

# The College Process

## Financial Aid

# RESOURCES





# Resources: Ferguson Website



Welcome to  
John A. Ferguson Senior High

Home of the Falcons



John A. Ferguson Senior High School

Our Vision & Mission



## Students

<i>Academies</i>	<i>Magnet</i>
<i>FBN News</i>	<i>The Talon</i>
<i>Activities</i>	<i>Athletics</i>
<i>Gradebook</i>	<i>A/B Calendar</i>
<i>Uniform Policy</i>	<i>Information Center</i>

## Parents

<i>Handbook</i>	<i>Gradebook</i>
<i>Parent Portal</i>	<i>PTSA</i>
<i>School Meals [English]   [Spanish]</i>	

## Faculty

<i>Gradebook</i>	<i>STOP for Schools</i>
<i>Directory</i>	<i>Departments</i>
<i>Staff E-Mail</i>	<i>Faculty Portal</i>
<i>Teacher Forms</i>	<i>Heat Tickets</i>

# Resources: Ferguson Website

<b>Students</b>		
<i>New Student Orientation Handbook 2011-2012</i>		
<i>Parent/Student Handbook 2011-2012</i>		
<i>The Talon Online!</i>		
<i>Completing your Subject Selection Form for Students</i>		
<i>District School Calendar</i>		
<i>A/B Calendar Aug. - Oct. 2011</i>	<i>A/B Calendar - Nov. - Jan. 2011 (TBA)</i>	<i>A/B Calendar - Feb. - April 2012 (TBA)</i>
<i>A/B Calendar - May - June 2012 (TBA)</i>	<i>Athletics</i>	<i>Academies</i> <i>Academy Completion Guidelines for 2011-12</i> <i>Academy Completion Guidelines for 2013</i>
<i>Activities Events</i>	<i>Attendance Policy</i>	<i>Bell Schedule</i>
<i>Career and Vocational Services</i>	<i>Close Up</i>	<i>Clubs</i>
<i>College Corner</i>	<i>Community Service Packet</i>	<i>Counselor Appointments</i>
<i>Curriculum Bulletin</i> <i>(This file takes a while to open)</i>	<i>Dial-A-Teacher</i>	<i>FCAT Explorer</i>



# Resources: Ferguson Website



## College Corner

<a href="#"><i>ACT Student</i></a>	<a href="#"><i>CAP Packet</i></a>	<a href="#"><i>CollegeBoard.com</i></a>
<a href="#"><i>FACTS.org</i></a>	<a href="#"><i>FAFSA</i></a>	<a href="#"><i>Fee Waiver</i></a>
<a href="#"><i>Financial Aid</i></a>	<a href="#"><i>Florida Financial Aid/Bright Futures</i></a>	<a href="#"><i>Free SAT/ACT/GRE Prep</i></a>
<a href="#"><i>Junior Checklist</i></a>	<a href="#"><i>Princeton Review</i></a>	<a href="#"><i>SAT Student</i></a>
<a href="#"><i>SAT/ACT Testing Dates</i></a>	<a href="#"><i>Scholarship Bulletin (Coming soon)</i></a>	<a href="#"><i>Senior Checklist</i></a>
<a href="#"><i>Senior Presentation</i></a>		

15900 SW 56th St.  
Miami, FL 33185




School: (305) 408-2700  
Fax: (305) 408-6487

# Resources: www.facts.org

[Skip Navigation](#)

**FACTS.org**  
Go Higher Florida,  
*education pays!*



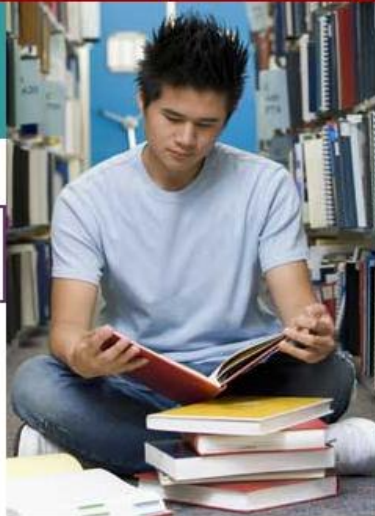
[STUDENT LOG IN](#) | [HOME PAGE](#) | [SITE MAP](#)

<a href="#">Middle School Students</a>	<a href="#">High School Students</a>	<a href="#">Finding a College or Program</a>	<a href="#">Paying for College</a>	<a href="#">Applying for College</a>	<a href="#">College Students</a>	<a href="#">Counselors &amp; Educators</a>
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Florida's educational opportunities and student advising at your fingertips!

As of July 18, 2011, FACTS.org requires all students to have a FACTS Login ID to access student academic information.

■ FACTS.org is Florida's Academic Counseling and Tracking for Students. Sponsored by the Department of Education and the Florida Center for Advising & Academic Support, this free online advising website helps students plan and track their education progress from middle school through college.



#### News & Info:

[FACTS.org launches \*Finish Up, Florida!\* campaign](#)



[Need Help](#) | [Site Map](#) | [Glossary](#) | [Communications Archive](#) | [Privacy](#) | [Copyright](#)





<a href="#">Middle School Students</a>	<a href="#">High School Students</a>	<a href="#">Finding a College or Program</a>	<a href="#">Paying for College</a>	<a href="#">Applying for College</a>	<a href="#">College Students</a>	<a href="#">Counselors &amp; Educators</a>
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## Paying for College

College Costs	Getting Financial Aid	Scholarships & Loans
<ul style="list-style-type: none"> <li>• <a href="#">What's the cost?</a></li> <li>• <a href="#">Facts about College Costs</a></li> <li>• <a href="#">Calculators</a></li> <li>• <a href="#">Saving with Prepaid</a></li> <li>• <a href="#">Navigating Your Financial Future</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Types of Financial Aid</a></li> <li>• <a href="#">State Programs</a></li> <li>• <a href="#">Federal Programs</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Scholarship Searches</a></li> <li>• <a href="#">Bright Futures Scholarships</a></li> <li>• <a href="#">Financial Aid for Students with Disabilities</a></li> <li>• <a href="#">Loans</a></li> </ul>
Apply for Financial Aid		
<ul style="list-style-type: none"> <li>• <a href="#">Steps for Applying</a></li> <li>• <a href="#">State Application (FFAA)</a></li> <li>• <a href="#">Federal Application (FAFSA)</a></li> <li>• <a href="#">College Financial Aid Offices</a></li> </ul>		

### Quick Links:

[Apply for Florida Aid](#)

**FAFSA**  
[Apply for Federal Aid](#)

[Middle School  
Students](#)[High School  
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- [Types of Financial Aid](#)
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**- Scholarships & Loans**

- [Scholarship Searches](#)
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- [Financial Aid for Students  
with Disabilities](#)
- [Loans](#)

**- Apply for Financial Aid**

- [Steps for Applying](#)
- [State Application \(FFAA\)](#)
- [Federal Application  
\(FAFSA\)](#)
- [College Financial Aid  
Offices](#)

[Paying for College](#) > Apply for Financial Aid: State Application (FFAA)**State Application (FFAA)**

To apply for state grant, scholarship (including Bright Futures Scholarships), and loan programs you must complete a Florida Financial Aid Application (FFAA) with the Florida Department of Education.

- ☑ [Get your Florida Financial Aid Application PIN](#)
- ☑ [Florida Financial Aid Application](#)
- ☑ [Application Status Check](#)

If you have questions, call the State of Florida Student Assistance Programs at 1-888-827-2004 or OSFA Customer Service Center at 1-800-366-3475.

**Don't forget:**

- You should complete the state, federal, and college-specific financial aid applications.
- Apply January-March before the academic year you plan to begin college.
- The earlier you apply, the better chance of being considered for all available programs.



# FINANCIAL AID

- ◆ Financial Aid – term used for money provided by a third party to help students meet the costs of attending college
- ◆ Provided by various agencies:
  - ◆ Federal, state and local governments
  - ◆ Colleges and universities
  - ◆ Community organizations
  - ◆ Private corporations or individuals

# The Four Basic Types of Aid





# Grants

- ◆ Generally for undergraduate students
- ◆ Amount based on need, school cost, and/or enrollment status
- ◆ Don't have to be repaid

# Scholarships

- ♦ Come from many different sources
- ♦ Can be awarded based on a variety of different factors
- ♦ Every scholarship has its own criteria
- ♦ Florida students seeking state scholarships must complete a Florida Financial Aid Application (includes Bright Futures Scholarship)
- ♦ Don't have to be repaid



# Loans

- ♦ Borrowed money that must be repaid with interest
- ♦ For undergraduate and graduate students
- ♦ Parents may borrow to pay for education expenses for dependent undergraduate students
- ♦ Maximum loan amounts increase with each year of completed study
- ♦ Payment often deferred until after graduation, withdrawal or termination of attendance
- ♦ Federal and some state loans require completion of the Free Application for Federal Student Aid (FAFSA)

# Work-Study

- ♦ Education expenses paid by the college or university for on-campus or community based employment



# How is Student Aid Determined?

- ◆ Based on financial need or merit-based
- ◆ Most student aid is based on families' financial need
  - ◆ Amount of financial need is calculated by subtracting the Expected Family Contribution (EFC) from the Cost of Attendance (COA)
- ◆ Merit-based is awarded to students who met requirements not related to financial need, such as academic excellence



# FEDERAL AID FIRST



Department of Education

Federal Student Aid

Free Application for Federal Student Aid

## Federal Aid First

Thinking about attending college? Will you need a loan? If so, think federal aid first! Federal loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

This brochure explains the differences between federal and private education loans, the various kinds of federal loans offered and the dollar amounts available. Included are details on the Free Application for Federal Student Aid (FAFSA)—your starting point for obtaining financial assistance for college. Think federal aid first!

## Federal Student Aid Frequently Asked Questions



### What is a federal student loan?

A federal student loan allows students and their parents to borrow money to help pay for college through loan programs supported by the federal government. They usually have low interest rates and offer attractive repayment terms, benefits and options. Generally, repayment of a federal loan does not begin until after the student leaves school. Federal student loans can be used to pay school expenses such as tuition and fees, room and board, books, supplies and transportation.

Federal student loans are delivered to students through the Direct Loan Program. Loan funds are provided to you through your school.

### What is a private student loan?

A private student loan is a nonfederal loan issued by a lender such as a bank or credit union. Private student loans often have variable interest rates, require a credit check and do not provide the benefits of federal student loans.



## Steps for Applying

### 1. Pre-Planning (early high school):

- Get an early estimate of eligibility for federal student aid use.
- Know the requirements for each of the [Bright Futures Scholarships](#) awards and monitor your progress towards meeting requirements with the FACTS.org Bright Futures Evaluation.

### 2. In the fall prior to the academic year you intend to enroll in college:

- Apply for admission to your college or university and request a financial aid package (if available).
- Begin your search for scholarships.
- Get your [State of Florida Financial Aid Application](#) user ID and PIN.
- Get your [FAFSA PIN](#). Most new freshmen are considered [dependent students](#) by federal criteria, meaning you must provide your parents' income information on the [Free Application for Federal Student Aid \(FAFSA\)](#).
  - If you are a [dependent student](#), make sure at least one of your parents also applies for their PIN number so they can sign your FAFSA electronically.
  - If you are an [independent student](#) as defined by the federal processor, you will not need your parents' signature and/or financial information.

### 3. In the following month of January

- Complete the [Free Application for Federal Student Aid \(FAFSA\)](#).
  - If tax returns are not available you may provide an estimate using you and/or your parents' pay stubs, W2s and your previous year's tax return. However, the FAFSA must be updated to reflect the actual information after the tax return is filed.
  - Once the FAFSA is processed you will be provided with a Student Aid Report (SAR) which includes the [Expected Family Contribution \(EFC\)](#). It's important to ensure all of your information is correct.
- Complete a State of Florida Financial Aid Application at [www.FloridaStudentFinancialAid.org](#) during your senior year of high school, after January 1st and before graduation. You can review your status and update your information by visiting [Student Financial Aid Recipient History](#).
- Complete any additional financial aid paperwork if required by the institution that you will attend.
- Keep your financial aid documents in one place.

### After everything is submitted:

- Applicants will be notified by institution with an Initial Award Notice listing the aid being offered by letter or electronic means.
- At this point, you may be required to indicate your acceptance of aid and complete additional steps such as Financial Aid Entrance Interviews, choosing loan lenders, and submitting Promissory Notes for any loans.
- Financial aid will be paid to you through your school at the beginning of the term. Typically, your school will first use the aid to pay tuition, fees, and room and board (if provided by the school). Any money left over is given to you to cover other expenses.

# Searching for Scholarships





# Scholarship Sources

- ♦ Federal
  - ♦ U.S. Department of Education
  - ♦ U.S. Armed Services
  
- ♦ State
  - ♦ [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)
  
- ♦ Institutional
  
- ♦ Private
  - ♦ Foundations
  - ♦ Community organizations and civic groups
  - ♦ Religious or ethnicity-based organizations
  - ♦ Organizations related to field of study
  - ♦ Local businesses and employers

# Typical On-line Scholarship Search

- ◆ [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)
  - ◆ Search using keyword
  - ◆ Search targeted to student's information
- ◆ Always use FREE searches
- ◆ Check with school counselors for most recent information



# State and Institutional Aid Programs



<a href="#">Home</a>	<a href="#">Programs Offered</a>	<a href="#">Apply Here</a>	<a href="#">Application Status &amp; Award History</a>	<a href="#">Postsecondary Institutions</a>	<a href="#">High Schools</a>	<a href="#">Other Agency Certifiers</a>	<a href="#">State Program Links</a>	<a href="#">Education Links</a>	<a href="#">Frequently Asked Questions</a>
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## What's New

[Florida Legislative Session 2011 Updates and Legislative History](#)

## Applicant Quick Links

[Student Application](#)  
[View Student Financial Aid History](#)  
[Update My Demographics](#)  
[Check My Status](#)

## Administrator Quick Links

[Program Compliance Audits](#)  
[SSFAD Guide for Postsecondary Institutions](#)  
[SSFAD Guide for High School Personnel](#)

## Want Bright Futures?



Seniors submit a Florida Financial Aid Application by high school graduation.



## Who We Are

The Office of Student Financial Assistance (OSFA) State Programs, within the Florida Department of Education, administers a variety of postsecondary educational state-funded grants and scholarships, and provides information to students, parents, and high school and postsecondary professionals.

Easy access to program information, application and award status.

**Know it, Use it, Be Responsible for your state financial aid!**  
**Students - link here to Activate Your User ID and PIN**

Students should regularly check online:

1. to update contact information,
2. to view all communications from OSFA, and
3. to view the status of their application and awards.



## Contact Us

**1-888-827-2004**  
**Toll-Free**

[osfa@fldoe.org](mailto:osfa@fldoe.org)

## Great Resources





<a href="#">Home</a>	<a href="#">Programs Offered</a>	<a href="#">Apply Here</a>	<a href="#">Application Status &amp; Award History</a>	<a href="#">Postsecondary Institutions</a>	<a href="#">High Schools</a>	<a href="#">Other Agency Certifiers</a>	<a href="#">State Program Links</a>	<a href="#">Education Links</a>	<a href="#">Frequently Asked Questions</a>
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## PROGRAMS OFFERED

Below is a list of State of Florida Grant and Scholarship Programs administered by the Office of Student Financial Assistance. Each program name will link you to a program description that includes eligibility requirements, application procedures, award amounts, and renewal requirements.

[Access to Better Learning and Education Grant Program](#)

[Cost of Attendance and Adult Norm-Referenced Disability Testing](#)

[Federal Academic Competitiveness Grant and The National Science & Mathematics Access to Retain Talent Grant - not funded for 2011-12](#)

[First Generation Matching Grant Program](#)

[Florida Bright Futures Scholarship Program](#)

[Florida Fund for Minority Teachers Program](#)

[Florida Public Postsecondary Career Education Student Assistance Grant Program](#)

[Florida Resident Access Grant Program](#)

[Florida Student Assistance Grant Program](#)

[Florida Work Experience Program](#)

[José Martí Scholarship Challenge Grant Fund](#)

[Mary McLeod Bethune Scholarship Program](#)

[Robert C. Byrd Honors Scholarship Program - not funded for 2011-12](#)

[Rosewood Family Scholarship Program](#)

[Scholarships for Children and Spouses of Deceased or Disabled Veterans and Servicemembers](#)

[Talented Twenty Program](#)

# **State Need-Based Aid**

- ♦ **To qualify, student must file as FAFSA**
- ♦ **Need-based aid available:**
  - ♦ **Florida Student Assistance Grant Programs**
  - ♦ **Florida Public Postsecondary Career Education Student Assistance Grant**
  - ♦ **Florida Work Experience Program**
  - ♦ **First Generation Matching Grant Program**
  - ♦ **Jose Marti Scholarship Challenge Grant Fund**



# State Merit-Based Aid

- ♦ **Florida Bright Futures Scholarship Program**
  - ♦ Based on high school performance in specified course work, test scores, and community service
  - ♦ Three award programs
    - ♦ Florida Academic Scholars award
    - ♦ Florida Medallion Scholars award
    - ♦ Florida Gold Seal Vocational Scholars award
  - ♦ Students must apply no later than high school graduation date
  - ♦ Award amounts determined by Legislature
  - ♦ FAFSA must be completed



Monday, November 07, 2011

NEW STUDENTS

RETURNING STUDENTS

INTERNATIONAL STUDENTS

FINANCIAL AID HOMEPAGE

MY FINANCIAL AID

GENERAL INFORMATION

ELIGIBILITY & AWARD TERM

ACADEMIC PROGRESS GUIDE

APPLYING FOR AID

FINANCIAL AID PROGRAMS

SCHOLARSHIP INFORMATION

DISBURSEMENT

WORK STUDY PROGRAM

REQUIRED FORMS

STUDENT LOAN PRACTICES CODE OF CONDUCT

FEDERAL DIRECT LOAN INFORMATION

PRIVATE / ALTERNATIVE STUDENT LOAN OPTION

DIRECT LOAN ENTRANCE COUNSELING

DIRECT LOAN EXIT COUNSELING

COLLECTION AND USE OF SSN

CONTACT US



**FIU** FINANCIAL AID OFFICE  
FLORIDA INTERNATIONAL UNIVERSITY

PantherChat is unavailable

OR [search](#) our FAQs



### Financial Aid Guides

- [Step by Step Guide](#)
- [Tuition/Fee Costs](#)
- [Award Terms & Conditions](#)
- [How to Finance Your College Education](#)
- [EFC Calculator](#)



**FAFSA**  
Federal Student Aid

[APPLY NOW](#)

**FIU**  
7 Easy Steps to the  
**FAFSA** 2011-2012

[click to play](#)

**NET PRICE CALCULATOR**

**CALCULATE YOUR YEARLY COSTS HERE**



# Prospective Freshmen

PROSPECTIVE STUDENTS

CURRENT STUDENTS

ALUMNI

FACULTY &amp; STAFF

VISITORS

MEDICAL CENTER

Print this page | E-mail this page

- Academics
- Applying
- Costs & Financial Aid
- Student Life
- Visiting Campus
- Events in Your Area
- Media Downloads
- Contact / Request Information

UM Home > Prospective Freshmen > **Costs & Financial Aid**

## Costs & Financial Aid



We have one of the nation's most extensive and generous financial assistance programs. Applying for admission to UM automatically places you in consideration for scholarships. To be considered for need-based financial aid, you must submit the Free Application for Federal Student Aid ([FAFSA](#)) [online](#).

If you are a resident of the State of Florida, additional financial opportunities exist to help you pay for a private university education like UM, including the Florida Resident Access Grant (FRAG), the Florida Student Assistance Grant, Florida Bright Futures Scholarships and tuition savings plans like the Florida Prepaid College Plan.

We also offer a Monthly Payment Plan, a pay-as-you-go budgeting plan. And the University of Miami Tuition Stabilization Plan for full-time students who are not receiving financial aid allows prepayment of up to four years of tuition at the current rate.

# FAFSA

Free Application for Federal  
Student Aid





[Middle School Students](#)[High School Students](#)[Finding a College or Program](#)[Paying for College](#)[Applying for College](#)[College Students](#)[Counselors & Educators](#)**+ College Costs****- Getting Financial Aid**

- [Types of Financial Aid](#)
- [State Programs](#)
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**- Scholarships & Loans**

- [Scholarship Searches](#)
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- [Financial Aid for Students with Disabilities](#)
- [Loans](#)

**- Apply for Financial Aid**

- [Steps for Applying](#)
- [State Application \(FFAA\)](#)
- [Federal Application \(FAFSA\)](#)
- [College Financial Aid Offices](#)

[Paying for College](#) > [Apply for Financial Aid: Federal Application \(FAFSA\)](#)**Federal Application (FAFSA)**

To apply for need-based financial aid, you must complete a Free Application for Federal Student Aid (FAFSA). You may pick up an application from your school or you can apply electronically by completing the FAFSA on the web. Remember that you must complete a FAFSA or renewal FAFSA each year.

- ☑ [How to complete the FAFSA](#) (online tutorial)
- ☑ [Get FAFSA PIN](#)
- ☑ [Free Application for Federal Student Aid \(FAFSA\)](#)
- ☑ [Application Status Check](#)

If you have questions, call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243); Hearing Impaired call 1-800-730-8913 (TDD).

**Don't forget:**

- You should complete the state, federal, and college-specific financial aid applications.
- Apply January-March before the academic year you plan to begin college.
- The earlier you apply, the better chance of being considered for all available programs.



Search

   
[Advanced Search](#)

How to Use Our Site

- [Prepare for College](#)
- [Get Money for College](#)
- [Repay Your Loans](#)
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- [Glossary](#)

If you attend ...

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If you are a(n) ...

- [Non-traditional Student](#)
- [International Student](#)
- [Parent](#)
- [Counselor/Mentor](#)
- [Native American](#)

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Welcome to

## Student Aid on the Web



Your source for free information from the U.S. Department of Education on preparing for and funding education beyond high school.

### Prepare for College

- [Preparing for Your Education](#)
- [Choosing a School](#)
- [Applying for Admission](#)

### Get Money for College

- [Who Gets Aid](#)
- [Types of Aid](#)
- [Apply for Aid \(FAFSA<sup>SM</sup>\)](#)
- [What's Next?](#)
- [While in College](#)

### Repay Your Loans

- [Repayment Information](#)
- [Repayment Plans & Calculators](#)
- [Public Service Loan Forgiveness](#)
- [Postponing Repayment](#)

### MyFSA

- [Introduction to MyFSA](#)
- [Set Up Your Account](#)
- [Financial Aid and Scholarship Wizard](#)
- [Career Finder](#)
- [College Savings Calculator](#)
- [College Matching Wizard](#)

[MyFSA LOGON](#)

### Announcements

**New** — [Special Direct Consolidation Loans](#)

[Income Based Repayment Plan \(IBR\) and Calculator](#)

[www.myedaccount.com Update](#)

[Interest Rates for Stafford and PLUS Loans Effective July 1, 2011](#)

[Federal Stafford, PLUS, SLS and Consolidation Interest Rate Calculations July 1, 2011 - June 30, 2012](#)

[Public Service Loan Forgiveness Program Q&As](#)

**New Publications** — [College Preparation Checklist](#)

[Grant and Loan Programs Fact Sheets](#)

[Federal Student Aid Natural Disaster Information](#)

[Other Publications](#)





START HERE  
GO FURTHER  
FEDERAL STUDENT AID

FAFSA®

Free Application for Federal Student Aid



Home



About Us



Student Aid on the Web



PIN Site



Contact Us



Browse Help

SEARCH

English

Español



## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

Start Here

- Start or continue your FAFSA
- Correct your FAFSA
- Check the status of your FAFSA, and more...

### Deadlines

Information about your deadlines.

### School Code Search

Find your college's school code. Also find detailed information about your college.

### FAFSA Filing Options

Learn about the other options for filing your FAFSA.

Site Last Updated: Sunday, October 23, 2011

### Announcements

- On November 5th, 6th, 12th, and 13th, the Web site may be unavailable due to necessary system upgrades. We apologize for any inconvenience this may cause.
- **NEW!** An easier way to provide tax information. With just a few simple steps, students & parents who have

### Thinking About College?



Use FAFSA4caster to see how federal student aid can help you pay for college!



Watch real students share why they are going to college.

# FAFSA

- ◆ Collects family's personal and financial information used to calculate the Expected Family Contribution (EFC)
- ◆ Available in English and Spanish
- ◆ Available in several formats (paper, PDF, on-line)
- ◆ [www.fafsa.gov](http://www.fafsa.gov)
- ◆ One application per student



# Reasons to File Electronically

- ♦ Built-in edits to help prevent errors
- ♦ Simplifications allow skipping of unnecessary questions
- ♦ Immediate submission of original application and any necessary corrections
- ♦ More detailed instructions than space allows on the paper FAFSA
- ♦ Ability to check application status on-line
- ♦ Simplified application process in subsequent years

# PIN Registration

- ◆ [www.pin.ed.gov](http://www.pin.ed.gov)
- ◆ Not required but speeds processing
- ◆ May be used by students and parents throughout the process, including subsequent school years



# IRS Data Retrieval

- ◆ Students completing a 2012-2013 FAFSA on the Web (FOTW) will be able to utilize IRS Data Retrieval beginning February 1, 2012
- ◆ Data available in English and Spanish
- ◆ IRS data available within several days for electronic filers or several weeks for paper tax filers
- ◆ FOTW will determine if applicant is eligible to use IRS Data Retrieval

# **FAFSA on the Web (FOTW) Worksheet**

- ♦ **2-12-2013 FAFSA on the Web available on January 1, 2012**
- ♦ **Used as “pre-application” checklist**
- ♦ **Includes questions that may be applicable to all students**
- ♦ **Depending on some answers, all students will not see the same number and sets of questions**



# FOTW Worksheet

- ♦ **Section 1: student's general information**
  - ♦ **Social Security Number**
  - ♦ **Citizenship status**
  - ♦ **Drug convictions**
  - ♦ **Selective Service registration**
  
- ♦ **Section 2: information to determine student's dependency status**
  
- ♦ **Section 3: parental information**
  - ♦ **Tax, income, and other financial information**
  - ♦ **Dislocated worker status**
  - ♦ **Assets (not the home you live in)**

# FOTW Worksheet

- ♦ **Section 4: student information**
  - ♦ **Tax, income, and other financial information**
  - ♦ **Dislocated worker status**
  - ♦ **Assets**
- ♦ **Additional Information**
  - ♦ **College and housing information**



# Frequent FAFSA Errors

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

# FAFSA Processing Results

- ♦ Central Processing System (CPS) notifies student of FAFSA processing results through the Student Aid Report (SAR)
- ♦ Students with FSA PIN can view SAR on-line
- ♦ E-mail notification containing a direct link to student's electronic SAR if student's e-mail was provided
- ♦ Paper SAR if paper FAFSA was filed and student's email address wasn't provided
- ♦ SAR Acknowledgement if filed electronically via FOTW and student's email wasn't provided



# Making Corrections

- ◆ Review the Student Aid Report (SAR) carefully for errors
- ◆ If necessary, corrections to the FAFSA data may be made by:
  - ◆ Using FAFSA on the Web (FOTW) if student has an FSA PIN
  - ◆ Updating and mailing paper SAR
  - ◆ Submitting documentation to school's financial aid office

# Correcting Estimated Tax Information

- ♦ Many families complete the FAFSA using estimated tax information to meet early deadlines
- ♦ Updated tax information should be submitted using IRS Data Retrieval after taxes are filed



# Avoiding Financial Aid Fraud



# Fraud Warning Signs

- ♦ “The scholarship is guaranteed or your money back.”
- ♦ “You can’t get this information anywhere else.”
- ♦ “May I have your credit card or bank account number to hold this scholarship?”
- ♦ “We’ll do all the work.”
- ♦ “The scholarship will cost some money.”
- ♦ “You’ve been selected” by a ‘national foundation’ to receive a scholarship, or “You’re a finalist” in a contest you never entered



# To Avoid Fraud

- ♦ **ALWAYS**

- ♦ Use free resources
- ♦ Check with counselor before signing up for any service
- ♦ Verify the credentials of any person or service
- ♦ Protect you personal information

- ♦ **NEVER**

- ♦ Pay for assistance to find financial aid
- ♦ Pay for anything “guaranteed”
- ♦ Pay to file the FAFSA

**If a student has questions or needs help with the college admissions process, the student should make an appointment with his or her counselor.**



# Counselor Assignments

- ♦ Ms. Kirk – Hospitality & Tourism, Information Technology 12<sup>th</sup> Grade (L)

Room 36

- ♦ Ms. Enriquez – International Baccalaureate, Information Technology 9<sup>th</sup> Grade (A-Z)

Room 34

- ♦ Ms. Arnold/Dr. Martinez – Design & Architecture (A-L)

Room 33

- ♦ Ms. Falco-Diaz – Design & Architecture (M-Z)

Room 32

# Counselor Assignments

- ♦ **Dr. Cortes – International Business & Finance  
Room 45**
- ♦ **Dr. Laracuente – Medical (M-Z), Information  
Technology 12<sup>th</sup> Grade (N-R)  
Room 41**
- ♦ **Ms. Williams – Medical (A-L), Information  
Technology 12<sup>th</sup> Grade (S)  
Room 39**
- ♦ **Ms. Perdomo - Information Technology 12<sup>th</sup>  
Grade (A-K), 10<sup>th</sup> & 11<sup>th</sup> Grades (A-Z)  
Room 37**



# QUESTIONS?

