

**Applying for Federal Student Aid 2019/2020**

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, 1996?
2. As of today are you married (answer **yes** even if you are separated but not yet divorced)?
3. At the beginning of the 2019–20 school year, will you be working on a master's or doctorate program (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?
4. Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)
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, 2019 and June 30, 2020?
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, 2020?
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. Has it been determined by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer "Yes" if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer "No" if the court papers say "custody" rather than "guardianship.")
10. At any time on or after July 1, 2018, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?\*\*\*

\* Answer "No" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. armed forces, (2) are currently a Reserve Officers' Training Corps (ROTC) student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer "No" if you are currently serving in the U.S. armed forces and will continue to serve through June 30, 2020.

Answer "Yes" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, 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, 2020.

\*\*\*If you do not have a determination that you are homeless, but you believe you are an unaccompanied youth who is homeless or self-supporting and at risk of being homeless, answer "No" to the FAFSA questions concerning being homeless. Then contact your financial aid office to explain your situation. "Homeless" means lacking fixed or regular housing. You may be homeless if you are living in shelters, parks, motels, hotels, cars, or temporarily living with someone else because you have nowhere else to go.

**What if I answered "Yes" to one or more of the questions above?**

If so, then for federal student aid purposes, you're considered to be an independent student and will not provide information about your parents on the FAFSA form.

**What if I answered "No" to every question?**

If so, then for federal student aid purposes, you're considered to be a dependent student, and you must provide information about your parents on the FAFSA form.

**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](http://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, w2s, other untaxed income forms etc.) and complete the FAFSA online at [FAFSA.ED.GOV](http://FAFSA.ED.GOV).

If you have already completed a 2019/20 FAFSA at or for another school, using your FSA User ID and Password, please go to [www.fafsa.gov](http://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.