



2024-2025 Financial Aid Process

Presenter:

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Lorain County Community College

Topics We Will Discuss

- What is Financial Aid
- Cost of Attendance
- Student Aid Index
- Financial Need
- Types and Sources of Financial Aid
- Free Application for Federal Student Aid (FAFSA®)
- Special and Unusual Circumstances
- What's Next



What Is Financial Aid?

- Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses



Cost of Attendance



Tuition and fees



Housing and food



Books and supplies



Transportation



Miscellaneous and personal

Student Aid Index

Index figure used by schools to determine eligibility for aid

Calculated results from information provided on the FAFSA

Calculated using a formula established by law

Same figure reported to all schools

- Factors that determine the SAI:
 - Student and parent income (taxed and untaxed) for **2022**
 - Assets
 - Family Size

What is Financial Need?

Cost of attendance (COA)

– Student aid index (SAI)

– Other financial aid (OFA)

= Financial need

Types and Sources of Financial Aid

Types of Financial Aid

Gift Aid - Grants, Scholarships

Self-Help Aid - Student Loans and Work-Study Employment

Sources of Financial Aid

Federal Government
States

Private Sources
Employers

Colleges and Universities

Federal Student Aid Programs

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Work-Study (FWS)

Teacher Education Assistance for College & Higher Education (TEACH) Grant

Federal Direct Student Loans

Federal PLUS Loans (Parent Loan)

A dark blue banner with the text 'Complete the FAFSA® Form' in white. Below the text are icons: a green progress bar, a right arrow, a money bag icon, and a right arrow. In the background, there are faint illustrations of three students.

Complete the FAFSA® Form

The Financial Aid Process begins with the FAFSA Form

[StudentAid.gov](https://studentaid.gov)

- The **Free** Application for Federal Student Aid
- Watch for websites **not** affiliated with or endorsed by the U.S. Department of Education (ED) that charge a FEE.
- Do not to pay for assistance that is provided for free.

The FAFSA Form

Application for:

- Federal grants, work-study, and student loans
- State of Ohio grants
- For some schools, institutional scholarships and grants

Information provided:

- Demographic
- Taxable and untaxed income for 2022
- Assets (date the FAFSA is signed)

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graph TD; A[Application for:] --> B[Information provided:]; B --> C[Students should submit the FAFSA regardless of income. Income is not the only factor in determining eligibility.];
```

**Students should submit the FAFSA regardless of income.
Income is not the only factor in determining eligibility.**

2024-2025 Financial Aid Timelines



For students beginning enrollment in Fall 2024.

Some institutions, Summer 2024 (LCCC).



Available online December 31.

*Schools will begin to receive completed FAFSA's in late January



Submit early/meet college FAFSA Priority Date

*Early application allows time to compare aid offers and could maximize aid eligibility



Student does not need to be admitted to submit the FAFSA

*College may not review FAFSA/offer aid until admitted



Re-apply/submit the FAFSA every year

***If the FAFSA is not completed within 45 days of starting the form, it will be deleted and families will have to start over.**

Contributors

Anyone who provides information on the FAFSA

Student (and spouse if married)

Parent/Parents (for dependent students)



Overview of Contributors to the FAFSA

Designed to allow each contributor to complete the portion pertinent to them.

Each contributor must provide **consent** and **approval** for retrieval and disclosure of their **Federal Tax Information (FTI)**.

All contributors must complete and sign their respective sections.

An incomplete application will not have an SAI calculated and the applicant will not be eligible for federal, state and some institutional aid.

A graphic of a registration form on a dark teal background with rounded corners. On the left is a white square placeholder for a profile picture with a dark teal silhouette of a person. To the right of the picture are three white input fields. The first is labeled 'USERNAME' and contains seven asterisks. The second is labeled 'PASSWORD' and contains ten asterisks. The third is a button labeled 'REGISTER NOW'.

USERNAME

PASSWORD

REGISTER NOW

**USERNAME & PASSWORD:
REQUIRED FOR SIGNING THE FAFSA ONLINE**

Federal Student Aid (FSA) ID

- Account username and password
 - Legal electronic signature
- Required to access the FAFSA form
 - Required of all students and parents
- **Request at least 3 days before starting FAFSA**
- You will need:
 - Social Security Number
 - Parent that does not have an SSN will have separate verification process
 - Using information from credit bureaus
 - This process is NOT available yet
 - Mobile number and email address
 - Do not use school email address
 - Each parent and student must have separate mobile number and email

The screenshot shows the 'Create an Account (FSA ID)' page on the Federal Student Aid website. At the top, there is a navigation bar with the 'Federal Student Aid' logo and three links: 'UNDERSTAND AID', 'APPLY FOR AID', and 'COMPLETE AID PROCESS'. Below the navigation bar, the page title 'Create an Account (FSA ID)' is displayed. Underneath the title, there are three icons representing 'Parents', 'Students', and 'Borrowers'. A paragraph explains that users need to create an account to complete federal student aid tasks. Two light blue boxes provide additional information: 'What You Can Use Your Account For' (listing FAFSA form completion, MPN signing, repayment plans, loan counseling, and the Public Service Loan Forgiveness Help Tool) and 'Items Needed to Create an Account' (listing Social Security number and mobile phone number/email address). At the bottom, there are two buttons: a blue 'Get Started' button and a white 'Log In' button, separated by an 'OR' label.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS

Create an Account (FSA ID)

Parents Students Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

Get Started

OR

Log In

Multi-Factor Authentication (MFA)


- Creating FSA ID requires use of MFA
- Use MFA one-time code by:
 - Email
 - Text
 - Authenticator app (download from mobile store)
- When FSAID is created you are presented with a one-use back-up code
 - WRITE THIS DOWN (You will not be presented with it again)
 - Used to access account if you cannot use any other MFA
 - Once used, MFA is disabled. Re-enable in your account settings
 - If you cannot log in with MFA or backup code call 1-800-433-3243


Step 7 of 7
Enable Two-Step Verification


Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

✓ Your verified method(s) can now be used to log in.

 **SMS Verification**
5554324567 ✓ Verified

 **Email Verification**
johndoe.original@gmail.com ✓ Verified


 **Authenticator App**
✓ Verified

✓ Your authenticator app can now be used to log in.

[Previous](#) [Continue](#)

Logging in with MFA

Two-Step Verification



Enter Secure Code

Enter the secure code we sent in a text message to your mobile phone: *****4567


Enter the secure code below

[Resend code](#)

Having Trouble? [Try a different method.](#)

Submit

Two-Step Verification



Enter Secure Code

Enter the secure code we sent to your email:
jo*****@gmail.com

Enter the secure code below

[Resend code](#)

Having Trouble? [Try a different method.](#)

Submit

Dependency Status

- Dependent = Parent(s) apply with the student.
- Independent = Student (and spouse) apply without parent(s).
- Categories that make a student independent:
 - Children/Dependents
 - Orphan/Ward of Court/Foster Care = Age 13 or older
 - Emancipation/Legal Guardianship
 - Homeless or at risk of homeless and self-supporting
- Age = 24 as of January 1
- Graduate Student
- Married
- Veteran/Active Duty

Most high school students will be dependent.

Parent of Record on the FAFSA

Biological or
Adoptive
Parent(s)

- If not married BUT living together report BOTH parents

If biological
parents are
divorced or
never married:

- Provide information for the parent that provides most financial support in 12 months prior to completing the FAFSA.
 - EVEN if the student does not live with that parent.
- If support provided is equal, report for the parent with the greater income and assets.
- If parent is re-married, report information about their spouse (student's step-parent)

Student FAFSA[®] Form Landing Page

An official website of the United States government.

Help Center English | Español

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Log In | Create Account


Get Money to Pay for School

Use the Free Application for Federal Student Aid (FAFSA[®]) form to apply for financial aid for college or graduate school.

2024-25 FAFSA Form

[Start a New Form](#)[Edit Existing Form](#)

Need to access last year's form? [Start or Edit a 2023-24 Form](#)



Check FAFSA[®] Deadlines for the State You Live In


Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year

State of Residence


[Find Deadlines](#)

[View All FAFSA Deadlines](#)




Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

 1 hr

How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.



What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

Student Onboarding

When the student starts the 2024–25 FAFSA® form for the first time, they are taken through the FAFSA onboarding process.

The screenshot shows the FAFSA 2024-25 onboarding interface. At the top left is the FAFSA logo with 'FORM 2024-25' and the student's name 'Student Raya Tran'. A blue banner reads 'Understanding the FAFSA® Form' with '1 of 4' below it. The main heading is 'What is the FAFSA® form?'. A text box explains: 'Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.' Below this is a video player titled 'FAFSA® Overview' showing a person in a hot air balloon. The video player has a red play button and a 'Federal Student Aid' logo. At the bottom are 'Previous' and 'Continue' buttons.

FAFSA® FORM 2024-25 Student Raya Tran

Understanding the FAFSA® Form

1 of 4

What is the FAFSA® form?




Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college or graduate school.

FAFSA® Overview

Previous Continue

Student Identity Information

To update any of the personal information, the student must access their Account Settings on StudentAid.gov.

FAFSA[®] FORM 2024–25  Student Raya Tran  Save | FAFSA Menu 

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Raya A. Tran

Date of Birth
05/05/1995

Social Security Number
•••••-1234

Email Address
rayaatran@gmail.com

Mobile Phone Number
(555) 555-5555

To update this information for all federal student aid communications, go to [Account Settings](#).

Student Provides Consent

By providing consent, the student's federal tax information is transferred directly into the FAFSA® form from the IRS.

FAFSA® FORM 2024-25 Student: **Raya Tran** Save FAFSA Menu

Provide Consent or Be Ineligible for Federal Student Aid

Summary




Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:


- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(i)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(i)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

Introduction: Student Personal Circumstances

FAFSA[®] FORM 2024–25  Student Raya Tran  Save  FAFSA Menu

Your Personal Circumstances

Tell us about your marital status; your financial dependencies; your plans for college; and any other special circumstances that may impact your aid eligibility (including if you've been homeless or at risk of becoming so).



- This information can affect how much aid you're eligible to receive.
- Based on your answers, we may need to collect additional information from other people.

[Previous](#) [Continue](#)

Student Personal Circumstances

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

FAFSA[®]

FORM 2024-25

Student Raya Tran

Save

FAFSA Menu

1

2

3

4

5

Personal Circumstances

Demographics

Financials

Colleges

Signature

Student Personal Circumstances

Select all that apply.

☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training.

☐ The student is a veteran of the U.S. armed forces.

☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 20XX and June 30, 20XX.

☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

☐ At any time since the student turned 13, they were a ward of the court.

☐ At any time since the student turned 13, they were in foster care.

☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence.

☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

☒ None of these apply

Previous

Continue

Student Other Circumstances

The student is asked if they were homeless or at risk of being homeless.

The screenshot shows the FAFSA 2024-25 interface for Student Raya Tran. At the top, the FAFSA logo and form year are on the left, the student's name is in the center, and 'Save' and 'FAFSA Menu' options are on the right. A progress bar below the header indicates five steps: 1. Personal Circumstances (active), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main heading 'Student Other Circumstances' is followed by a question: 'At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?'. Two radio button options are provided: 'Yes' (unselected) and 'No' (selected). At the bottom, there are 'Previous' and 'Continue' buttons.

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Other Circumstances

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

☐ Yes ☒ No

Previous Continue

Student Unusual Circumstances

- If a student says “YES” to unusual circumstances, they will submit the FAFSA without parent information.
- The college(s) will work with them to finalize status.

FAFSA[®] FORM 2024–25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A person experiencing unusual circumstances may have:

- Left home due to an abusive or threatening environment;
- Been abandoned by or estranged from their parents, and have not been adopted;
- Been granted refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Been a victim of human trafficking;
- Been incarcerated, or their parents are incarcerated and contact with them would pose a risk to them; or
- Been otherwise unable to contact or locate their parents, and have not been adopted.

If their circumstances resulted in not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes ☒ No

Previous Continue


Student Dependency Status: Dependent Student

This is an option if the student's parents are unwilling to provide information. The student will only be able to receive a Direct Unsubsidized Loan.

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Dependency Status

 **Dependent Student**

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan *only*.

☐ Yes ☒ No

Previous Continue

Student: Tell Us About Your Parents

FAFSA[®] FORM 2024–25 Student Raya Tran Save FAFSA Menu

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Personal Circumstances Demographics Financials Colleges Signature


Tell Us About Your Parents

On the FAFSA[®] form, your “Parent” is your legal (biological or adoptive) parent or stepparent who supports you financially.

Are your parents married to each other?

☒ Yes

☐ No



You will need to provide information for your parents

Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.

Previous Continue

- The student is asked to enter personal information about their parents to send them an invite to their FAFSA®.
- Student must know parent(s) DOB and SSN to invite.

FAFSA[®]

FORM
2024–25

Student Raya Tran

Save

FAFSA Menu

1

2


3

4

5

Personal CircumstancesDemographicsFinancialsCollegesSignature


Invite Parents to your FAFSA[®] Form



You will need to provide information for your parents
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.



Parent

First Name

Alcina

Last Name

Tran

Date of Birth

Month


Day

Year

05

05

1973



Parent Spouse
optional

First Name

Last Name

Date of Birth

Month

Day

Year

Social Security Number (SSN)

SHOW

☐ My parent doesn't have a SSN

Email Address

alcinatan@school.edu

Confirm Email Address

alcinatan@school.edu

Invite Parent

Previous

Continue

Social Security Number (SSN)

HIDE

☐ My parent doesn't have a SSN

Email Address

Confirm Email Address

Invite Parent


Continue

Student's Parent Email

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

FederalStudentAid

Help Complete
[StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid* (FAFSA®) form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including


- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [\[Help topic title\]](#).


Log In

 Why You Were Invited


Without your input, [StudentFirstName] won't be eligible for federal student aid.

Reasons To Finish Early


Here's why it's a good idea to finish as soon as possible:




States and schools have different deadlines for student aid. Check the ["FAFSA® Deadlines"](#) page for more information.








You may need extra time to make corrections after you submit.

 Can't find [StudentFirstname]'s Form?

Read [\[help topic title\]](#).



[Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

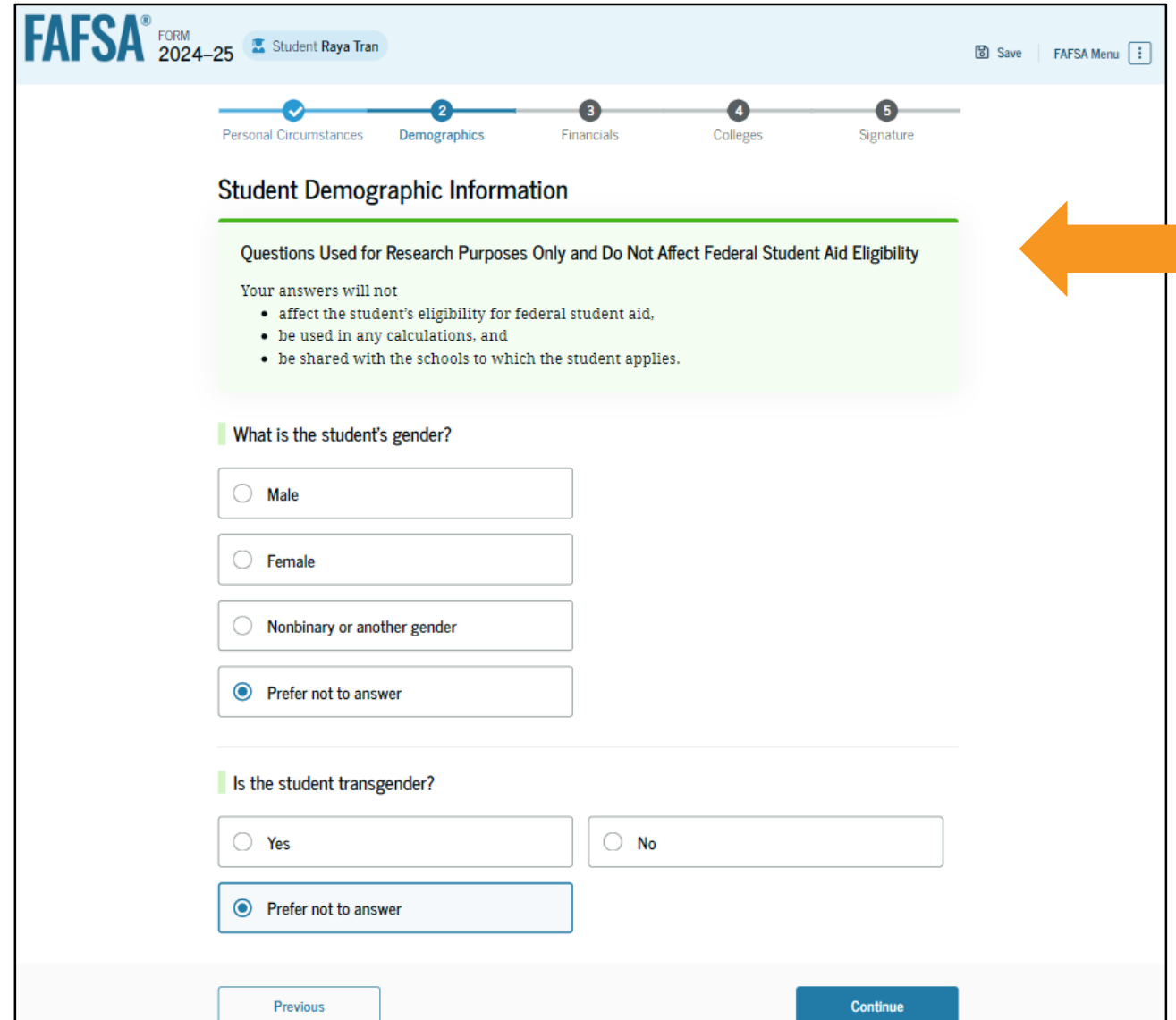


This email was sent by: Office of Federal Student Aid
U.S. Department of Education
400 Maryland Ave, SW
Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid.gov contact page](#). For more information about financial aid, visit [StudentAid.gov](#).

Student Demographic Information

- Student is asked:
 - Race
 - Gender
 - Ethnicity
- FOR Research Purposes only.
- Response does not impact aid.
- Schools to not see responses.



FAFSA[®] FORM 2024-25 Student Raya Tran

Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges Signature

Student Demographic Information

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, and
- be shared with the schools to which the student applies.

What is the student's gender?

☐ Male

☐ Female

☐ Nonbinary or another gender

☒ Prefer not to answer

Is the student transgender?

☐ Yes

☐ No

☒ Prefer not to answer

Previous Continue

Student Tax Return Information

- The student is asked questions about their 2022 tax return. The student enters a response in each entry field.
- If the student filed a 2022 federal tax return, all other tax information is transferred from the IRS.

The screenshot shows the FAFSA 2024-25 interface for Student Raya Tran. The progress bar indicates the user is on the 'Financials' step (3), with 'Personal Circumstances' (1) and 'Demographics' (2) completed, and 'Colleges' (4) and 'Signature' (5) remaining. The section title is 'Student 2022 Tax Return Information'. Below the title, it instructs the user to refer to their 2022 tax return and convert all currency to U.S. dollars. The first question is 'Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)', with a note that taxes are paid on these benefits. The input field shows \$0.00. The second question is 'Foreign Earned Income Exclusion', with an input field also showing \$0.00. At the bottom, there are 'Previous' and 'Continue' buttons.

FAFSA[®] FORM 2024-25 Student Raya Tran

Save | FAFSA Menu

Personal Circumstances Demographics Financials Colleges Signature

Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions.

Convert all currency to U.S. dollars.

Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)

The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA[®] form, not to first-time applicants.

\$ 0 .00 ⓘ

Foreign Earned Income Exclusion

\$ 0 .00

Previous Continue

Student Assets

FAFSA[®] FORM 2024-25

Student Raya Tran

Save

FAFSA Menu

Personal Circumstances

Demographics

Financials

Colleges

Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid

\$ 500 .00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

\$ 0 .00

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$ 0 .00

Previous

Continue

Student College Search

- The student searches for a school by entering a state, city, and/or school name.
- After selecting "Search," they select the correct school from the search results.
- Students can select to send their FAFSA information to a maximum of 20 schools.

FAFSA FORM 2024-25 Student: Raya Tran

Progress: Personal Circumstances (1) Demographics (2) Financials (3) **Colleges (4)** Signature (5)

Where should we send your FAFSA?
Search for the colleges to which you'd like to send your FAFSA* information.
You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected View Selected Schools

Search by School Name Search by School Code

State:

School Name - optional

Rice University Burlington, California (CA)	Federal School Code B09773	<input type="button" value="+ Select"/>
Rhodes College Centerville, California (CA)	Federal School Code E89235	<input type="button" value="+ Select"/>
Smith College Lexington, California (CA)	Federal School Code G92383	<input type="button" value="+ Select"/>
Macalester College Madison, California (CA)	Federal School Code 038412	<input type="button" value="+ Select"/>
Wellesley College Springfield, California (CA)	Federal School Code F09983	<input checked="" type="button" value="Selected"/>

< Previous **1** 2 3 4 5 Next >

✓ 4 of 20 schools have been selected

Student Review Page

To edit a response, the student can select the question's hyperlink and will be taken to the corresponding page.

FAFSA[®]
FORM
2024–25

Student
Raya Tran

Save
FAFSA Menu

Take a moment to review before signing

Expand the sections below to review and edit the information you've entered before you sign your portion of the form.

Student Sections
Expand All

Introduction
Personal Identifiers

Section 1
Personal Circumstances

Section 2
Demographics

Section 3
Financials

Section 4
Colleges

Section 5
Signature






Student Review Page (Continued)

Since the student invited their parent into the form, they see the parent contributor section and the status of their parent's invite.

Parent Contributor Section

This Section is Shared With 2 Contributors

Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.

Parent Contributors	Date Request Sent	Status	Edit 
 Alcina Tran	07/13/2024	 Invite Sent	
 Travis Tran	07/13/2024	 Invite Sent	

Previous

Continue

Student Signature

- After agreeing and signing, the student is able to submit their section of the FAFSA form.
- **Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet.**

The screenshot shows the FAFSA 2024-25 Student Signature page for Student Raya Tran. The header includes the FAFSA logo, the form year, the student's name, and buttons for 'Save' and 'FAFSA Menu'. A progress bar at the top indicates the following steps: Personal Circumstances, Demographics, Financials, Colleges, and Signature (the current step, marked with a '5').

Sign and Complete Your Part

Summary

This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your FSA ID. Because this is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

Student Section Complete

The student is reminded that their form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it.

FAFSA® FORM 2024-25 Student Raya Tran FAFSA Menu

You're Almost There!
The Student Section is complete!

Parent Contributors

Requirements for Dependent Students
Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit
Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit

Track and Manage Your FAFSA Application and Your Contributors [View Status](#)

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

Parent Log In

An official website of the United States government. [Help Center](#) [Submit a Complaint](#) [English](#) | [Español](#)

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Log In

Email, Phone, or FSA ID Username

Password

 [Show Password](#)

[Log In](#)

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

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Parent Contributing to the FAFSA® Form

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

FAFSA®

FORM 2024-25

Parent of Raya Tran

Parent Contributing to the FAFSA® Form

You have entered Raya Tran's FAFSA® form!

→ This FAFSA form can't be submitted for processing until you provide some required personal and financial information.

→ You can save this form and come back to it later.

Frequently Asked Questions

Why have I been invited to contribute to this FAFSA® form?

You have been invited to the student's form to provide personal and financial information that will help determine their eligibility for federal student aid.

Answers on the student's FAFSA form have indicated that you will need to provide additional information as a contributor to help determine their eligibility for federal student aid.

Does contributing to the form mean I'm responsible to pay for college?

No! Providing your consent and personal and financial information doesn't make you financially responsible for the student's education costs.

What do I need to complete my section(s)?

You may need the following documents or information: your tax returns; records of child support received; current balances of cash, savings, and checking accounts; and net worth of investments, businesses, and farms.

What kind of information will I be asked to provide?

You'll need to provide consent for the student to be eligible for federal student aid, including grants and loans. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete your section of the student's FAFSA form. You'll also need to provide personal and financial information.

What happens after I complete my sections?


After you submit your required sections and the student's FAFSA form is processed, the student will receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility. Schools will use the SAI to create a financial aid offer that explains the types and amounts of aid they are offering the student.

Previous

Continue

Parent Identity Information

To update any of the personal information, the parent must access their Account Settings on StudentAid.gov.

FAFSA[®] FORM 2024–25  Parent of Raya Tran Save FAFSA Menu

Parent Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Alcina Tran

Date of Birth
05/05/1973

Social Security Number
...-...-1234

Email Address
alcinatran@school.edu

Mobile Phone Number
(555) 555-5555

To update this information for all federal student aid communications, go to [Account Settings](#).

Parent Provides Consent

- This page informs the parent about consent.
- By providing consent, the parent's federal tax information is transferred directly into the FAFSA® form from the IRS.

FAFSA® FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Provide Consent or the Student Will Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA® form. If you don't provide consent, the student will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine the student's eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(l)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(l)(13)(D)(iii), which includes:
 - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
 - state higher education agencies; and
 - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

Parent Family Size

- This page asks the parent if their family size has changed since filing their 2022 tax return.
- If yes, parent may update.


FAFSA[®] FORM 2024–25 Parent of Raya Tran Save FAFSA Menu

Demographics Financials Signature

Family Size

Is the parent's family size different from the number of individuals claimed on their 2022 tax return?

☒ Yes ☐ No

 The parent's family size is 3
Parent: 1 Other Parent: 1 Student: 1 Parent's Children and Other Dependents: 1

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2024 and June 30, 2025?
Do not include the student applicant.

1 ?

Previous Continue

Parent Number in College

The screenshot shows the FAFSA 2024-25 interface for a parent of Raya Tran. The progress bar indicates three steps: Demographics (completed), Financials (current), and Signature. The 'Number in College' question asks how many people in the parent's family will be in college between July 1, 2024, and June 30, 2025, excluding the parent. The answer '1' is entered in the text box. The 'Continue' button is highlighted in blue.

FAFSA[®] FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Demographics Financials Signature

Number in College

How many people in the parent's family will be in college between July 1, 2024, and June 30, 2025?

Do not include the parent.

1 ?

Previous Continue

Response no longer impacts student aid eligibility

Parent Assets

- Child Support Received is for the last complete calendar year.
- All other assets are as of the date the form is signed.

FAFSA[®]

FORM 2024–25

Parent of Raya Tran

Save

FAFSA Menu

1

2

3

Demographics

Financials

Signature

Annual Child Support Received

Enter total amount received in child support for the last complete calendar year.

\$

0

.00

Parent Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid

\$

10,000

.00

Current Net Worth of Businesses and Investment Farms

Enter the net worth of your businesses or for-profit agricultural operations. Net worth is the value of your businesses or farms minus any debts owed against them.

\$

0

.00

Current Net Worth of Investments, Including Real Estate

Don't include the home you live in. Net worth is the value of your investments minus any debts owed against them.

\$

5,000

.00

Previous

Continue

Assets NOT reported

Primary residence

Life insurance plans

Retirement Plans

- PERS/STERS
- 401K
- Pension funds
- Annuities
- Non-education IRAs
- KEOG plans

Assets Reported

Report the Net Worth of Assets

- Value today minus debt
- Negative value is reported as Zero

- Real estate (not the home you live in)
- Rental property
- Trust funds
- Business and/or investment farm value
 - Market value of land, building, machinery, equipment, inventory, etc.
- Uniform Gifts to Minor Act accounts (UGMA and UTMA)
- Money market funds; mutual funds; stocks; stock options; bonds; certificates of deposits
- Other securities and Commodities
- Installment and land sale contracts
- Qualified education benefits and education savings accounts/529 savings plans/Coverdell savings plans/refund value of prepaid tuition plans

Other Parent Information

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

FAFSA[®]

FORM 2024–25

Parent of Raya Tran

Save

FAFSA Menu

1

2

3

Demographics

Financials

Signature

Other Parent's Information

Enter the following information about the other parent.

Other Parent

First Name

Travis

Last Name

Tran

Date of Birth

Month

Day

Year

02

01

1970

?

Social Security Number (SSN)

Show

i

Email Address

travistran@gmail.com

Confirm Email Address

travistran@gmail.com

Previous

Continue

Parent Signature

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

FAFSA® FORM 2024-25 Parent of Raya Tran

Save FAFSA Menu

Demographics Financials Signature

Sign and Complete Your Section

Summary

This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Sign for yourself and submit the application for Raya Tran (Student).

☒ I, Alcina Tran, agree to the terms outlined above.

Cancel Sign and Submit

Student FAFSA® Confirmation

- Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page.
- The student will receive an email with the full, detailed confirmation.

With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing.

FAFSA® FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Congratulations,
the FAFSA® Form Is Complete!

Raya Tran
Completion Date
10/12/2024

What Happens Next

- Email sent**
Confirm that the student received an email version of this page.
- The Student Will Receive Notification of Processing**
In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools.
- The Student Will Receive School Communications**
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA® Form [View Status](#)

You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

What if I can't file online?

- There will be a paper FAFSA form available.
- It will take several weeks to process once mailed to the Federal Processing System.
- Even with wet signature on the paper FAFSA, they will still need to confirm identity....
 - HOW is still to be determined.

FAFSA[®] Form
Free Application *for* Federal Student Aid

July 1, 2024 – June 30, 2025
Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Use this form to apply free for federal and state student grants, work-study, and loans. Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than **December XX, 2023**. We must receive your application no later than **June 30, 2025**. Your college must have your correct, complete information by your last day of enrollment in the 2024–25 school year.

For state or college aid, the deadline may be as early as December 2023, and you may need to complete additional forms. Check with your high school counselor or a financial aid administrator at your college. See the state deadlines on page 2. If you are applying close to a deadline, we recommend you submit your FAFSA form online at fafsa.gov.

Fill Out the FAFSA[®] Form

Special Circumstances

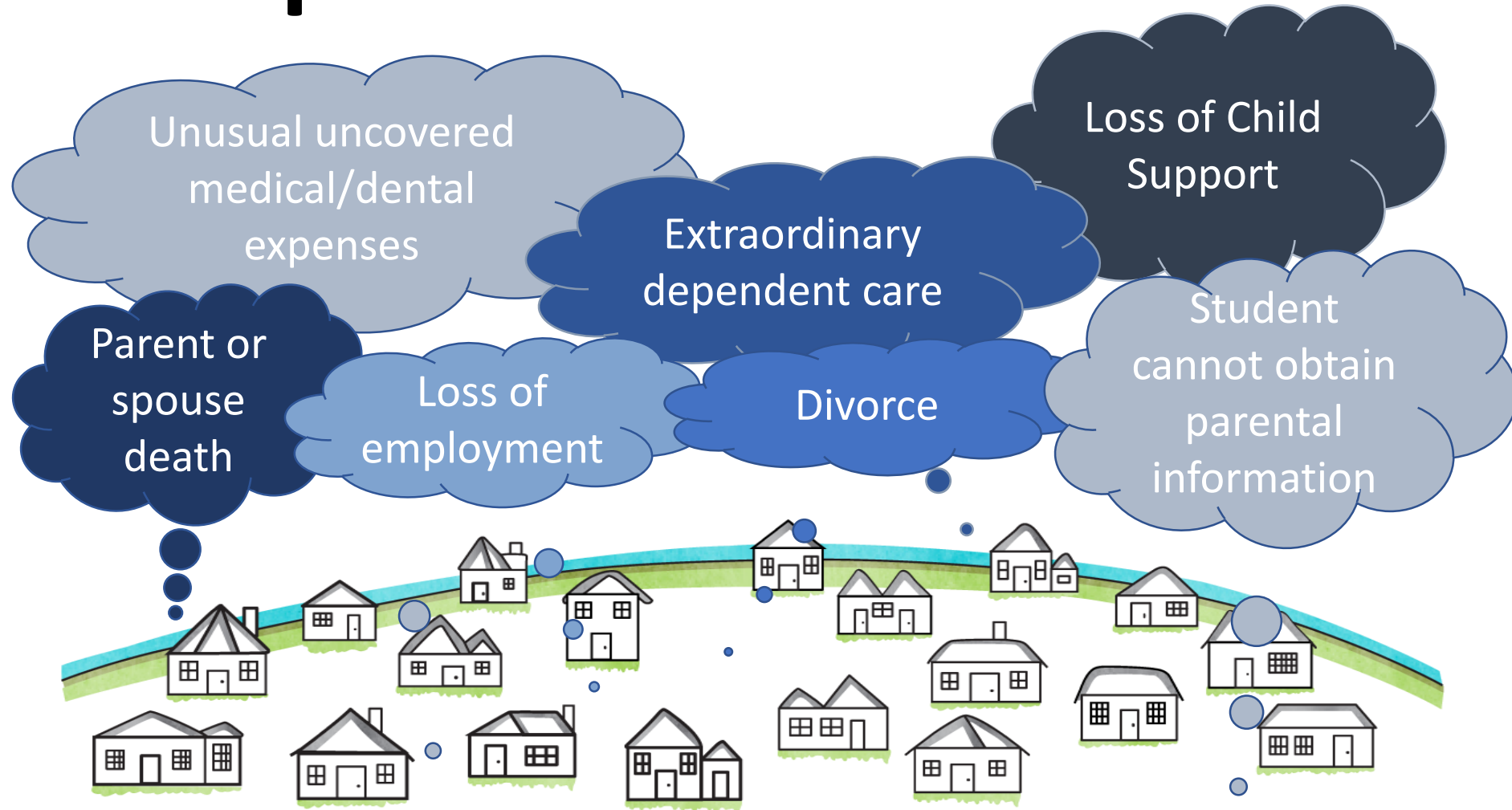
Conditions exist that cannot be documented on the FAFSA

Send written explanation and documentation to the financial aid office(s)

School will review and request additional information if necessary

School decisions are final and cannot be appealed to the U.S. Department of Education

Special Circumstances



May require additional information

- Verification of Income
 - 2022 Tax returns/w2s
- Family Size
- Identity and statement of educational purpose
- Documentation of high school completion

Determines Financial Aid Offer

- Sent by email or regular mail
- Amount of Aid awarded from each program
- How and when aid is disbursed
- Terms and conditions of student's offer



Financial Aid Office Review

School Communications



Most schools use a student portal

An online starting point where students can register for classes, view financial aid and billing, etc.



Most schools assigned email account

Students are required to activate and check regularly.

Schools will begin to communicate with the student primarily through this email account.

Student Privacy

- Once a student **enrolls**, their college record (academics and finances) is protected under **FERPA**
- Students can give parent/guardian permission to access this information if they choose.
- EXAMPLE:



Student Information Release

[View Audit](#)

Designee Information			Find	First	1 of 1	Last
Person/Org Person						
First Name	Last Name	Access Code	What is This?			
Phone	Email	Relationship				
Notes						
<div></div>						
<div><input type="checkbox"/> Academic Information Release More Information</div>						
<div><input type="checkbox"/> Account Information Release More Information</div>						
<div><input type="checkbox"/> Financial Aid Information Release More Information</div>						

Contact Information

mcornish@lorainccc.edu

Student Financial Aid Contact Information

Monday and Wednesday, 8:30 a.m. to 7:30 p.m.

Tuesday and Thursday, 9 a.m. to 7:30 p.m.

Friday, 8:30 a.m. to 5 p.m.

Bass Library, First Floor

(440) 366-4034

Fax: (440) 366-4634

Finaid@lorainccc.edu

By Mail

1005 N Abbe Road

Elyria, OH 44035

Live Chat

Monday and Tuesday 1-5 p.m.

Wednesday – Friday 10 a.m. to 2 p.m.