

2025-2026 FAFSA

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What has changed:

- Changes to the application and federal methodology
- Reduced the number of questions
- The application is role-based and each person that needs to complete a section of the FAFSA will be considered a Contributor
- Consent is required for Direct Data Exchange (DDX) between the Department of Education and the IRS
- Multiple siblings in college will not be used to determine financial need
- The Expected Family Contribution (EFC) will be replaced with the term Student Aid Index, SAI.

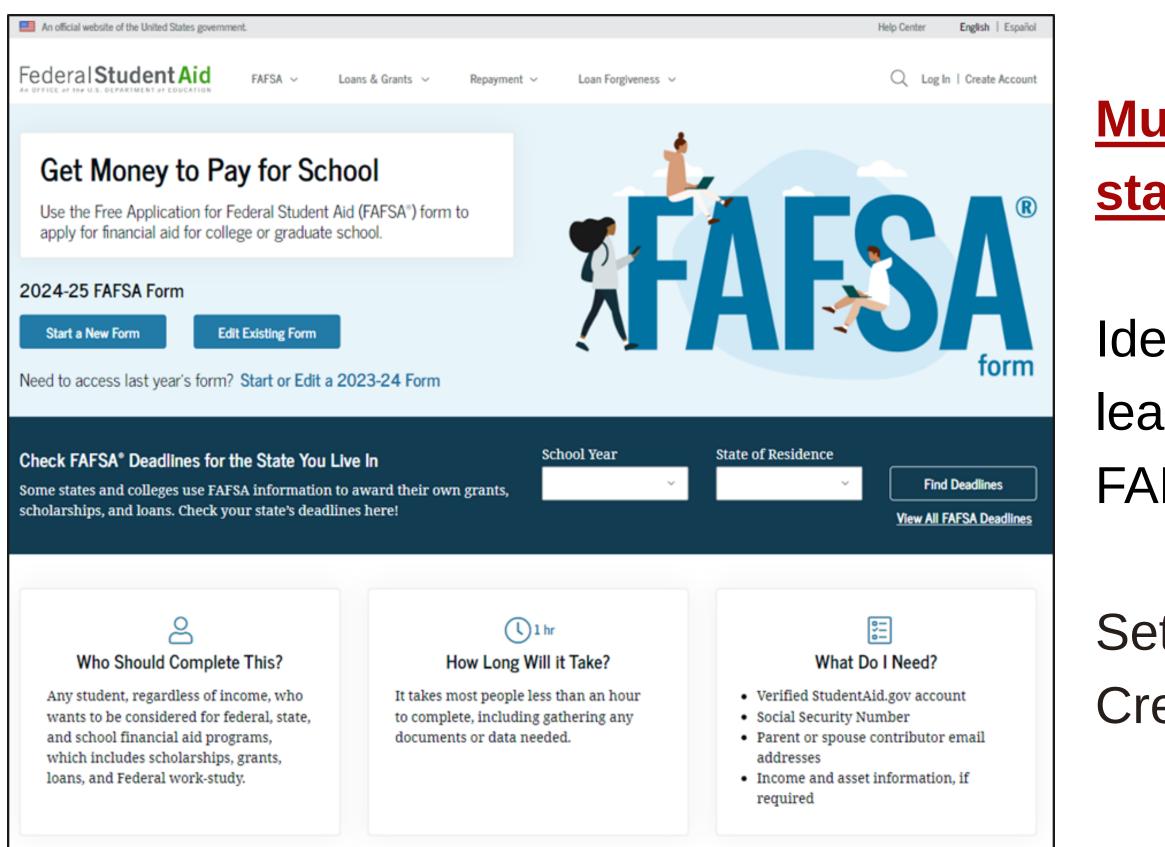


Contributor

- The application is now role-based and each person that needs to complete a section of the FAFSA will be considered a Contributor
 - The Student will invite someone else to contribute to their FAFSA i.e. parent
 - All contributors will need a FSA ID. Even those without a Social Security Number.
- The student will only complete the student section of the FAFSA
- The contributor will only complete their section of the FAFSA



Account Username & Password (FSA ID)



Must be set up prior to starting the 2025-2026 FAFSA

- Ideally, set up the FSA ID at least 7 days before filing the FAFSA
- Set up at studentaid.gov > Create Account

First Name

Middle Initial

?

3



Last Name

?

Date of Birth

Month	Day	Year	
			0
5			

Social Security Number

What if I don't have a Social Security number? \land

If you don't have a Social Security number (SSN) **and** at least one these two statements describes you, you can check the box below to create an account without an SSN:

- I am a citizen of the Freely Associated States who needs to complete the FAFSA® form online.
- I am a parent or spouse of a student who is applying for aid.

I do not have a Social Security number.

Account Username & Password (FSA ID)

If no SSN, the contributor will check here

Account Username & Password (FSA ID)

Warning: Your Account Will Be Limited Without SSN

If you create an account without an SSN, you'll be limited in what you can do. You should only continue creating an account without an SSN if one of the following statements is true for you:

 \checkmark I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.

I am a citizen of the Freely Associated States and need to complete the FAFSA[®] form online.

Note: Any previously completed FAFSA forms won't be linked to your new account. You will still be able to access information from 2023–24 FAFSA form if you use your identifiers on the FAFSA roles page.

Go Back

- Since verification will not be completed with Social Security Administration, contributors will need to verify their identity another way:
 - Answering knowledge based questions created through a partnership with TransUnion
- OR -
 - Contact Federal Student Aid Information Center, FSAIC, and provide identity verification documents

Consent -**Required by student and all contributors**

AIJA	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.		
	 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(1)(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(1)(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

Frequently As	sked Questions ——
Who should provide consent?	\odot
If I'm married and didn't file a joint tax return wi to provide consent for you to access their tax in	ith my current spouse, does my spouse have \odot nformation?
What happens after I provide consent?	\odot
What happens If I revoke consent?	\odot
What happens If I decline consent?	\odot
	ix information to determine your eligibility for federal student select "Decline," you will not be eligible for federal student aid.
Previous	Decline Approve

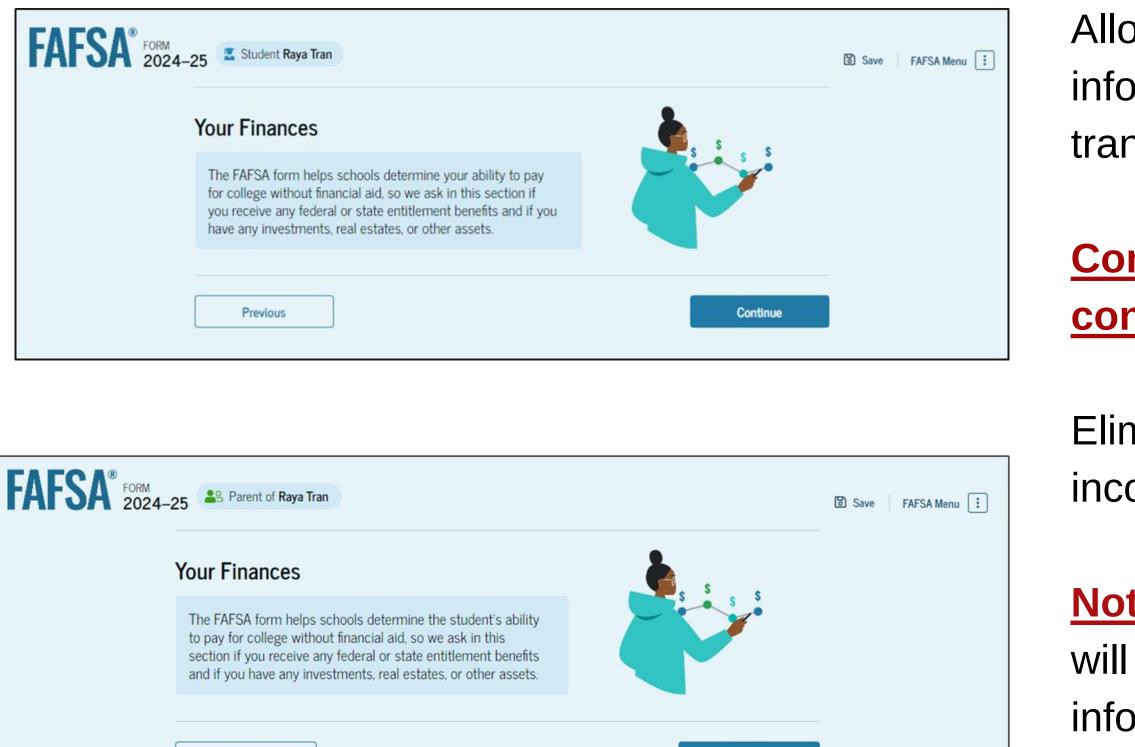
· FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.

· The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTD, then eligibility for and amounts of federal, state, and institutional financial aid may change.

· If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.

 I am permitted to revoke my approval and consent for the disclosure and use of my FTL as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I nor other applicants for which I participated and shared my FTI will be eligible for future federal student aid and/ or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, or other designated scholarship organization.

Consent = Direct Data Exchange - IRS



Continue

Previous

Allows for an individual's federal tax information (FTI) to be directly transferred from the IRS to the FAFSA

Consent is required by all contributors on FAFSA

Eliminates manual entry of tax and income information

<u>Note</u>: Some students and contributors will still need to manually enter tax information

Who needs to provide consent?

For a Dependent Student

If parents are married <u>AND</u> filed a joint tax return with current spouse Only 1 parent provides consent

If parents are married <u>AND</u> filed separate tax returns Both parents provide consent

If parents are unmarried BUT live together Both parents provide consent

If parent(s) did not file a tax return Both parents provide consent



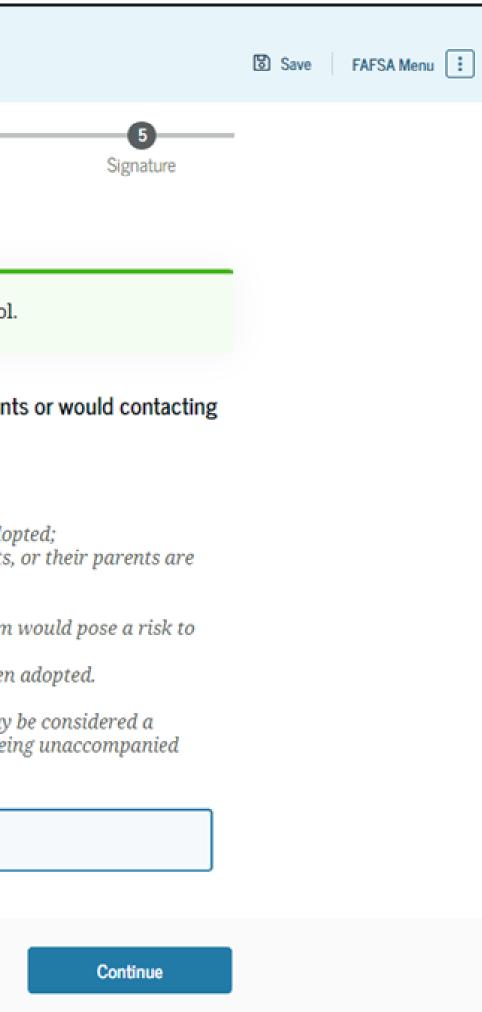
Dependency Status

To be classified as an independent student for the 2025–2026 award year, the student must answer "YES" to one of the following:

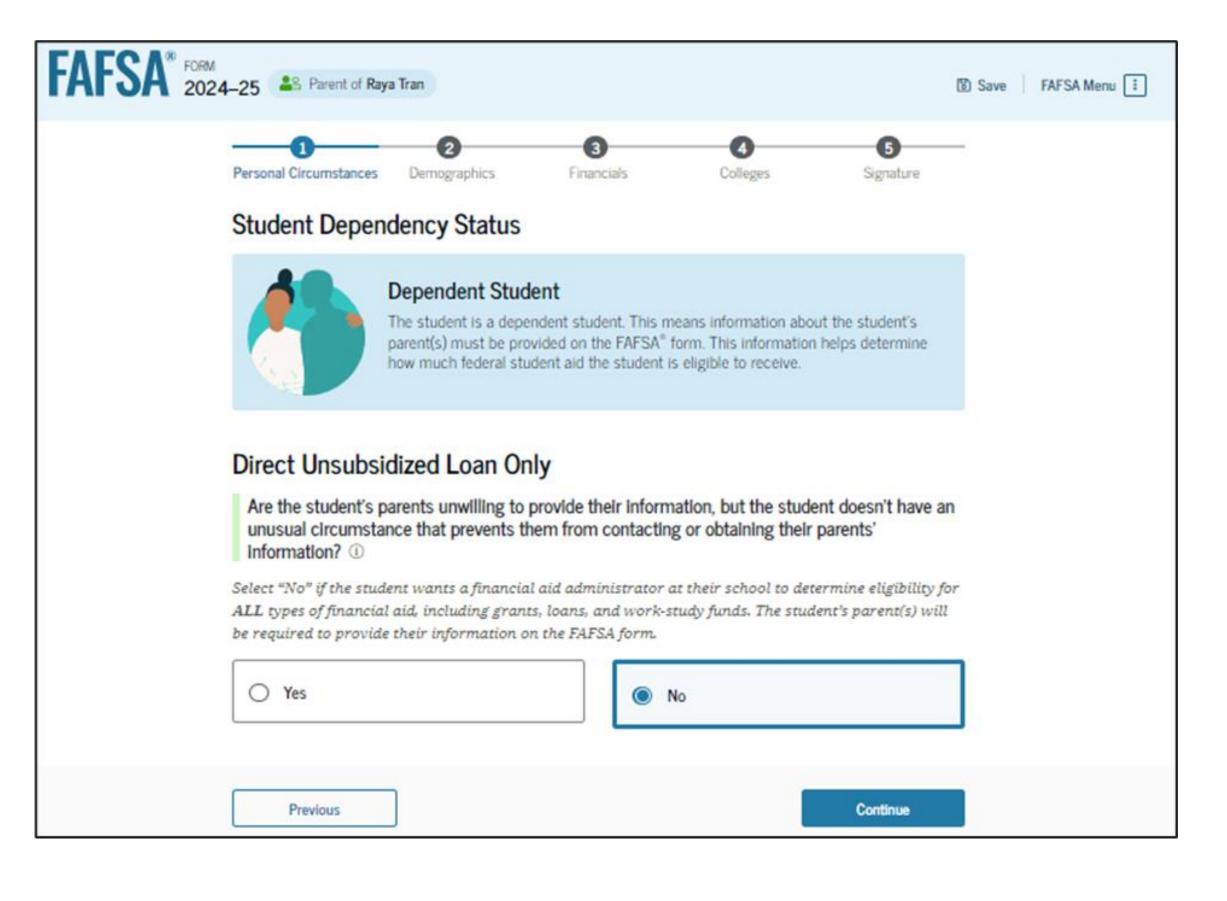
- Born before Jan. 1, 2002
- Married (and not separated)
- A graduate or professional student
- A member of the armed forces on active duty
- A veteran of the armed forces
- Someone with dependent children or legal dependents other than a spouse
- An orphan
- A ward of the court
- A current or former foster youth
- An emancipated minor
- In a legal guardianship
- Is unaccompanied and homeless or self-supporting and at risk of being homeless



FSA [®] 2	C24–25 Student Raya Tran		
	Personal Circumstances Demographics	Financials	Colleges
	Student Unusual Circumstanc	ces	
	This information will help us evaluate	the student's ability to p	ay for school
	Do unusual circumstances prevent the their parents pose a risk to the student		g their paren
	 A person experiencing unusual circumstance Left home due to an abusive or threate Been abandoned by or estranged from Been granted refugee or asylee status displaced in a foreign country; Been a victim of human trafficking; Been incarcerated, or their parents ar them; or Been otherwise unable to contact or leteration 	ening environment; a their parents, and have and are separated from e incarcerated and conto	their parents act with them
	If their circumstances resulted in not havin homeless youth and should review the answ and homeless.		
	O Yes	No	



Students who are considered Dependent but do not have an Unusual Circumstance



Scenario: Student is considered Dependent but cannot provide parent information because Parent refuses to complete the FAFSA -OR-

Parent is no longer providing financial support

Parent Marital Status

- **Parents who live together** Income and assets for both parents are reported
- **Divorced or separated parents** Income and assets for parent who provides the greater portion of the student's financial support during the 12 months immediately prior to filing the FAFSA even if the student does not live with that parent or lives with the other parent.
 - If neither parent provided support in the 12-month period, the parent of record is the parent \bullet who provided the greater portion of support during the most recent year that the student received financial support from a parent.
- **Remarried parents** Income and assets for parent and parent's spouse are reported if married at time of application.
- Single parent who is not divorced or separated Income and assets for the single parent is reported



Parent Wizard Tool - Example 1

Personal Circumstar	nces Demographics	Financials	Colleges	5 Signature
r er sonar on cumstar	Demographics	i manerara	concges	orginature
Tell Us Abou	ut Your Parents			
	* form, your "Parent" is	your legal (biological	l or adoptive) parent	t or stepparent
who supports	s you financially.			
Are your paren	nts married to each othe	er?		
Yes		O No		
	You will need to	provide informatio	on for your paren	ts
ALC: NUMBER OF A	Based on your answer	s in this section, you'll n	eed to provide informa	ation about both o
	bused on your answer		the conversion of the second	ir form so they
	your parents on your F	AFSA form. You can inv	ite your parents to you	a form so they
			ite your parents to you	a form so they

ve F

Student will be asked questions to help determine which parent to report on the FAFSA

In this example - student is instructed to provide information for both parents

Parent Wizard Tool - Example 2

Fell Us About the Student's Parents	In this e
On the FAFSA® form, the "parent" is the student's legal (biological or adoptive) parent.	to provid
Are the parents married to each other?	step-pare
○ Yes	
Do the parents live together?	Notifies s
 Yes No 	parent a
	their sec
Did one parent provide more financial support than the other parent over the past 12 months? f both parents provided an exact equal amount of financial support or if they don't support the student inancially, select "No," and refer to the parent with the greater income or assets in the next question. Yes	
Has the parent you identified in the previous question remarried?	
Yes No	



Provide Information for the Parent and Stepparent

Based on your answers in the previous section, you'll need to provide information about the parent and stepparent on the FAFSA* form. You can invite the parent and stepparent to the form so they can complete their required sections.

<u>example</u> - student is instructed le information for parent and ent

student that they can invite and step-parent to complete ction of the FAFSA

Parent Wizard Tool - Example 3

Did one parent provide more financial support than the other parent over the past 12 months?

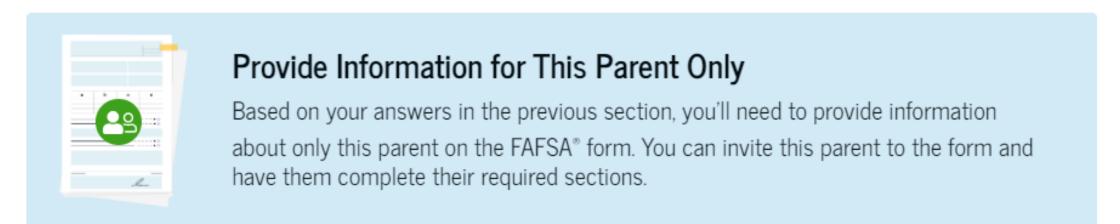
If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.

) Yes		No	
-------	--	----	--

Has the parent you identified in the previous question remarried?

Remember, this applies to the parent with the greater income and assets.

◯ Yes		No	
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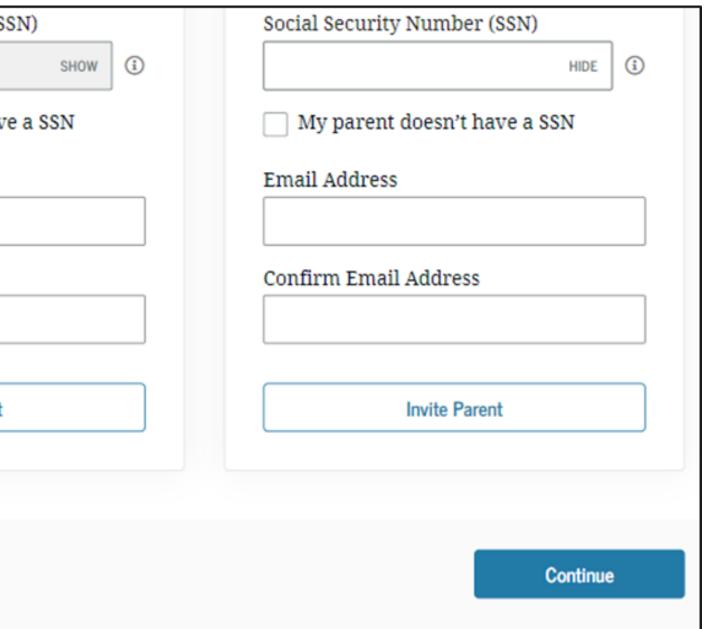


In this example - student is instructed to provide information for one (1) parent

Notifies student that they can invite their parent to complete their section of the FAFSA

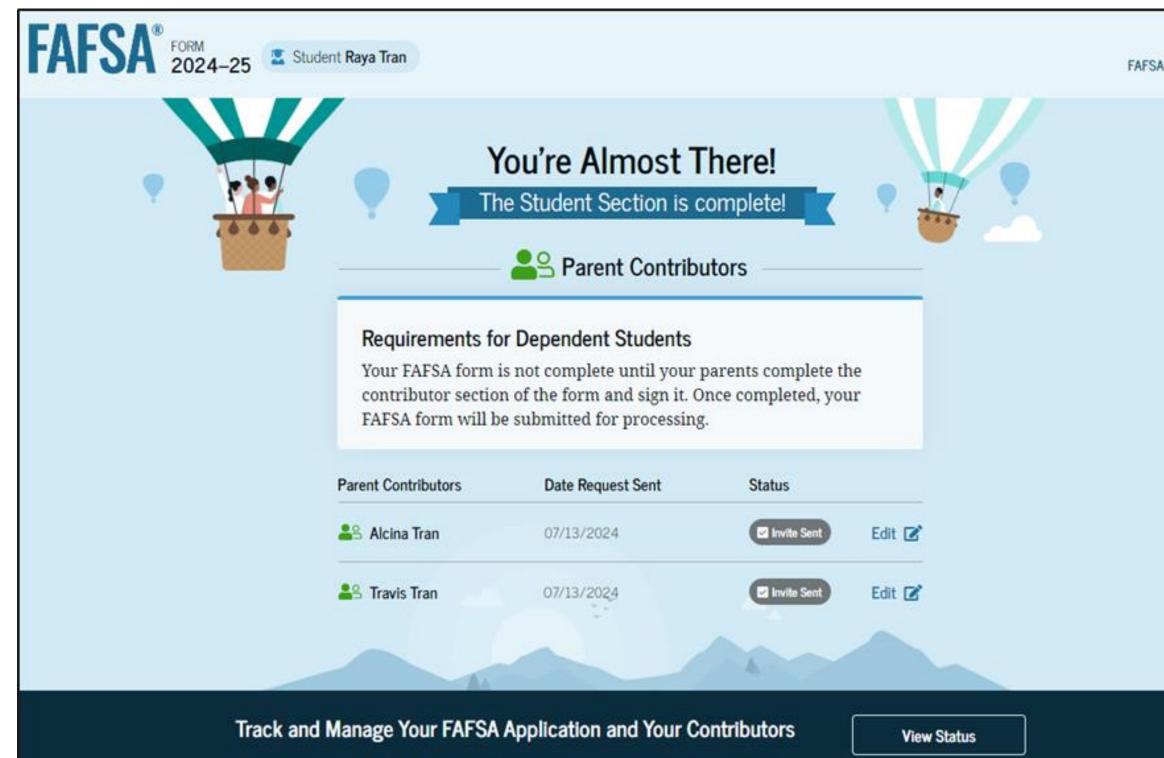
FAFSA" FORM 2024-25 Studen	t Raya Tran		Save FAFSA Menu	
Personal Circun	mstances Demographics H	•	sature S	ocial Security Number (SS
Invite Par	rents to your FAFSA® For	n		
	Based on your answers in the p	e information for your parents revious section, you'll need to provide informatio your FAFSA form. You can invite your family men ete all required sections.	nbers	My parent doesn't have Email Address
Enter name on your bel		r page, and we'll send electronic requests		alcinatran@school.edu
R.		r parents would use to login to StudentAid.go	ov:	Confirm Email Address
				alcinatran@school.edu
First Nan Alcina	100 C	Parent Spouse optional First Name		Invite Parent
Last Nam Tran		Last Name		
Date of B Month 05	irth Day Year 05 1973 ③	Date of Birth Month Day Year		Previous

- The student will invite the parent to complete their section of the FAFSA
- If parents do not have a SSN, student will enter mailing address for parent
- <u>All information must match</u> parent's information in their FSA ID except for the email



ection of the FAFSA ling address for parent h their FSA ID - except fo

Student Section Completed



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



Menu ፤	

Application is not considered complete until all contributors have completed their sections

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].

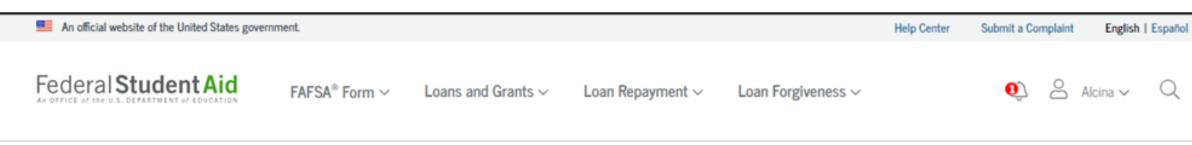
Log In

Why You Were Invited	
Without your input, [StudentFirstName] won't be eligible federal student aid.	a fo
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 "EAFSA® Deadlines" page for more information.	
You may need extra time to make corrections after you submit.	r
Oan'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 and information about your loans.	
y 🖬 💿 in 🚥	
This email was sent by: Office of Pederal Bludent Au U.S. Department of Education 400 Maryland Ave. SW, Washington, DC, 20002, US	
Please do not reply to this ernal. Messages sent to this email address are not monitored. If you wish to contact us, please use the <u>StudentNid you contact page</u> . For more information about financial aid, visit <u>StudentNid you</u>	

Communication Contributor receives AFTER invite is sent

Provides information as to why contributor is being invited

Contributor Invitation



My Activity

Raya Tran Wants Your Help on a FAFSA[®] Form

Raya Tran has identified you as a parent on their *Free Application for Federal Student Aid* (FAFSA®) form.

Parents are required to provide their financial and demographic information on the student's FAFSA form. This does not make you financially responsible for Raya's educational costs or any federal student loans they decide to accept.

Visit the 2024–25 FAFSA Help Center

Accept Invitation

Decline Invitation



By accepting this invitation, you agree to share your personal and contact information from your StudentAid.gov account on the student's FAFSA form. Once you accept, your information will be linked to this form.

C

If no invitation shows up make sure information on invitation matches information on contributor's FSA ID

Student can log back into their FAFSA and update the information on the invitation

Marital Status

FAFSA FORM 2024-25 Parent of Ra	va Tran			Save 3	FAFSA Menu :
Demogra	phics	2 Financials	3 Signature		
Parent Currer	nt Marital Status				
Single (Never	Married)				
Unmarried ar together	d both legal parents living				
Married (not a second sec	Separated)				
C Remarried					
○ Separated					
O Divorced					
Widowed					
Previous			Continue		



Marital Status is at
time of application.
Contributor answers
this question

Family Size

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.	
Previous	



Family Size - Based on number of number of individuals claimed on Federal Tax Return. This can be updated if family size is now different.

NEW If student/parent and/or spouse is pregnant, the unborn child is not counted in the family size.

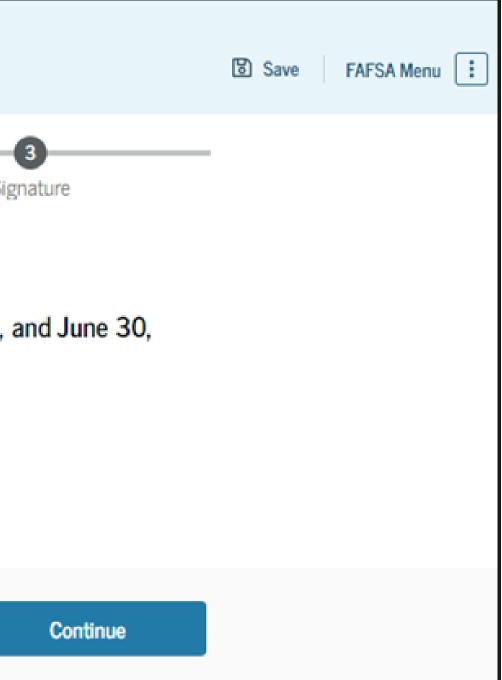
Contributor answers this question

Number in College

FAFSA® FORM 2024-	-25			
	Demographics		2 Financials	S
	Number in College			
	How many people in the pa 2025?	rent's family wil	be in college bet	ween July 1, 2024,
	Do not include the parent.			
	1		0	
	Previous			

Number in College - Question is still asked but number in college will no longer affect financial need. Contributor answers this question.





Other parent information

FAFSA FORM 2024-25	rent of Raya Tran			හි Save FAFSA Menu ፤
	D emographics	2 Financials	3 Signature	
Other Pa	arent's Informatio	on		
Enter the	e following information a	bout the other parent.		
First Na				
Last Na				
Tran	l			
Date of Month	i Birth Day Year	_		
02	01 1970	3		
Social S	Security Number (SSN)	Show		
Email	Address			
travi	istran@gmail.com			
	n Email Address istran@gmail.com			
Prov	rious		Continue	



If joint tax filed, other parent information will need to be entered. This is not inviting the other parent **Note:** There are some instances where the other parent will need to be invited to complete their own individual section

FAFSA FORM 2024-25	S Parent of Raya Tran			Save FAFSA Menu
	Demographics	2 Financials	3 Signature	

Annual Child Support Received

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

s 00.

Parent Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student financial aid

s 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.



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.

s	5,000	.00	
Previous			Continue

Child Support - Total amount received for the last completed calendar year

Example 1: If completing FAFSA December 2024, then report child support for 2023

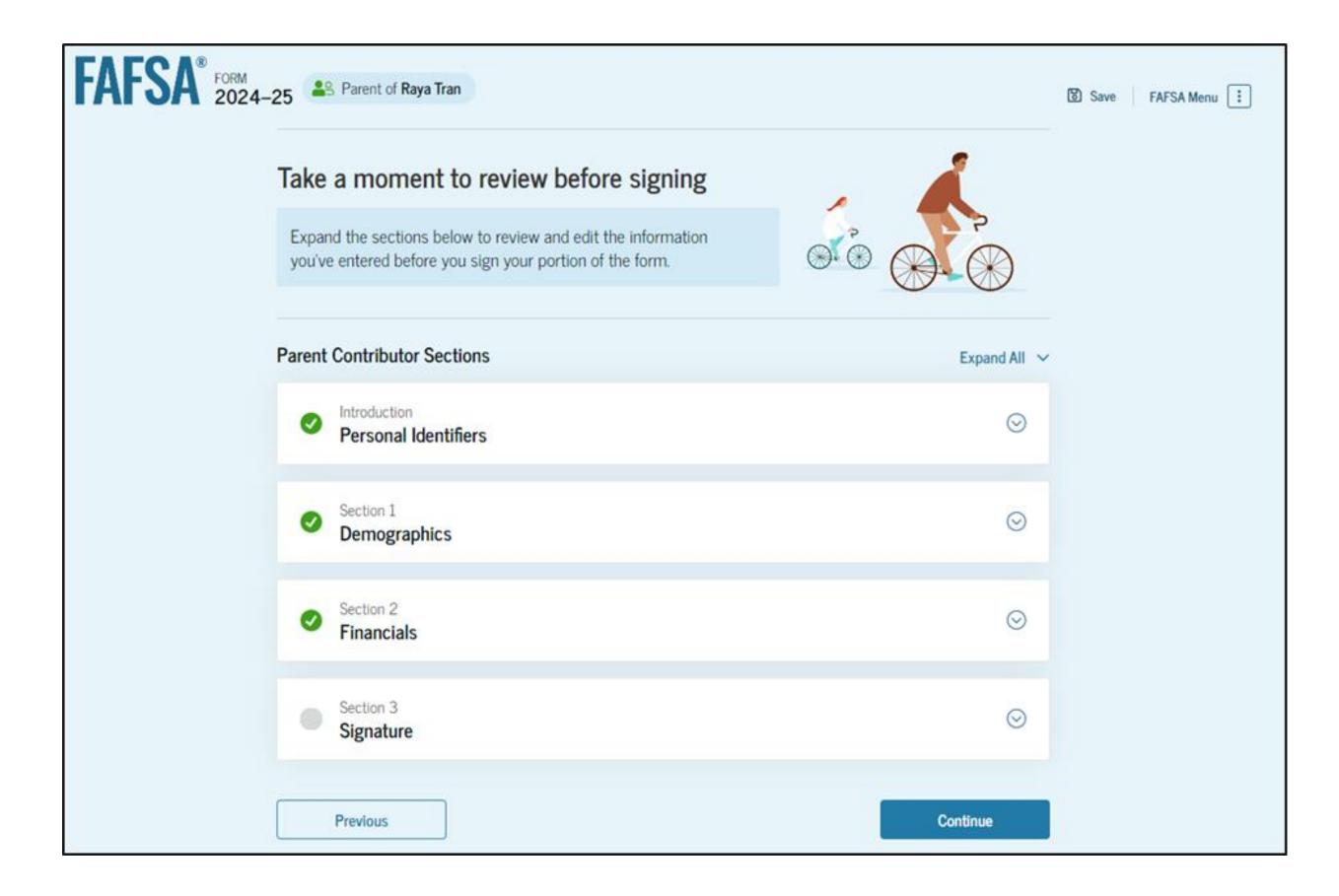
Example 2:

If completing FASA January 2025, then report child support for 2024

Investments/Assets

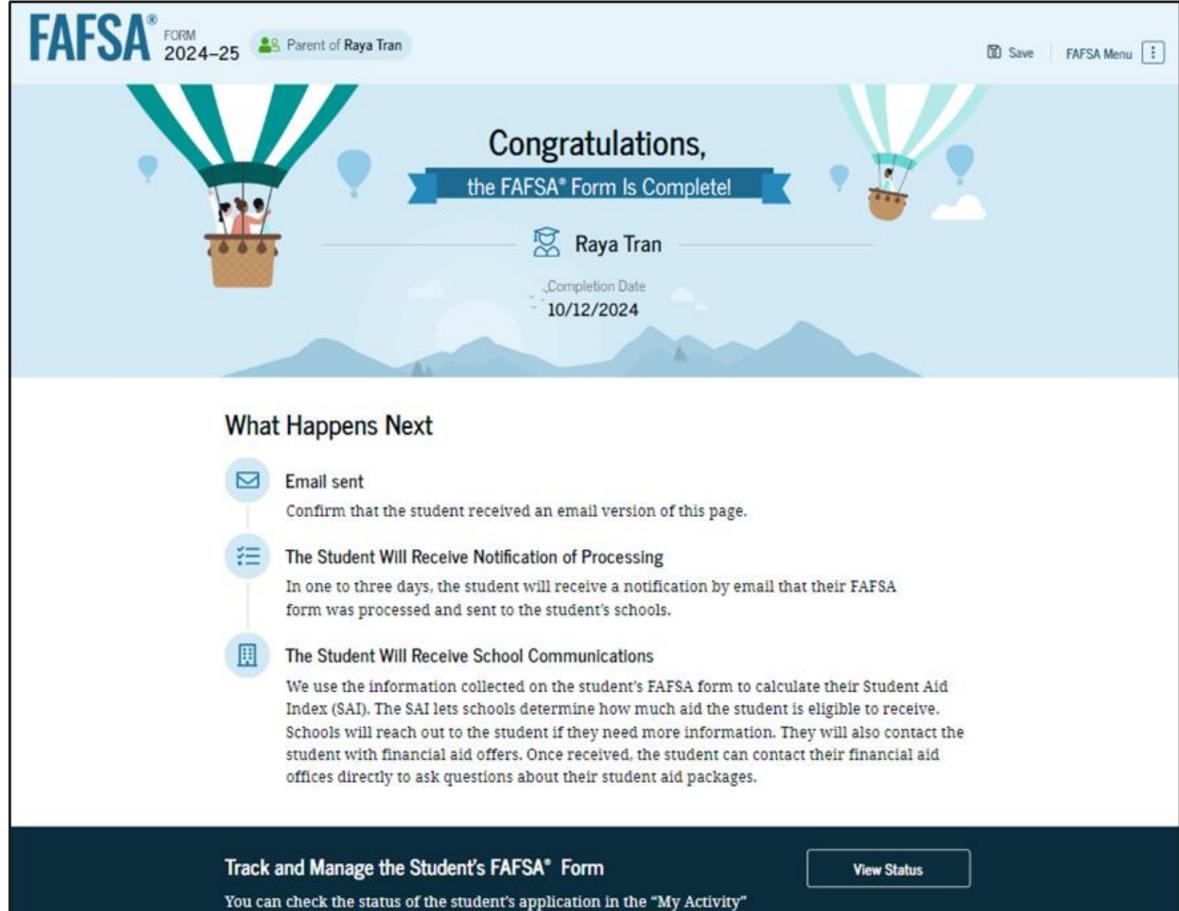
- Cash, saving, checking, time deposits, and money market funds
- New worth of investments, including real estate, rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member),
 - Trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.
 - Qualified educational benefits or education savings accounts (e.g., Coverdell savings) accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans).
 - Report refund value for ALL 529 plans that the parent owns 0
 - Bitcoin 0
- Net worth of business and/or farm
 - All businesses no longer minimum 100 employees





When completed contributor will only see their information.

Contributor will not be able to view the student section/answers



section of your StudentAid.gov account. We will let you know if we need anything more from you.

What we have learned from 2024-2025

• Make sure each person sets up their own FSA ID

- Make sure name, SSN and date of birth are correct
- Name must match name on Social Security Card
- When Inviting the parent, make sure all information matches with information for the parent's FSA ID:
 - Parent's Name make sure no space after first or last name
 - Parent's Date of Birth
 - If no SSN, make sure address also matches
- Be patient Ο
- Attend FAFSA Completion Session for assistance in completing the FAFSA





What can you do today?

- Student set up their FSA ID online at studentaid.gov
- Determine who will be the contributors
 - online at studentaid.gov

Have the contributor(s) set up their FSA ID

Resources

studentaid.gov

- Free Application for Federal Student Aid, FAFSA
- Creating your FSA ID

studentaid.gov/aid-estimator

Federal Student Aid Estimator

youtube.com/@FSAOutreach

- 2024-2025 FAFSA Prototype Preview Dependent
- How to prepare for the 2024-2025 FAFSA Form

studentportal.isac.org/en/alternativeapp

Alternative Application for Illinois Financial Aid

Questions



