

# FAFSA Simplification Overview and Updates

A MEFA Institute Webinar

*mefa*<sup>®</sup>

Your Presenter Today

## **Shawn Morrissey**

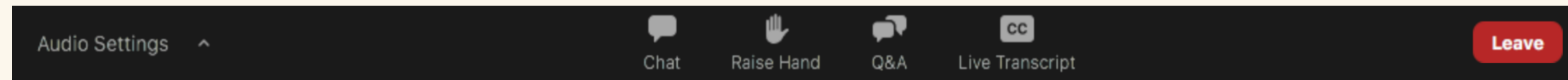
### Director of College Relations

Shawn joined MEFA in 2022 and has nearly 30 years of experience working in the financial aid industry. In his role at MEFA, he works with colleges and universities to amplify MEFA's public service mission to help families plan, save, and pay for college.

Shawn has served in several leadership positions in local, regional, and national associations, including serving as MASFAA and EASFAA President and regional representative to the NASFAA Board and currently serves as Sector Interests Committee Chair and a member of the Conference Committee with EASFAA. He has a Bachelor of Business Administration degree from Anna Maria College.



# How to Participate



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## Webinar Topics

- New Terms
- Changes to Questions and Provisions
- Formula Changes
- Contributors/FSA ID
- Dependent/Independent Student Steps
- New Pell Grant Calculation
- Resources



## New Terms

- **Student Aid Index (SAI):** Replaces Expected Family Contribution (EFC); calculated number intended to reflect a family's financial strength and ability to pay for college
- **FAFSA Submission Summary (FSS):** Replaces Student Aid Report (SAR); summary of the information that a family has provided on the FAFSA, as well as notification of basic federal financial aid eligibility
- **FUTURE Act Direct Data Exchange (FA-DDX):** Replaces IRS Data Retrieval Tool (DRT); resource provided by the ED and IRS that allows the FAFSA to pull tax return data electronically into the FAFSA from the IRS after a FAFSA contributor provides consent
- **Contributor:** Anyone who has to submit information on the FAFSA
- **Provisional Independent Status:** Replaces Dependency Override; status given to a student who cannot provide parent information on the FAFSA; the FAFSA will be processed with a calculated SAI without parent information; the school must verify the student meets criteria; can carry forward to subsequent years
- **Other Financial Aid (OFA):** Replaces Estimated Financial Aid (EFA) in the needs analysis formula
- **Consent:** Process to approve the use of FA-DDX; requires FSA-ID and must be granted by all Contributors in order to receive federal aid
- **Family Size:** Replaces Household Size; pulled from tax data by the FA-DDX; may be manually corrected on the FAFSA



## New Terms

- **Federal Tax Information (FTI):** Federal tax information transferred through FA-DDX
- **FTI SAIG Mailbox:** Separate Student Aid Internet Gateway (SAIG) mailbox required for secure transmission of FTI
- **FAFSA Processing System (FPS):** Replaces Central Processing System (CPS)
- **FAFSA Partner Portal (FPP):** Replaces FAA Access to CPS
- **Special Circumstances:** Change in financial circumstances such as job loss that could warrant professional judgment decisions
- **Unusual Circumstances:** Conditions that justify a student's change in dependency status



## Changes to FAFSA Questions

- Income questions eliminated from online form except in rare circumstances
- No asset questions for more applicants
- Number in college question remains (but no longer in methodology)
- Cash support and other money paid on student's behalf question removed
- Housing choice question removed
- Option to answer parent questions for independent students removed
- New questions added on student's race and sex



## Provision Changes

- Determination of parent in cases of divorce/separation changed
- Family size now based on dependents claimed on tax return
- Only FWS earnings are excluded from income
- Child support received now reported as an asset
- Still unclear if sibling 529s will be reported as parent assets
- Separated students no longer considered independent
- No more alternate months EFC
- EFA excludes emergency aid
- Small business/family farm value must be reported for all families that report assets



## Formula Changes

- No SAI split for number in college
- SAI can be as low as -\$1,500
- SAI determines eligibility for all Title IV aid except maximum and minimum Pell Grant awards
- Income Protection Allowance increase
- State/other tax allowance removed
- Dependent student Available Income allowed to be negative



# Contributors

- Onboarding slide for dependent students
- Explains concept of Contributor
- Lists information potentially needed to complete the process


The screenshot shows the FAFSA 2024-25 onboarding interface for student Raya Tran. The slide is titled "Understanding the FAFSA® Form" and is the second of four slides, specifically "Contributors to the FAFSA® Form". It features two main sections: "Parents or Spouses" and "How to Invite". The "Parents or Spouses" section includes an icon of a woman and child and text explaining that contributors will complete their own sections of the form and provide personal and financial information, but will not be financially responsible for the student's education. This text is circled in red. The "How to Invite" section includes an icon of a person with glasses and text stating that contributors must log in with their own FSA ID and provide their name, date of birth, Social Security number, and email address. Below these sections is a section titled "Information or Documents You May Need" which lists: Tax returns, Records of child support received, Current balances of cash, savings, and checking accounts, and Net worth of investments, businesses, and farms. At the bottom of the slide are "Previous" and "Continue" buttons.

**FAFSA® FORM 2024-25** Student Raya Tran

## Understanding the FAFSA® Form


2 of 4

### Contributors to the FAFSA® Form



#### Parents or Spouses

Your answers on the FAFSA form will determine if any contributors need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but will not become financially responsible for your education.



#### How to Invite

Contributors will need to log in with their own FSA ID to provide their information. To invite a contributor to your FAFSA form, you'll need to provide their name, date of birth, Social Security number, and email address.

Information or Documents You May Need ^

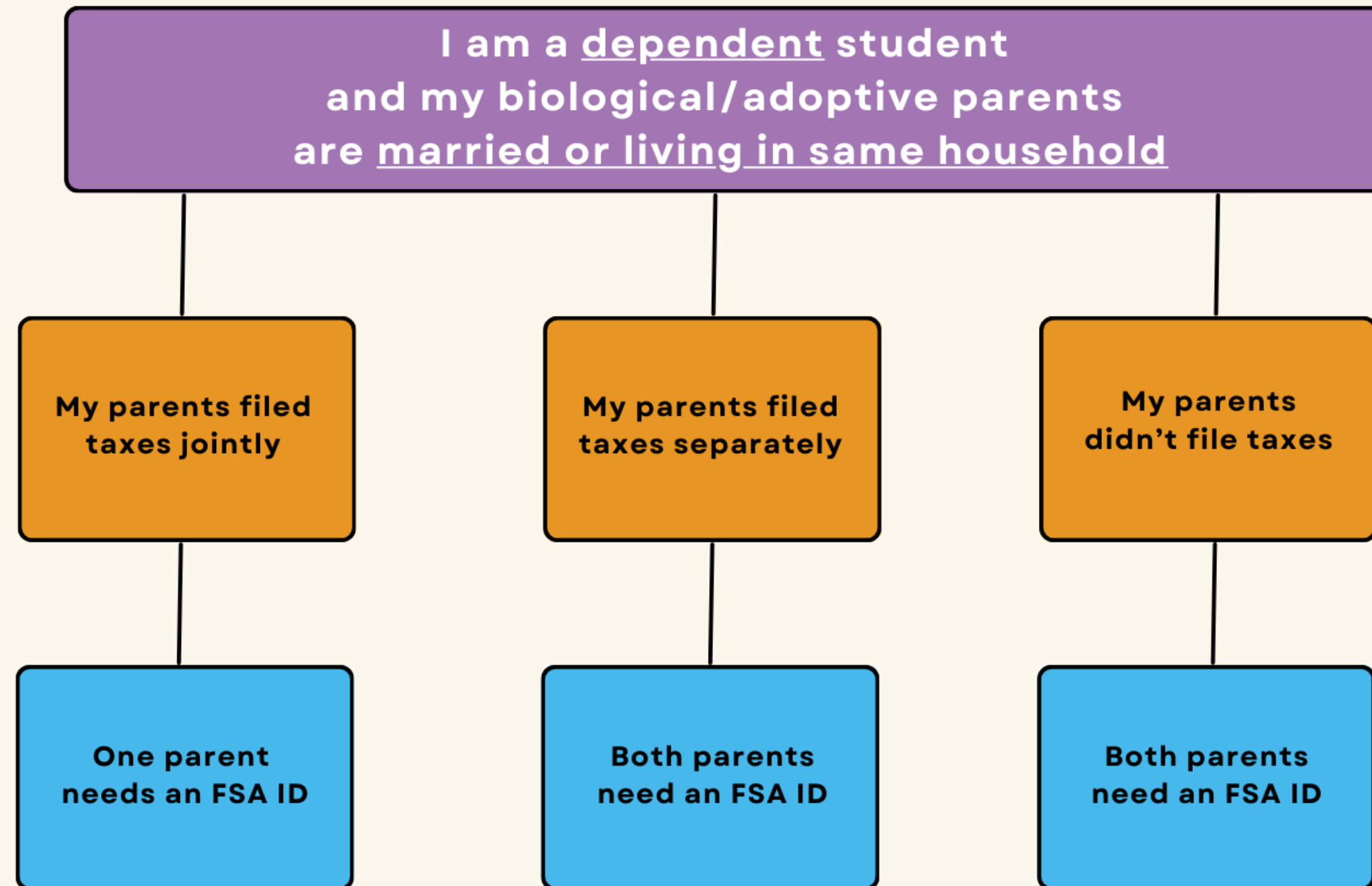
You might need the following information or documents as you fill out the FAFSA form:

- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Previous Continue

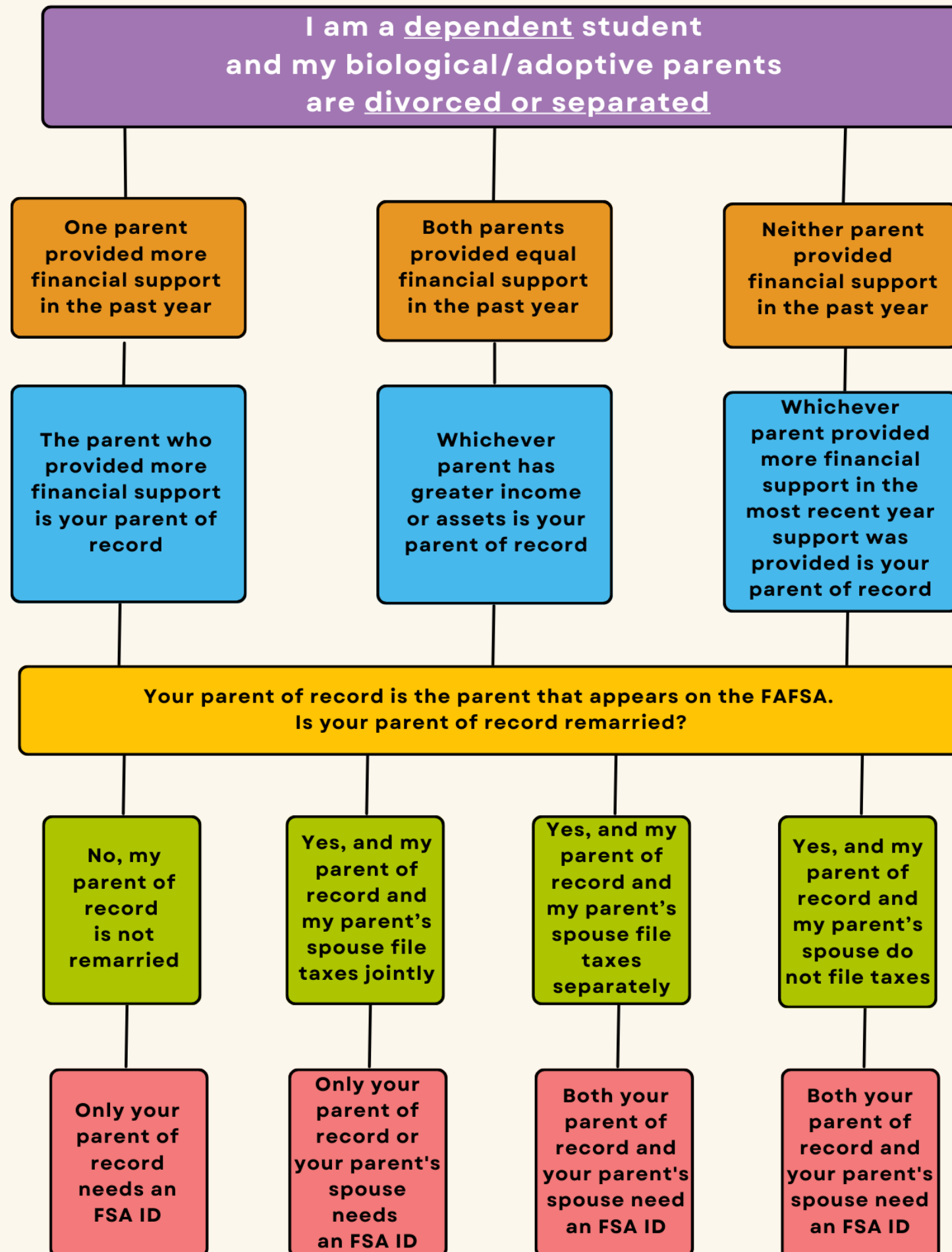


## Who Needs an FSA ID?



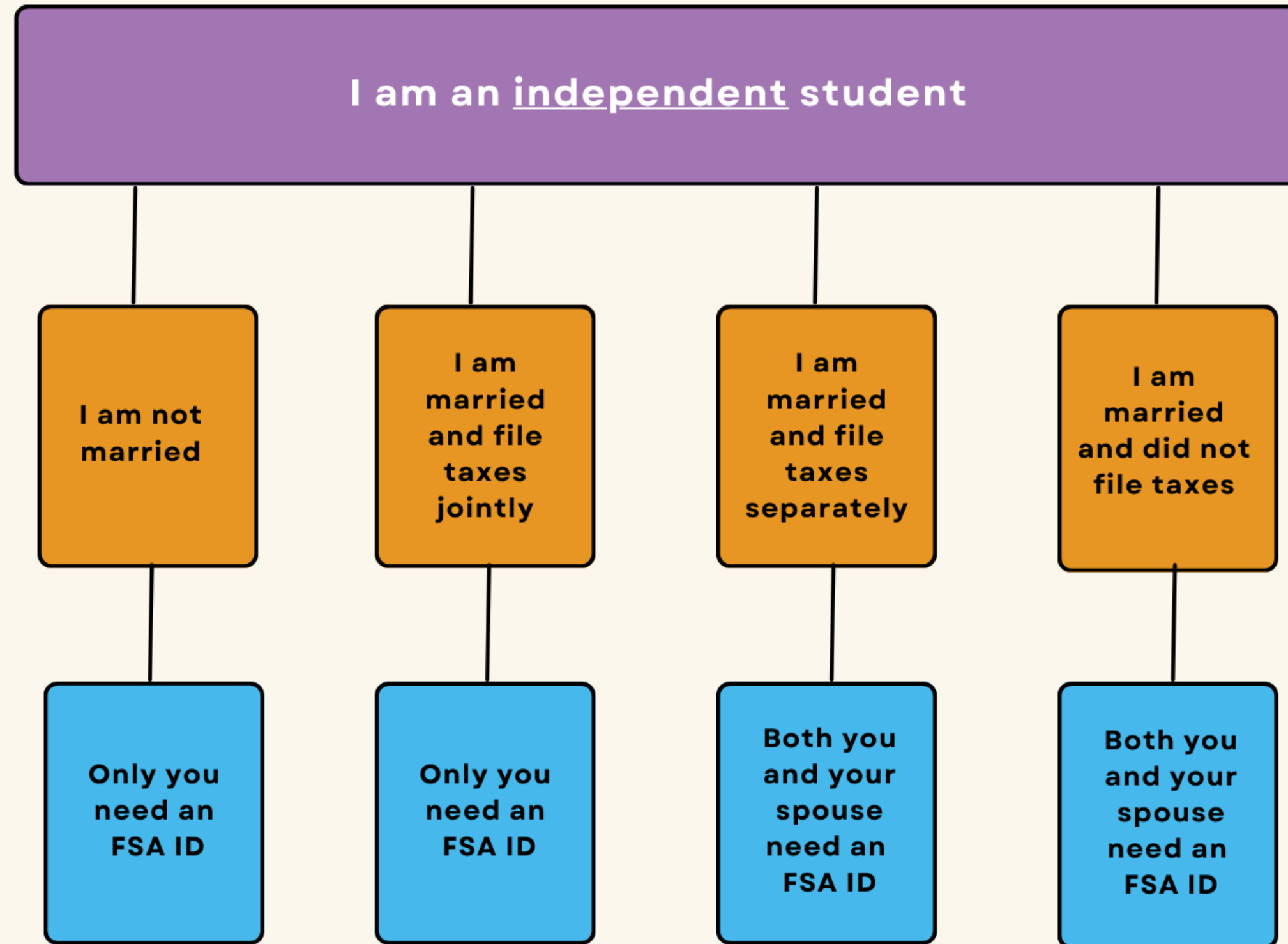


# Who Needs an FSA ID?





## Who Needs an FSA ID?





## ID Verification For Non-SSN Holders

- Knowledge-based identity verification process linked to TransUnion to verify FSA ID
- Mailing address is a required field
- If questions are answered correctly, identity verification is immediate and FSA ID is ready to use
- If questions are not answered correctly a secondary identification process is needed
- Will be available at the same time FAFSA debuts



## ID Verification For Non-SSN Holders

- If identity verification fails through the knowledge-based process, contact FSAIC at 800-433-3243
- Customer service representative will look up account and initiate verification process
- Email with case number and instructions and needed documentation
  - Completed Attestation form (available on [studentaid.gov](https://studentaid.gov))
  - Proof of identity:
    - One of the following forms of ID:
      - Drivers License
      - State or City ID card
      - Foreign Passport
    - OR
    - A Utility Bill AND one of the following:
      - Municipal ID Card
      - Community ID
      - Consular ID card

## Student Dependency Status: Dependent Student

- Students will be told if, based on answers provided, the student is considered a dependent student
- Option to apply for Unsub only if parents are unwilling to provide information

The screenshot shows the FAFSA 2024-25 interface for Student Raya Tran. At the top, there is a progress bar with five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. Below the progress bar, the section is titled "Student Dependency Status". It features a light blue box with an icon of a person and a shadow, containing the text: "Dependent Student. Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive." Below this, there is a section titled "Apply for a Direct Unsubsidized Loan Only" with a question: "Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?" A note below the question states: "Select 'Yes' if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan only." There are two radio button options: "Yes" (unselected) and "No" (selected). At the bottom of the form, there are "Previous" and "Continue" buttons.



## Dependent Student Invites Parents to FAFSA

- Student asked to enter personal information about parents in order to send parents an invite to the FAFSA
- The email listed here does NOT have to match the email used for FSA ID

FAFSA<sup>®</sup> FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parents to your FAFSA<sup>®</sup> Form

You will need to provide information for your parents  
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.  
Please make sure to provide information that your parents would use to login to StudentAid.gov.

**Parent**

First Name: Alcina  
Last Name: Tran  
Date of Birth: Month: 05, Day: 05, Year: 1973

**Parent Spouse (optional)**

First Name:   
Last Name:   
Date of Birth: Month:   
Day:   
Year:

Social Security Number (SSN) SHOW ⓘ

My parent doesn't have a SSN

Email Address: alcinatran@school.edu

Confirm Email Address: alcinatran@school.edu

Invite Parent

Social Security Number (SSN) HIDE ⓘ

My parent doesn't have a SSN

Email Address:

Confirm Email Address:

Invite Parent

Previous Continue

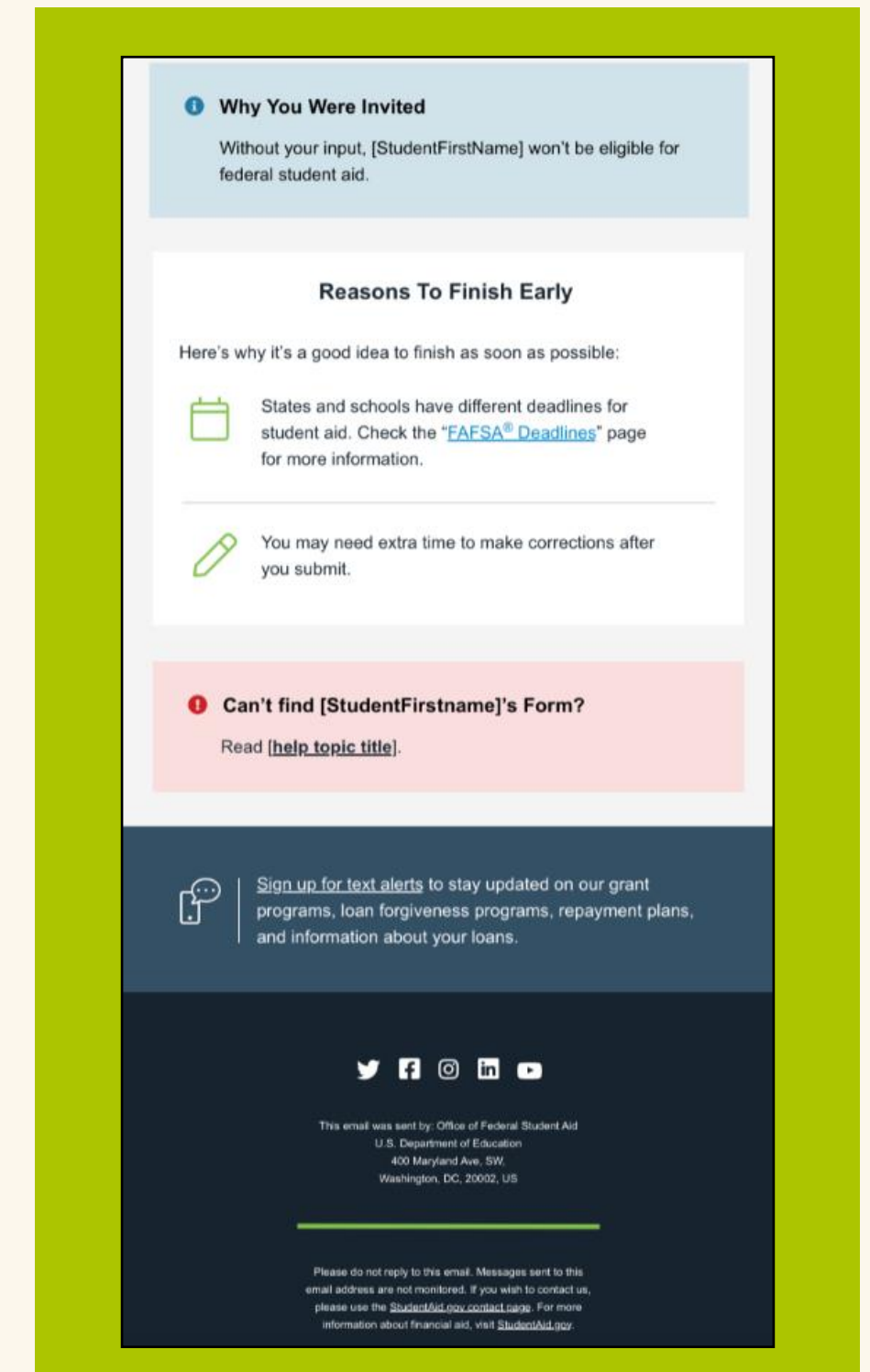
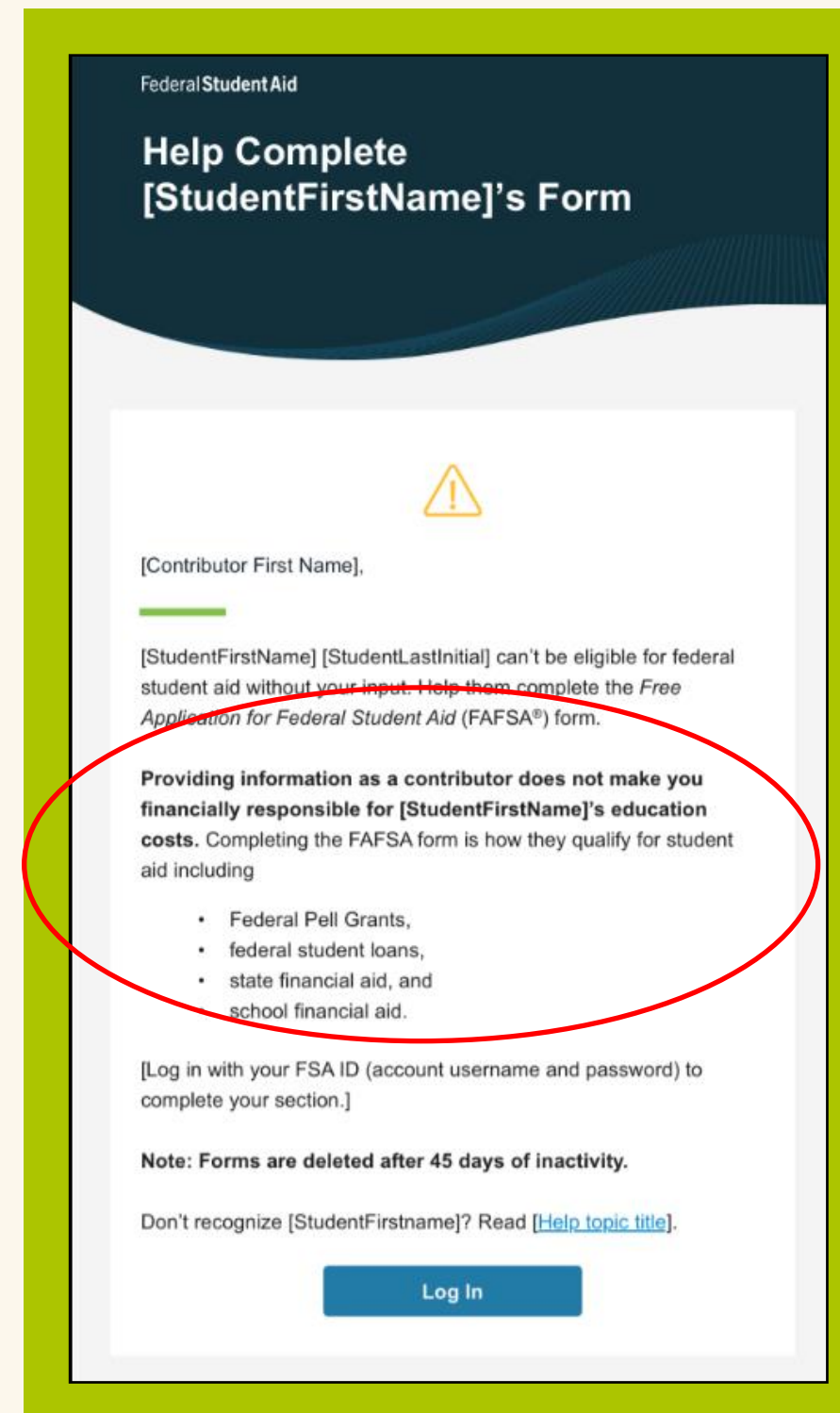
## Dependent Student's Parent Email

Invitation email will have smart links to direct Contributor:

- to FSA ID site if no FSA ID has been set up

OR

- directly to FAFSA if Contributor already has an FSA ID





# Parent Status Center: My Activity

## Parent Landing Page

An official website of the United States government. Help Center English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA Loans & Grants Repayment Loan Forgiveness

### My Activity

Currently Active

You have been requested to be a Contributor on a FAFSA for Raya Tran

The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans.

Decline Invitation [Get Started](#)

**Borrower Defense Case #07688447**

⚠ Action Required Last Updated: 06/27/2022

**PSLF Application**

⚠ Action Required Last Updated: 06/22/2022

The Peace Corps

## Dependent Student's Parent Contributing to the FAFSA

- Information about being a contributor on a FAFSA

**FAFSA** FORM 2024-25 Parent of Raya Tran

### Parent Contributing to the FAFSA® Form

You have entered **Raya Tran's** FAFSA® form!

- This FAFSA form can't be submitted for processing until you provide some required personal and financial information.
- You can save this form and come back to it later.

#### Frequently Asked Questions

**Why have I been invited to contribute to this FAFSA® form?**

You have been invited to the student's form to provide personal and financial information that will help determine their eligibility for federal student aid.

Answers on the student's FAFSA form have indicated that you will need to provide additional information as a contributor to help determine their eligibility for federal student aid.

**Does contributing to the form mean I'm responsible to pay for college?**

No! Providing your consent and personal and financial information doesn't make you financially responsible for the student's education costs.

**What do I need to complete my section(s)?**

You may need the following documents or information: your tax returns; records of child support received; current balances of cash, savings, and checking accounts; and net worth of investments, businesses, and farms.

**What kind of information will I be asked to provide?**

You'll need to provide consent for the student to be eligible for federal student aid, including grants and loans. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete your section of the student's FAFSA form. You'll also need to provide personal and financial information.

**What happens after I complete my sections?**

After you submit your required sections and the student's FAFSA form is processed, the student will receive a FAFSA Submission Summary. It will include the Student Aid Index (SAI), a number used to determine federal student aid eligibility. Schools will use the SAI to create a financial aid offer that explains the types and amounts of aid they are offering the student.

[Previous](#) [Continue](#)



## Dependent Student's Parent Provides Consent

- Consent for parents
- If parents decline to give consent, they are asked to manually enter income information, without consent; even if they manually enter information, **the student is ineligible for federal student aid** due to no consent

FAFSA<sup>®</sup> FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

### Provide Consent or the Student Will 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 your section of the student's FAFSA<sup>®</sup> form. If you don't provide consent, the student 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 the student's eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and 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(l)(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(l)(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 designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

## Dependent Student's Parent Provides Consent FAQs

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- 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 FTI), 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 FTI, 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.

### Frequently Asked Questions

Who should provide consent?



If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information?



What happens after I provide consent?



What happens if I revoke consent?



What happens if I decline consent?



Select "Approve" to consent to using your tax information to determine the student's eligibility for federal student aid. If you select "Decline," the student will not be eligible for federal student aid.

Previous

Decline

Approve



## Dependent Student's Parent Family Size

- Families are asked if they need to change the family size
- They cannot see the information pulled from the tax return
- Can manually enter a family size if different

The screenshot shows the FAFSA 2024-25 application interface for a user named 'Parent of Raya Tran'. The progress bar indicates three steps: Demographics (completed), Financials (current), and Signature. The 'Family Size' section asks, 'Is the parent's family size different from the number of individuals claimed on their 2022 tax return?'. The 'Yes' radio button is selected. Below this, a summary box shows a house icon and the text 'The parent's family size is 3', with a breakdown: Parent: 1, Other Parent: 1, Student: 1, and Parent's Children and Other Dependents: 1. A second question asks, '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.' The input field contains the number '1'. At the bottom, there are 'Previous' and 'Continue' buttons.

## Dependent Student Selected Colleges

- Student can re-order schools if school's state requires it be higher on the list

**FAFSA** FORM 2024-25 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics Financials **Colleges** Signature

### Selected Colleges

These are the colleges you want to receive your FAFSA information

To change the position of a school in your list, use the up and down arrow buttons to the left of the schools name.

**School list guidelines for Connecticut residents**

To be eligible for state grant aid in Connecticut, you must list an eligible in-state college within the first 2 positions. If you update your school choices later, please notify your state agency by sending an email to [sfa@ctohe.org](mailto:sfa@ctohe.org)

12 of 20 Schools Selected

Showing 1 to 10 of 12

1	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
2	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
3	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info

4	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
5	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
6	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
7	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
8	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
9	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
10	^ v	University of California Northridge, CA	Federal School Code G03453	Remove	View Info

Search and Select Schools

< Previous 1 2 Next >

Previous Continue



## Dependent Student Unusual Circumstances

- Student asked if unusual circumstances prevent student from contacting parent(s)
- Answering yes: allows student to submit as a Provisional Independent Student
- Allows student to skip parent questions
- School will verify that the student meets criteria to be independent

The screenshot shows the FAFSA 2024-25 interface for Student Raya Tran. The progress bar indicates the user is on step 1, Personal Circumstances. The current section is titled "Student Unusual Circumstances" and includes a green informational box stating: "This information will help us evaluate the student's ability to pay for school." Below this is a question: "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?" A list of examples follows: "A person experiencing unusual circumstances may have: • Left home due to an abusive or threatening environment; • Been abandoned by or estranged from their parents, and have not been adopted; • Been granted refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country; • Been a victim of human trafficking; • Been incarcerated, or their parents are incarcerated and contact with them would pose a risk to them; or • Been otherwise unable to contact or locate their parents, and have not been adopted." A note states: "If their circumstances resulted in not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless." At the bottom, there are two radio button options: "Yes" (unselected) and "No" (selected). Navigation buttons for "Previous" and "Continue" are also visible.



## New Pell Grant Calculation

### Three pathways to a Pell Grant

- Automatic Maximum Pell Grant
- Pell Grant based on SAI
- Automatic Minimum Pell Grant



## Automatic Maximum Pell Grant

# Automatic Maximum Pell Grant

Parent not required to file federal income tax return

**or**

Single parent with AGI  $> 0$  and  $< 225\%$  of  
poverty guideline for family size

**or**

Parent NOT single parent and AGI  $> 0$   
and  $< 175\%$  of poverty guideline for family size

**or**

Student's (under 33) parent died serving in armed forces  
after 9/11/01 or in the line of duty as a public safety officer

# Calculated Pell Grant

Students not eligible for an Automatic Maximum Pell Grant may be eligible for a calculated Pell Grant

## Formula

Maximum Pell Grant

-

SAI

=

Calculated Pell Grant

## Example

\$7,395

-

\$1,395

=

\$6,000



## Automatic Minimum Pell Grant

Single parent with AGI < 325% of  
poverty guideline for family size

**or**

Parent NOT single parent and AGI < 275%  
of poverty guideline for family size

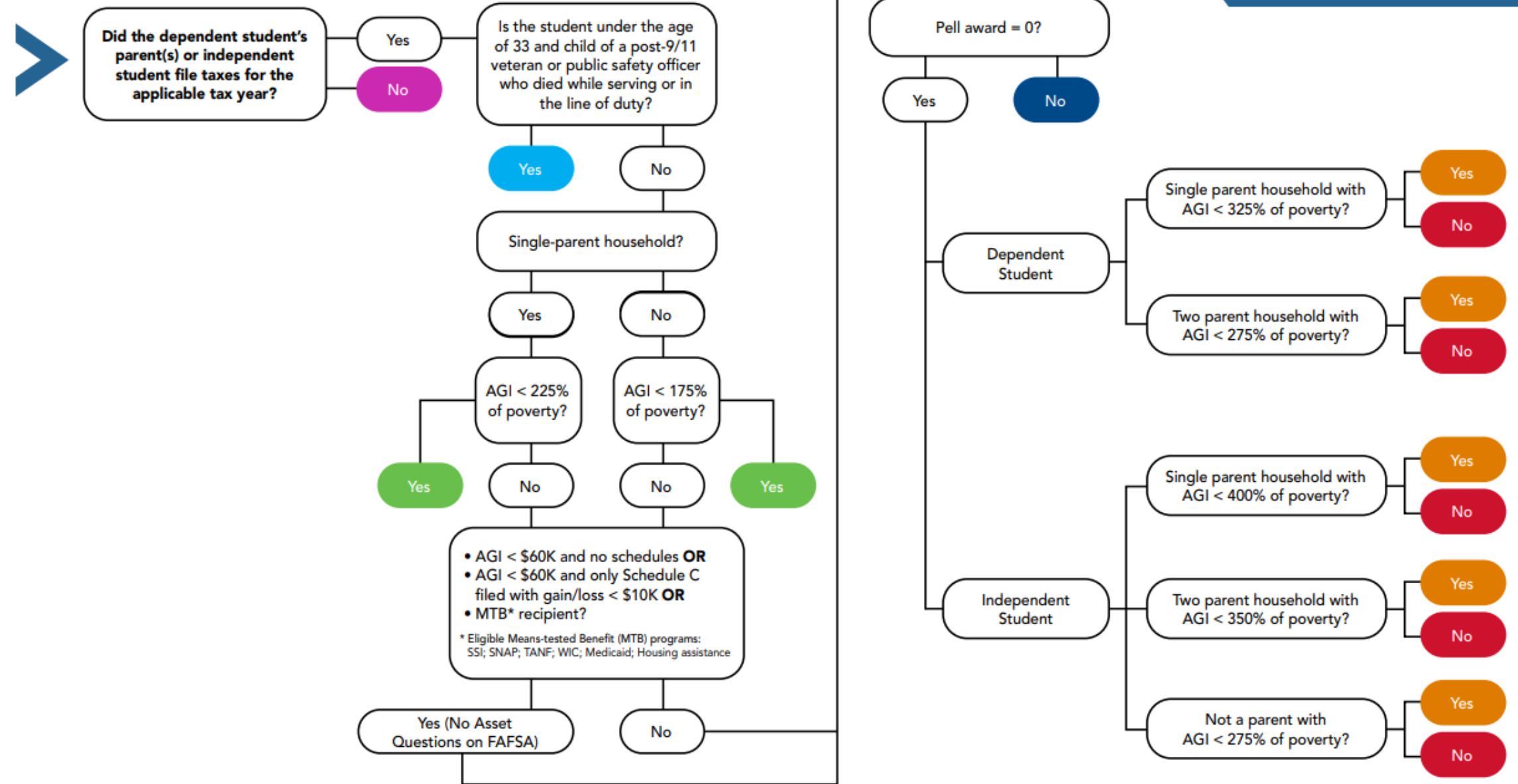
Minimum Pell Grant = 10% of Maximum Pell Grant

Example: If Maximum Pell is \$7500, Minimum Pell is \$750

# NASFAA Pell Eligibility Determination

## FEDERAL METHODOLOGY STUDENT AID ELIGIBILITY DETERMINATION EFFECTIVE 2024-25 FAFSA

This tool is intended to help FAAs visualize how eligibility for Pell grants and other aid will be determined under the provisions of the 2021 Consolidated Appropriations Act. This is not a representation of the applicant experience or actual FAFSA questions.



**Maximum Pell:**  
Auto -1,500 SAI - Other aid types based on SAI.  
No Asset Questions on FAFSA.

**Maximum Pell:**  
Auto 0 SAI - Other aid types based on SAI. No asset questions on FAFSA.

**Maximum Pell:**  
Other aid types based on SAI.

**Pell Amount Stays at Calculated Amount:**  
Other aid types based on SAI.

**Minimum Pell:**  
Other aid types based on SAI.

**No Pell:**  
Other aid types based on SAI.



## Pell Proration

Enrollment intensity determines the Pell amount. No longer  $\frac{1}{2}$  time,  $\frac{3}{4}$  time, etc.

If full time is equal to 12 credits, for example, a student enrolled for 7 credits would be eligible for 58% ( $7/12$ ) of the full-time Pell

Pell cannot exceed 100%; if a student is enrolled in more than the amount of credits considered full-time, the student would receive just the full-time Pell amount

## Impact on Pell Eligibility

- Increase of students qualifying for Pell
- Negative impact to Pell should be minimal (but there will be some)
- Independent students mostly unaffected
- Some dependent students could be affected due to:
  - Number in college change
  - \$60,000 AGI and asset exclusion

**Most current Pell students should see no changes or an increase**



## Sharing On Campus

Inform key stakeholders in other offices about provisions that will affect their areas

- Senior Leadership
- Finance
- Admissions
- Specialty Services Offices
- Institutional Research
- Information Technology: Software
- Information Technology: Chief Information and Security Officer
- Must protect Federal Tax Information (FTI) and handle Controlled Unclassified Information (CUI) as defined by law



## Helpful Links For College Administrators

[FAFSA Simplification Web Center \(nasfaa.org\)](https://www.nasfaa.org)

[Federal Methodology Student Aid Eligibility Determination - Effective 2024-25 FAFSA \(nasfaa.org\)](https://www.nasfaa.org)

[FAFSA Prototype: http://fsapartners.ed.gov/fafsa-prototype/2425](http://fsapartners.ed.gov/fafsa-prototype/2425): Password: prototype2425

[Federal Student Aid Estimator | Federal Student Aid](#)

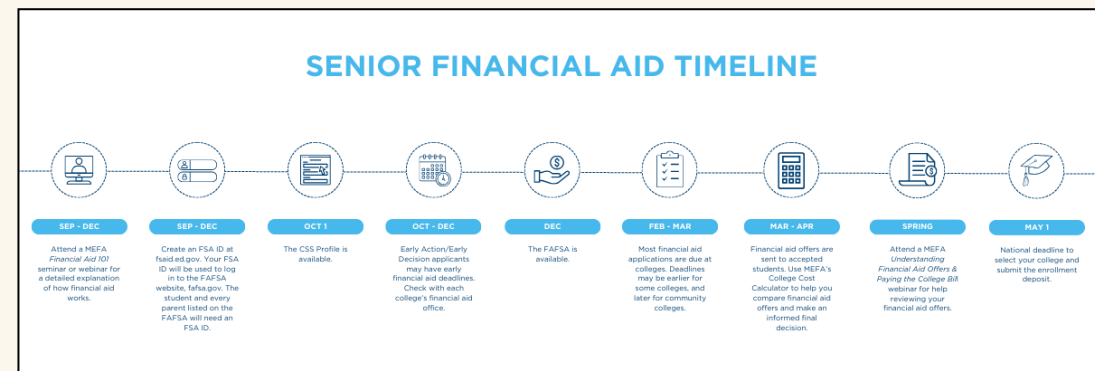
[Federal Student Aid Training Center](#)

[FAFSA Simplification Information Knowledge Center \(FSA\)](#)



# mefa.org Resources

[College Financial Aid webpage](#) with steps families can take to apply for financial aid, a detailed timeline, and helpful videos



Webinars and videos for students and families, including ones on [Understanding the FAFSA](#) and [Creating an FSA ID](#)



Dedicated [FAFSA Simplification Updates & Resources webpage](#) to keep you updated on new developments



MEFA Institute lesson plans, including one on [FAFSA Simplification with Financial Aid Experts](#)



Podcast episodes on college planning topics, including one on [FAFSA Simplification](#)



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 [linkedin.com/company/mefa](https://linkedin.com/company/mefa)

 [youtube.com/MEFAcounselor](https://youtube.com/MEFAcounselor)

 [mefa.org/mefa-podcast](https://mefa.org/mefa-podcast)





Thank You

**QUESTIONS?**

Call (800)-449-MEFA (6332)  
or email [collegeplanning@mefa.org](mailto:collegeplanning@mefa.org)

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