

2009-2010 FAFSA Guide

A Publication of the Student Loan Network



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About the Student Loan Network

The Student Loan Network, an Edvisors company, is one of the nation's fastest growing providers of student loans and related information. Since 1998, we have helped approximately 25 million students and parents access over \$1 billion in federal and private student loans, scholarships and consolidation funding for undergraduate, graduate and continuing education. Learn more about the Student Loan Network at www.StudentLoanNetwork.com.



About Edvisors Network, Inc.

As a leading online provider of education resources and financial services, Edvisors provides a richer, more fulfilling education experience to students, educators and parents worldwide. We deliver on our mission by providing an unmatched portfolio of student loan products and education-related information and services. Learn more about Edvisors Inc. at www.Edvisors.com.



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Introduction to the 2009-2010 FAFSA

The FAFSA. One of the most important documents you'll ever complete in your quest to make college affordable, and also one of the most confusing. Take a deep breath. Relax. *The FAFSA form may be time-consuming, but it's not impossible, and you can do it with the help in this line by line guide to the 2009-2010 FAFSA.*

You will need to gather all your documentation and download a copy of the FAFSA financial aid form, as well as the appropriate IRS tax forms. We strongly recommend that you do your taxes prior to filing your FAFSA; if possible, do them using estimates so that you can file your FAFSA as early as possible.

We will be using the 2009-2010 FAFSA form as a reference during this tutorial. It's included in Appendix 1 of this eBook. We recommend printing it out and following along, filling in everything as we go for practice, even if you plan to do everything online later. Do a "practice" run on it before going online. This way, if you encounter technical difficulties, you won't lose the information.

Quick Tips

When the FAFSA refers to "I", "You", "Your", etc. it is referring to the student! (not the parent, family, or FAFSA preparer)

- Always double check even basic things like your address and ZIP code.
- **Nothing will kill a FAFSA faster than errors or omissions! Check everything!**
- Colors matter and each year's FAFSA is different.
- Student-related items are in green, while items for the parent(s) are in purple.
- The FAFSA is free. You don't need to pay for it.

A tip for filing the FAFSA online: The form itself has a "Save" button - but not on every page. Make sure you save your FAFSA when you're filing online on every page you can, so that if something goes wrong, you can retrieve your saved application.

We've also outlined key questions in yellow - these are questions which have a disproportionate impact on your financial aid, and thus, you'll want to spend a little more time on them.

Pre-FAFSA Preparation

What documentation and paperwork do you need for the FAFSA? Here's a list! Remember - all financial paperwork needs to be for the previous financial year. If you're planning to file for the 2009-2010 FAFSA, you'll need documentation from tax year 2008 (January 1, 2008 - December 31, 2008).

Tip: If you don't have your W-2 tax forms from 2008, you can estimate using your pay stubs and file a FAFSA correction later.

- Your Social Security Number (can be found on the Social Security card)
- Your driver's license or state ID (if any)
- Your W-2 Forms and other records of money earned
- Your (and your spouse's, if you're married) 2008 Federal Income Tax Return - IRS Form 1040, 1040A, 1040EZ, 1040TeleFile, foreign tax return, or tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, or the Federated States of Micronesia
- Your parents' Federal Income Tax Return (if you are a dependent student)
- Your untaxed income records - Social Security, Temporary Assistance to Needy Families, welfare, or veterans benefits records
- Your current bank statements
- Your current business and investment mortgage information, business and farm records, stock, bond, and other investment records
- Your alien registration or permanent residence card (if you are not a U.S. citizen)

While it's not required, completing your IRS federal tax return, even if it hasn't been filed, is going to save you a LOT of time completing the FAFSA form. Before you proceed, we strongly encourage you to complete your 1040 tax return, as a number of items on the FAFSA refer to specific lines on your IRS tax return.

Tip: File your FAFSA as early as possible! Some federal financial aid is allotted on a first come, first served basis, which means that if a student with greater need applies later in the year than a student with lesser need, the student with lesser need will get more financial aid because they were in line sooner. File your FAFSA as soon after January 1 of each year as possible to ensure you get the most aid you're eligible for.

Ready to get started?

Step #1: Basic Contact Information

Questions 1-3: It sounds stupid, but make sure the name is in the correct order: Last, First, MI.

Whenever you're filling out basic information, use the same information as on your IRS tax return, which should be identical to the information on your Social Security paperwork/card.

Questions 4-7: Your permanent address is the same as the address you use on your tax returns and the same address where you're registered to vote. It's almost certainly NOT your school address.

For homeless students, parents, and families, or those living in transitional situations, this is the address at which you can receive postal mail, such as a shelter or program.

Question 8: Be absolutely, positively sure you've got the Social Security Number (SSN) right. Nothing will kill a FAFSA faster than a mistake on the SSN.

Question 10: This can be your mobile/cell phone number as long as it's permanent enough that someone from a college financial aid office can call you and get you. Don't use forwarded numbers.

Questions 11-12: No driver's license? State ID will do. No ID at all? You can leave Question 11-12 blank, but it's not encouraged.

Question 13: Double-check your email address. The Department of Education will send FAFSA reminders, status updates, and results to that email address.

Eligibility for Financial Aid

Questions 14-15: US citizens and eligible non-citizens (permanent resident, asylum, etc.) are eligible to receive federal financial aid. International students typically are not eligible. Students who are legal citizens/eligible non-citizens but whose parents are illegal immigrants may qualify for financial aid, but will likely need the assistance of a financial aid officer.

Questions 16-17: Reminder - this is the student, not the parents! Marital status is one of the determining factors of who is considered an independent student. More on this later, but married student = independent student.

Question 18: This is the state you live in, not the state where you were born or the state where you go to college. It also has nothing to do with immigration. The easiest way to answer this question is that it's the state your driver's license is issued by. This question is important because the Department of Education will release some FAFSA data to your state's financial aid agencies, potentially qualifying you for extra aid.

Questions 21-22: Yes, that's the draft. It is a requirement that males 18 years old or older be registered for the draft. No Selective Service registration equals no financial aid. Women are not required to register for the draft.

Question 23: *Do not leave blank!* This is a complicated question, so here's the easy way to answer it. First, the question is specifically about a drug conviction while you are receiving federal student aid. If you're attending college for the first time, this is automatically no, even if you've been convicted of a drug offense.

Second, the question specifically applies to convictions at a federal or state level. If you've been convicted in a local court only while you were receiving federal student aid, you are still likely eligible for aid.

Third, the question applies specifically to people who have not completed a rehab program. If you have completed a recognized drug rehabilitation program (one that receives government funding or recognition from a court) and you have the paperwork to prove it, you are still eligible for aid.

Questions 24-25: Highest level of education is important for First in the Family To College type scholarships.

Question 26: To qualify for federal student aid, you must have completed high school or an equivalent educational course.

Question 27: Most non-loan federal financial aid for undergraduates is restricted to students pursuing their first degree. If you've already got one undergraduate degree and you're going for a second, you will qualify for substantially less federal financial aid. This does NOT apply to graduate students; that's handled differently.

Questions 28-29: These questions affect eligibility for different kinds of federal student aid, like graduate or undergraduate Stafford loans.

Question 30: Federal financial aid is not available for students who are enrolled less than half time. Your school ultimately makes that determination, but typically half time is 6 credit hours or more.

Question 31: If you want to qualify for Federal Student Loans, Perkins Loans, and other federal student loans such as the Parent PLUS loan as well as Federal Work Study, you must enter Both. This does not obligate you to apply for a loan (that's done separately at sites like StaffordLoan.com). We strongly encourage you to say Both for this question, even if you have no intention of taking out a loan.

Question 32: This is a question about qualifying for the TEACH Grant. If you are planning on pursuing a teaching career, say yes. Again, as with the previous question, this does not obligate you to take out anything.

Step #2: Your Student Finances

This section is still about the student, not the parent or family.

Question 33: You should always file a tax return, even if you don't have a job, income, or anything. Filing tax returns of \$0 is actually a good thing, because it's additional documentation that you have no money, and therefore demonstrate need. If you need to contest the results of your FAFSA later, having tax returns showing little or no income will help you. Additionally, some federal tax refunds are universally available, like the Telephone Excise Tax Refund, but ONLY if you file.

Question 34: For 2009, we strongly recommend filing a complete IRS 1040 form. **Students should NOT use the 1040EZ** as it lacks questions about tuition deductions and student loan interest, which can offset your adjusted gross income. Students may want to use a 1040A form, but that lacks some deductions that may apply to your personal situation, such as early withdrawal of savings. Consult a qualified tax preparation professional or accountant for the best possible tax advice relating to your individual situation.

Tip: your local community bank or credit union may offer free or low cost financial planning. It's a good idea to take advantage of these services if available.

Tip: If you withdrew money from a certificate of deposit or other time-deposit savings account prior to your certificate maturing (perhaps to pay extra bills or tuition), you may have incurred a penalty for early withdrawal. You'll receive a notice from the bank on a 1099-INT form; on your 1040 tax return, this can be used to reduce your adjusted gross income a little more.

From here on out, we will be working on the assumption that you are filing the full IRS 1040 tax return, not the 1040A or 1040EZ.

Tip: Be sure to print out and have the IRS 1040 form handy, even if you are filing your taxes electronically!

Questions 36-38: If you have no taxes, you must fill in these fields with zeroes. Do not leave them blank under any circumstances!

Question 36: Your adjusted gross income is line 37 on the IRS 1040. Note that previous lines have deductions for tuition and fees, student loan interest, moving expenses, and

other offsets that may reduce your adjusted gross income. This in turn will improve your eligibility for financial aid.

Questions 39-40: This is purely a question of wages. Rather than use the IRS 1040, use the number from Box 1 on your W-2 or your total raw pay from your pay stubs to answer this. Do NOT use adjusted gross income, total tax, or anything other than wages earned from work.

If, on your tax return, lines 12 or 18 are negative, treat them as zero.

At this point in previous years, we would have referred you to the FAFSA worksheets. These are gone for 2009-2010.

Tip: with this section, make sure you put 0 for any line where you have no answer. Do not leave any line blank.

Question 41: This is an interesting question. The FAFSA data is as of the day you file it. Thus, if you're paying rent and have your monthly rent in your checking account, that pile of cash will count against you. If you paid rent the day before and there's nothing left in your checking account but crickets, that will work for you. Make sure you have as little cash in checking, savings, and other cash-equivalents as possible on the day you file your FAFSA.

Question 42: The net worth of your investments includes real estate except for the house you live in, UGMA/UTMA accounts in your name (student's name), stocks, bonds, money market funds, etc. It's easier to say what is NOT included: retirement plans, life insurance, the house you live in. Some things, like 529 plans, are generally reported as parental investments rather than student investments.

Question 43: If you own a small business with fewer than 100 employees or a farm, you don't have to report its net worth. You only have to do that for larger businesses or investment farms. For a lot of students, just put a zero here.

Questions 44-45: If you're a veteran, report your veterans education benefits here. If you're a veteran and don't know what you should put in, talk to your education officer at the VA - they can help guide you to get the most money that you're qualified to receive.

The next two questions are questions that used to be part of the worksheets from previous years. Remember, we're still in the student section, so answer questions from the perspective of the student, not the parent.

Question 46a-e is a five part question that used to be one of the FAFSA worksheets. It deals with additional financial information.

Tip: with this section, make sure you put 0 for any line where you have no answer. Do not leave any line blank.

Question 46a: More questions from the federal tax credit. Make sure you consult with a qualified tax advisor about which education tax credits you are eligible for.

Question 46b: A question on child support. Make note that it does not include support for kids living with you in your household. This is a student question, not a parent one!

Question 46c: Your taxable earnings from Federal Work Study will be listed on your pay stub.

Question 46d: This is for taxable scholarship aid reported in your adjusted gross income. Scholarships are tax free if used at a qualified educational institution and is used solely for tuition, fees, and required supplies. Using scholarship funds for room and board makes that portion of a scholarship taxable income. Ultimately, what is reported as taxable or tax free is your responsibility.

Question 46e: Be sure you report the taxable portion of combat pay specified in Box 12, Code Q on your W-2. Do NOT use the amount from Box 1!

Question 47 is a 10 part question that used to be one of the FAFSA worksheets. It deals with untaxed income. Remember that everything is still from the perspective of the student, not the parent or the family.

Tip: with this section, make sure you put 0 for any line where you have no answer. Do not leave any line blank.

Question 47a. This question deals with retirement savings usually administered by an employer. If you participate in a retirement plan of any kind at work, this should be on your W-2 form that you receive from your employer by the end of January of each year.

Question 47b. This question deals with retirement savings usually set up by you or your parents. You should receive tax forms from those plans each year; once you've done your full IRS 1040, grab the number from line 28.

Question 47c. If you have kids, this is child support that you, the student, have received to support your kids.

Question 47d. If you've earned interest on things like tax free savings bonds or other tax exempt financial services, grab line 8b from your IRS 1040.

Question 47e-f. If you have received money from a retirement plan (cashed out), report the appropriate data from your IRS 1040. It's important to note that if you have rolled over a retirement plan from one company to another, or one plan to another, the rollovers don't count - only cash in hand counts.

Question 47g. If you receive any kind of stipend from the military, clergy, or other organization where you don't really get a salary, report that here.

Question 47h. Detail your veterans benefits here. If you have any questions about veterans benefits, make sure you contact your VA education officer.

Question 47i. Other untaxed income is kind of vague. Some examples shown are worker's comp or disability, but the more illustrative list is the list of what not to include, such as student aid (including scholarships), earned income credit, tax credits for kids, welfare, Social Security, workforce investment, combat pay, flex savings plans, foreign income, and most other tax credits like special fuels. Chances are most people don't have anything to add here - if you think you might, you'll want to consult a qualified financial planner.

Question 47j. Did your grandparents pay for college or expenses? Any money someone else is paying on your behalf goes here. Use common sense for this question - if someone paid rent for you, it should go here, but someone buying you a Big Mac and fries can safely be excluded.

Step #3: Dependency Questions

This entire section deals with who is a dependent or independent student. Independent students receive consideration for more financial aid as it's assumed they have no parents or family to help support them. The Department of Education has its own criteria about who is or is not an independent student, and answering these questions helps determine your status.

If you answer Yes to any question in Step 3, skip Step 4 and go right to Step 5.

Tip: if you feel, after you get your FAFSA results, that you should be evaluated as an independent student, you can appeal to your college's financial aid office, but be prepared to extensively document your situation and case.

Question 48: Were you born before January 1, 1986 is another way of asking, are you 24 or older? Students 24 and older are automatically independent students.

Question 49: Are you married? Married students are automatically independent students.

Question 50: Students pursuing an advanced degree are automatically independent students.

Question 51-52: Active duty military and veteran students are automatically independent students. Reservists who have never served on active duty are not.

Question 53: Students who are parents and whose children get half of their support or more from them are automatically independent students.

Question 54: Students who have someone else living with them (elderly grandparent, for example) and receive more than half their support are automatically independent students.

Question 55: If you were a foster child or ward of the court after the age of 13, you are automatically an independent student.

Question 56: If you are a legally emancipated minor with documentation of the court judgement, you are automatically an independent student.

Tip: Emancipated minor is a formal legal status that must be declared by a court of law. Simply moving out of your parents' household does not count. A judge must legally declare you emancipated. The court order must still be in effect at the time you file your FAFSA.

Question 57: If you are in legal guardianship as determined by a court, you are automatically an independent student. Like legally emancipated, this is a formal legal judgement by a court of law.

Questions 58-60 deal with homelessness, which is new to the FAFSA. Homeless students are automatically independent students. Because it's new, the Department of Education is still trying to figure out how to determine homelessness and the documentation process for homeless students.

The determination of homelessness can be made by one of three legal entities:

- A high school or school district liaison.
- A director of an accredited HUD homeless shelter
- A director of a runaway / transitional living program or homeless youth basic shelter.

Tip: Homeless is strictly defined as lacking fixed, regular, adequate housing. This includes living in shelters, hotels, cars, or couchsurfing anywhere you can.

Unaccompanied means that you're not in the physical custody or care of a parent or guardian. This status only applies to students under the age of 21. If you answer yes to any of questions 58-60, you will need to provide documentation from your high school or school district of your status.

Question 60: This question adds an additional twist. A director of a runaway or homeless shelter can make the determination that you are self-supporting and at risk of being homeless, which means you're living on your own, paying your own way, and are at risk of homelessness.

Step #4: Who is a Parent?

Before you begin, who is a parent?

Obviously, if you live at home with your married parents, they are your parents.

- If a parent is widowed or single, fill in the questions appropriately.
- A step-parent (after marriage) is considered a parent from a financial aid perspective.
- If the parents are divorced or separated, the parent is considered to be the one which the student lived with more in the past 12 months.
- If the student did not live with either parent in a divorced/separated situation, the parent is the one who contributed more financial assistance in the past 12 months.
- If the student did not receive appreciably more support from one parent or another, the parent is the one who claims the student as a dependent on the IRS tax return.
- A foster parent, legal guardian, or a grandparent or other relative is not treated as a parent for purposes of filing a FAFSA unless that person has legally adopted the applicant. An adoptive parent is treated in the same manner as a biological parent on the FAFSA.

If you answered Yes to any question in Step 3, skip Step 4.

This step will also be easier if you have the parent's IRS 1040 form available (in PDF format). Print it out, fill it out to the best of your ability, and have it handy.

Step #4: Parental Information (Purple section)

This section is about the parent, not the student.

Question 61: This is your parents' marital status as of the day you file the FAFSA.

Question 62: A confusing one - this is the most recent date of your parents' status. For example, if your parents are still married, this is the date of their marriage. If your parents were married and divorced, this is the date of the divorce, not the marriage.

Questions 63-65 and 67-69: Basic information about the parents.

Questions 66 and 70: The age of your oldest parent is important because in the FAFSA financial aid formula, there's a table called the Asset Protection Allowance. The older a parent is, the more their assets are protected, meaning that they will be expected to contribute less towards the cost of education.

Question 71: Your parents will be notified by email that the FAFSA has been completed.

Question 72: This is the state the parents' drivers license is issued by.

Question 73-74: States have varying criteria for determining whether you are a resident for purposes of state financial aid. This includes aid you may receive because of your parents' status.

Question 75: This is an incredibly important question. The number of people in your parents' household determines how much parental income will be protected, meaning that your family will be eligible for more financial aid as the size of the household increases. This number includes you, your parents - even if you don't live with them - your siblings, and any other dependents who get more than half their support from your parents (grandparent, for example).

Question 76: How many people in your parents' household will be enrolled in college at least half time or more beginning in the fall semester? Always count the student. The number of family members in college directly impacts how much aid you get. The greater number of students in your parents household that are in school, the more financial aid your family is eligible for.

Questions 77-81: If anyone in your parents' household received benefits from the programs listed, indicate it here. There's a question with nearly identical wording later on for you. This question impacts some calculations of your Expected Family Contribution (EFC, see page 21 for more about the EFC); receiving any of these programs' benefits may qualify you for an automatic zero EFC, meaning you won't be expected to pay for college out of pocket.

Tip: TANF, Temporary Assistance for Needy Families, may go by a different name in your state. See Appendix 2 for a list of TANF programs by state name.

Question 82: As with the earlier question 33, ideally your parents will file their IRS federal tax return, even if they're not required to.

Question 83: As with the earlier question 34, parents of dependent students will lose out on offsets to adjusted gross income if they use an IRS 1040EZ. Use the full 1040 form for maximum possible benefit, especially if there's a student already in college.

Question 84: Make sure parents indicate their eligibility to complete a 1040Z or EZ, even though they'll be filing the full 1040, ideally.

Question 85: A new question on the FAFSA, this one can be confusing. A dislocated worker is someone who meets ONE or more of the following:

- Lost their job or been laid off.
- Is receiving unemployment benefits and is unlikely to return to a previous occupation. (like a telephone switchboard operator, for example)
- Is self employed but is unemployed due to economic conditions or natural disaster.
- Is a displaced homemaker - someone who previously provided unpaid services to the family, like a stay at home parent, is no longer supported by a partner, and is having trouble finding a job.

A dislocated worker is NOT:

- Someone who quit.
- Someone who got fired for cause.
- Someone who just doesn't want to work.

For 2009, we strongly recommend that parents file a complete IRS 1040 form. Parents should NOT use the 1040EZ as it lacks questions about tuition deductions and student loan interest, which can significantly offset adjusted gross income. Consult a qualified tax preparation professional or accountant for the best possible tax advice relating to your individual situation.

Questions 86-88: If your parents have no taxes, they must fill in these fields with zeroes. Do not leave them blank under any circumstances!

We strongly recommend that your parents complete their IRS 1040 federal tax return prior to doing the next section.

Question 86: Adjusted gross income is line 37 on the IRS 1040. Note that previous lines have deductions for tuition and fees, student loan interest, moving expenses, and other

offsets that may reduce your parents' adjusted gross income. This in turn will improve your eligibility for financial aid.

Question 87: This is income tax paid. If your parents plan to file the FAFSA before they've completed their tax returns, they can estimate taxes paid by using any of the popular tax filling software programs and looking at the most recent pay stub.

Question 88: Relatively straightforward copying the number from the appropriate line.

Questions 89-90: This is purely a question of wages. Rather than use the IRS 1040, use the number from Box 1 on your parents' W-2 or your total raw pay from your parents' pay stubs to answer this. Do NOT use adjusted gross income, total tax, or anything other than wages earned from work.

Question 91: The FAFSA data is as of the day you file it. Thus, if your parents are paying rent and have their monthly rent in their checking account, that pile of cash will count against them, albeit at a lower rate than the student's. If they paid rent the day before and there's nothing left in their checking account but crickets, that will work for both you and your parents. Make sure your parents have as little cash in checking, savings, and other cash-equivalents as possible on the day you file your FAFSA.

Question 92: The net worth of your parents' investments includes real estate except for the house you live in, stocks, bonds, money market funds, etc. It's easier to say what is NOT included: retirement plans, life insurance, the house you live in. 529 plans are counted as investments of the parents.

Tip: If your parents have bad investments, investments that have lost money rather than earned money, make sure they sell them off and note them on line 14 of the IRS 1040, Capital gains or losses. This will reduce their income, which will in turn increase eligibility for financial aid.

Question 93: If your parents own a small business with fewer than 100 employees or a farm, they don't have to report its net worth. They only have to do that for larger businesses or investment farms. If your parents do not own a farm or small business, put zero here.

Question 94a-e is a five part question that used to be one of the FAFSA worksheets. It deals with additional financial information for the PARENT(S).

Tip: with this section, make sure you put 0 for any line where you have no answer. Do not leave any line blank.

Question 94a: More questions from the federal tax credit. Make sure you consult with a qualified tax advisor about which education tax credits your parents are eligible for.

Question 94b: A question on child support. Make note that it does not include support for kids living with you in your parents' household.

Question 94c: Your parents' taxable earnings from Federal Work Study will be listed on their pay stub, if any. Chances are this question will have an answer of zero, since it's unlikely your parents are working in Federal Work Study programs.

Question 94d: This is for taxable scholarship aid reported in your parents' adjusted gross income and is specifically for scholarships that your parents have earned, not you the student. The answer to this question is likely to be zero unless your parents are enrolled in college at the same time as you and have earned scholarships.

Question 94e: Be sure you report the taxable portion of your parents' combat pay specified in Box 12, Code Q on your W-2. Do NOT use the amount from Box 1!

Question 95a-i is a 9 part question that used to be one of the FAFSA worksheets. It deals with untaxed income. Remember that everything is from the perspective of the the parent or the family, NOT the student.

Tip: with this section, make sure you put 0 for any line where you have no answer. Do not leave any line blank.

Question 95a: This question deals with retirement savings usually administered by an employer. If your parents participate in a retirement plan of any kind at work, this should be on their W-2 form that they receive from their employer by the end of January of each year.

Question 95b: This question deals with retirement savings usually set up by your parents. They should receive tax forms from those plans each year; once they've done their full IRS 1040, grab the number from line 28.

Question 95c: This question deals with any kind of child support received for all kids in your parents' household.

Question 95d: If your parents have earned interest on things like tax free savings bonds or other tax exempt financial services, grab line 8b from their IRS 1040.

Question 95e-f: If your parents have received money from a retirement plan (cashed out), report the appropriate data from their IRS 1040. It's important to note that if they have rolled over a retirement plan from one company to another, or one plan to another, the rollovers don't count - only cash in hand (or its equivalent) counts. This would include, however, taking out a loan against a 401K or using a retirement account to buy a house.

Question 95g: If your parents receive any kind of stipend from the military, clergy, or other organization where they don't really get a salary, report that here.

Question 95h: Detail your parents' veterans benefits here. If they have any questions about veterans benefits, make sure they contact their VA education officer.

Question 95i: Other untaxed income is kind of vague. Some examples shown are worker's comp or disability, but the more illustrative list is the list of what not to include, such as student aid (including scholarships), earned income credit, tax credits for kids, welfare, Social Security, workforce investment, combat pay, flex savings plans, foreign income, and most other tax credits like special fuels. Chances are most people don't have anything to add here - if you think your parents might, you'll want to consult a qualified financial planner with them.

Step #5: Information for the Independent Student

Questions 96-103 only apply to students who answered Yes to any question in Step #3.

If you did not answer yes to any question in Step #3, it's okay to leave this section blank!

Question 96: This is an incredibly important question. The number of people in your household determines how much of your income will be protected, meaning that you will be for more financial aid as the size of your household increases. This number includes you, your siblings, and any other dependents who get more than half their support from your parents (grandparent, cousin, friend, for example).

Question 97: How many people in your household will be enrolled in college at least half time or more beginning in the fall semester? Always count yourself as a student. The number of household members in college directly impacts how much aid you get. The greater number of students in school, the more financial aid you're eligible for.

Questions 98-102: If anyone in your household received benefits from the programs listed, indicate it here. This question impacts some calculations of your expected family contribution (EFC); receiving any of these programs' benefits may qualify you for an automatic zero EFC, meaning you won't be expected to pay for college out of pocket.

Question 103: A new question on the FAFSA, this one can be confusing. A dislocated worker is someone who meets ONE or more of the following:

- Lost their job or been laid off.
- Is receiving unemployment benefits and is unlikely to return to a previous occupation. (like a telephone switchboard operator, for example)
- Is self employed but is unemployed due to economic conditions or natural disaster.
- Is a displaced homemaker - someone who previously provided unpaid services to the family, like a stay at home parent, is no longer supported by a partner, and is having trouble finding a job.

A dislocated worker is NOT:

- Someone who quit.

- Someone who got fired for cause.
- Someone who just doesn't want to work

Step #6: Where to send FAFSA information

Questions 104 a,c,e,g: You are given up to four schools to send your FAFSA to. If you want to send more than that, you'll need to do the rest online. Indicate which schools you, the student, plan to attend and where you plan to live while attending school. To get the six-digit school code, use our FAFSA School Codes Search Directory:

<http://www.FAFSAonline.com/FAFSA-school-codes/>

This should be a list of the top schools you plan to attend. If you don't have a lot of schools, add backup schools to the list. If you have more schools you are planning to attend than there are spaces, fill in your top choices.

Be aware that the FAFSA school directory provided by the government may have a different name for a college than its common, generally accepted name - for example, Massachusetts Bay Community College as the government name but MassBay Community College for everyone who works and goes to school there.

Questions 104 b,d,f,h: The housing plan you choose plays a small role in computing the cost of college, as living with a parent is calculated to have a dramatically lower cost of attendance than living on campus.

Question 105: Put the day you file the FAFSA here.

Question 106: Sign the FAFSA. If you are a dependent student, have your parents sign the FAFSA as well.

Finally: Read, Sign, Date your FAFSA

You'd think it goes without saying, but a lot of people also forget to sign and date the FAFSA in questions 105-106. Don't forget.

The earliest date a FAFSA can be dated is January 1 of the year for which you are applying for school. If you file earlier than that date, you will get a "FAFSA rejected" notice - not a good thing.

After Filing The FAFSA

Once you've completed your FAFSA and submitted it, you'll have to wait as the Department of Education processes it. When they've finished, they'll send you a three page report called a Student Aid Report, or SAR.

SAR for 2007-2008

(Student Aid Report)

Form Approved OMB No.1845-0008

App. Exp. 12/31/08

123-45-6789 PI 02

EFC: 371*

DRN:

The grids below contain information from your student aid application (shaded items display parents' information, if provided). This is your copy of your application data for your records only. Do NOT mail this document or a copy of this document to the U.S. Department of Education. We will not return this copy to you. You may make corrections from the Department of Education's web page (www.fafsa.ed.gov). You must use your PIN to access your record online.

1. LAST NAME	PUBLIC	59. YOUR FATHER'S/STEPFATHER'S LAST NAME	BIRD
2. FIRST NAME	JOHN	60. YOUR FATHER'S/STEPFATHER'S FIRST INITIAL	B
3. MIDDLE INITIAL	Q	61. YOUR FATHER'S/STEPFATHER'S DATE OF BIRTH	
4. PERMANENT STREET ADDRESS	123 SESAME STREET	62. YOUR MOTHER'S/STEPMOTHER'S SOCIAL SECURITY NUMBER	
5. CITY	RIVERSIDE	63. YOUR MOTHER'S/STEPMOTHER'S LAST NAME	SNUFFELUFUGUS
6. STATE ABBREVIATION	CA	64. YOUR MOTHER'S/STEPMOTHER'S FIRST INITIAL	
7. ZIP CODE		65. YOUR MOTHER'S/STEPMOTHER'S DATE OF BIRTH	
8. SOCIAL SECURITY NUMBER	123-45-6789	66. NUMBER OF FAMILY MEMBERS IN 2007-2008	23
9. DATE OF BIRTH	1/1/1970	67. NUMBER IN COLLEGE IN 2007-2008	1
10. PERMANENT HOME PHONE NUMBER		68. PARENTS' STATE OF LEGAL RESIDENCE	CA
11. DRIVER'S LICENSE NUMBER			
12. DRIVER'S LICENSE STATE ABBREVIATION	CA		
13. EMAIL ADDRESS	SESAMESTREET@HOTMAIL.COM		

On the SAR will be all of the information that you put into the FAFSA, and a report of what the government thinks you can afford to pay out of pocket for college in the form of the EFC, or Expected Family Contribution. The EFC is listed at the top right of the first page and is a dollar amount. In the example shown, this student is expected to pay \$371 out of pocket for one year of college.

If you've got a mistake on your FAFSA, you can file a correction online to fix the erroneous data, after which a new SAR will be generated and sent to you.

The SAR is also sent to the colleges of your choice, from which they'll create a financial aid award letter detailing what aid they're able to offer you. On the next page, you'll see an example of what a financial aid award letter might look like.

Mr. Samuel Sample
 123 Sample St.
 Sampleville, MA 99999

Dear Samuel:

Congratulations on your admission to MIT. We in Student Financial Aid look forward to working with you and your family over the next four years.

We have reviewed your application for financial aid for the 2008-2009 academic year and are pleased to make this **tentative** offer of financial aid assistance based on a careful analysis of the information you provided.

Your need was calculated using the Budget and Resources detailed below:

Budget Category	Amount	Resources	Amount
Tuition and fees	36,390	Student contribution	1,900
Room and meals	10,860	Parental contribution	9,760
Books and personal	2,850		
Travel	400		
	<hr/>	Total Resources	11,660
Budget totals	50,500		
		Need (Budget - Resources)	40,280

To meet your need, MIT offers you the following:

Source:	Fall	Spring	Total
MIT Scholarship	18,715	18,715	37,430
Self Help Offer	2,375	2,375	4,750
	<hr/>	<hr/>	<hr/>
Total Awards:	21,090	21,090	42,180

The above financial aid award is **tentative** pending receipt of the following items:

EFC



In this award letter, MIT believes that the student and parent can provide a total of \$11,660 in money out of pocket towards a year of attendance at MIT.

If you believe the EFC and the subsequent amount of aid offered in your award letter does not reflect your true ability to pay for college, you'll need to gather up all your documentation, then file a financial aid appeal with your college's financial aid office.

Setting Expectations: The Auto-Zero EFC

There are certain, limited circumstances in which a student or family will not be expected to contribute any money out of pocket towards a college education, and as such receive an automatic EFC of zero from the Department of Education.

Auto Zero EFC For Dependent Students

Two conditions must be met. First, your parent must have an adjusted gross income of less than \$30,000. Second, someone in your parent's household must be participating in one of the federal benefit programs detailed in questions 77-81, or your parent are eligible to file a 1040EZ or 1040A federal tax return, or your parent is a dislocated worker, as specified in question 85.

Auto Zero EFC For Independent Students

Two conditions must be met. First, your adjusted gross income (including your spouse's) must be less than \$30,000. Second, you must be participating in one of the federal benefit programs detailed in questions 98-102, or you're eligible to file the 1040A or 1040EZ federal tax return, or you're a dislocated worker as specified in question 103.

An automatic zero EFC doesn't necessarily mean that you'll go to college for free. It does mean, however, that whatever aid package is assembled for you by your financial aid office should not include any out of pocket costs up to the cost of education.

2009-2010 FAFSA Wrap-up

Most stuff like this is so dry and impenetrable.. but you write in language that not only is actually plain English but that is amazingly reassuring! As the parent of a teen who will be looking at colleges soon, I'm admittedly a little tense around financial aid stuff. But your first line put me at ease. Well done! - Ann Handley

This completes the FAFSA walkthrough! You've seen the secrets, you've read the steps you need to complete it, and if you printed out your worksheets and filled them out as you went along, you're well positioned to complete your FAFSA online as soon as the doors open for the coming school year.

To keep up on the latest trends in scholarships and college affordability, take a few moments to subscribe for free to our monthly financial aid newsletter and weekly Financial Aid Podcast Internet radio show. We'll offer continuing coverage of new scholarships, how to use the latest technologies and ideas to find scholarships and creative ways of paying for your higher education.

- <http://www.FinancialAidNews.com>
- <http://www.FinancialAidPodcast.com>

If you've found this guide helpful, terrific. If you have additional ideas, suggestions, and comments about how we can improve it, or if you've found techniques for improving financial aid eligibility using the FAFSA that have been successful for you, please let us know!

Email: customerservice@fafsaonline.com

Postal:

The Student Loan Network
ATTN: FAFSAonline.com
1250 Hancock Street, Suite 703N
Quincy, MA 02169

Thanks for reading! Stay tuned, because there are still more FAFSA tips and tricks to help you make the most of your FAFSA efforts!

Christopher S. Penn
Author, FAFSA 2009 Line By Line

Additional Student Loan Network Resources

We're often asked about resources for finding additional information about paying for college, and as a leading provider of education financial services, we're proud to offer:

www.FAFSAonline.com

Free tips and tutorials for the Free Application for Federal Student Aid.

www.StudentScholarshipSearch.com

Free scholarship directory containing hundreds of scholarships worth over \$9.5 billion.

www.ScholarshipPoints.com

Free monthly scholarship drawings for survey and contest participation.

www.FinancialAidNews.com

Monthly free newsletter covering how-to and tips for financial aid.

www.FinancialAidPodcast.com

Daily free financial aid Internet radio show featuring a new scholarship every day, plus news, job hunting tips, and more.

www.StaffordLoan.com

Get information about Stafford federal student loans and apply online.

www.PrivateStudentLoans.com

Find information about private student loans and when to apply for them in the financial aid process.

www.GradLoans.com

Resource directory for graduate students, including scholarships, federal and private student loans, and consolidation.

www.StudentPlatinum.com

Free credit education and student financial services information to be a better, more financially literate student.

www.Edvisors.com

Online degree and distance learning resource site.

Acknowledgements and Credits

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- The staff of the Student Loan Network
- Barbara Duffield, National Association for the Education of Homeless Children and Youth
- Marcia Weston, Director of Operations, College Goal Sunday
- Ann Handley, MarketingProfs

Colophon

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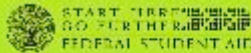
Appendices

Appendix 1: The 2009-2010 FAFSA Form Sample

This copy of the FAFSA is provided as a reference only. **Don't attempt to file it!**



FREE APPLICATION FOR FEDERAL STUDENT AID
July 1, 2009 – June 30, 2010



START HERE TO GO FURTHER
FEDERAL STUDENT AID

Use this form to apply free for federal and state student grants, work-study and loans.

Or apply free online at www.fafsa.ed.gov.

Applying by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than January 1, 2009. We must receive your application no later than June 30, 2010. Your college must have your correct, complete information by your last day of enrollment in the 2009-2010 school year.

For state or college aid, the deadline may be as early as January 2009. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at www.fafsa.ed.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return

If you are supposed to file a 2008 federal income tax return, we recommend that you complete it before filling out this form. If you have not yet filed your return, you can still submit your FAFSA, but you must provide income and tax information. Once you file your tax return, correct any income or tax information that is different from what you initially submitted on your FAFSA.

Filling Out the FAFSA

Your answers on this form will be read electronically. Therefore:

• use black ink and fill in circles completely: Correct Incorrect

• print clearly in CAPITAL letters and skip a box between words:
1 5 E L M S T

• report dollar amounts (such as \$12,356.41) like this:
\$ 1 2 3 5 6 no cents

Green is for student information and purple is for parent information.

If you or your family has unusual circumstances (such as loss of employment), complete this form to the extent you can, then submit it as instructed and consult with the financial aid office at the college you plan to attend.

For more information or help in filling out the FAFSA, call 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing-impaired) may call 1-800-730-8913. Or visit our Web site at www.FederalStudentAid.ed.gov.

Mailing Your FAFSA

After you complete this application, make a copy of pages 5 through 10 for your records. Then mail the original of pages 5 through 10 in the attached envelope or send it to: Federal Student Aid Programs, P.O. Box 7001, Mt. Vernon, IL 62864-0071.

If you do not receive the results of your application—a *Student Aid Report (SAR)*—within three weeks, please check online at www.fafsa.ed.gov or call 1-800-433-3243. If you provided your e-mail address in question 13, you will receive information about your application within a few days after we process it.

Let's Get Started!

Now go to page 5 of the application form and begin filling it out. Refer to the notes as instructed.

STATE AID DEADLINES

STATE AID DEADLINES

Check with your financial aid administrator for these states and territories.
AL, *AS, CO, *FM, GA, *GU, *HI, *MH, *MP, NE, *NM, *NV, OR, PR, *PW, *SD, *TX, UT, *VA, *VI, *VT, WA, WI and *WY.

AK	April 15, 2009 (date received)
AR	Academic Challenge - June 1, 2009 Workforce Grant - Contact your financial aid administrator. Higher Education Opportunity Grant - June 1, 2009 (fall term) - November 1, 2009 (spring term) (date received)
AZ	March 1, 2010 (date received)
**CA	Initial awards - March 2, 2009 Additional community college awards - September 2, 2009 (date postmarked)
#*CT	February 15, 2009 (date received)
*DC	June 30, 2009 (date received by state)
DE	April 15, 2009 (date received)
FL	May 15, 2009 (date processed)
*IA	July 1, 2009 (date received)
#*ID	Opportunity Grant - March 1, 2009 (date received)
#IL	First-time applicants - September 30, 2009 Continuing applicants - August 15, 2009 (date received)
IN	March 10, 2009 (date received)
#*KS	April 1, 2009 (date received)
#KY	March 15, 2009 (date received)
*LA	July 1, 2009 (date received)
#*MA	May 1, 2009 (date received)
MD	March 1, 2009 (date received)
ME	May 1, 2009 (date received)
MI	March 1, 2009 (date received)
MN	30 days after term starts (date received)
MO	April 1, 2009 (date received)
#MS	MTAG and MEGG Grants - September 15, 2009 HELP Scholarship - March 31, 2009 (date processed)
#MT	March 1, 2009 (date received)
NC	March 15, 2009 (date received)
ND	March 15, 2009 (date received)
NH	May 1, 2009 (date received)
*NJ	June 1, 2009, if you received a Tuition Aid Grant in 2008-2009 All other applicants - October 1, 2009, fall & spring terms - March 1, 2010, spring term only (date received)
**NY	May 1, 2010 (date received)
OH	October 1, 2009 (date received)
#OK	April 15, 2009 (date received) for best consideration
*PA	All 2008-2009 State Grant recipients & all non-2008-2009 State Grant recipients in degree programs - May 1, 2009 All other applicants - August 1, 2009 (date received)
#RI	March 1, 2009 (date received)
SC	Tuition Grants - June 30, 2009 (date received)
#TN	State Grant - March 1, 2009 State Lottery - September 1, 2009 (date received)
**WV	March 1, 2009 (date received)

For priority consideration, submit application by date specified.
* Applicants encouraged to obtain proof of mailing.
* Additional form may be required.

Notes for questions 14 and 15 (page 5)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident (I-551C); or (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), "Victim of human trafficking," T-Visa holder (T-1, T-2, T-3, etc.), or "Cuban-Haitian Entrant." If you are in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), you must fill in circle c. If you are neither a citizen nor an eligible noncitizen, you are not eligible for federal student aid. However, you may be eligible for state or college aid.

Notes for question 30 (page 6)

For undergraduates, select the enrollment status for the college you will most likely attend.

- "Full-time" generally means taking at least 12 credit hours in a term or 24 clock hours per week.
- "3/4-time" generally means taking at least 9 credit hours in a term or 18 clock hours per week.
- "Half-time" generally means taking at least 6 credit hours in a term or 12 clock hours per week.

Notes for question 32 (page 6)

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants to students enrolled in a participating college who intend to teach in a public or private elementary or secondary school that serves students from low-income families. Answer "Yes" to learn more about the TEACH Grant. Answer "No" if you are not interested in the TEACH Grant. Answer "Don't know" if you are not sure but would like more information about the TEACH Grant. Additional information about the TEACH Grant Program is available at www.studentaid.ed.gov.

**Notes for questions 34 c. and d. (page 6)
and 83 c. and d. (page 8)**

If you filed or will file a foreign tax return, a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain's Island or the Northern Marianas Islands) or one of the freely associated states (i.e., the Republic of Palau, the Republic of the Marshall Islands or the Federated States of Micronesia), use the information from that return to fill out this form. If you filed a foreign return, convert all figures to U.S. dollars, using the exchange rate that is in effect today. To view the daily exchange rate, go to www.federalreserve.gov/releases/h10/update.

**Notes for questions 35 (page 6)
and 84 (page 8)**

In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than \$100,000, does not itemize deductions, does not receive income from his or her own business or farm and does not receive alimony. A person is not eligible to file a 1040A or 1040EZ if he or she makes \$100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning credits, and you would have otherwise been eligible for a 1040A or 1040EZ, you should answer "Yes" to this question. If you filed a 1040 and were not required to file a tax return, you should answer "Yes" to this question.

Notes for questions 38 (page 6)**and 88 (page 9) – Notes for those who filed a 1040EZ**

On the 1040EZ, if a person checked either the "you" or "spouse" box on line 5, use EZ worksheet line F to determine the number of exemptions (\$3,400 equals one exemption). If a person didn't check either box on line 5, enter 01 if he or she is single, or 02 if he or she is married.

Notes for questions 42-43 (page 6)**and 92-93 (page 9)**

Net worth means current value minus debt. If net worth is one million dollars or more, enter \$999,999. If net worth is negative, enter 0.

Investments include real estate (do not include the home you live in), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified educational benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans. For a student who does not report parental information, the accounts owned by the student (and the student's spouse) are reported as student investments in question 42. For a student who must report parental information, the accounts are reported as parental investments in question 92, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Investments do not include the home you live in, the value of life insurance, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in 41 and 91.

Investment value means the current balance or market value of these investments as of today.

Investment debt means only those debts that are related to the investments.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business that you (your spouse and/or your parents) own and control and that has 100 or fewer full-time or full-time equivalent employees. **Investment farm value does not include** the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 45 (page 6)

Enter the correct number in the box in question 45 to indicate what type of veterans education benefits you will receive.

Enter **1** for Montgomery GI Bill - Active Duty (Chapter 30)

Enter **2** for Post-9/11 GI Bill (Chapter 33)

Enter **3** for Montgomery GI Bill - Selected Reserve (Chapter 1606)

Enter **4** for Reserve Educational Assistance Program (Chapter 1607)

Enter **5** for Vocational Rehabilitation and Employment (Chapter 31)

Enter **6** for Dependents' Educational Assistance (Chapter 35)

Enter **7** for any other type of veterans education benefits

Note that the financial aid administrator at your college will need you to provide information about the amount of education benefits you received.

Notes for question 51 (page 7)

Answer **"Yes"** if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer **"No"** if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 52 (page 7)

Answer **"Yes"** (you are a veteran) if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines or Coast Guard) or are a National Guard or Reserve enlistee who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer **"Yes"** if you are not a veteran now but will be one by June 30, 2010.

Answer **"No"** (you are not a veteran) if you (1) have never engaged in active duty in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy or (3) are a National Guard or Reserves enlistee activated only for training.

Also answer **"No"** if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2010.

Notes for question 55 (page 7)

Answer **"Yes"** if you had no living parent (biological or adoptive) when you were age 13 or older, even if you are now adopted.

Answer **"Yes"** if you were in foster care when you were age 13 or older, even if you are no longer in foster care as of today.

Answer **"Yes"** if you were a dependent/ward of the court when you were age 13 or older, even if you are no longer a dependent/ward of the court as of today.

Note that the financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent/ward of the court.

Notes for questions 56 and 57 (page 7)

Answer **"Yes"** if you can provide a copy of a court's decision that you are an emancipated minor or are in legal guardianship. The court must be located in your state of legal residence. If the court order is no longer in effect, answer **"No."** Note that the financial aid administrator at your school may require you to provide additional information such as a copy of the court's decision.

Notes for questions 58–60 (page 7)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2008, that you were an unaccompanied youth who was homeless or, for question 60, at risk of being homeless.

- **"Homeless"** means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, or temporarily living with other people because you had nowhere else to go.
- **"Unaccompanied"** means you are not living in the physical custody of your parent or guardian.
- **"Youth"** means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer **"No"** if you are not homeless, at risk of being homeless or if you do not have a determination. You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless.

Note that the financial aid administrator at your college may require you to provide a copy of the determination if you answered **"Yes"** to one of these questions.

Notes for questions 61–95 (pages 8 and 9) Step Four

Additional instructions about who is considered a parent on this form:

- If your parent is widowed or single, answer the questions about that parent.
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months, or during the most recent year that you actually received support from a parent.) If this parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 85 (page 8) and 103 (page 10)

In general, a person is considered a dislocated worker if they meet one of the following conditions:

- They have lost their job.
- They have been laid off or received a lay-off notice from their job.
- They are receiving unemployment benefits due to being laid off or losing a job and are unlikely to return to a previous occupation.
- They are self-employed but are unemployed due to economic conditions or natural disaster.
- They are a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally they are not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **"Yes"** to question 85 if your parent is a dislocated worker. Answer **"Yes"** to question 103 if you or your spouse is a dislocated worker.

Answer **"No"** to question 85 if your parent is not a dislocated worker. Answer **"No"** to question 103 if you or your spouse is not a dislocated worker.

Answer **"Don't know"** to question 85 if you are not sure that your parent is a dislocated worker. Answer **"Don't know"** to question 103 if you are not sure that you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering this question.

Note that the financial aid administrator at your school may require you to provide proof that your parent is a dislocated worker, if you answered **"Yes"** to question 85 or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 103.

What is the FAFSA?

Why fill out a FAFSA?

The **Free Application for Federal Student Aid** (FAFSA) is the first step in the financial aid process. You use the FAFSA to apply for federal student financial aid, such as grants, loans and work-study. In addition, most states and colleges use information from the FAFSA to award nonfederal aid.

Why all the questions?

The questions on the FAFSA are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and determines your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much aid do I get?

Using the information on your FAFSA and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The colleges use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your college's cost of attendance (which can include living expenses), as determined by the college. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from last year to this year.

When do I get the aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

How can I have more colleges receive my FAFSA information?

If you are completing a paper FAFSA, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

1. Use the Federal Student Aid PIN you will receive after your FAFSA has been processed and go to FAFSA on the Web at www.fafsa.ed.gov. Select the "Add or Delete a School Code" link.
2. Use the *Student Aid Report* (SAR), which you will receive after your FAFSA is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-4-FED-AID and provide your DRN to a customer service representative, who will add more school codes for you.
3. Provide your DRN to the financial aid administrator at the college you want added, and he or she can add their school codes to your FAFSA.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, any new school codes that you add will replace one or more of the school codes listed.

Where can I get more information on student aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

- You can also visit our web sites www.FederalStudentAid.ed.gov or www.studentaid.ed.gov.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing impaired) may call 1-800-730-8913.
- You can also check with your high school counselor, your state aid agency or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, religious organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition payment plans.

8/7/08 Draft

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 104a - 104h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 104a - 104h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26-28, 33-37, 39-45, 48-61, 63-70, 72, 75-84, 86-102, 105-106. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.


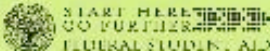
State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995

The Paperwork Reduction Act of 1995 says that no one is required to respond to a collection of information unless it displays a valid OMB control number, which for this form is 1845-0001. The time required to complete this form is estimated to be one hour, including time to review instructions, search data resources, gather the data needed, and complete and review the information collection. If you have comments about this estimate or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4700.

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

	FREE APPLICATION FOR FEDERAL STUDENT AID July 1, 2009 – June 30, 2010	
Step One: For questions 1-32, leave blank any questions that do not apply to you (the student).		OMB # 1845-0001
Your full name (exactly as it appears on your Social Security card)		
1. Last name	2. First name	3. Middle Initial
Your permanent mailing address		
4. Number and street (include apt. number)		
5. City (and country if not U.S.)		7. ZIP code
6. State		
8. Your Social Security Number	9. Your date of birth	10. Your permanent telephone number
	MM DD 19YY	() -
11. Your driver's license number		12. Your driver's license state
13. Your e-mail address. (If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you prefer to be contacted by postal mail, please leave this field blank.)		
@		
14. Are you a U.S. citizen? Mark one. See Notes page 2.	a. Yes, I am a U.S. citizen (U.S. national). <input type="radio"/> 1 b. No, but I am an eligible noncitizen. Fill in question 15 <input type="radio"/> 2 c. No, I am not a citizen or eligible noncitizen. <input type="radio"/> 3	15. Alien Registration Number <input type="text" value="A"/>
Report your marital status as of the date you sign your FAFSA. If your marital status changes after you sign your FAFSA, you must not change this information.		
16. What is your marital status as of today?	I am single, divorced or widowed <input type="radio"/> 1 I am married/remarried <input type="radio"/> 2 I am separated..... <input type="radio"/> 3	17. Month and year you were married, separated, divorced or widowed
		MONTH YEAR MM YY YY
18. What is your state of legal residence? STATE	19. Did you become a legal resident of this state before January 1, 2004? Yes <input type="radio"/> 1 No <input type="radio"/> 2	20. If the answer to question 19 is "No," give month and year you became a legal resident.
		MONTH YEAR MM YY YY
21. Are you male or female?	Male <input type="radio"/> 1 Female <input type="radio"/> 2 (If female, skip to question 23.)	22. Most male students must register with Selective Service to get federal aid. If you are male, age 18-25 and not registered, fill in the circle and we will register you. Register me <input type="radio"/> 1
23. Do not leave this question blank. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study)? If you have, answer "Yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help.		
No <input type="radio"/> 1 Yes <input type="radio"/> 2		
Some states and colleges offer aid based on the level of schooling your parents completed.		
24. Highest school your father completed. Middle School/Jr. High <input type="radio"/> 1 High School <input type="radio"/> 2 College or beyond <input type="radio"/> 3 Other/unknown <input type="radio"/> 4		
25. Highest school your mother completed. Middle School/Jr. High <input type="radio"/> 1 High School <input type="radio"/> 2 College or beyond <input type="radio"/> 3 Other/unknown <input type="radio"/> 4		
26. When you begin college in the 2009-2010 school year, what will be your high school completion status?		
High school diploma <input type="radio"/> 1 Home schooled <input type="radio"/> 3 General Educational Development (GED) certificate <input type="radio"/> 2 None of the above <input type="radio"/> 4		
27. Will you have your first bachelor's degree before July 1, 2009? Yes <input type="radio"/> 1 No <input type="radio"/> 2		

Step One CONTINUED on page 6

Step One CONTINUED from page 5

28. When you begin the 2009-2010 school year, what will be your grade level?

Never attended college and 1st year undergraduate 0
 Attended college before and 1st year undergraduate 1
 2nd year undergraduate/sophomore 2
 3rd year undergraduate/junior 3
 4th year undergraduate/senior 4
 5th year/other undergraduate 5
 1st year graduate/professional 6
 Continuing graduate/professional or beyond 7

29. When you begin the 2009-2010 school year, what degree or certificate will you be working on?

1st bachelor's degree 1
 2nd bachelor's degree 2
 Associate degree (occupational or technical program) 3
 Associate degree (general education or transfer program) 4
 Certificate or diploma (occupational, technical or education program of less than two years) 5
 Certificate or diploma (occupational, technical or education program of two or more years) 6
 Teaching credential program (nondegree program) 7
 Graduate or professional degree 8
 Other/undecided 9

30. When you begin the 2009-2010 school year, what do you expect your enrollment status to be? See Notes page 2.

Full-time 1
 Three-quarter-time 2
 Half-time 3
 Less than half-time 4
 Don't know 5

31. In addition to grants, are you interested in work-study or student loans?

Work-study (student aid that you earn through work) 1
 Student loans (which you must pay back) 2
 Both work-study and student loans 3
 Neither 4
 Don't know 5

32. Are you planning to complete coursework necessary to become an elementary or secondary school teacher, either now or in the future? See Notes page 2.

Yes 1
 No 2
 Don't know 3

Step Two: Answer questions 33-60 about yourself (the student). If you are single, separated, divorced or widowed, answer only about yourself. If you are married as of today, include information about your spouse (husband or wife).

33. For 2008, have you (the student) completed your IRS income tax return or another tax return listed in question 34?

a. I have already completed my return. 1
 b. I will file, but I have not yet completed my return. 2
 c. I'm not going to file. (Skip to question 39.) 3

34. What income tax return did you file or will you file for 2008?

a. IRS 1040 1
 b. IRS 1040A or 1040EZ 2
 c. A foreign tax return. See Notes page 2. 3
 d. A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 2. 4

35. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? See Notes page 2. Yes 1 No 2 Don't know 3

For questions 36-47, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse's) adjusted gross income for 2008? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. \$

37. Enter your (and spouse's) income tax for 2008. Income tax amount is on IRS Form 1040—line 56; 1040A—line 35; or 1040EZ—line 11. \$

38. Enter your (and spouse's) exemptions for 2008. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, see Notes page 2.

Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2008. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); or 1040A—line 7; or 1040EZ—line 1.

39. How much did you earn from working in 2008? \$

40. How much did your spouse earn from working in 2008? \$

41. As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? Do not include student financial aid. \$

42. As of today, what is the net worth of your (and spouse's) investments, including real estate (not your home)? Net worth means current value minus debt. See Notes page 2. \$

43. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? For a family farm or family business, see Notes page 2. \$

44. Will you receive veterans education benefits between July 1, 2009 and June 30, 2010? Yes 1 No 2 (If no, skip to question 46.)

45. What type of veterans education benefits will you receive? See Notes page 2 and enter the correct number in the box.

Step Two CONTINUED on page 7

Step Two CONTINUED from page 6

46. Student's 2008 Additional Financial Information (Enter the combined amounts for you and your spouse.)	
a. Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 49 or 1040A—line 31.	\$ <input type="text"/>
b. Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your household, as reported in question 96.	\$ <input type="text"/>
c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	\$ <input type="text"/>
d. Student grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.	\$ <input type="text"/>
e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Combat pay is reported on the W-2 in Box 12, Code Q.	\$ <input type="text"/>
47. Student's 2008 Untaxed Income (Enter the combined amounts for you and your spouse.)	
a. Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S.	\$ <input type="text"/>
b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	\$ <input type="text"/>
c. Child support received for all children. Don't include foster or adoption payments.	\$ <input type="text"/>
d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.	\$ <input type="text"/>
e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$ <input type="text"/>
f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$ <input type="text"/>
g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits).	\$ <input type="text"/>
h. Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	\$ <input type="text"/>
i. Other untaxed income not reported, such as workers' compensation, disability, etc. Don't include student aid, earned income credit, child tax credit, welfare payments, untaxed Social Security benefits, Workforce Investment Act educational benefits, combat pay (if you are not a tax filer), benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	\$ <input type="text"/>
j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form.	\$ <input type="text"/>

Step Three: Answer all questions in this step to determine if you will need to provide parental information.

48. Were you born before January 1, 1986?	Yes <input type="radio"/>	No <input type="radio"/>
49. As of today, are you married? (Answer "Yes" if you are separated but not divorced.)	Yes <input type="radio"/>	No <input type="radio"/>
50. At the beginning of the 2009–2010 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?	Yes <input type="radio"/>	No <input type="radio"/>
51. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
52. Are you a veteran of the U.S. Armed Forces? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
53. Do you have children who will receive more than half of their support from you between July 1, 2009, and June 30, 2010?	Yes <input type="radio"/>	No <input type="radio"/>
54. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2010?	Yes <input type="radio"/>	No <input type="radio"/>
55. When you were age 13 or older, were both your parents deceased, were you in foster care or were you a dependent/ward of the court? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
56. As of today, are you an emancipated minor as determined by a court in your state of legal residence? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
57. As of today, are you in legal guardianship as determined by a court in your state of legal residence? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
58. At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
59. At any time on or after July 1, 2008, did the director of an emergency shelter program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>
60. At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 3.	Yes <input type="radio"/>	No <input type="radio"/>

If you (the student) answered "No" to every question in Step Three, go to Step Four.
If you answered "Yes" to any question in Step Three, skip Step Four and go to Step Five on page 10.
 (Health professions students: Your college may require you to complete Step Four even if you answered "Yes" to any Step Three question.)

Step Four: Complete this step if you (the student) answered "No" to all questions in Step Three.

Answer all the questions in Step Four about your parents even if you do not live with them. Grandparents, foster parents, legal guardians, aunts and uncles are not considered parents on this form unless they have legally adopted you. If your parents are living and married to each other, answer the questions about them. If your parent is single, widowed, divorced, separated or remarried, see the Notes on page 3 for additional instructions.

61. What is your parents' marital status as of today? Married/Remarried <input type="radio"/> 1 Divorced/Separated <input type="radio"/> 2 Single <input type="radio"/> 3 Widowed <input type="radio"/> 4	62. Month and year they were married, separated, divorced or widowed <table style="width: 100%; border: none;"> <tr> <td style="border: none;">MONTH</td> <td style="border: none;">YEAR</td> </tr> <tr> <td style="border: none; text-align: center;">MM</td> <td style="border: none; text-align: center;">Y Y Y Y</td> </tr> </table>	MONTH	YEAR	MM	Y Y Y Y
MONTH	YEAR				
MM	Y Y Y Y				

What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form? If your parent does not have a Social Security Number, you must enter 000-00-0000. Enter two digits for each day and month (e.g., for May 31, enter 05 31).

63. FATHER'S/STEPFATHER'S SOCIAL SECURITY NUMBER	64. FATHER'S/STEPFATHER'S LAST NAME, AND	65. FIRST INITIAL	66. FATHER'S/STEPFATHER'S DATE OF BIRTH
- - - - -	, []	[]	MM DD 19 Y Y
67. MOTHER'S/STEPMOTHER'S SOCIAL SECURITY NUMBER	68. MOTHER'S/STEPMOTHER'S LAST NAME, AND	69. FIRST INITIAL	70. MOTHER'S/STEPMOTHER'S DATE OF BIRTH
- - - - -	, []	[]	MM DD 19 Y Y

71. Your parents' e-mail address. (We will use your parents' e-mail address to let them know that your FAFSA has been processed. This e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to communicate with your parents.)

@

72. What is your parents' state of legal residence? STATE [] []	73. Did your parents become legal residents of this state before January 1, 2004? Yes <input type="radio"/> 1 No <input type="radio"/> 2	74. If the answer to question 73 is "No," give month and year legal residency began for the parent who has lived in the state the longest. <table style="width: 100%; border: none;"> <tr> <td style="border: none;">MONTH</td> <td style="border: none;">YEAR</td> </tr> <tr> <td style="border: none; text-align: center;">MM</td> <td style="border: none; text-align: center;">Y Y Y Y</td> </tr> </table>	MONTH	YEAR	MM	Y Y Y Y
MONTH	YEAR					
MM	Y Y Y Y					

75. How many people are in your parents' household?
 See note at the beginning of Step Four for information on who is considered a parent.
 Include:

- yourself,
- your parents, even if you don't live with them,
- your parents' other children if (a) your parents will provide more than half of their support between July 1, 2009, and June 30, 2010, or (b) the children could answer "No" to every question in Step Three on page 7 of this form, and
- other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2009, and June 30, 2010.

76. How many people in your parents' household will be college students between July 1, 2009, and June 30, 2010?
 Always count yourself as a college student. Do not include your parents. You may include others only if they will attend, at least half-time in 2009-2010, a program that leads to a college degree or certificate.

In 2007 or 2008, did you, your parents or anyone in your parents' household (from question 75) receive benefits from any of the federal benefits programs listed? Mark all the programs that apply. Answering these questions will not reduce your eligibility for student aid or these other benefits.

77. Supplemental Security Income 78. Food Stamps 79. Free or Reduced Price Lunch 80. TANF 81. WIC

82. For 2008, have your parents completed their IRS income tax return or another tax return listed in question 83? a. My parents have already completed their return. <input type="radio"/> 1 b. My parents will file, but they have not yet completed their return. <input type="radio"/> 2 c. My parents are not going to file. (Skip to question 89.) <input type="radio"/> 3	83. What income tax return did your parents file or will they file for 2008? a. IRS 1040 <input type="radio"/> 1 b. IRS 1040A or 1040EZ <input type="radio"/> 2 c. A foreign tax return. See Notes page 2. <input type="radio"/> 3 d. A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 2. <input type="radio"/> 4
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84. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See Notes page 2. Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't know <input type="radio"/> 3	85. As of today, are either of your parents a dislocated worker? See Notes page 3. Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't know <input type="radio"/> 3
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Step Four CONTINUED on page 9

Step Four CONTINUED from page 8

For questions 86–95, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

86. What was your parents' adjusted gross income for 2008? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.	\$	<input type="text"/>
87. Enter your parents' income tax for 2008. Income tax amount is on IRS Form 1040—line 56; 1040A—line 35; or 1040EZ—line 11.	\$	<input type="text"/>
88. Enter your parents' exemptions for 2008. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 2.		<input type="text"/>
Questions 89 and 90 ask about earnings (wages, salaries, tips, etc.) in 2008. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, on IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); on 1040A—line 7; or on 1040EZ—line 1.		
89. How much did your father/stepfather earn from working in 2008?	\$	<input type="text"/>
90. How much did your mother/stepmother earn from working in 2008?	\$	<input type="text"/>
91. As of today, what is your parents' total current balance of cash, savings and checking accounts?	\$	<input type="text"/>
92. As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)? Net worth means current value minus debt. See Notes page 2.	\$	<input type="text"/>
93. As of today, what is the net worth of your parents' current businesses and/or investment farms? For a family farm or family business, see Notes page 2.	\$	<input type="text"/>
94. Parents' 2008 Additional Financial Information (Enter the amounts for your parent[s].)		
a. Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 49 or 1040A—line 31.	\$	<input type="text"/>
b. Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your household, as reported in question 75.	\$	<input type="text"/>
c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	\$	<input type="text"/>
d. Student grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.	\$	<input type="text"/>
e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Combat pay is reported on the W-2 in Box 12, Code Q.	\$	<input type="text"/>
95. Parents' 2008 Untaxed Income (Enter the amounts for your parent[s].)		
a. Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H, and S.	\$	<input type="text"/>
b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	\$	<input type="text"/>
c. Child support received for all children. Don't include foster or adoption payments.	\$	<input type="text"/>
d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.	\$	<input type="text"/>
e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$	<input type="text"/>
f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$	<input type="text"/>
g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits).	\$	<input type="text"/>
h. Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	\$	<input type="text"/>
i. Other untaxed income not reported, such as workers' compensation, disability, etc. Don't include student aid, earned income credit, child tax credit, welfare payments, untaxed Social Security benefits, Workforce Investment Act educational benefits, combat pay (if your parents are not tax filers), benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	\$	<input type="text"/>

Step Five: Complete this step only if you (the student) answered "Yes" to any question in Step Three.

96. How many people are in your household?
 Include:
 • yourself (and your spouse),
 • your children, if you will provide more than half of their support between July 1, 2009, and June 30, 2010, and
 • other people, if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2009, and June 30, 2010.

97. How many people in your (and your spouse's) household will be college students between July 1, 2009, and June 30, 2010? Always count yourself as a college student. Include others only if they will attend, at least half-time in 2009-2010, a program that leads to a college degree or certificate.

In 2007 or 2008, did you (or your spouse) or anyone in your household (from question 96) receive benefits from any of the federal benefits programs listed? Mark all the programs that apply. Answering these questions will not reduce your eligibility for student aid or these other benefits.

98. Supplemental Security Income 99. Food Stamps 100. Free or Reduced Price Lunch 101. TANF 102. WIC

103. As of today, are you (or your spouse) a dislocated worker? See Notes page 3. Yes No Don't know

Step Six: Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans. You can find the school codes at www.fafsa.ed.gov or you can call 1-800-4-FED-AID. If you cannot get the code, write in the complete name, address, city and state of the college. For state aid, you may wish to list your preferred college first. To have more colleges receive your FAFSA information, read *What is the FAFSA?* on page 4.

1st FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	HOUSING PLANS
104.a	OR		104.b on campus <input type="checkbox"/> 1 with parent <input type="checkbox"/> 2 off campus <input type="checkbox"/> 3
2nd FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	
104.c	OR		104.d on campus <input type="checkbox"/> 1 with parent <input type="checkbox"/> 2 off campus <input type="checkbox"/> 3
3rd FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	
104.e	OR		104.f on campus <input type="checkbox"/> 1 with parent <input type="checkbox"/> 2 off campus <input type="checkbox"/> 3
4th FEDERAL SCHOOL CODE	NAME OF COLLEGE	STATE	
104.g	OR		104.h on campus <input type="checkbox"/> 1 with parent <input type="checkbox"/> 2 off campus <input type="checkbox"/> 3

Step Seven: Read, sign and date.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

105. Date this form was completed.
 MONTH DAY 2009 or 2010

106. Student (Sign below)

Parent (A parent from Step Four sign below)

If this form was filled out by someone other than you, your spouse or your parents, that person must complete this part.

Preparer's name, firm and address.

107. Preparer's Social Security Number (or 108)
 - -

108. Employer ID number (or 107)
 -

109. Preparer's signature and date

COLLEGE USE ONLY:

D/O

FAA Signature

1 _____

DATA ENTRY USE ONLY:

P * L E

Federal School Code

Appendix 2: TANF Program Names by State

This appendix of TANF programs by state name is intended for use with questions 77-81 and questions 98-102.

State	Program Name
Alabama	FA (Family Assistance Program)
Alaska	ATAP (Alaska Temporary Assistance Program)
Arizona	EMPOWER (Employing and Moving People Off Welfare and Encouraging Responsibility)
Arkansas	TEA (Transitional Employment Assistance)
California	CALWORKS (California Work Opportunity and Responsibility to Kids)
Colorado	Colorado Works
Connecticut	JOBS FIRST
Delaware	ABC (A Better Chance)
Dist. of Col.	TANF
Florida	Welfare Transition Program
Georgia	TANF
Guam	TANF
Hawaii	TANF
Idaho	Temporary Assistance for Families in Idaho
Illinois	TANF
Indiana	TANF, Cash Assistance, IMPACT (Indiana Manpower Placement and Comprehensive Training), TANF work program
Iowa	FIP (Family Investment Program)
Kansas	Kansas Works

State	Program Name
Kentucky	K-TAP (Kentucky Transitional Assistance Program)
Louisiana	FITAP (Family Independence Temporary Assistance Program), cash assistance
Maine	(STEP) Strategies to Empower People, ASPIRE (Additional Support for People in Retraining and Employment), TANF work program
Maryland	FIP (Family Investment Program)
Massachusetts	TAFDC (Transitional Aid to Families with Dependent Children), cash assistance
Michigan	ESP (Employment Services Program), TANF work program
Minnesota	FIP (Family Independence Program)
Mississippi	MFIP (Minnesota Family Investment Program)
Missouri	Beyond Welfare
Montana	FAIM (Families Achieving Independence in Montana)
Nebraska	Employment First
Nevada	TANF
New Hampshire	FAP (Family Assistance Program), financial aid for work-exempt families, NHEP (New Hampshire Employment Program), financial aid for work-mandated families
New Jersey	WFNJ (Work First New Jersey)
New Mexico	NM Works
New York	FA (Family Assistance Program)
North Carolina	Work First
North Dakota	TEEM (Training, Employment, Education Management)
Ohio	OWF (Ohio Works First)

State	Program Name
Oklahoma	TANF
Oregon	JOBS (Job Opportunities and Basic Skills Program)
Pennsylvania	Pennsylvania TANF
Puerto Rico	TANF
Rhode Island	Family Independence
South Carolina	Family Independence
South Dakota	TANF
Tennessee	Families First
Texas	Texas Works (Department of Human Services), cash assistance, Choices (Texas Workforce Commission), TANF work program
Utah	FEP (Family Employment Program)
Vermont	ANFC (Aid to Needy Families with Children), cash assistance, Reach Up, TANF work program
Virgin Islands	(FIP) Family Improvement Program
Virginia	VIEW (Virginia Initiative for Employment, Not Welfare)
Washington	WorkFirst
West Virginia	West Virginia Works
Wisconsin	W-2 (Wisconsin Works)
Wyoming	POWER (Personal Opportunities With Employment Responsibility)

Appendix 3: IRS 1040 Federal Tax Return Form Sample

This form is provided for tutorial purposes only. Do not attempt to file your taxes using this sample!

Form 1040 Department of the Treasury—Internal Revenue Service **2007** | IRS Use Only—Do not write or staple in this space.

Label (See instructions on page 12.) Use the IRS label. Otherwise, please print or type.

Label HERE

For the year Jan. 1–Dec. 31, 2007, or other tax year beginning , 2007, ending , 20

Your first name and initial Last name

If a joint return, spouse's first name and initial Last name

Home address (number and street). If you have a P.O. box, see page 12. Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 12.

Your social security number

Spouse's social security number

You must enter your SSN(s) above.

Checking a box below will not change your tax or refund.

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 12) You Spouse

Filing Status

1 Single

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above and full name here.

4 Head of household (with qualifying person). (See page 13.) If the qualifying person is a child but not your dependent, enter this child's name here.

5 Qualifying widow(er) with dependent child (see page 14)

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a

b Spouse

c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see page 15)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

If more than four dependents, see page 15.

d Total number of exemptions claimed

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2

8a Taxable interest. Attach Schedule B if required

b Tax-exempt interest. Do not include on line 8a

9a Ordinary dividends. Attach Schedule B if required

b Qualified dividends (see page 19)

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 20)

11 Alimony received

12 Business income or (loss). Attach Schedule C or C-EZ

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here

14 Other gains or (losses). Attach Form 4797

15a IRA distributions

16a Pensions and annuities

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

18 Farm income or (loss). Attach Schedule F

19 Unemployment compensation

20a Social security benefits

21 Other income. List type and amount (see page 24)

22 Add the amounts in the far right column for lines 7 through 21. This is your total income

Adjusted Gross Income

23 Educator expenses (see page 26)

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ

25 Health savings account deduction. Attach Form 8889

26 Moving expenses. Attach Form 3903

27 One-half of self-employment tax. Attach Schedule SE

28 Self-employed SEP, SIMPLE, and qualified plans

29 Self-employed health insurance deduction (see page 26)

30 Penalty on early withdrawal of savings

31a Alimony paid b Recipient's SSN

32 IRA deduction (see page 27)

33 Student loan interest deduction (see page 30)

34 Tuition and fees deduction. Attach Form 8917

35 Domestic production activities deduction. Attach Form 8903

36 Add lines 23 through 31a and 32 through 35

37 Subtract line 36 from line 22. This is your adjusted gross income

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 83. Cat. No. 11320B Form 1040 (2007)

Appendix 4: Sample Language for Homeless Verification

With the 2009-2010 FAFSA, a new level of verification is needed for students and financial aid professionals with regard to the homeless youth questions. This letter is a sample provided by the National College Goal Sunday organization in partnership with the National Association for the Education of Homeless Children and Youth. It should be adapted by financial aid officers to fit a school's needs and is included in this guide for students to provide to their financial aid offices if needed.

Re: Name of Student

DOB: x/x/xxxx

SSN: xxx-xx-xxxx

Current Mailing Address of Student (if none, please list name, phone number, and mailing address of current contact):

I am providing this letter of verification as a (check one, then list name, phone number, and other contact information):

- A McKinney-Vento School District Liaison: _____
- A director or designee of a HUD-funded shelter: _____
- A director or designee of a RHYA-funded shelter: _____

As per the College Cost Reduction and Access Act (Public Law 110-84), I am authorized to verify this student's living situation. No further verification by the Financial Aid Administrator is necessary. Should you have additional questions or need more information about this student, please contact me at the number listed above.

This letter is to confirm that NAME OF STUDENT was:

Check one:

- an unaccompanied homeless youth after July 1, 2008

This means that, after July 1, 2008, NAME OF STUDENT was living in a homeless situation, as defined by Section 725 of the McKinney-Vento Act, and was not in the physical custody of a parent or guardian.

☐ an unaccompanied, self-supporting youth at risk of homelessness after July 1, 2008.

This means that, after July 1, 2008, NAME OF STUDENT was not in the physical custody of a parent or guardian, provides for his/her own living expenses entirely on his/her own, and is at risk of losing his/her housing.

More Information About Homeless and Unaccompanied Youth

Who are Unaccompanied Homeless Youth?

Unaccompanied homeless youth are young people who lack safe, stable housing and who are not in the care of a parent or guardian. They may have run away from home or been forced to leave by their parents. Unaccompanied youth live in a variety of temporary situations, including shelters, the homes of friends or relatives, cars, campgrounds, public parks, abandoned buildings, motels, and bus or train stations.

Between 1.6 and 2.8 million youth run away from their homes each year.¹ Generally, youth leave home due to severe dysfunction in their families, including circumstances that put their safety and well-being at risk. Unfortunately, physical and sexual abuse in the home is common; studies of unaccompanied youth have found that 20 to 50% were sexually abused in their homes, while 40 to 60% were physically abused.² Unaccompanied youth do not receive financial support from their parents and do not have access to parental information.

Who are McKinney-Vento School District Liaisons?

Under subtitle VII-B of the McKinney-Vento Homeless Assistance Act, every school district is required to designate a liaison for students experiencing homelessness.

¹ Hammer, H., Finkelhor, D., & Sedlak, A. (2002). "Runaway / Thrownaway Children: National Estimates and Characteristics." *National Incidence Studies of Missing, Abducted, Runaway, and Thrownaway Children*. Washington DC: Office of Juvenile Justice and Delinquency Prevention. See also Greene, J. (1995). "Youth with Runaway, Thrownaway, and Homeless Experiences: Prevalence, Drug Use, and Other At-Risk Behaviors." *Research Triangle Institute*. Washington DC: U.S. Dept. of Health and Human Services; National Runaway Switchboard, <http://www.1800runaway.org/>.

² Robertson, M. & Toro, P. (1999). "Homeless Youth: Research, Intervention, and Policy." *Practical Lessons: The 1998 National Symposium on Homelessness Research*. Washington DC: U.S. Dept. of Housing and Urban Development. Retrieved July 18, 2007 from <http://aspe.os.dhhs.gov/progsys/homeless/symposium/3-Youth.htm>. See also MacLean, M.G., Embry, L.E. & Cauce, A.M. (1999). "Homeless Adolescents' Paths to Separation from Family: Comparison of Family Characteristics, Psychological Adjustment, and Victimization." *Journal of Community Psychology*, 27(2), 179-187.

Homeless liaisons have a number of legal responsibilities under the Act, including identifying youth who meet the definition of homeless and are unaccompanied. The education subtitle of the McKinney-Vento Act is overseen by the U.S. Department of Education. For more information, see: <http://www.ed.gov/programs/homeless/legislation.html>

What are HUD-funded Shelters?

The U.S. Department of Housing and Urban Development (HUD) administers funding for homeless shelters and services under Title IV of the McKinney-Vento Act. These funds are distributed to communities through a competitive grant process. For more information, see: <http://www.hud.gov/offices/cpd/homeless/programs/index.cfm>

What are RHYA-funded Shelters?

The U.S. Department of Health and Human Services administers the Runaway and Homeless Youth Act programs. These programs provide funding for Basic Centers, Transitional Living Programs, and Street Outreach Programs that serve runaway and other unaccompanied homeless youth. For more information, see: <http://www.acf.hhs.gov/programs/fysb/content/youthdivision/index.htm#sub1>