year for books and miscellaneous expenses.

**OASFAA Cost Comparison Worksheet**

COLLEGE COST COMPARISON WORKSHEET  
 This worksheet is for use by students and parents to help determine the resources needed to pay for college. It is not intended to be used as a financial aid application.

The screenshot shows a detailed form with sections for:
 

- A. Student Information
- B. Financial Aid Offer
- C. Estimated Total Cost
- D. Estimated Total Aid
- E. Estimated Total Resources
- F. Estimated Total Deficit

**RESOURCES**

**OASFAA COUNSELOR RESOURCES**

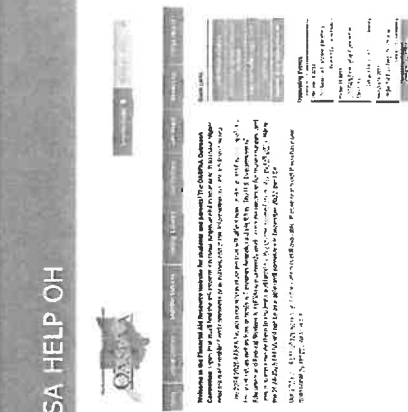
<https://www.oasfaa.org/counselors>

- Request a financial aid night presenter.
- Put yourself in the OASFAA Counselor database to receive all important training/resource notices.
- Find resource documents.

**OASFAA RESOURCES – FAFSA HELP OH**

**Resources for students and parents**

- Instructional videos
- Handouts
- You can link to your school site



The screenshot shows the OASFAA website with a navigation menu and a main content area titled "Resources for students and parents". It includes links for instructional videos, handouts, and a link to the user's school site.

**MORE COUNSELOR RESOURCES**

<https://www.oasfaa.org/counselors>

**Counselor Resources - AVAILABLE NOW**

- Cost and Empirical Aid Comparison Worksheet
- FAFSA Comparison Tool by Post-Secondary
- FAFSA Cycle Summary Reading Dash - Current and upcoming editions are available for administrators to use for their schools
- FAFSA FAFSA Reminders
- FAFSA 2024 Tools
- Planning for the Incoming November Program (ETJ)
- Student Annual Learning Dash

**Planning for College Resources - COMING SOON**

**FINAL THOUGHTS**

**THE PAPER FAFSA IS BACK**

- Available to print and mail for certain students
- Paper FAFSA filers may include:
  - o Users having issues creating an FSA ID
  - o Users with contributors having issues creating an FSA ID
  - o Incarcerated individuals with limited access to the internet
- Processing time is slower than applying on studentaid.gov
- Even with a 'wet' signature, applicant(s) will still need to confirm identity
  - o How it will be confirmed is still unknown

**WE ARE STILL WAITING TO LEARN:**

- FSA ID process for parents without social security number.
- What manual income & tax information process looks like.
- If any questions on the FAFSA will change based on feedback from open comment period.
- How to advise assessing net worth of family farm and small business.
- How the Better FAFSA will impact verification selection.

**! The screenshots of the FAFSA are not final/could change by the time the FAFSA is released in December 2023!**



### PREPARE FOR THE RELEASE OF THE FAFSA

- Support students/families with FSA ID creation.
  - Run FSA ID creation events.
  - Remember, if you host FAFSA Workshops, the FSA ID should be created in advance of a workshop, not AT the workshop.
- Start to identify any special or unusual circumstances.
  - Identify students you know that may need added help navigating certain processes.
- Encourage scholarship applications!
  - Leverage the FAFSA release delay to encourage students to start applying for scholarships.

### QUESTIONS?

