

**Senior (February / Unit 16):  
Free Application for Federal Student Aid (FAFSA)**

**Objective:** *To complete the Free Application for Federal Student Aid (FAFSA) online.*

To successfully complete this unit and receive your stipend, complete the following activities:

- Complete all activities in this unit.
- Complete and include your **Student Grade Check** form.
- Include your parent/guardian's signature on the **Evaluation Sheet**.
- Complete the **Stipend Request** form.
- **Have site sponsor sign the Mid-Month Check-In** (*does not need to be finished*) by \_\_\_\_\_ .
- **Be prepared to review it with UB staff on** \_\_\_\_\_ .

**Stipend Requirements**

Stipend Amounts	Possible Portfolio Completions
<b>Complete = \$40.00</b>	<ul style="list-style-type: none"> <li>• <u>Unit 100% complete</u>: turned in on time, parent/guardian signature, and site sponsor signature.</li> </ul>
<b>Partial = \$30.00</b>	<ul style="list-style-type: none"> <li>• <u>Unit 75% complete</u>: includes parent/guardian and site sponsor signatures.</li> <li>• <u>Unit 100% complete</u>: includes parent/guardian signature; <u>does not</u> include site sponsor signature.</li> </ul>
<b>Partial = \$20.00</b>	<ul style="list-style-type: none"> <li>• <u>Unit 100% complete</u>: <u>does not</u> include parent/guardian signature.</li> <li>• <u>Unit 50% complete</u>: includes parent/guardian and site sponsor signatures.</li> </ul>
<b>Incomplete = \$0</b>	<ul style="list-style-type: none"> <li>• <u>Unit less than 50% complete</u> (even if unit includes parent/guardian and site sponsor signatures)</li> </ul>

**What to do if you are absent on portfolio visit days!**

Planned Absences (e.g. sports games, field trips, etc.)	Unplanned Absences (e.g. sick, flat tire, abduction by aliens, etc.)
<ul style="list-style-type: none"> <li>• Give your binder to your site sponsor <u>before you leave</u>. UB staff will review your work, and you are eligible for a full \$40 stipend.</li> <li>• If you forget to leave your binder with your site sponsor before you leave but turn it in to your sponsor the <u>first day you return</u>, you are eligible for a \$20 maximum stipend (even if the unit is fully complete). If there are unforeseen problems with finishing your unit, <u>notify your site sponsor and/or UB staff immediately</u>.</li> </ul>	<ul style="list-style-type: none"> <li>• Give your binder to your site sponsor <u>the day you return to school</u>. You are still eligible for a full \$40 stipend.</li> <li>• If you forget to give your binder to your site sponsor <u>the day you return</u>, you have <u>24 hours</u> to turn in your unit for a \$20 maximum stipend (even if the unit is fully complete). If there are unforeseen problems with finishing your unit, <u>notify your site sponsor and/or UB staff immediately</u>.</li> </ul>

**Upward Bound Contacts**

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### Personal Affirmation

At the beginning of each portfolio unit, you will include your personal affirmation. Much like Martin Luther King, Jr.'s "I Have a Dream" speech, each of us has dreams, affirmations, and hopes for our lives. By writing down your goals and dreams, you make commitments to yourself, use positive self-talk, and figure out how to overcome obstacles that stand between you and your college education!

Write your affirmation by describing who you are – or strive to be! For example, you could say, "I am an intelligent, committed, and creative daughter/son/student/young woman." **Choose 3 adjectives to describe you who are and strive to be.**

"I am a/an \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_."

(adjective)                      (adjective)                      (adjective)                      (your role)

#### Step 1: What is the Free Application for Federal Student Aid (FAFSA)?

Throughout this unit, **refer back to a great website on the FAFSA.** It has many tips and resources on the FAFSA.  
[www.finaid.orgt/fafsa](http://www.finaid.orgt/fafsa)

You must submit the Free Application for Federal Student Aid (FAFSA) if you want to apply for federal and state financial aid, including the Pell Grant, Perkins Loan, Stafford Loan and work-study. Many colleges and universities, especially public institutions, also require the FAFSA even if you end up not needing financial aid. You must submit the FAFSA every year that you want aid. There is no charge for submitting this form.

**The FAFSA is available in an online format called *FAFSA on the Web*. You must fill out and submit the FAFSA online.**

To fill out the electronic, online version of the FAFSA go to [www.fafsa.gov](http://www.fafsa.gov)  
 Step-by-step instructions are provided on this site.

FAFSA on the Web offers several benefits, including:

- You will get your Student Aid Report (SAR) sooner than with the paper form.
- Your FAFSA will be more accurate than a paper application, since the *FAFSA on the Web* has built-in edit checks to catch simple errors
- Filing electronically is fast and secure.

**If you have any questions about using *FAFSA on the Web*, call 1-800-4-FED-AID (1-800-433-3243) or contact the Upward Bound office.**

#### Step 2: What will I need to complete the FAFSA?

You will need information from the following documents to complete the FAFSA:

- Your Social Security number.
- Your driver's license (if any).
- Your income tax returns, W-2 forms, and 1099 forms for the previous year.
- Your parents' income tax returns, W-2 forms, and 1099 forms for the previous year.
- Current bank statements and mortgage information.
- Records relating to stocks, bonds, mutual funds, and other investments.
- Documentation of non-taxable income, such as Social Security income, AFDC, and Veterans Benefits.
- Business and farm records.
- Records relating to any unusual family financial circumstances, such as medical and dental expenses not covered by health insurance, tuition expenses at elementary or secondary schools, unusually high child care costs, death, divorce, and loss of unemployment.

### Step 3: Your Personal Identification Number (PIN) Information

(<http://www.pin.ed.gov/PINWebApp/pinindex.jsp>)

The Personal Identification Number (PIN) serves as your electronic signature and provides access to your personal information in various U.S. Department of Education systems. It's like the Personal Identification Number (PIN) that you get from your bank that enables you to access your account. Anyone—including parents of dependent students—who has a valid Social Security Number and is a U.S. Citizen or eligible non-citizen may apply for a PIN. Because you can use your PIN to sign your financial aid documents, you should keep it in a safe place. Do not give or entrust it to anyone, even if that person or organization is helping you fill out your FAFSA.

After completing a FAFSA on the Web application, you and your parents—if you are a dependent student—will need to sign your application. Your FAFSA cannot be processed until your signature(s) is received. Using a PIN to sign your application electronically is by far the fastest and most reliable way to sign your application. However, you can print, sign and mail in a signature page, or provide signature(s) on your paper Student Aid Report (SAR).

Each year that you apply for financial aid you can use your PIN to access and electronically sign your FAFSA. You and your parents do not need to apply for a new PIN from one year to the next. The PIN stays the same.

If you, or your parents, do not have a PIN, you will both need to apply for one now. You can apply at the U.S. Department of Education's PIN site ([www.pin.ed.gov/PINWebApp/pinindex.jsp](http://www.pin.ed.gov/PINWebApp/pinindex.jsp)) by selecting “**Apply for a PIN**”. Students and parents of dependent students who have not previously applied for a PIN are able to apply for a PIN within the FAFSA application. Once you successfully complete a request, a PIN will be emailed or mailed to you, depending on whether you and your parents provided an e-mail address. It will take approximately 1-3 business days after you request your PIN for you to receive an e-mail notification with instructions on how to retrieve it electronically, or 7-10 days to receive it in the mail via the U.S. Postal Service. We strongly encourage you to provide an e-mail address so you can receive your PIN faster.

#### Some of the online options available at the PIN website are:

- Apply for a PIN for the first time
- Check the status of a PIN application
- Request a duplicate PIN if it has been lost or forgotten
- Request your PIN be changed if it has been compromised
- Update your PIN e-mail and mailing address
- Reestablish/Disable your PIN

### Step 3: What are the most common mistakes that people make on the FAFSA?

([www.finaid.org/fafsa/errors.phtml](http://www.finaid.org/fafsa/errors.phtml))

Below is a list of common errors that people make when filling out the FAFSA. Please read this list and refer back to it when completing your FAFSA.

- **Blank Fields: This is the #1 mistake students make.** All income questions must be completed. If the answer is zero or the question does not apply to you, write in a “0” (zero). Do not use dashes or leave the question blank. If you leave an income or asset question blank, the federal processor will assume that you forgot to answer the question.
- **Rounding Numbers:** For all financial information you should round your response to the nearest whole dollar amount.
- **Reading Carefully.** The words “you” and “your” on the FAFSA **always refer to the student**, not the parents.
- **Birth Date:** The question that asks whether you were born before January 1 can be confusing. If your answer to this question does not agree with your date of birth, it will cause processing delays.
- **Legal Dependents: A legal dependent is a person for whom you provide and will continue to provide more than half of his or her support.** Support includes money, gifts, loans, housing, food, clothing, automobile, medical and dental care, and payment of college costs. If you have a child and your child is supported by your parents or someone else, you should answer “no” to the question which asks about legal dependents other than a spouse.
- **Children:** If you have an unborn child, and that child will be born before or during the award year (July 1 through June 30), and that child will receive more than half of his or her support from you, then that child should be counted as a member of the household.

- **Filing Taxes:** If you filed an IRS Form 1040 even though you were not required to file one, you should fill in the oval to indicate whether you were eligible to file a 1040A or 1040EZ. To see whether you are required to complete an IRS Form 1040, look at the simplified needs test chart at [www.finaid.org/educators/needs.phtml](http://www.finaid.org/educators/needs.phtml)
- **The Earned Income Credit (EIC):** **The EIC is considered "untaxed income" on the FAFSA.** Other types of untaxed income include retirement plan contributions made during the year and military food / housing allowances.
- **Worksheet #3:** Worksheet #3 asks for income and benefits that are to be excluded from taxable income. Most students will report money earned from work-study here. Remember that the FAFSA is based on the calendar year (January to December), not the academic year (August – June). Another common exclusion is child support paid by the student or any other person whose income is reported on the FAFSA. If any grant or scholarship aid was reported on an income tax form, it should also be reported here.
- **Assets:**
  1. Even if you qualify for the simplified needs test, you should still complete the asset information section of the FAFSA. Some states and schools will use this information for computing their own financial aid awards.
  2. Prepaid tuition plans are not reported as assets on the FAFSA.
  3. Pensions and the cash value of a life insurance policy are not reported as an asset on the FAFSA.
- **Releasing Information to the State:** One of the questions on the FAFSA asks for permission to release the information on the FAFSA to your state aid agency. **You must answer "yes" you wish to be considered for state aid.**
- **Selective Service (Male Only):** If you are a male between the ages of 18 and 26 who has not already registered with Selective Service, you should register using the appropriate question on the FAFSA. If you are required to register but do not register, you will not be eligible for federal student aid. If you are female or otherwise not required to register for Selective Service, you do not need to answer this question.
- **Preparers:** If someone other than you, your spouse, or your parents completes the FAFSA, or tells you what to write, that person must complete the "Preparer's Use Only" section. Preparers must complete this section even if they are not paid for their services. If the preparer refuses to sign the form, it's a sign that he or she encouraged you to provide false or misleading information on the form. The penalties for doing so are severe.

**Submit your FAFSA by February 14, 2011 if not earlier!** Early applicants have access to all funds. Filing after the March 1 deadline limits your chances. You need to wait until after January 1 to file so that you will have your earnings and tax information available for 2010. You do not need to have filed your income tax returns before you complete the FAFSA.

#### **Step 4: What Happens If I Make a Mistake on the FAFSA?**

The electronic version checks as you go and will not let you submit until mistakes are corrected. However, if you make mistakes that the FAFSA doesn't catch, you can make corrections by returning to the FAFSA website ([www.fafsa.gov](http://www.fafsa.gov)) and under #2 "Filling Out the FAFSA", there is an option to open a correction application. This will allow you to make corrections to your FAFSA and re-submit. However, it will delay the processing of your FAFSA, so be careful the first time you fill out the FAFSA and check for mistakes before hitting the "submit" button.

If you have any questions about completing the FAFSA, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) Monday through Friday from 9:00am to 8:00pm Eastern Standard Time. The financial aid administrator at your school also can answer your questions. Their only purpose is to help you, so take advantage of their assistance.

#### **Step 5: Beginning your FAFSA**

All seniors should begin filling out their FAFSA by using the *FAFSA on the Web Worksheet*. You can access this worksheet at the FAFSA website or receive from UB staff if you have not started your FAFSA. The worksheet is also available at <http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsaworksheet.jsp>.

It is important to understand that the *FAFSA on the Web Worksheet* is an optional tool and is **not the official FAFSA**. There is no requirement to use it before completing the *FAFSA on the Web* application. However, the *FAFSA on the Web Worksheet* is the best tool for gathering the information needed to complete your online FAFSA application.

**\* Upward Bound HIGHLY recommends that you first fill out the *FAFSA on the Web Worksheet* \***

**Students who attended Summer Academy 2010 and began the FAFSA:**

- Since you filled out the FAFSA last summer at Academy, you do not need to start from scratch. After you have filled out the *FAFSA on the Web Worksheet*, go to the FAFSA website ([www.fafsa.gov](http://www.fafsa.gov)) and log-in to your account with your PIN #. You simply need to renew your FAFSA with any updated and necessary information, such as tax information, colleges you have applied to (who should receive your SAR), etc.

**Students who DID NOT attend Summer Academy 2010:**

- If you did not attend Academy last summer, you will be starting your FAFSA from scratch. Begin by filling out the *FAFSA on the Web Worksheet*.
- The Department of Education now offers a great tool called *FAFSA4caster* to practice filling in the *FAFSA on the Web*. It even transfers the information you use in the *FAFSA4caster* to your actual *FAFSA on the Web* submission. **We highly recommend starting with FAFSA4caster for a number of reasons:**
  1. Provides you with an early estimate of your eligibility for federal student aid.
  2. Gives you an experience similar to *FAFSA on the Web*.
  3. Allows you to transfer all of your FAFSA4caster data to FAFSA on the Web once you are ready to apply for aid.
  4. Provides you the option to apply for your Federal Student Aid PIN.
  5. Increases your knowledge of the financial aid process, and provides information about other aid.
  6. Go to the FAFSA4caster website to begin your FAFSA and gain knowledge on what to expect (<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>).

**Step 6: College Goal Saturday/Sunday: \* February 12 and February 13, 2010 \***

([http://www.collegegoalsunday.com/Pay4CollegeArizona/Event\\_Information.html](http://www.collegegoalsunday.com/Pay4CollegeArizona/Event_Information.html))

College Goal Saturday/Sunday is the ticket to getting help filling out and submitting the FAFSA. These forms lead to scholarships, loans and grants for postsecondary education. **Volunteers and financial aid professionals will be available at the event to walk you through the process and answer any questions you might have.** Locations for College Goal Saturday/Sunday events are the following:

**February 12, 2011: Flagstaff**  
Coconino Community College  
Lone Tree Campus  
V. Philip Tullar Commons  
2800 S. Lone Tree Rd

**February 13, 2011: Keams Canyon**  
Hopi High School  
Cafeteria  
Highway 264 - Hopi High Drive

**Step 7: What Do I Do When I Am Finished Filling Out the FAFSA?**

Print a copy of the completed FAFSA. **Keep a copy in the organizer given to you at this year's UB orientation (or start a new financial aid folder)** and save this form as well as any other forms, letters or notices that you send or receive concerning your financial aid. Keep this folder in a safe place. Not only will this be useful as a reference for subsequent years, but it may also be required for a process called **verification**. In addition to comparing the information on your FAFSA with data from the Social Security Administration, Veterans Administration, and Internal Revenue Service, the US Department of Education also selects about one-third of all FAFSAs for verification. If your FAFSA is selected for verification, the school will ask you for a copy of all the documentation you used to fill out the FAFSA.

When you use *FAFSA on the Web*, be sure to print out the signature page, sign it, mail it, and **put a copy of it in your financial aid folder** (and your three-ring portfolio binder). In your rush to submit your application, don't forget to finish the online process.

**If you don't reach a page that says your FAFSA has been submitted,  
Your data has not been sent to the federal government. Make sure you reach the "submitted" page!**

### **Step 8: What Happens After I Submit My FAFSA?**

About two to three weeks after you submit the FAFSA, you will receive your **Student Aid Report (SAR)**. The SAR summarizes the information you provided on the FAFSA, and indicates the **Expected Family Contribution (EFC)**. **(If there's an asterisk next to the EFC figure on the SAR, it means your FAFSA has been selected for verification.)**

The EFC is the amount of money your family will be expected to contribute to your education.

The EFC is subtracted from the school's **Cost of Attendance (COA)**, also known as the "student budget," to arrive at your financial need:

$$\text{COA} - \text{EFC} = \text{Financial Need.}$$

The student budget includes tuition, fees, room and board, books and supplies, travel, and personal and incidental expenses.

The lower your EFC, the more financial aid you will get. The school will try to meet this need through a financial aid "package" that combines aid from federal, state, school, and private sources with loans and student employment.

If you do not receive your SAR, call the federal processor at 1-800-4-FED-AID or 1-319-337-5665. They will ask for your Social Security number and date of birth as verification, and will tell you whether your FAFSA has been processed.

Carefully review all of the information on the SAR to make sure it is correct. If there are any errors, call the school's financial aid office to ask how you should make corrections. The item numbers printed on the SAR correspond with the question numbers on the FAFSA form.

The federal processor will send a copy of your SAR to each of the schools you listed on the FAFSA. If you need additional copies of the SAR, call the federal processor and ask for a duplicate SAR.

Keep your copy of the SAR in the same folder that contains your copy of the FAFSA and the records you used to complete the FAFSA.

### **Step 9: Your Award Letters: The Envelope, Please!**

Each of the schools receiving your SAR will put an award package together for you that covers the amount your family is supposed to pay for college (the Expected Family Contribution or EFC). Your award may include various scholarships, grants, loans, and work-study offers.

Look at the following examples of Student Award Report's (SAR) from several universities around the country:

**[www.usnews.com/sections/education/paying-for-college-decoder](http://www.usnews.com/sections/education/paying-for-college-decoder)**

The following is another sample award letter. Please look it over carefully and read the information that follows.

**Emory University  
Office of Financial Aid  
300 Boisfeuillet Jones Center  
Atlanta, GA 30322  
(404) 727-6039  
(800) 727-6039  
www.emory.edu**

Dear Robert Smith,

This award letter is in response to your application for financial assistance for the upcoming academic year. You are eligible for the awards listed below. The booklet "Financial Aid Facts" provides detailed information about programs we administer and describes how your aid will be disbursed to you. Please read "Facts" carefully. Also note that some awards listed may be footnoted with messages or special instructions you must follow to receive that award. If you have any questions, please contact the Office of Financial Aid 9 a.m. to 4 p.m., Monday through Friday. We look forward to being of assistance to you.

<b>Expenses</b>	<b>Cost</b>
Tuition and fees	\$20,110.00
Living expenses	\$7,040.00
Books and supplies	\$650.00
Travel	\$500.00
<b>Total expenses</b>	<b>\$28,300.00</b>

<b>Awards and resources</b>	<b>Cost</b>
Georgia HOPE award	\$1,500.00
Georgia Tuition Equalization Grant (GTEG)	\$1,000.00
Emory college grant	\$9,000.00
Federal direct Stafford loan	\$2,625.00
Federal work-study	\$1,375.00
Family share of expenses	\$12,800.00
<b>Total</b>	<b>\$28,300.00</b>

After looking at your award letter, you may have several questions. Below are the answers to some of the most commonly asked questions:

**When will I receive my award letter?**

Many colleges send out financial-aid award letters around the same time they mail acceptance letters. For regular-decision applicants, awards are generally sent in April. Colleges that only require the FAFSA must wait to send out award letters until after January 1<sup>st</sup> so that students can file their FAFSAs.

**Can I decline awards?**

Students can opt to decline any part of a financial-aid award. Declining an award will neither help nor hurt the award. The rest of the award remains unchanged. Typically, work-study positions and loans are most frequently declined. Often, students find off-campus jobs or families find other ways to finance the expected family contribution without taking on debts.

**How long do I have to decide which awards I'm accepting and declining?**

Pay attention to deadlines for accepting the award package. If there is a deadline, it will be indicated in your award letter. Notifying the financial aid department on time lets the officers know how much money they will have for other student awards.

Most colleges set aside grant money because they assume students will accept them. However, you risk losing loan money if you send your award acceptance letter late. Not every college has the same policy, so don't take any chances.

**REMEMBER!**

***Print the online FAFSA (including your signature page),  
and put copies in your financial aid folder and your portfolio binder!***

**SENIOR PORTFOLIO MID-MONTH CHECK – IN SHEET**  
**February / Unit 16 • FAFSA**

**Student Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Directions:** To obtain full credit complete this check-in sheet of your unit work.

- It is advisable that you take time to think of what portfolio work you need to complete between now and the day your portfolio is due, and get to work on it!
- Please circle the appropriate response and answer in complete sentences where asked.
- **Site Sponsor must sign Check – In Sheet by due date on the 1<sup>st</sup> page of your portfolio unit.** This is typically 1 week before your portfolio visit.

1. What parts of the unit have you completed?

- a) all of it
- b) half or more
- c) very little of it
- d) none of it

2. What parts of the unit do you still need to complete?

3. What part of this unit, if any, are you having difficulties with? Why?

4. What type of help do you need, if any, in order to complete unit by the due date?

**FOR SITE SPONSOR TO COMPLETE:**

Unit at least ½ complete: Y N

Site Sponsor Signature \_\_\_\_\_

Date \_\_\_\_\_

**SENIOR FEEDBACK AND EVALUATION SHEET**

February / Unit 16: FAFSA

**Student Name:** \_\_\_\_\_

**Directions: To obtain full credit**

- You are required to fully explain your answers to the following questions in full sentences. ***Simple yes or no responses are not acceptable.***
- It is advisable to take time to think of what was interesting to you, what you learned, and why.

1. You have now completed two important steps to securing funding for college: applying for scholarships and completing your FAFSA. How do you feel about the process of getting money for college? What is still uncertain for you?
  
2. Identify any obstacles that you feel exist between you and your college education.
  
3. Did you attend College Goal Saturday / Sunday? Was it helpful if you did go? How? If you did not go, why not?
  
4. Now that you are at this stage of your college process, what are some things that Upward Bound could do for other students that would better educate them about college, prepare them for filling out the FAFSA, or just ease their uncertainties in general? Please be specific.
  
5. Take a few moments to envision your perfect college entrance experience. See yourself getting your acceptance and financial aid letters, graduating from high school, moving onto campus, buying books, etc. Visualize the next year from January 2011 to January 2012 exactly as you want it to look. Please write a description of what you visualized.

**Parent:**

1. Do have any questions or concerns about how your student will pay for their college education?

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Phone Number(s)

\_\_\_\_\_  
Parent E-mail