FINANCIAL LITERACY

LESSON 12-7 ▲ THE FAFSA PROCESS: COMPLETING THE FAFSA

**LEARNING GOALS/OUTCOMES**

* Knowledge of the materials needed to complete the FAFSA.
* Strong understanding of how to complete the FAFSA.

**MATERIALS NEEDED**

* **Official FAFSA site:** [**http://www.fafsa.ed.gov/**](http://www.fafsa.ed.gov/)
* **FAFSA On the WEB Worksheet** [**http://www.fafsa.ed.gov/fotw1314/pdf/fafsaws13c.pdf**](http://www.fafsa.ed.gov/fotw1314/pdf/fafsaws13c.pdf)

**CLASSROOM ACTIVITIES**

1. **Remind students that they should apply for financial aid regardless of whether or not they think they will qualify or not.** It does not cost anything and it takes less than an hour to apply on line (if prepared in advance). Many colleges and scholarship organizations require that students file the FAFSA before they will award any aid. Explain that this lesson is a guided exploration of the steps to applying for the FAFSA. Some of the FAFSA information is sensitive (Social Security numbers) so you may want to model process and have them complete in secure environment.
2. **Pull up the official website** [**www.fafsa.ed.gov**](http://www.fafsa.ed.gov)**.** Share with students that there are other sites that look similar but that this is THE OFFICIAL site. The FAFSA should never cost money to complete.
3. **Review the important FAFSA timelines:**
   * **October 1st |** FAFSA Application Opens – try to submit it as soon as possible (ideally by December 1st!)
   * **3-5 days following FAFSA submission |** You will receive a Student Aid Report (SAR) from the FAFSA Administration – Review and submit any changes ASAP
   * **January 1st |** Submit information for Washington State Aid as soon as possible following the first of the year
   * **Be sure to check with each individual college or university’s Financial Aid office to complete and submit any additional forms for aid specific to the school.**
   * **Once an award package arrives, carefully but expediently review the package with parents/guardians and submit acceptance paperwork on time.**
4. **Pause to answer questions or to review resources available on the site**. Students should feel like this is one of the most important sites they will use their entire college career!
5. **Remind students that in order to complete the FAFSA, they will need an FSA ID**. If they don’t yet have one, they will need to obtain one on their own ASAP.
6. **Before going over the “FAFSA On the WEB Worksheet” with students, make sure that they know the hardest part of the FAFSA may be gathering up the information they need for completion.** Note that these pieces of information should be kept highly secure and they may want to complete parts of it at home (e.g. they do not want to lose or share Social Security numbers). They will need to have:
   * Social Security Number
   * Parent’s Social Security Number
   * Driver’s license
   * Alien Registration Number if you are not a US citizen
   * **Present or past year** tax returns
   * Income records
7. **A sample worksheet is available online to help students see what information they will need**. (<https://fafsa.ed.gov/fotw1617/pdf/fafsaws16c.pdf>). The worksheet even provides a note section for students. It is suggested that the facilitator model a sample FAFSA from data collected in advance. If there is time (or a second class period is used), students should have the opportunity to attempt a FAFSA.
8. **In closing, ask students to list the most important things they need to know about preparing to complete a FAFSA.** Make sure to help them generate the following ideas:
   * File on time
   * Get an FSA ID and keep it secure
   * Have all of the important documents available before starting (Remember: taxes from earlier years can be utilized)
   * Double-check all of the entries. An incorrect decimal point can make a big difference.
   * Check the Student Aid Report when it comes (SAR) for any changes.

**STUDENT PRODUCTS**

* **Completed “FAFSA On the Web Worksheet” or Completed FAFSA**

**ADDITIONAL RESOURCES AND OTHER INFORMATION**

* **SUPPLEMENTAL FACILITATOR NOTES**

This is the third and last of a three-lesson series designed to help students complete the FAFSA process. The first lesson is appropriate for both juniors and seniors while the second and third lessons are more appropriate for seniors. This lesson can be facilitated as a guided exploration of the [www.fafsa.ed.gov](http://www.fafsa.ed.gov) site as a whole group or as a direct instruction piece individually in a computer lab. It will be very helpful for the success of this workshop/lesson if the facilitator has visited the sites and completed a FAFSA Worksheet. This is also a lesson where having the high school counselor or a financial aid counselor from the local college/university available may be very helpful.

Please continue to direct students to public websites and note that it is the family’s responsibility (not the school’s) to complete the forms.

There were two major changes to the FAFSA application that took effect in 2016 which are reflected in the three-lesson FAFSA series:

* The opening date for the application has been moved up from January 1st to October 1st each year.
* Because of the earlier opening date, filers can no longer have to estimate their tax information for the current year, but can utilize tax returns from the prior year. So, for example, students who are completing the application in October of 2016, seeking aid for the 2017-2018 school year, may utilize information from their/their parents 2015 tax returns.

Please also note that the FAFSA PIN, which is needed to sign and submit a FAFSA, was replaced by the FSA ID in 2015. In recognition and anticipation of additional changes that may take place to the FAFSA process in the future, please be sure to visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) prior to instruction of each lesson for the most recent information.

* **Washington Student Achievement Council**

[www.wsac.wa.gov/sfa-overview](http://www.wsac.wa.gov/sfa-overview)

Overview of financial aid in WA State

* **Free Application for Federal Student Aid (FAFSA)**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Official site for information and FAFSA application.

* **Ready, Set, Grad’s Washington Application for State Financial Aid**

<readysetgrad.org/WASFA>

WASFA – Financial Aid for undocumented students

* **FAFSA Information for Counselors and Mentors**

[financialaidtoolkit.ed.gov/resources/2017-18-fafsa-updates-counselors.pdf](https://financialaidtoolkit.ed.gov/resources/2017-18-fafsa-updates-counselors.pdf)

New financial aid timeline for Seniors

* **National College Access Network**

[www.collegeaccess.org/EarlyAwarenessMiddle](http://www.collegeaccess.org/EarlyAwarenessMiddle)

Early Awareness for Middle Grades

* **National College Access Network**

[www.collegeaccess.org/Early\_Awareness](http://www.collegeaccess.org/Early_Awareness)

Early Awareness for Grades 9-10