

School: ESTHETIC INSTITUTE (THE)

School Code: 042677

Direct Loan Code: G42677

Applying for Federal Student Aid 2018-2019

This information will assist you with the application process for Federal Student Aid.

STEP 1: Determining your Dependency Status

The Federal government has established how your dependency status will be determined for Federal Student Aid purposes. If a student is considered to be a dependent, his or her parent's income and asset information must be included on the FAFSA. This information will be used in addition to the student's income and asset information to determine the EFC (expected family contribution).

The following questions will determine if you are an independent or dependent student.

1. Were you born before January 1, 1995?
2. As of today are you married (answer **yes** even if you are separated but not yet divorced)?
3. At the beginning of the 2018-2019 school year will you be working on a master's or doctorate program (such as an MA, MD, JD, PhD, or graduate certificate etc.)?
4. Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
5. Are you a veteran of the U.S. armed forces?
6. Do you have children who will receive **more than half** of their support from you between July 1, 2018 and June 30, 2019?
7. Do you have dependents other than your children or spouse **who live with you and receive more than half of their support** from you, now and through June 30, 2019?
8. At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. Are you, or were you an emancipated minor as determined by a court in your state of legal residence?
10. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
11. At any time on or after July 1, 2017 did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
12. At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
13. At any time on or after July 1, 2017 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 the risk of being homeless?

If you answered **YES to ANY** of these questions, you are independent and do not need to include your parent's financial information on the FAFSA.

If you answered **NO to ALL** of these questions, you are dependent and must include your parent's information on the FAFSA.

STEP 2: Apply for an FSA User ID - see attached instruction sheet

If you do not already have an FSA User ID you can create one when you go to fafsa.gov. Follow the on-screen instructions. If you are a dependant student both you and one of your parent's will need to create an FSA User ID.

CONFIDENTIAL: Student FSA User ID and Password: _____

your User ID and Password serves as your electronic signature and provides access to your personal information so you should never give your FSA User ID or Password to anyone. Be sure to keep it in a safe place.

STEP 3: Complete the FAFSA online

Collect your financial documents (taxes, W2's, other untaxed income forms etc.) and complete the FAFSA online at FAFSA.ED.GOV.

If you have already completed a 2018-2019 FAFSA at or for another school, using your FSA User ID and Password, please go to www.fafsa.gov and click on "Make Corrections to a Processed FAFSA". Add the Federal school code for the school you are currently enrolled in. Make sure that you tell the Financial Aid Representative that you have completed the FAFSA elsewhere and that you have made the correction to add the new Federal school code.

STEP 4: Financial Aid Appointment

Take with you to your financial aid appointment one of the following items:

1. The completed paper application.
2. The SAR that you received in the mail from the U.S. Department of Education
3. **The confirmation page if you completed the FAFSA yourself online.**

The Financial Aid Representative will then enter the FAFSA into FAA Access and print signature pages for you to sign and a confirmation page with your EFC on it and/or they will call the Financial Aid Servicing Center and put you on the phone with a Financial Aid Specialist who will complete the process and create an "Estimated Financial Plan" for you based on your EFC. This Estimated Financial Plan will then be reviewed with you.

STEP 5: Loan Entrance Counseling

When you are borrowing from the Federal Direct Loan Program, you are required to participate in loan counseling prior to receiving a Federal Direct Loan. This is to ensure that you understand your rights, your responsibilities and the obligation you are assuming when borrowing. Go to <https://studentloans.gov> and complete the entrance counseling. Print a copy of your confirmation.

STEP 6: Completing the EMPN

If you are a first time borrower of the Federal Direct Stafford Loan, you are required to complete a Master Promissory Note (MPN) before the loan funds can be disbursed. You can complete and sign your Federal Direct Stafford Loan MPN at <https://studentloans.gov> using your PIN by selecting the *Complete New MPN for Student Loan* option.

STEP 7: Completing the PLUS EMPN (parent)

Parents of dependent students who are taking out a loan to pay for their child's education should complete a new MPN for Parent PLUS Loans. You can complete and sign your Federal Direct PLUS Loan MPN at <https://studentloans.gov> using your PIN by selecting the *Complete New MPN for Parent PLUS Loan* option.

If you require additional assistance completing these steps please contact the Financial Aid Representative at your school.