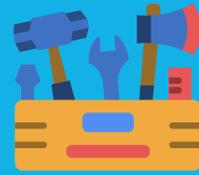


# FAFSA RESOURCE

# TOOLKIT



Prepared by



(formerly the NHHEAF Network)

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# FAFSA Overview

## What is the FAFSA?

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The Free Application for Federal Student Aid (FAFSA) is a form to apply for federal financial aid, including grants, work-study, and loans. The FAFSA is also used by colleges and many private scholarship programs to determine eligibility for aid such as scholarships. It is free to complete and does not obligate the student or parent/guardian to anything. [Learn more.](#)

The FAFSA is administered by Federal Student Aid, a division of the U.S. Department of Education that also oversees federal grants and loans for students.

## Why the FAFSA matters

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The FAFSA is the first step in the financial aid process to unlock **many types of aid**- not just loans or need-based aid.

Even students who don't think they'll qualify for aid should complete it because 1. You never know! And 2. The FAFSA is also used by colleges and many other programs as the application for scholarships.

The FAFSA does not obligate the student or family to anything. It's simply an application. It's still **YOUR CHOICE** how you pay for college. For example, even if you qualify for loans, you don't have to take them.

If you don't file the FAFSA, you definitely won't receive any aid- even many scholarships!

## Federal updates for 2024-25

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The Federal FAFSA Simplification Act passed August 2022, with the intent to streamline the FAFSA application process. There are many goals to this legislation, including:

- Decrease **time needed** to complete the form
- Increase the number of applicants and the proportion of **complete applications**
- Increase the number of students receiving **Pell Grants**
- Increase available time that students, parents, **school counselors**, and advisors can spend on other important aspects of postsecondary planning and enrollment

## Changes include:

### Application changes

- Fewer questions (108 to about 36)
- IRS Data Retrieval Tool moving to a direct data exchange with the IRS
  - The form will **automatically** pull in student/family's financial information and only show relevant questions from there
  - **Consent** to pull in IRS data is required to move forward; if consent is not given, the FAFSA is incomplete and student will not be eligible for federal aid
- FSA ID moving to a two-step verification for identity + information security (see more below)
- Role-based form: the student and each contributor will have their own, unique parts of the form and will be unable to see each other's
  - Dependent student won't see financial info; parents won't see student's gender selection, etc.

### Formula changes

- EFC (Expected Family Contribution) to **SAI** (Student Aid Index)
  - Lowest EFC was 0; SAI could be as low as -1500 (no, they didn't do anything wrong if they end up with a negative number!)
- Household size to **family size**
  - Based on number of people claimed as exemptions on tax forms
- Families with AGI greater than \$60,000 now required to provide asset info (prior minimum was \$50,000)
- Net value of businesses and farms of any size counted as an **asset**
- Number of students/dependents in college no longer counts in SAI calculation; the question will still appear for institutional purposes and could influence institutional aid

### Additional changes

- Due to the updates, the FAFSA opening is delayed from its usual October 1 to sometime in **December**. This document will be updated when we have an exact date.
- Students can now list up to **20 colleges** on the FAFSA (prior limit was 10)

Transitions are always tricky, but once we get through this year, the FAFSA process should be easier, faster, and more straightforward!

# Who fills out the FAFSA?

Every student who plans to attend post-secondary education of any kind (college, community college, technical or trade school, certificate program, etc.) should complete a FAFSA. The FAFSA must be re-filed EACH YEAR the student attends school.

## Parent Information on the FAFSA

For dependent\* students, parents have their own sections to complete and are called “contributors” on the FAFSA. A “**contributor**” is anyone who has to include personal and financial information on the FAFSA. Each contributor will have to create their own FSA ID and give consent to share their tax information on the form. For more information, see the “who is a contributor” section at FAFSA.gov.

Not sure which “parents” need to contribute to the FAFSA? Check out FSA’s [Reporting Parent Information](#) page (we especially love the *Who’s my parent when I fill out the FAFSA form?* graphic!).

\*To qualify as an **independent student**, the student must be 24 years of age or older, married, have a dependent of their own, have been in foster care or a ward of the court after turning 13, be or have been an emancipated minor, or recently been homeless or at risk of homelessness. For more information, visit FSA’s [Dependency Status page](#).

# FSA ID

The FSA ID is your username to log in, complete, and edit the FAFSA.

## Who needs an FSA ID?

1. The student.
2. Each contributor to the student’s FAFSA. For an explanation of who is a contributor, see Who fills out the FAFSA above.

## How to create FSA IDs

1. Go to FSA's [Create Account](#) page.
2. Provide your personal information, following the prompts
3. Create a unique username and password
4. Provide your contact information
  - a. Everyone needs their own unique email- a student can't use their parent's, for example
  - b. Students should not use their school email as they will need access throughout college and beyond
5. Choose Security Questions for account recovery
6. Go through the verification steps
  - a. Important note: Account verification can take 3-5 business days. Accounts must be verified before the FAFSA can be submitted

For more information, go to FSA's [Creating & Using the FSA ID](#).

\*Tip: Provide students and families with a worksheet to help remember their FSA ID username and password. Students can keep this document with their other college app materials.

# FAFSA Filing Prep

The student and all contributors\* will need to come prepared with documents and information. The new FAFSA will automatically pull most financial information from the IRS, but having the info readily available guarantees a backup plan.

- FSA ID (username and password) for student and each contributor
- Full name (as it appears on social security card)
- Social security number or alien registration number if not a U.S. citizen
- Email address
- 2022 IRS federal tax return (all pages)
- All W-2 forms for 2022
- Balances of checking and savings accounts
- Balances of all non-retirement investments (funds not in an IRA, 403B, 401K, or annuity) such as: money markets, mutual funds, CDs, stocks, savings bonds, 529 college savings accounts, UGMA or UTMA accounts
- If the family owns any property(s) in addition to primary residence (i.e. a vacation home, rental property, camp, time share, etc.), calculated equity (current value minus what you owe) of the extra property(s)
- Records of untaxed income received in 2022, such as child support, interest income, and veterans noneducation benefits
- Net value of business and farm assets
- Names of every school where student is applying or currently attends (more can be added later)

\*See "Who files the FAFSA" section above to learn more about who is a contributor.

# FAFSA Tips, Tricks, & FAQ

## When does the FAFSA open?

This year, the 2024-25 FAFSA will open sometime in December. We don't have an exact date yet. Typically, the FAFSA opens on Oct. 1.

## Do I have to complete a FAFSA?

It's not required, no. If you're a senior in high school, you might need to sign a waiver opting out as part of your graduation requirements (ask your school counselor for more information). However, we strongly recommend that every student who is or will be attending college soon should file the FAFSA!

## My parents are divorced - who goes on the FAFSA?

The parent who provides more (51% or more) financial support to the student will go on the FAFSA. If it's truly 50/50, utilize the Parent Wizard within the FAFSA form to help make your determination.

Both households do not go on the FAFSA - only the parent who provides more financial support (and their spouse if they are currently married).

Note: This is a slight change for this year- previously, the FAFSA prioritized residency over financial support.

## How do I create a FAFSA account/FSA ID?

Go to [studentaid.gov](https://studentaid.gov) to get started. Both the student and each contributor need their own FSA ID.

## Can I submit the FAFSA before I've applied for admission at a college?

You can submit the FAFSA to any school ahead of the actual college application. It sits in waiting, until a student applies and gets accepted. If FAFSAs get to school without a student application afterwards, it gets discarded.

## What do I need to prepare to file my FAFSA?

The student and each contributor needs an FSA ID that has been verified. Next, follow the checklist in FAFSA Filing Prep to ensure you have all the necessary documents.

## Do I have to have someone help me file my FAFSA?

No, you do not need anyone's help or permission to file your FAFSA. If you want, you can start on your own and if you have questions along the way, you can call the numbers listed in Contact Information section below. The FAFSA does not need to be completed in one sitting - and you can make updates after you submit if you realize you made an error.

## I'm having technical issues accessing my account or completing the form- who should I contact?

Only Federal Student Aid has the ability to help with these issues. See below for their contact information.

Okay, I've submitted my FAFSA - when will I get my financial aid offer?

You will receive a financial aid offer only if and when you are accepted to the college. The school may send the acceptance letter and offer letter together or separately. Be sure to check your email and your physical mailbox for updates. For most regular decision admissions cycles, students can expect to hear back by April 1.

# How to Host a FAFSA Event

Want to host your own FAFSA Filing event? It's easier than you think!

## Gather your people

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1. Think about who at your school/site needs to be in the loop about an event like this. Consider other school counselors, principals and administrators, 12th grade teachers, coaches with evening practices or games, etc. Also think about your **facilities and IT** folks who can help you with room set up needs. Bringing in these people early helps ensure their buy-in and they can help you get the word out!
2. Also think about who can support you in planning and executing this event. Reach out to your **local college's financial aid office**. Many financial aid officers are happy to volunteer to help file FAFSAs for a one-time event.
3. Attend a **professional development** session with us about what school counselors need to know to help students file FAFSAs. You don't have to be a financial aid expert! Also, most tax information will be transferred directly from the IRS and will not appear on the FAFSA itself, helping you to maintain healthy boundaries with your families.

## Choose a date and time that works for your community

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Consider a time that both students and parents/guardians would be available- evenings are typically best. Check your school's calendar to try to avoid conflicts for seniors (athletic events, class trips, etc.).

## Determine event location

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1. Pick a space that can accommodate a crowd- with **computers!**
2. Each FAFSA filer will need their own computer. That means setting up in a computer lab or communicating clearly that students/families will need to bring their own laptop.
3. Don't have a space at your site that will work? Reach out to your local library or **community college** to see if you can reserve theirs!
4. Think about event structure, too. Will everyone arrive at one time (say, 6pm)? Will there be set appointments? Or maybe staggered groups to accommodate more people overall?

## Promote, promote, promote!

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When it comes to FAFSA events, it is critical to advertise not only the event itself, but also:

1. Why the FAFSA is important
  - Many students don't complete the FAFSA because they simply don't know what it is or everything it can do. We recommend including some key messaging in your flyer or other promotional material, like:
    - **Unlock** financial aid for college- file your FAFSA!
    - Keep your **options** open- file a FAFSA!
    - Did you know the FAFSA is required for many **scholarships**? Don't miss out!
2. Families will need to have set up their **studentaid.gov accounts** (FSA IDs) at least 3-5 days before your event. If their accounts aren't verified, they can work on part of the FAFSA, but they won't be able to submit it.
  - a. Go to studentaid.gov where students can set up their FSA IDs and invite their parents/guardians.
  - b. If possible, use class or advisory time to have students set up their IDs.
    - Though a lot of information will fill in automatically, it's best if families bring their financial documents with them as a backup. Share our FAFSA Checklist (above) to make sure families show up with everything they need.

Consider offering a raffle or swag for participants! Not in the budget? Reach out to local businesses, restaurants, or colleges to ask for donations or discounts.

## Day of

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1. Have **resources** ready for students and families, like a how-to guide or additional information that you want to share with seniors.
2. Have a way for students/families to sign in and/or sign out when they are done. This way, you'll be able to **keep track** of which students have completed their FAFSA (and who might still need help).
  - a. Follow your school's plan to track the FAFSA as a graduation requirement - see section below.
3. Provide clear **instructions** on how participants should engage with the event. We recommend having everyone start at the same time so you can speak to the whole group and give an introduction. From there, folks can move through the FAFSA on their own, at their own pace, and raise their hand or a flag/paddle when they have a question.
  - o Share an instruction page with **FAQs** and resources when they come in.

## After the event

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1. **Follow up** with students who participated to see if they need any other support in completing their college and financial aid applications.
2. Reach out to students who did not participate- refer them to our organization for FAFSA help if needed.
3. Send thank you notes to your **volunteers**.

# NH State FAFSA Graduation Requirement

## Summary

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For the Class of 2024 going forward, students will be required to submit the Free Application for Federal Student Aid (FAFSA) or sign a waiver opting out, to receive their high school diploma.

# Letter to students and families of the Class of 2024

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*This letter can be used as a template to communicate FAFSA updates to students and families- feel free to edit and make it your own!*

Dear students and parents/guardians of the Class of 2024,

There is a new requirement for New Hampshire students to graduate high school. For the Class of 2024 going forward, students will be required to submit the Free Application for Federal Student Aid (FAFSA) or sign a waiver opting out.

## **The FAFSA: What it is and why it matters for YOU**

### What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a form to **apply** for federal financial aid for college and/or training, including grants, work-study, and loans. The FAFSA is also used by colleges, some trade/vocational schools, and scholarship programs to determine eligibility for aid such as scholarships.

It is **FREE** to complete and does not obligate the student or parent/guardian to anything.

Note: The FAFSA is one step in applying for financial aid. Some colleges require additional forms, too.

### Why is it relevant to me?

Do you want to know all the options you have for how to fund your future? The **ONLY** way to know for sure if you qualify for any need- OR merit-based aid is to file a FAFSA.

The FAFSA is how to figure out all the **options** available to you and learn more about them. It's still your choice to select which options you want – or don't want.

Students in New Hampshire left **\$7.9 million** in Pell Grants on the table by not completing the FAFSA in 2022 ([NCAN](#)).

If you don't file a FAFSA, you **DEFINITELY** will not receive any financial aid – because you haven't applied for it!

### Does the FAFSA obligate me to anything?

Not at all! Remember, it's **your choice** if you use financial aid available to you. You don't have to accept loans, grants, or scholarships.

### How do I fill it out?

Access the FAFSA form: <https://studentaid.gov/apply-for-aid/fafsa/filling-out>

Resources to help along the way:

- <https://studentaid.gov/help/fafsa>
- <https://graniteedvance.org/cover-the-cost/file-your-fafsa/>

### I'm still thinking of opting out. What now?

If you choose not to file the FAFSA, you may sign a [waiver](#) from the NH Department of Education indicating that you opt out from the requirement. The waiver may be signed by the student if they are 18 years old or older; otherwise, the parent/guardian signs. Your school's counseling team and administrators will provide more information about where to submit the waiver once you've signed.

## Strategies to track & fulfill the requirement

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Thank you for the valuable insights shared by school counselors and administrators. Based on this information, we have compiled a list of **best practices** that we recommend:

1. It's essential to share your strategy with **faculty and staff** first. Whether it's through email or a meeting, allow time for questions and feedback to ensure everyone is on the same page. Once you've received feedback and are confident that everyone is onboard, you can then proceed with the plan's rollout.
2. Send a **message home** to students and families notifying them of the requirement.
  - a. Tip: Use the letter template above.
3. Create an **online form** in your student information system for seniors to complete, indicating if they intend to file the FAFSA or not.
  - a. Use the [modified waiver form](#) template\* that the state has approved for tracking purposes. The updated version is a Confirmation/Waiver that includes an additional checkbox for students to indicate they have filed their FAFSA. Keep signed forms in each student's file - physical or electronic (we know many of you use Google Docs!).
4. For students who are undecided about whether to file or opt out, follow up before financial aid **deadlines** - in many cases, March 1st.
5. ALTERNATIVE: After a student has filed the FAFSA, ask them to submit a **screenshot** of the top of their confirmation page - just their name and confirmation number - to have a record and ensure they have filed correctly. Utilize your **system** for tracking all forms (Naviance, Scoir, PowerSchool, spreadsheets, physical files, etc.).
  - a. Note: There is not a requirement in the legislation to collect proof of filing. However, this tracking will support students' FAFSA completion and help you stay organized.

The 2023-24 academic year brings many transitions with financial aid, nationally and in New Hampshire. Granite Edvance will continue to gather information, suggestions, and feedback from all our college access partners and offer refreshed best practices in the future.

\*Please note the **template** is a live, shared document. To make changes, please save your own version or copy/paste the content into a Word or Google doc.

# Contact Information

## NH resources

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### Granite Edvance

#### **Team of Education & Career Counselors**

- 603.227.5444
- [findyourdirection@graniteedvance.org](mailto:findyourdirection@graniteedvance.org)
- Appointment booking: <https://calendly.com/graniteedvance>

### UNH Upward Bound

#### **Andrea Tripple** (Manchester Central HS; Manchester Memorial HS)

- Associate Director
- [Andrea.Tripple@unh.edu](mailto:Andrea.Tripple@unh.edu)

#### **Joshua Gagnon** (Manchester School of Technology; Manchester West HS; Somersworth HS)

- Director
- [Joshua.Gagnon@unh.edu](mailto:Joshua.Gagnon@unh.edu)

#### **Laura Pellerin** (Farmington HS; Spaulding HS)

- Academic Advisor
- [Laura.Pellerin@unh.edu](mailto:Laura.Pellerin@unh.edu)

### UNH Education Talent Search

#### **Adam Howard** (Manchester West HS)

- Academic Advisor
- [Adam.Howard@unh.edu](mailto:Adam.Howard@unh.edu)

#### **Corrine Jones** (Fall Mountain Regional HS; Mascoma HS; Newport HS; Stevens HS)

- Academic Advisor
- [Corrine.Jones@unh.edu](mailto:Corrine.Jones@unh.edu)

#### **Courtney Leonard** (Farmington HS; Manchester Central HS; Manchester Memorial HS)

- Academic Advisor
- [Courtney.Leonard@unh.edu](mailto:Courtney.Leonard@unh.edu)

#### **Kate Guyotte** (Franklin HS; Laconia HS; Newfound HS)

- Academic Advisor
- [Kate.Guyotte@unh.edu](mailto:Kate.Guyotte@unh.edu)

#### **Katie Morrison** (Dover HS, Somersworth HS; Spaulding HS)

- Academic Advisor
- [Katie.Morrison@unh.edu](mailto:Katie.Morrison@unh.edu)

#### **Melissa Goyait** (Concord HS)

- Associate Director
- [Melissa.Goyait@unh.edu](mailto:Melissa.Goyait@unh.edu)

## [KSC Upward Bound & Upward Bound Math Science](#)

### **Amanda Crowder** (Hinsdale HS)

- Assistant Director, Upward Bound
- [Amanda.Crowder@keene.edu](mailto:Amanda.Crowder@keene.edu); (603) 358-2324

### **Becky Carrasquillo** (Fall Mountain Regional HS; Keene HS; John-Stark HS; Hillsborough-Deering HS)

- Educational Counselor
- Elliot Center
- [Rebecca.Carrasquillo@keene.edu](mailto:Rebecca.Carrasquillo@keene.edu); (603) 358-2041

### **Emily Bolick** (Conant HS & Conval HS)

- Assistant Director, Upward Bound Math-Science
- Elliot Center
- [Emily.Bolick@keene.edu](mailto:Emily.Bolick@keene.edu); 603-358-2391

## [New Hampshire Association of Financial Aid Administrators \(NHASFAA\)](#)

### **Kenneth Ferreira**

- Franklin Pierce, Student Financial Services
- [Ferreirak@franklinpierce.edu](mailto:Ferreirak@franklinpierce.edu), 877-372-7347

### **Rebecca McFarland**

- Southern New Hampshire University
- [r.mcfarland1@snhu.edu](mailto:r.mcfarland1@snhu.edu)

### **New England College**

- Student Financial Services Office
- 603-428-2226
- [sfs@nec.edu](mailto:sfs@nec.edu)

## **Federal Student Aid (FSA)**

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For technical issues or questions about the FAFSA form itself, contact [FSA](#).

**Phone:** 1-800-433-3243 (1-800-4 FED AID)

**Website:** [fafsa.ed.gov](http://fafsa.ed.gov)

**Website:** [studentaid.gov](http://studentaid.gov)

Standard Operating Hours

- Monday: 8am – 9pm ET
- Tuesday/Wednesday: 8am – 8pm ET
- Thursday/Friday: 8am – 6pm ET
- Saturday/Sunday: Closed

# Social Media

We'll be doing a series of posts promoting FAFSA Completion- like, follow, and share with your communities!

In the meantime, feel free to use the templates or images below:



Starting this year, NH high school students will have to complete the Free Application for Federal Student Aid (FAFSA) as a **graduation requirement** (or sign a waiver).



## WHAT? WHY?

The FAFSA is the first step in the financial aid process and it **unlocks many types of aid** -- not just loans or need-based aid.

## IS IT REALLY THAT IMPORTANT?

Well, yes. The FAFSA **determines your eligibility for ALL federal financial aid**, including grants, work-study, and loans. It's also used by colleges, some trade/vocational schools, and many scholarship programs in awarding their need- and merit-based aid. The **ONLY** way to know if you qualify for many types of aid is to file a FAFSA!



## YEAH, BUT...

Hang on, we know what you're thinking. But **even students who don't think they'll qualify for aid** should complete the FAFSA because 1. You never know! and 2. What we said before: It's your key to all kinds of financial aid.



## ALSO,

**Filling out the FAFSA is free**, and it doesn't obligate you to anything. It's simply an application. You **do not have to accept** any loans, grants, or scholarships that you're offered.



**Still have questions or need help with the FAFSA?**

See your school counselor!

School Name

# FAFSA FILING EVENT

Unlock financial aid  
for college -- file your  
FAFSA!

**Monday, October X**  
9 a.m. | Location

## PREPARE NOW

Set up your FSA ID at **studentaid.gov** at least 3-5 days ahead! Make sure your parent(s) set one up too.



*Double click the FAFSA Filing Event image to open, duplicate or download, and make your own!*

## After the FAFSA

- See After the event Section above
  - Implement a strategy to track students' FAFSA completion and follow up when they need support
- Check out our **Financial Aid Insider** for further steps in the financial aid process
- Book a **Paying for College 101** presentation with us in the spring
  - How to understand and compare offer letters
  - Preview our [College Financing Tool](#)
  - Options for covering funding gaps including scholarships and student loans

# Links & Additional Resources

- [FSA Partner Emails](#) - Subscribe to receive ongoing email updates from FSA
- [Financial Aid Toolkit](#) - Find outreach tools to help guide others through the FAFSA simplification changes
- [FSA Training Center](#) - Gain access to on-demand training courses, tools, and videos for financial aid professionals
- [FSA YouTube Channel](#)
- [Knowledge Center](#) - Obtain official policy guidance and access to other FSA administrative websites for financial aid professionals
- [4 Things College Advisors Should Know](#)
- [FAFSA® Simplification Fact Sheet Students with Unusual Circumstances](#)