

# Navigating the Challenges and Delays of the New FAFSA

*mefa*<sup>®</sup>

## Agenda

- FAFSA Challenges and Tips
- Recent FSA Updates/Resources
- What We Are Hearing from Colleges and Universities
- Resources
- Open Discussion



## FAFSA Simplification Act brings:

- Simpler application
- More straightforward Pell eligibility criteria
- Financial aid formula changes
  - # of students in college no longer considered in formula
- Student Aid Index (SAI) replaces EFC

## Common Errors

### Date of Legal Residency

Enter the month and year when you became a legal resident in the state you reported as your state of legal residence. **If you were born in this state, enter the month and year you were born.**

Enter or select the month in the “Month” field. Use the “mm” format if typing. For example, August should be entered as “08.”

Enter the year in the “Year” field in “yyyy” format. For example, enter “2015” instead of “15.”

Your state of legal residence will use this information to determine if you meet its criteria for state financial aid.

Was this page helpful?\*



Submit

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Your Dependency Status



#### Dependent Student

Based on your answers, you are a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

### Apply for a Direct Unsubsidized Loan Only

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?

*If you select “Yes,” a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan only.*

Yes

No

Previous

Continue

## Contributors without SSN

- FSA is still working on correcting the issues preventing contributors (anyone on the FAFSA) without an SSN from completing the FAFSA
- FSA will announce prominently when fixed: projected in early March
- Work-around if there are strict deadlines to be met:
  - [How To Submit the 2024-25 FAFSA Form if Your Contributor Doesn't Have an SSN](#)
- All FAFSA known issues: [2024–25 FAFSA Issue Alerts](#)

## Inviting Contributors

- Determining contributors: *Who Needs an FSA ID?* resource: [mefa.org/who-needs-an-fsa-id](https://mefa.org/who-needs-an-fsa-id)
- Make sure to use exact spelling, including capitalization, that matches FSA ID information when inviting a contributor
- If you are still receiving an error that the contributor information isn't matching, check for extra spaces in your answer
- Make sure NOT to choose "parent doesn't have an SSN" if parent HAS an SSN but student doesn't KNOW the parent's SSN

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	Parent Spouse <small>optional</small>
First Name Alcina	First Name
Last Name Tran	Last Name
Date of Birth Month Day Year 05 05 1973	Date of Birth Month Day Year

Social Security Number (SSN) SHOW ⓘ  
 My parent doesn't have a SSN

Email Address  
alcintran@school.edu

Confirm Email Address  
alcintran@school.edu

Invite Parent

Previous Continue



## Tips

- Have student start FAFSA with their FSA ID and sign it before contributor starts
- Complete FSA ID process for all contributors 3-5 days prior to doing the FAFSA and check for verified status before starting the FAFSA
- Make sure all contributors have signed before submitting the FAFSA
- You can check your FAFSA status at [StudentAid.gov](https://StudentAid.gov) by signing in with the student FSA ID and checking the dashboard

## ***Pro Tips for the 2024-25 FAFSA Form***

- Resource with tips for a smoother FAFSA journey and to avoid pitfalls
- Targeted to FAFSA applicants and their contributors
- Tip topics address:
  - Creating StudentAid.gov accounts (FSA IDs) before inviting contributors to participate
  - Gathering documents and contributor information in advance
  - Understanding tricky definitions or questions on the form
  - Guidance for reviewing, submitting, and correcting the form

**Access the resource at [StudentAid.gov/fafsatips](https://studentaid.gov/fafsatips)**



## Recent FSA Updates

- Colleges, state agencies, and scholarship organizations will begin receiving FAFSA data starting in the first half of March. The information transmitted to schools will be based on the SAI tables updated for inflation.
- Online FAFSAs will be processed first, followed by paper FAFSAs.
- Students will receive an email informing them that their FAFSA has been fully processed and their FAFSA information has been sent to the schools and state listed on their form.

## FAFSA Corrections

- Students will be able to make corrections to their FAFSA as soon as their application is processed (starting in the first half of March).
- Student may make corrections in their FAFSA Submission Summary online, on paper, or by contacting Federal Student Aid.
- Regardless of original application method, students can access their FAFSA Submission Summary (FSS) and submit corrections online if they create a [StudentAid.gov](https://studentaid.gov) account.
  - Give colleges at least 2 weeks after the FSS is received before expecting a financial aid offer

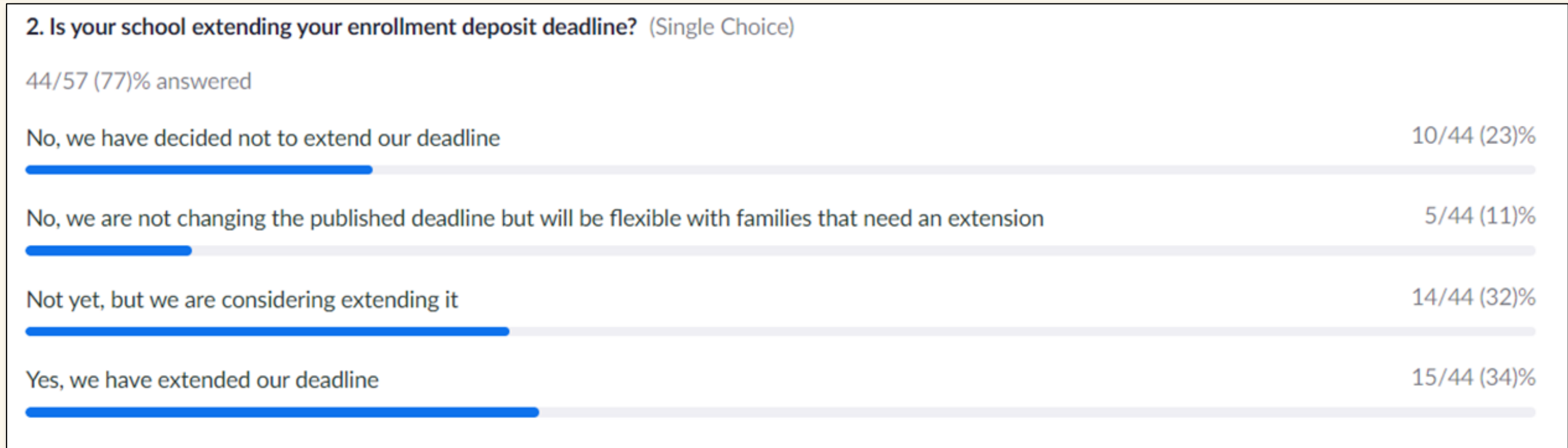
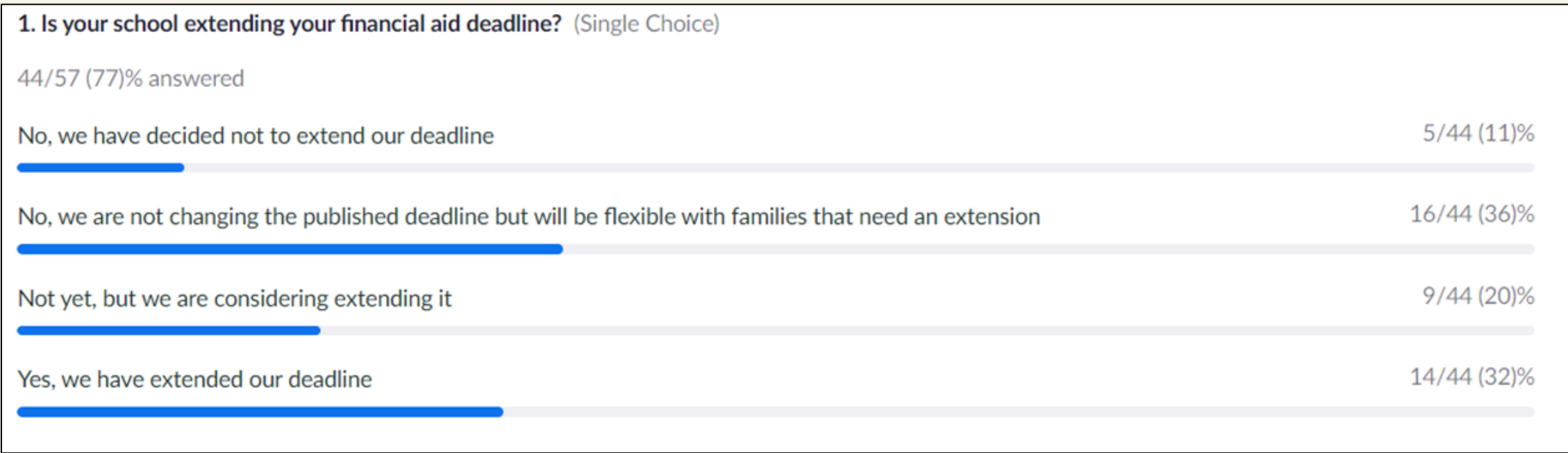


## School Deadlines

- Some schools are extending financial aid and enrollment deadlines because of the delays
- Most schools who have not extended deadlines have expressed that they will be flexible with students unable to meet deadlines due to FAFSA delays
- Take screenshots of any errors you encounter to share with colleges

# School Deadlines

## Informal results of recent Zoom webinar poll with MA colleges and universities

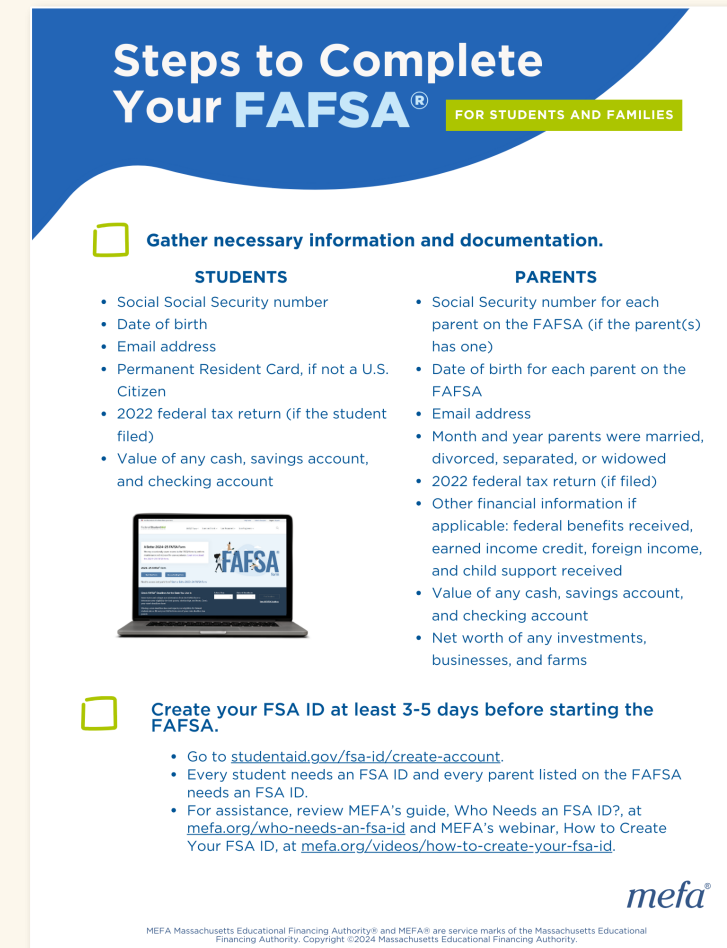


## Scholarship Deadlines

- Scholarship organizations may not be as familiar with the delays and problems happening with the FAFSA
- Communicate with scholarship organizations and provide them with any screenshots of FAFSA completion or errors that you experience
- Counselors may be able to provide a letter explaining the delays of the FAFSA process

## MEFA Resources

- FAFSA Day events: [fafsaday.org](https://fafsaday.org)
- FAFSA blog posts: [mefa.org/blog](https://mefa.org/blog)
- Select the *Financial Aid* category
- FAFSA family webinars: [mefa.org/videos](https://mefa.org/videos)
- Select the *Financial Aid* category
- *Who Needs an FSA ID?* graphic: [mefa.org/who-needs-an-fsa-id](https://mefa.org/who-needs-an-fsa-id)
- *Steps to Complete Your FAFSA* PDF →
- On [mefa.org/college-financial-aid](https://mefa.org/college-financial-aid)



**Steps to Complete Your FAFSA®** FOR STUDENTS AND FAMILIES

**Gather necessary information and documentation.**

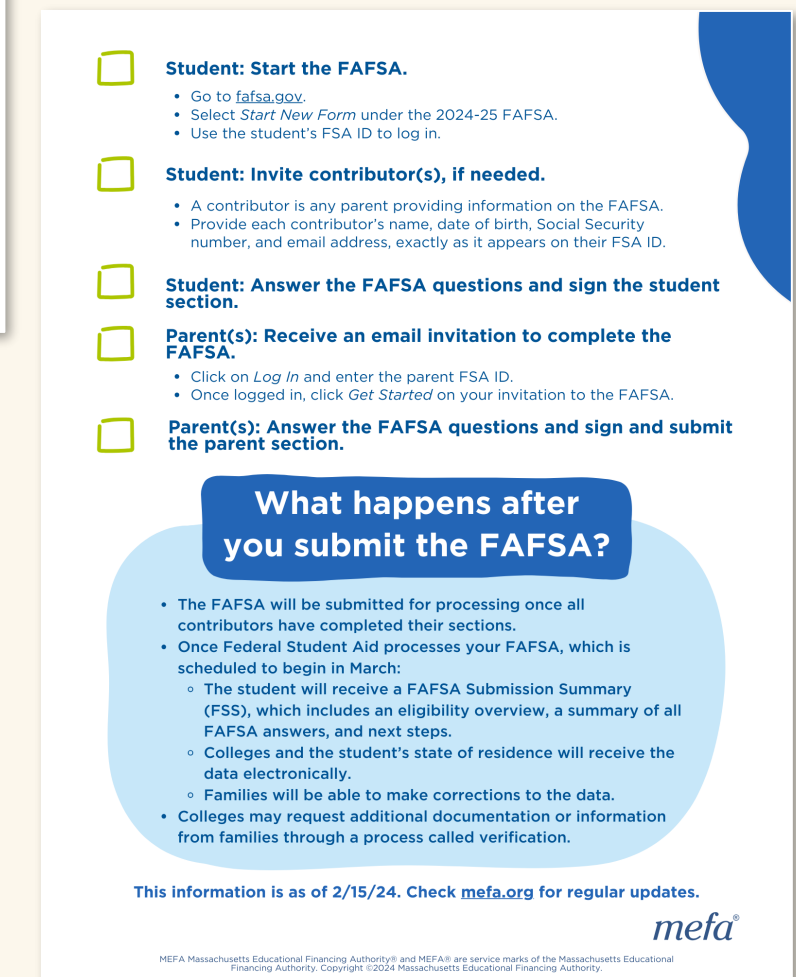
STUDENTS	PARENTS
<ul style="list-style-type: none"><li>• Social Security number</li><li>• Date of birth</li><li>• Email address</li><li>• Permanent Resident Card, if not a U.S. Citizen</li><li>• 2022 federal tax return (if the student filed)</li><li>• Value of any cash, savings account, and checking account</li></ul>	<ul style="list-style-type: none"><li>• Social Security number for each parent on the FAFSA (if the parent(s) has one)</li><li>• Date of birth for each parent on the FAFSA</li><li>• Email address</li><li>• Month and year parents were married, divorced, separated, or widowed</li><li>• 2022 federal tax return (if filed)</li><li>• Other financial information if applicable: federal benefits received, earned income credit, foreign income, and child support received</li><li>• Value of any cash, savings account, and checking account</li><li>• Net worth of any investments, businesses, and farms</li></ul>

**Create your FSA ID at least 3-5 days before starting the FAFSA.**

- Go to [studentaid.gov/fsa-id/create-account](https://studentaid.gov/fsa-id/create-account).
- Every student needs an FSA ID and every parent listed on the FAFSA needs an FSA ID.
- For assistance, review MEFA's guide, *Who Needs an FSA ID?*, at [mefa.org/who-needs-an-fsa-id](https://mefa.org/who-needs-an-fsa-id) and MEFA's webinar, *How to Create Your FSA ID*, at [mefa.org/videos/how-to-create-your-fsa-id](https://mefa.org/videos/how-to-create-your-fsa-id).

MEFA Massachusetts Educational Financing Authority® and MEFA® are service marks of the Massachusetts Educational Financing Authority. Copyright ©2024 Massachusetts Educational Financing Authority.

*mefa*



**Student: Start the FAFSA.**

- Go to [fafsa.gov](https://fafsa.gov).
- Select *Start New Form* under the 2024-25 FAFSA.
- Use the student's FSA ID to log in.

**Student: Invite contributor(s), if needed.**

- A contributor is any parent providing information on the FAFSA.
- Provide each contributor's name, date of birth, Social Security number, and email address, exactly as it appears on their FSA ID.

**Student: Answer the FAFSA questions and sign the student section.**

**Parent(s): Receive an email invitation to complete the FAFSA.**

- Click on *Log In* and enter the parent FSA ID.
- Once logged in, click *Get Started* on your invitation to the FAFSA.

**Parent(s): Answer the FAFSA questions and sign and submit the parent section.**

**What happens after you submit the FAFSA?**

- The FAFSA will be submitted for processing once all contributors have completed their sections.
- Once Federal Student Aid processes your FAFSA, which is scheduled to begin in March:
  - The student will receive a *FAFSA Submission Summary (FSS)*, which includes an eligibility overview, a summary of all FAFSA answers, and next steps.
  - Colleges and the student's state of residence will receive the data electronically.
  - Families will be able to make corrections to the data.
- Colleges may request additional documentation or information from families through a process called *verification*.

This information is as of 2/15/24. Check [mefa.org](https://mefa.org) for regular updates.

*mefa*

MEFA Massachusetts Educational Financing Authority® and MEFA® are service marks of the Massachusetts Educational Financing Authority. Copyright ©2024 Massachusetts Educational Financing Authority.

Upcoming Webinars

# Understanding Financial Aid Offers & Paying the College Bill



**March 12**  
**12:00 PM**



**March 21**  
**6:30 PM**



**April 9**  
**12:00 PM**

Connect with MEFA on Social Media



[facebook.com/mefaMA](https://facebook.com/mefaMA)



[@mefa\\_ma](https://instagram.com/@mefa_ma)



[@MEFAtweets](https://twitter.com/@MEFAtweets)



[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)

*mefa*<sup>®</sup>



Thank You

**QUESTIONS?**

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

*mefa*<sup>®</sup>