

# 2024-25 FAFSA

Application is now available.

**Priority Application Deadline: April 2, 2024**

- CONAH will be able to view and receive your FAFSA applications in March 2024

*Note: Information provided by CONAH is based on guidance from U.S. Department of Education as of January 2023.*

The screenshot shows the official FAFSA website. At the top, it says "An official website of the United States government." and "U.S. OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". The navigation bar includes links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. A search bar and "Log In | Create Account" link are on the right. The main heading is "Get Money to Pay for School" with a subtext: "Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school." Below this, there are buttons for "Start a New Form" and "Edit Existing Form". A large graphic on the right shows the word "FAFSA" in blue with a person sitting on it and another person standing next to it. Below the graphic, it says "form". A section titled "2024-25 FAFSA Form" includes a link to "Start or Edit a 2023-24 Form". A dark blue section titled "Check FAFSA® Deadlines for the State You Live In" includes a "School Year" dropdown, a "State of Residence" dropdown, and a "Find Deadlines" button. Below this, there are three boxes: "Who Should Complete This?" (Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.), "How Long Will it Take?" (It takes most people less than an hour to complete, including gathering any documents or data needed.), and "What Do I Need?" (Listed items: Verified StudentAid.gov account, Social Security Number, Parent or spouse contributor email addresses, Income and asset information, if required).

An official website of the United States government.

U.S. OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FederalStudentAid

FAFSA

Loans & Grants

Repayment

Loan Forgiveness

Help Center

English | Español

Log In | Create Account

## Get Money to Pay for School

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.

### 2024-25 FAFSA Form

[Start a New Form](#) [Edit Existing Form](#)

Need to access last year's form? [Start or Edit a 2023-24 Form](#)

#### Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year

State of Residence

[Find Deadlines](#)

[View All FAFSA Deadlines](#)

#### Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

#### How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.

#### What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

# FAFSA Changes



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Contributor

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Approval/Consent for Financial Aid Direct Data Exchange (DDX)

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Parent

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Unusual Circumstances

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Special Circumstances

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FAFSA Submission Summary

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Student Aid Index (SAI)

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# Contributor

is a new term  
being introduced  
on the 2024-25  
FAFSA form

- A contributor is anyone who is required to provide a signature on the FAFSA form as well as provide consent and approval to have their federal tax information (FTI) transferred from the IRS directly into the form via direct data exchange (DDX).
- This includes the student, and may include the student's spouse, a biological or adoptive parent, or the parent's spouse (stepparent). Examples of those NOT considered contributors include non-adoptive grandparents, foster parents, aunts, or uncles, and legal guardians.

New: Parent wizard tool in the FAFSA helps determine which parent's or parents' information to include.

➤ [Who Is a Contributor on the 2024–25 FAFSA® Form? \[VIDEO\]](#)

# What You Need To Know – Contributors



A student's or parent's answers on the FAFSA form will determine which contributors (if any) will be required to provide information.



Students or parents invite contributors to complete their portion of the FAFSA form by entering the contributor's name, date of birth, Social Security Number, and email address.



Contributors must provide personal and financial information in their own sections of the FAFSA form, but they are *not* financially responsible for the student's education costs.

# Steps for Contributors

## STEP 1

Receives an email informing them that they've been identified as a contributor.

## STEP 2

Creates a StudentAid.gov account if they don't already have one.

## STEP 3

Logs in to the account using their FSA ID (account username and password).

## STEP 4

Reviews information about completing their section of the FAFSA form.

## STEP 5

Provides required info, including consent + approval, and signs student's FAFSA form.

# StudentAid.gov Account Requirement

- Each student and contributor must create their own StudentAid.gov account to complete the FAFSA form online.
  - Renewal FAFSA filers can continue to use their existing FSA ID.
- To log in to their account, a student or contributor will use their FSA ID (account username and password).
- Starting in December 2023, even if a contributor doesn't have a Social Security number, they can still get an FSA ID to fill out their portion of the student's FAFSA form online.

**NOTE:** A student must be a U.S. citizen or eligible noncitizen to be eligible for federal student aid.

- [Why Do My Contributors and I Need Our Own StudentAid.gov Accounts for the 2024–25 FAFSA® Form? \[VIDEO\]](#)
- [Create and Access Your StudentAid.gov account \[VIDEO\]](#)

# Which parent provides information and needs an FSA ID?

## **Married**

Report information on both parents

- If filed joint taxes, only one parent needs an FSA ID
- If filed separately, both parents need an FSA ID

## **Unmarried but living together**

Report information on both parents and both parents need an FSA ID

## **Never married and not living together**

Parent who provided the most financial support reports information and needs an FSA ID

## **Divorced or Separated**

Parent who provided the most financial support reports information and needs an FSA ID

## **Remarried**

Parent who provided the most financial support reports information for parent and step-parent

- If filed joint taxes, only the biological parent needs an FSA ID
- If filed separately, parent and step-parent needs an FSA ID

## **Widowed**

Surviving parent provides information and needs an FSA ID

Social Security Number (SSN)

Hide

☒ My parent doesn't have an SSN.

Address

City

State

Zip Code

Country

Email Address

Confirm Email Address

Send Invite

## Inviting Contributor(s) without SSN

- When a contributor does not have an SSN, the student checks the “My parent doesn’t have an SSN” or “My spouse doesn’t have an SSN” box. Student will enter contributor’s full mailing address instead.

**NOTE:** The mailing address must match exactly what is in the contributor’s FSA ID to complete the linking process.

- Parent logs in with FSA ID, and the online FAFSA experience is exactly the same as for someone with an SSN with only one exception:  
ITIN field displays on “Parent Identity Information” view.



# Creating FSA ID for Contributor(s) without SSN

## **5-STEP PROCESS**

1. Create Studentaid.gov account, answering knowledge-based verification questions via TransUnion to verify the contributor's identity  
*NOTE: Knowledge-based verification questions are asked at the end of account creation process. There are one to four questions, and the contributor is given one chance only to answer all questions correctly.*
2. Receive confirmation page with results of identity verification. Those who do not pass are notified to contact the FSA Information Center (FSAIC)
3. FSAIC creates case number and provides guidance on how to submit unexpired documentation and attestation and validation of identity form from <https://studentaid.gov/forms-library>
4. Individual must submit documentation and signed attestation to [idverification@ed.gov](mailto:idverification@ed.gov)
5. FSA reviews submission and matches with account information provided during “Create Account” process  
*If match successful, ED will finalize account creation and individual receives an email*

# Which Year's Information is Reported?

## Assets

Note: Reported as of the date the FAFSA is filed

## Income

Based on the second previous tax year (the prior-prior year)

- Example: The 2024-25 FAFSA is based on income and tax information from 2022

- Starting with the 2024-25 year, the number of family members in college will no longer factor into the financial need calculation.
- The definition of family size has changed to be the same as the number of individuals reported as dependents on the applicant's (if independent) or applicant's parents' (if dependent) U.S. tax return. A contributor may manually update family size if it has changed since the prior-prior year tax return was filed.

# Financial Aid Direct Data Exchange Consent And Approval

- Student and contributor(s) acknowledge consent to pull financial information from the IRS through the Financial Aid Direct Data Exchange (DDX). Information transferred through the DDX will show as transferred, but will not display amounts.
- If a student or required contributor doesn't provide consent and approval, the student will not be eligible for federal student aid—even if they manually enter tax information into the FAFSA form.
- A contributor can provide the missing consent and approval prior to submission, or as a correction to the FAFSA form.

NOTE: Consent is required even if contributor does not have SSN, did not file taxes, or files foreign return

➤ [What Does It Mean To Provide Consent and Approval on the 2024–25 FAFSA® Form? \[VIDEO\]](#)

**Provide Consent or Be Ineligible for Federal Student Aid**

**Summary**

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024–25 FAFSA form. → Tax return information is required to complete the FAFSA form.

→ FTI is used to determine your eligibility for federal student aid.

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(d)(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(d)(13)(DK)(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.

Understanding the FAFSA® Form

3 of 4

### What To Expect

How long will this take? 1 hour


Every contributor must provide consent for you to be eligible for federal student aid. With your consent, we can obtain your federal tax information automatically from the IRS to help you complete the FAFSA® form. You can save the form and return to it later if you need more time.

Previous Continue


*Information about how the FTI will be used and the consequences of not providing consent and approval will be included on the FAFSA form.*

## Your Finances

The FAFSA® form helps determine your ability to pay for school. In this section, we ask about your financial information.



### What if you have special financial circumstances?



**The Student Will Be Ineligible for Federal Student Aid**

If you proceed without providing consent and approval to using IRS information in this FAFSA® form, you will need to provide financial information manually and will not be eligible for federal student aid, including grants and loans.

Provide Consent

Previous Continue

**IMPORTANT:** Being a contributor does NOT implicate financial responsibility. However, if a required contributor refuses to provide their information, it will result in an incomplete FAFSA form, and the student will become ineligible for federal student aid.



# Unusual Circumstances

Conditions\* leading to changes to a dependent student's dependency status

- Human trafficking
- Refugee or asylee status
- Parental abandonment, incarceration, etc.
- Unable to contact parents
- Contact with parents poses risk

*\*Must provide supporting documentation*

The screenshot shows the FAFSA 2024-25 interface for a parent of Raya Tran. The progress bar at the top indicates five steps: 1. Personal Circumstances (active), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main heading is 'Student Unusual Circumstances'. A green box contains the text: '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 paragraph explains that a student may be experiencing unusual circumstances if they: left home due to an abusive or threatening environment; are abandoned by or estranged from their parents and have not been adopted; have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country; are a victim of human trafficking; are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or are otherwise unable to contact or locate their parents and have not been adopted. Another paragraph states: 'If the student's circumstances resulted in not having a safe and 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' (selected) and 'No'. Navigation buttons for 'Previous' and 'Continue' are at the very bottom.

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

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Unusual Circumstances

*This information will help us evaluate the student's ability to pay for school.*

**Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?**

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents and have not been adopted;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents and have not been adopted.

If the student's circumstances resulted in not having a safe and 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.

☒ Yes ☐ No

Previous Continue

# Unusual Circumstances

- When a dependent student answers “Yes” to the unusual circumstances question, or “Yes” and “None of these apply” to the unaccompanied and homeless question.
- Remainder of application flow is for an independent student.
- Student will have a provisionally (temporary) independent status and an estimate of federal student aid eligibility.
- Student must provide documentation of their unusual circumstances which will be subject to review and final determination by the financial aid administrator.

1

2


3

4

5

Personal CircumstancesDemographicsFinancialsCollegesSignature

## Your Dependency Status



### Provisionally Independent Student

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

**To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances.**

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

PreviousContinue

# Special Circumstances

Financial situations\* leading to changes to data components in the Cost of Attendance (COA) or elements in the Student Aid Index (SAI) calculation and Pell Grant eligibility

- Changes to family income, assets, etc.
- Recent unemployment
- Dislocated worker
- Housing change due to homelessness


*\*Must provide supporting documentation which will be subject to review and final determination by the financial aid administrator.*

# FAFSA Submission Summary (FSS)

- After the student completes the online FAFSA, a FAFSA Submission Summary (FSS) is sent to the student
  - An electronic FSS is sent if a student email address is provided
  - A paper summary is mailed if no student email address is provided
- Student should keep a copy of the FSS with other financial aid documents

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**FAFSA<sup>®</sup>** FORM 2024–25 **FAFSA Submission Summary**

Student 	Student Name	Application Received Sept. 10, 2024	Application Processed Sept. 12, 2024	Data Release Number <a href="#">?</a> 2572	Viewing: <b>Submission 1</b> <a href="#">?</a>
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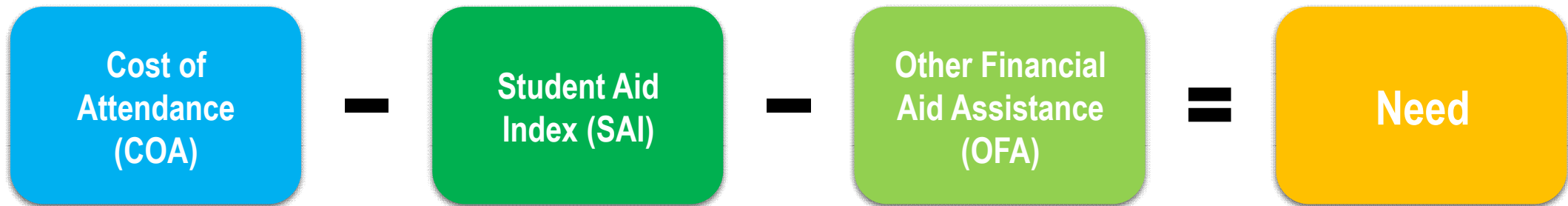
[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [❗ Next Steps](#)



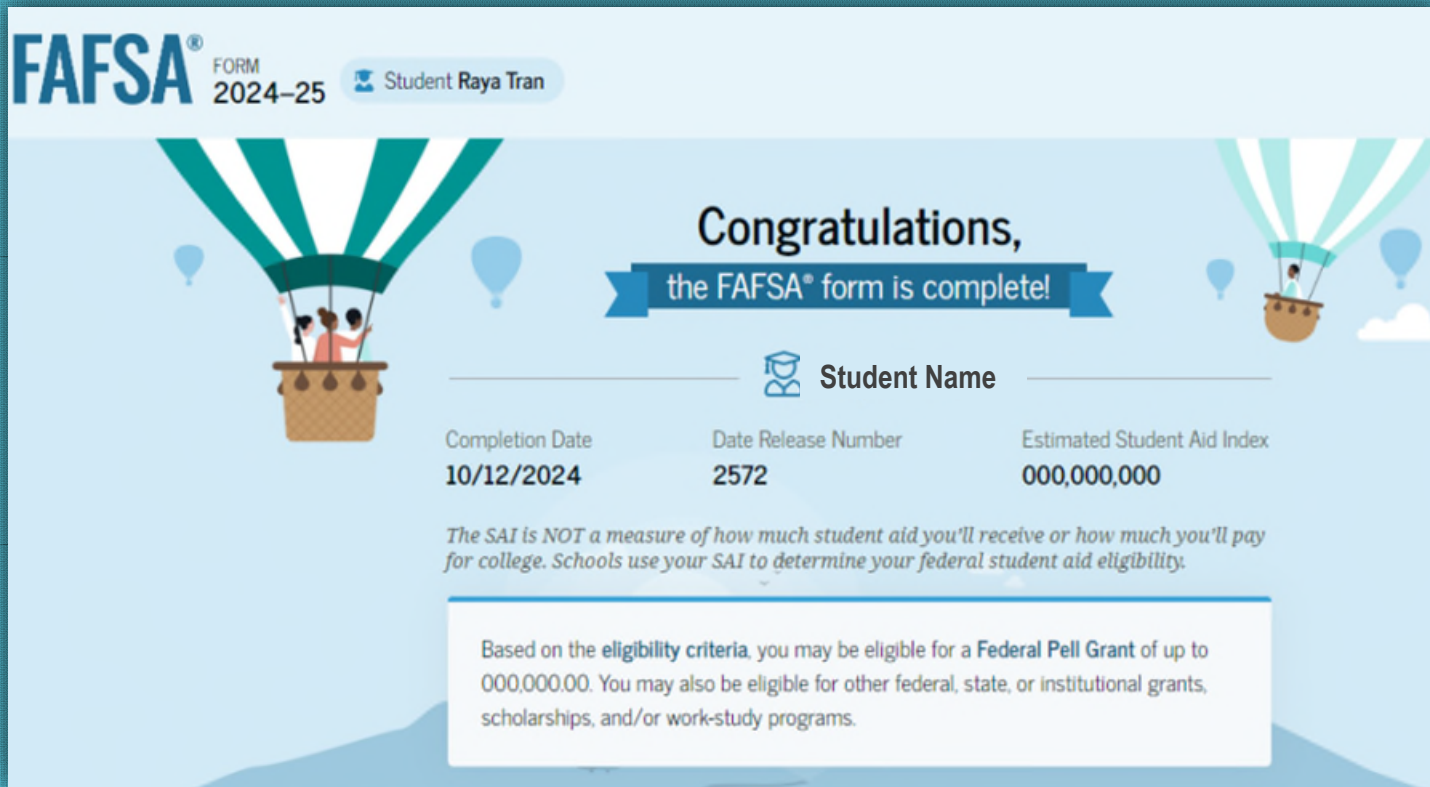
# Student Aid Index (SAI)

- The SAI will replace the Expected Family Contribution (EFC) starting in the 2024-25 award year.
- The SAI is a number that is used to determine eligibility for need-based aid. It is calculated using information that the student (and contributors, if required) provides on the FAFSA form.
- A student's SAI can be a negative number down to −1500.

Use the [Federal Student Aid Estimator](#) to get an early estimate of what your federal student aid could be after submitting the new form.




# Confirmation Page



The image shows a confirmation page for the FAFSA form. At the top left, it says 'FAFSA FORM 2024-25' and 'Student Raya Tran'. The main heading is 'Congratulations, the FAFSA form is complete!'. Below this, there is a section for 'Student Name' with a graduation cap icon. To the left of the student name, there is a hot air balloon illustration. To the right, there is another hot air balloon illustration. Below the student name, there are three columns of information: 'Completion Date' (10/12/2024), 'Date Release Number' (2572), and 'Estimated Student Aid Index' (000,000,000). A note below this states: 'The SAI is NOT a measure of how much student aid you'll receive or how much you'll pay for college. Schools use your SAI to determine your federal student aid eligibility.' At the bottom, a box contains text about eligibility for a Federal Pell Grant and other aid.

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

**Congratulations,**  
the FAFSA<sup>®</sup> form is complete!

 Student Name

Completion Date	Date Release Number	Estimated Student Aid Index
10/12/2024	2572	000,000,000

*The SAI is NOT a measure of how much student aid you'll receive or how much you'll pay for college. Schools use your SAI to determine your federal student aid eligibility.*

Based on the **eligibility criteria**, you may be eligible for a **Federal Pell Grant** of up to 000,000.00. You may also be eligible for other federal, state, or institutional grants, scholarships, and/or work-study programs.

The following items will be available by mid-March 2024:

- Colleges and State Higher Education agencies will receive the Institutional Student Information Records (ISIR).
- Students will have the ability to make corrections and updates to their FAFSA.
- Students will be able to access their FAFSA submission summaries.

# Federal Student Aid Assistance

- Answers to common questions about the FAFSA process
  - [studentaid.gov/apply-for-aid/fafsa/filling-out/help](https://studentaid.gov/apply-for-aid/fafsa/filling-out/help)
- Online assistance and contact information for Federal Student Aid Information Center (FSAIC)
  - 1-800-433-3243
  - [studentaid.gov/help-center/contact](https://studentaid.gov/help-center/contact)