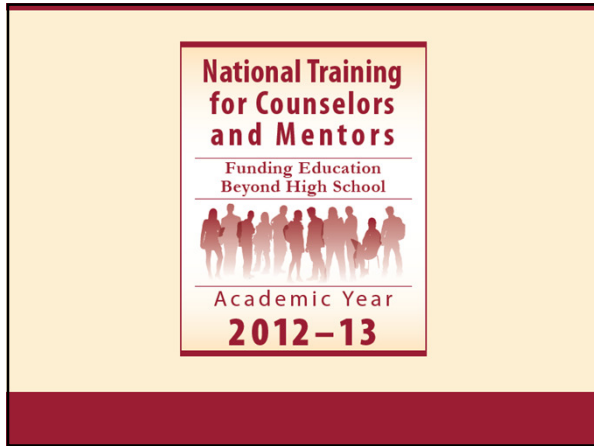
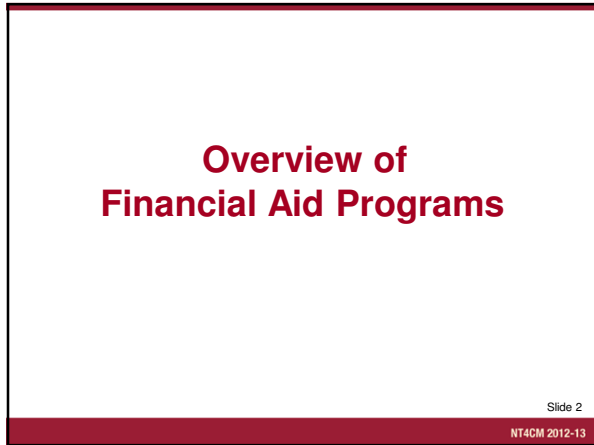
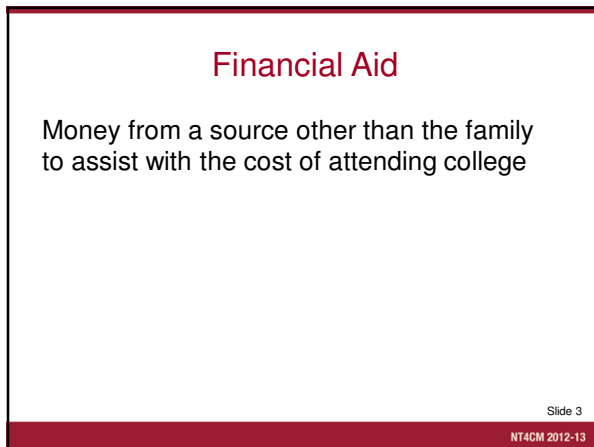


Overview of Financial Aid Programs







Overview of Financial Aid Programs

Cost of Attendance (COA)

- Direct costs
- Indirect costs
- COA varies widely from college to college

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Expected Family Contribution (EFC)

- An index used to calculate eligibility for aid
- Stays the same regardless of college
- Two components
 - Parent contribution
 - Student contribution
- Calculated using FAFSA data and a formula specified in law

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Financial Need

Cost of Attendance (COA)

– Expected Family Contribution (EFC)

= Financial Need

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Overview of Financial Aid Programs

Categories of Aid

- Need-based aid
- Non need-based aid

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Types of Aid

- Grants
- Scholarships
- Loans
- Employment

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Sources of Aid

- Federal government
- States
- Colleges
- Private sources

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Overview of Financial Aid Programs

Title IV Aid Programs

- Federal Pell Grant
- Teacher Education Assistance for College and Higher Education (TEACH) Grant

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Title IV Aid Programs

Campus-Based Programs

- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loan

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Title IV Aid Programs

- Direct Student Loan (Direct Loan) Program

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Overview of Financial Aid Programs

Other Federal Aid Programs

- Corporation for National and Community Service
- U.S. Department of Veterans Affairs
- Reserve Officers Training Corps (ROTC)

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Other Federal Aid Programs

- Bureau of Indian Affairs (BIA) Grants
- Vocational rehabilitation benefits
- U.S. Department of Health and Human Services (HHS)

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Other Sources of Aid

- Institutional or private tuition plans
- Other family resources
- Home equity loans
- Private/alternative loans
- Tuition savings plans (529 plans)
- Employer-sponsored tuition plans

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Overview of Financial Aid Programs

**Applying for
Federal Financial Aid**

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FAFSA Completion Resources

- www.fafsa.gov
- *Completing the FAFSA* available at: www.studentaid.ed.gov/completefafsa
- *Do You Need Money for College?* available at <http://studentaid.ed.gov/students/attachments/sitere-sources/FAFSA%20Tips%20Card%20-%20English.pdf>
- College Goal Sunday: www.collegegoalsundayusa.org

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FAFSA

- Produced by the U.S. Department of Education
- Collects family's personal and financial information used to calculate student's EFC
- Available in English and Spanish
- Available in three formats:
 - Paper
 - PDF (Download from www.fafsa.gov)
 - On-line

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Overview of Financial Aid Programs

FAFSA on the Web



FAFSA Home Student Aid on the Web Application Deadlines PIN Site Help Contact Us FAQs Site Map About Us

- Website: www.fafsa.gov
- 2012–13 *FAFSA on the Web* available on January 1, 2012
- FAFSA on the Web Worksheet:
 - Used as optional “pre-application” checklist

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FAFSA on the Web

Good reasons to file electronically:

- Built-in edits to help prevent costly errors
- Simplification: Skip-logic allows student and/or parent to skip unnecessary questions
- 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 process in subsequent years

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Modifications for 2012–13

- Minimal question changes
- One simplified log-in
- Expanded offering of IRS Data Retrieval
- Families expected to use IRS Data Retrieval if available at time of filing or they will be instructed to make corrections once they have filed tax returns.

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Overview of Financial Aid Programs

Modified Question

- Name and location of high school from which student received diploma will have a “smarter” search feature
- FOTW will ask any student who answered high school question for 2011–12 the question again and advised to use “smarter” search feature

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Deleted Questions

No questions deleted for 2012–13

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IRS Data Retrieval

- Students completing a 2012–13 FOTW will be able to utilize IRS Data Retrieval beginning February 1, 2012
- Data available in English and Spanish
- IRS data available within several days for electronic filers or several weeks for paper tax filers

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Overview of Financial Aid Programs

IRS Data Retrieval

- FOTW includes logic to determine if applicant is eligible to use IRS Data Retrieval
- Applicant's response will take him or her to the IRS system or provide a message that the applicant should use own financial figures to complete FOTW

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PIN Registration

- Website: www.pin.ed.gov
- Not required, but speeds processing
- May be used by students and parents throughout aid process, including subsequent school years



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FAFSA on the Web Worksheet

- Very similar to last year's worksheet
- Includes questions that may be applicable to all students
- Skip logic means all students will not see same number and sets of questions on FOTW

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Overview of Financial Aid Programs

FOTW Worksheet

Section 1 collects general information about the student

- Social Security Number
- Citizenship status
- Drug convictions
- Selective Service registration

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FOTW Worksheet

Section 2 collects information to determine the student's dependency status

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FOTW Worksheet

Section 3 collects parental information

- Tax, income, and other financial information
- Dislocated worker status
- Assets

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Overview of Financial Aid Programs

FOTW Worksheet

Section 4 collects student information

- Tax, income, and other financial information
- Dislocated worker status
- Assets

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FOTW Worksheet

Additional Information Requested

- College and housing information

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Frequent FAFSA Errors

- Parent and student Social Security Numbers
- Divorced/remarried parental information
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college
- Real estate and investment net worth

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Overview of Financial Aid Programs

FAFSA Processing Results

- CPS notifies student of FAFSA processing results by:
 - E-mail notification containing a direct link to student's electronic SAR if student's e-mail was provided on paper or electronic FAFSA
- Student with FSA PIN can view SAR on line at www.fafsa.gov

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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
- SAR Acknowledgement if filed electronically via FAFSA on the Web and student's e-mail address was not provided

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Making Corrections

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


- Using FAFSA on the Web (www.fafsa.gov) if student has a FSA PIN
- Updating and mailing paper SAR
- Submitting documentation to school's financial aid office

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Overview of Financial Aid Programs

Questions



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Student Dependency Status

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What Makes a Student Independent?

- Born before 1/1/89 (for 2012–13 year)
- Married
- Graduate or professional student

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Overview of Financial Aid Programs

What Makes a Student Independent?

- Active duty military for purposes other than training
- Veteran

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What Makes a Student Independent?

- Children
- Dependents other than children or spouse

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What Makes a Student Independent?

- Orphan, foster care, dependent/ward of the court
- Emancipated minor
- Legal guardianship

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Overview of Financial Aid Programs

What Makes a Student Independent?

- Homeless or at risk of becoming homeless
 - As determined by agency specified in FAFSA instructions
 - Or by financial aid administrator

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Dependency Overrides

- Financial aid administrator has authority to make a dependent student independent
- Student must present documentation of situation

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Dependency Overrides

- Special circumstances:
 - Abuse at home
 - Abandonment by parents
- NOT special circumstances:
 - Parents don't claim student on taxes
 - Student does not live with parents and supports self
 - Parents don't want to help pay for college
 - Parents refuse to provide information for FAFSA

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Overview of Financial Aid Programs

Dependency Overrides

Documentation from third party:

- Teacher
- Social worker
- Member of clergy
- Court
- Law enforcement

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Completion of FAFSA Without Parental Information

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No Access to Parental Information

- FOTW asks whether student will provide parental data
- If no, student indicates he or she meets special circumstances criteria
- Student can submit FAFSA without parent information
- FAFSA will have reject code
 - Student needs to work with school to complete application

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Overview of Financial Aid Programs

Parents Refuse to Provide Information

- Student indicates situation on FOTW, choosing option that he or she is applying only for an unsubsidized loan
- Student submits FAFSA without parental information
- EFC not calculated
- Student must contact school regarding documentation and decision

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Who Counts as a Parent for a Dependent Student?

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Who Is a Parent?

- Biological parents
- Adoptive parents
- Stepparents, if they are married to the student's biological or adoptive parent and the student is included in their household size

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Overview of Financial Aid Programs

Who Is NOT a Parent?

- Foster parents
- Legal guardians who have not adopted the student
- Relatives who have not adopted the student
- Stepparents who have not adopted the student and who would be the only person providing parental information

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Case Study: Lisa

1. Lisa's parents are divorced. She lives with mom and only stays with dad a few weeks during the summer.
2. Lisa's dad makes more money than her mom.
3. Lisa now lives half time with dad, half time with mom.

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Case Study: Lisa

4. Lisa's mom remarries. Does stepdad's information go on her FAFSA?
5. Lisa's stepdad has his own kids. Should Lisa's leave his information off her FAFSA?

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Overview of Financial Aid Programs

Case Study: Shawn

1. Shawn's mom passed away, and he doesn't get along with dad. Shawn lives with his older sister and her husband.
2. Shawn's dad is now incarcerated. Should Shawn take a paper FAFSA on a visit for information and a signature?

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Case Study: Carlos

1. Carlos lives with his grandmother to take pressure off his mom.
2. Carlos's grandmother has been named his legal guardian.

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Questions



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Overview of Financial Aid Programs

And the Number Is ...

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Agenda

- How the expected family contribution (EFC) is calculated
- Appropriate use of professional judgment
- Role of high school counselors and mentors in need analysis and professional judgment

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Importance of Learning about EFC Calculations and Professional Judgment

- Counselors and mentors are a critical source of information about the financial aid process
- Aid in counseling students and families about applying for aid and understanding output

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Overview of Financial Aid Programs

Need Analysis

Need analysis has two parts:

- Estimating a student's college costs
- Calculating the EFC

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Guiding Principles of Need Analysis

- Parents and students have the primary responsibility for meeting college costs
- The distribution of financial aid resources should be based on the family's ability to pay—not willingness to pay
- The assessment of a family's ability to pay should be independent of the amount of financial aid available and cost of attending college

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Guiding Principles of Need Analysis

- There should be horizontal equity, also known as equity across the board, in the distribution of limited financial aid resources. That is, families in similar circumstances with similar resources should be expected to make similar contributions

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Overview of Financial Aid Programs

Guiding Principles of Need Analysis

- Families in different circumstances should be expected to make contributions appropriate to their financial resources. This is known as vertical equity and may sometimes be referred to as leveling the playing field

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Guiding Principles of Need Analysis

- The need analysis formula should provide a “snapshot” of the family’s financial circumstances at the time of application
- The need analysis results are a benchmark. As such, the final assessment of a family’s ability to contribute to the student’s college costs is subject to the professional judgment of the financial aid administrator

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The EFC Formula

- Detailed in the Higher Education Act of 1965, as amended (HEA)
- Must be used to determine a student’s eligibility for federal student aid

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Overview of Financial Aid Programs

The EFC Formula

- Calculates a *family* contribution
 - Both the student and parents bear responsibility for paying for college
- Separate models for dependent and independent students
- Assumes enrollment for a full academic year (approximately 9 months)

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EFC Formula: Income

Total income is the sum of:

- Taxable income (tax filers) or income earned from work (nonfilers)
- Untaxed income

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EFC Formula: Untaxed Income

Untaxed income reported on the FAFSA:

- Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on W-2 forms
- IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans

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Overview of Financial Aid Programs

EFC Formula: Untaxed Income

Untaxed income reported on the FAFSA:

- Child support received
- Tax-exempt interest income
- Untaxed portions of pensions
- Untaxed portions of IRA distributions, excluding rollovers
- Housing, food, and other living allowances paid to members of the military, clergy, and others

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EFC Formula: Untaxed Income

Untaxed income reported on the FAFSA:

- Veteran's non-educational benefits
- Other untaxed income not included in the above categories, such as Making Work Pay tax credit, workers' compensation, and private disability benefits
- Money received or paid on the student's behalf not reported elsewhere on the FAFSA

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EFC Formula: Additional Financial Information

- Education tax credits
- Child support paid
- Taxable earnings from need-based employment programs

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Overview of Financial Aid Programs

EFC Formula: Additional Financial Information

- Grant and scholarship aid reported as part of adjusted gross income (AGI)
- Taxable combat pay or special combat pay
- Earnings from work under a cooperative education program offered by a college

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EFC Formula: Allowances

- U.S. income tax paid
- State and other taxes
- Social Security taxes
- Income protection allowance
- Employment expense allowance

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EFC Formula: Available Income

Amount of income remaining after all applicable allowances have been subtracted

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Overview of Financial Aid Programs

EFC Formula: Assets

Reported on the FAFSA:

- Current balance of cash, savings, and checking accounts
- Net worth of investments, including real estate but excluding the family's primary residence
- Net worth of businesses and investment farms

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EFC Formula: Treatment of Assets

Two primary family assets not reported on the FAFSA:

- Family's primary residence
- Retirement plans

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EFC Formula: Assets

Parents' contribution from assets:

- Education Savings and Asset Protection Allowance subtracted from net worth
- Contribution is 12% of remaining assets

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Overview of Financial Aid Programs

EFC Formula: Assets

Student's contribution from assets:

- 20% of net worth

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EFC Formula: Parents' Total Contribution

Parents' available income

+ Parents' contribution from assets

= Parents' adjusted available income

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EFC Formula: Parents: Total Contribution

Parents' total contribution from adjusted available income:

- Calculated using a table
 - Percentage of adjusted available income; or
 - Base amount plus percentage of adjusted available income

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Overview of Financial Aid Programs

EFC Formula: Parent Contribution

$$\frac{\text{Parents' total contribution from adjusted available income}}{\text{Number of family members in college}}$$

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EFC Formula: Student Contribution

$$\frac{\begin{array}{l} 50\% \text{ of student's available income} \\ + \text{ Student's contribution from assets} \end{array}}{\text{Student contribution}}$$

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EFC Formula: EFC

$$\frac{\begin{array}{l} \text{Parent contribution} \\ + \text{ Student contribution} \end{array}}{\text{Expected family contribution}}$$

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Overview of Financial Aid Programs

EFC Formula: Helpful Highlights

- Family bears some responsibility to pay for college
- Purpose of the income protection allowance
- Source of parent contribution
- EFC not necessarily what the family will pay out of pocket

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Professional Judgment: Definition

“the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances.”

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Professional Judgment: Basics

- Families cannot report special circumstances on the FAFSA
- Professional judgment exercised after the family files the FAFSA and completes verification (if required)
- Professional judgment exercised by the financial aid administrator

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Overview of Financial Aid Programs

Professional Judgment: Application

- Common professional judgment situations
- Situations where professional judgment is not appropriate

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Professional Judgment: Process

- Varies from college to college
- Documentation
- Authority of the financial aid administrator

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Role of High School Counselors and Mentors


- Need analysis
 - Explain purpose of the EFC formula
 - Discuss confusing aspects of the formula
- Professional judgment
 - Explain the general concept
 - Explain appropriate use

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Overview of Financial Aid Programs

Questions



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After the FAFSA

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Module Agenda

- Reviewing the Student Aid Report (SAR)
- Corrections
- Verification
- Professional judgment
- Reviewing and comparing budgets and award letters
- Establishing a relationship with the financial aid office

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Overview of Financial Aid Programs

SAR Formats

- Paper SAR
- Paper SAR Acknowledgment
- E-mail Notification of SAR Processing

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Corrections

Students should only correct information that was reported incorrectly when he or she completed the Free Application for Federal Student Aid (FAFSA)

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Submitting Corrections

- Paper SAR
- On-line using Corrections on the Web
- Through the financial aid office

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Overview of Financial Aid Programs

Correcting Estimated Tax Information

- Many families complete the FAFSA using estimated tax information to meet early deadlines
- Encourage families to submit updated tax information using IRS Data Retrieval
 - Not using process can make it more difficult for families to complete verification

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Verification

Process by which the Department of Education (ED) through the financial aid office confirms that information provided by students and families on the FAFSA is accurate

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Verification

- Students can be selected for verification by:
 - ED or college
- Items to be verified will vary
- Process

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Overview of Financial Aid Programs

Professional Judgment

- Purpose
- Appropriate use
- Process

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Cost of Attendance (COA)

- Estimate of a student's costs for a specified period
- Includes direct and indirect costs
- Major component of determining a student's financial need

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Reviewing and Comparing Award Letters

- Out of pocket expenses after financial aid
- Mix of grants and self-help aid
- Future award packages

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Overview of Financial Aid Programs

Establishing a Relationship with the Financial Aid Office

- Importance
- Questions to ask
- Benefits

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Questions



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Searching for Scholarships

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Overview of Financial Aid Programs

Scholarship Sources

- Federal
- State
- Institutional
- Private

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Federal Sources

- U.S. Department of Education
- U.S. Department of Health and Human Services
- U.S. Armed Forces

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State and Institutional Sources

- Insert URL for state aid agency
- Insert URLs for institutions

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Overview of Financial Aid Programs

Private Sources

- Foundations
- Community organizations and civic groups
- Religious or ethnicity-based organizations
- Organizations related to student's field
- Local businesses and employers

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Internet Research Tools

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Typical On-line Scholarship Search

www.FederalStudentAid.ed.gov

- Search using keyword or
- Search targeted to student's information
- Always use free searches!

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Overview of Financial Aid Programs

Avoiding Financial Aid Fraud

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Fraud Warning Signs

- Students unaware of free resources
- Students pay for help or “guaranteed” aid before seeking advice from knowledgeable adult

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Common Fraud Complaints

- Paying for guaranteed aid and not receiving anything
- Paying for help to find aid
- Paying to file the FAFSA

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Overview of Financial Aid Programs

Resources for Avoiding Financial Aid Fraud

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U.S. Department of Education Website

- *Looking for Student Aid*
- Student publications page
- Office of the Inspector General hotline

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Federal Trade Commission Site

- Handouts
- Lists of individuals and companies found guilty of fraud
- Complaint form
- Publications to order

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Overview of Financial Aid Programs

Questions/Discussion



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State and Institutional Aid Programs

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State Aid Programs

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Overview of Financial Aid Programs

Grants

- Major State Grant 1
 - What is it
 - Maximum award
 - Who can get it
 - How to apply

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Grants

- Major State Grant 2
 - What is it
 - Maximum award
 - Who can get it
 - How to apply

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Scholarships

- Major State Scholarship
 - What is it
 - Maximum award
 - Who can get it
 - How to apply

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Overview of Financial Aid Programs

Loans

- Major State Loan
 - What is it
 - Maximum award
 - Who can get it
 - How to apply
 - Repayment (include interest rate)

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529 Plans

- State Prepaid Tuition Plan
 - What is it
 - Who can contribute
 - Contributions and outcomes
 - Tax benefits
 - Where you can use it

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529 Plans

- State College Savings Plan
 - What is it
 - Who can contribute
 - Contributions and outcomes
 - Tax benefits
 - Where you can use it

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Overview of Financial Aid Programs

Loan Repayment Plans

- State Loan Repayment Plan 1
 - What is it
 - Who qualifies
 - General terms

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Loan Repayment Plans

- State Loan Repayment Plan 2
 - What is it
 - Who qualifies
 - General terms

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Institutional Aid Programs

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Overview of Financial Aid Programs

[Institutional Grants/Scholarships – fill in as appropriate]

- Institutional Aid Program 1
 - What is it
 - Maximum award
 - Who can get it
 - How to apply

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[Institutional Grants/Scholarships – fill in as appropriate]

- Institutional Aid Program 2
 - What is it
 - Maximum award
 - Who can get it
 - How to apply

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Questions/Discussion



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Overview of Financial Aid Programs

Conclusion

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Conclusion

- Insert Module Name
- Insert Module Name
- Insert Module Name
- Insert Module Name
- Insert Module Name
- Insert Module Name
- Resources

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Resources

Counselor resources on NT4CM “Materials and Resources” page:

- www.fsa4counselors.ed.gov/nt4cm

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Overview of Financial Aid Programs

Federal Resources

- Websites
- Federal Student Aid Information Center (FSAIC)
 - 1.800.4.FED.AID (1.800.433.3243)
 - 1.800.730.89139 (TTY)

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Miscellaneous Resources

- Review this section for a variety of websites that contain financial aid resource information for counselors as you assist students and parents
- Features NASFAA, “Ask an Advisor,” and a site that translates English financial aid terms into Spanish

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E-mail Communications

- E-mails to counselors based on annual financial aid cycle
- NT4CM will either e-mail you or state coordinator, who will forward messages
- Questions? Contact state coordinator or e-mail ask.aidawareness@ed.gov, which is strictly for counselors and mentors
- If parents and/or students have questions, they should e-mail studentaid@ed.gov

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Overview of Financial Aid Programs

Thank You

We know how important you are to students and their families, and we thank you for everything you do!

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Questions



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Evaluations

- Please take time to complete an evaluation
- We will use your comments and suggestions to improve future training and outreach efforts

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Overview of Financial Aid Programs

Final Items

- Certificate of completion
- Continuing Education Report Log Form

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