

FAFSA[®] Made Easier

in collaboration with Going Merry



The FAFSA[®] Made Easier

- NJUHSD has partnered with Going Merry, to provide you with “**The FAFSA[®] Made Easier,**” a more user-friendly version of the government form.
- Today, we will go over:
 - Why you need to fill out the FAFSA[®]
 - How to access and use this better version (FAFSA[®] Made Easier)
 - What the questions will cover
 - What some of the trickiest questions are, how to answer them, and how to get help if you’re still unsure

FIRST THINGS FIRST...

Why fill out
the FAFSA[®]?

Why fill out the FAFSA[®]?

- It's how you **get access to financial aid** from the government and from your college
- Students who submit the FAFSA[®] get **\$15,000 per year** (on average) in financial aid-- via a combination of grants, work-study, and loans
- Many private/outside/merit **scholarships** also require the FAFSA[®]

AND NOW...

Why should I use
FAFSA[®] Made Easier?

Why use the FAFSA[®] Made Easier?

- It's **free!**
- Simpler worded questions
- No hidden footnotes. All the important information is right on the screen
- Visual help answering the financial/tax questions
- Ability to skip questions and jump around the form
- Searchable FAQs (and expert help at your fingertips)

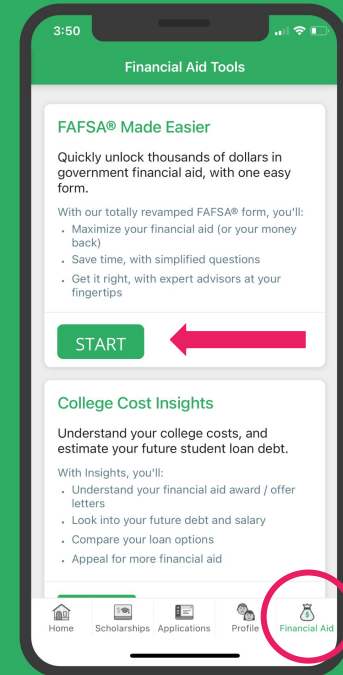
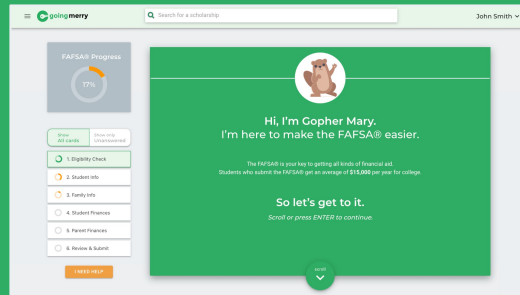
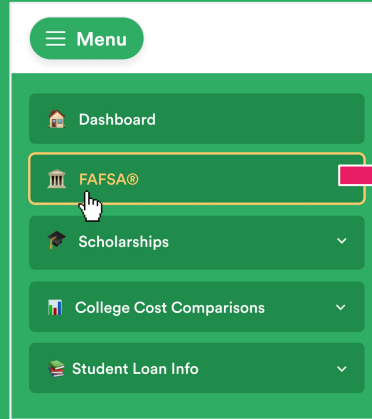
IMPORTANT NOTE:

The FAFSA® Made Easier replaces
the government form.
You do not need to fill out both.

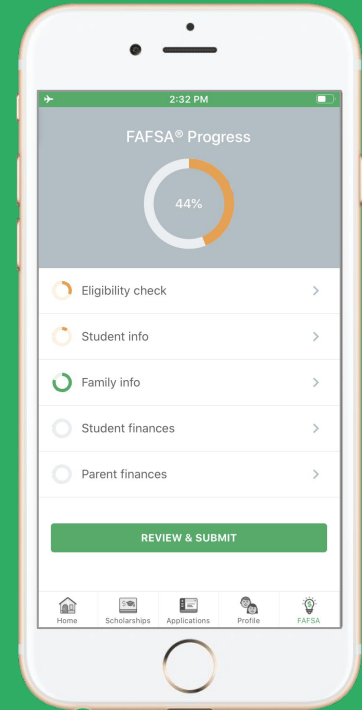
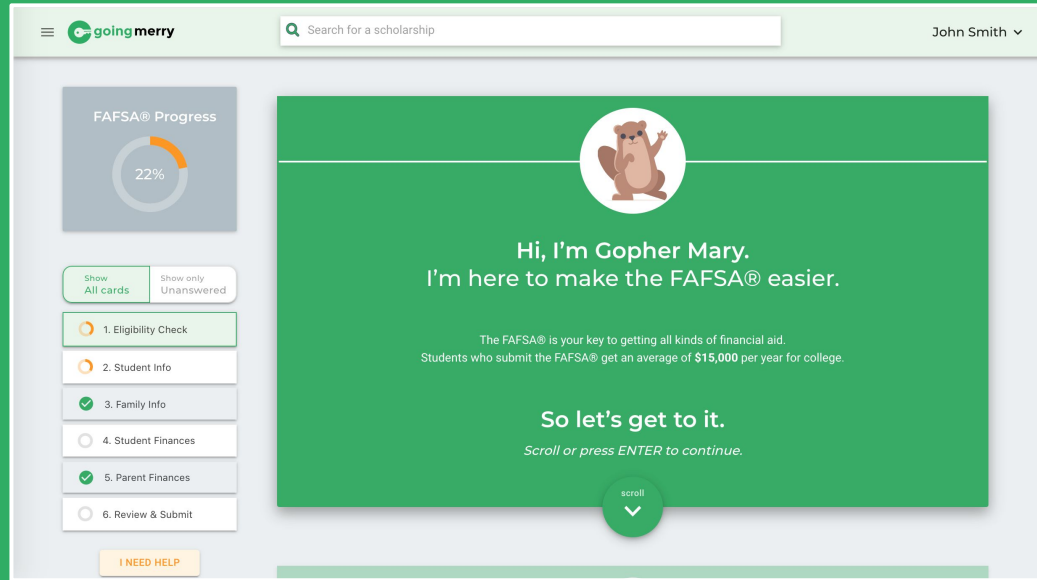
How to access FAFSA[®] Made Easier

Step 3. Navigate to FAFSA® Made Easier

- Login to your Going Merry account.
- In browser: Go to app.goingmerry.com/fafsa OR navigate to Menu > FAFSA
- In mobile app: Click on the “Financial aid” button in the mobile app

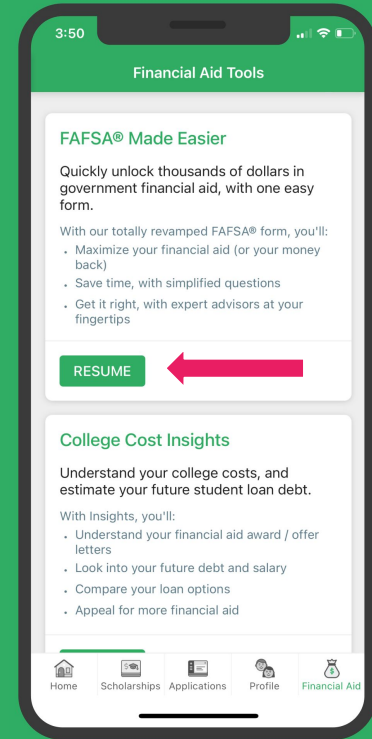
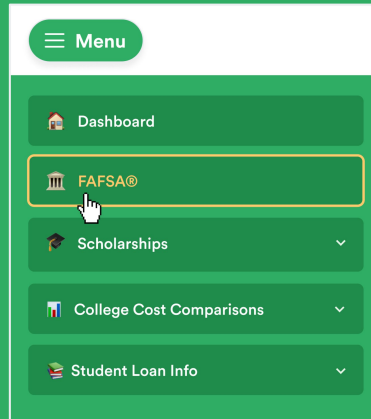


This will take you to FAFSA® Made Easier



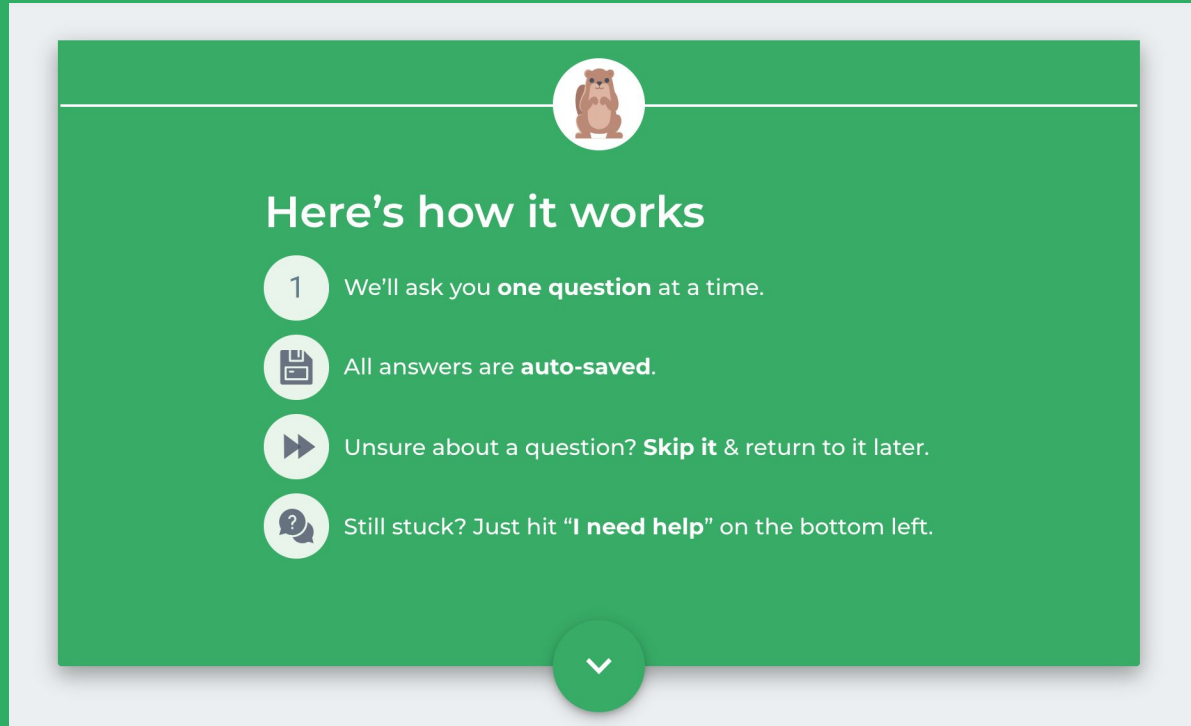
And to return to the FAFSA® later... (Or if you've already registered)

- If you sign back in another time, you'll usually land on the dashboard. From there, select Menu (top left) and then “FAFSA®”
- On the mobile app, hit the “Financial aid” button and then “Resume” on the top card




How to use FAFSA[®] Made Easier





Scroll to card #2




The screenshot shows a mobile app interface with a green background. At the top center is a circular icon of a squirrel. Below it is the heading "Here's how it works". A list of four items follows, each with a circular icon: a number "1", a floppy disk, a skip button, and a speech bubble with a question mark. At the bottom center is a circular button with a white downward-pointing chevron.



Here's how it works

-  We'll ask you **one question** at a time.
-  All answers are **auto-saved**.
-  Unsure about a question? **Skip it** & return to it later.
-  Still stuck? Just hit "**I need help**" on the bottom left.



And now card #3

Plus... Good news!



We've pre-filled some answers using your Going Merry profile, so you're already
22% done!

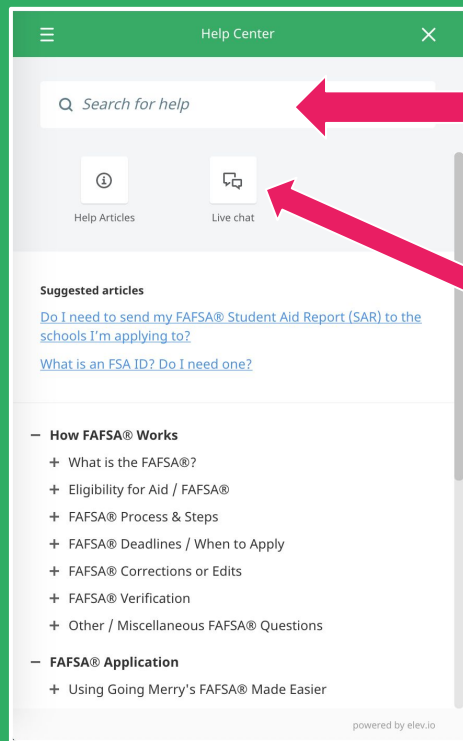
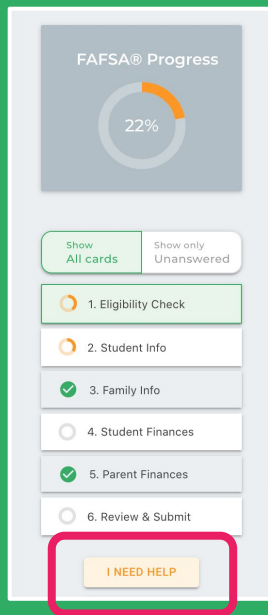
Just double-check they're correct as you're going along.



Some additional features
you'll see in the form

Get help - Knowledge Base, Chat, Email

- Click on the “I need help” button below the Section menu - opens up a sidebar
- You can search for answers to your questions
- Or you can chat or email financialaid@goingmerry.com for additional help



Search for your question

Open chat to ask a question. If a Going Merry rep isn't around, they'll email you back with the answer!

Left panel - Progress, Toggle, Sections

Progress wheel

Starts partially pre-filled because you've already answered some questions!

Form sections

All clickable, so you can jump forward or back

The screenshot displays the FAFSA Progress interface. At the top, a progress wheel shows 22% completion. Below it, a toggle switch is set to 'Show only Unanswered'. A list of six form sections follows: 1. Eligibility Check (orange circle), 2. Student Info (orange circle), 3. Family Info (green checkmark), 4. Student Finances (grey circle), 5. Parent Finances (green checkmark), and 6. Review & Submit (grey circle). An 'I NEED HELP' button is located at the bottom.

Show all/unanswered


Toggle to "show only unanswered" if you want to review questions you skipped

Gopher Mary - Pay attention to her!

- Whenever you see a chat bubble from Gopher Mary, pay attention!
- She tells you important information about how to properly answer the question.



Do you want to be considered for federal or state **work-study programs**?

 Work-study programs provide (usually on-campus) jobs for students to earn money while studying. We recommend that you answer "yes" because you can still decide later on that you don't want this sort of job. You're not committing to anything right now.

Yes (recommended)

No

SKIP

↓

Hover-over tooltips - Extra info

You will also see green dashed lines under text sometimes.

If you hover your mouse or cursor over it, you'll see a tooltip (bubble) with more information.

Any other live-in dependents:

Any other live-in dependents:

These are people who live with your parents and receive more than 50% of their financial support from your parents.

Tax form - Visual aids



Payments to **self-employed, SEP, SIMPLE, Keogh, and other qualified plans**

Schedule 1 - line 15. **Here's where to look.**

For any of financial questions involving tax forms, click on **“Here’s where to look”** to get an image of the correct form and line item.

The screenshot shows the 'goingmerry' app interface. On the left, a sidebar menu lists various categories: '1. Eligibility Check', '2. Student Info', '3. Family Info', '4. Student Finances', '5. Parent Finances', and '6. Review & Submit'. The '4. Student Finances' section is expanded, showing sub-options: 'Taxes & Income', 'Benefits', 'Cash & net worth', '5. Parent Finances', and '6. Review & Submit'. A green callout box points to the 'Taxes & Income' option, containing the text: 'YOU'RE LOOKING FOR Schedule 1 - line 15 "Self-employed SEP, SIMPLE, and qualified plans"'. The main content area displays a 'SCHEDULE 1 Additional Income and Adjustments to Income' form for the year 2019. The form includes sections for 'Additional Income' (lines 1-8) and 'Adjustments to Income' (lines 9-22). Line 15, 'Self-employed SEP, SIMPLE, and qualified plans', is highlighted with a red box, and a red arrow points to it from the right. The form also includes a search bar at the top with the text 'Search for a scholarship' and a user profile 'John Smith' in the top right corner.

Section by Section Question Review

Section 1. Eligibility



These are simple questions that determine if the student is eligible for federal financial aid and if they could continue with the rest of the FAFSA form.

Eligibility Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Full legal name
- * Already submitted FAFSA® *this year?*
- * Date of birth
- Social Security Number
- * First time doing FAFSA® *ever?*
- Previously received financial aid?
- Have drug conviction? Done official rehabilitation?
- * Are you a US citizen?
- What legal status do you have?
- Alien Registration Number
- Do you have a SSN?

* Full legal name

SECRETLY TRICKY QUESTION

What's your full legal name?

Watch out! This is **NOT** your preferred nickname. It's your legal name that appears on your Social Security card (if you have one). The spelling must match exactly.

First Name	Middle Initial	Last Name	Suffix (Jr, Sr, III, etc.)
John		Smith	

SKIP

▼

- Use **legal** name - not nickname, not preferred name
- Use **full** name - If you have a middle name or a suffix (even if you never use them), include them here.
- If your name is too long (max
- Middle initial: Use first letter of first middle name (if you have multiple)
- Middle initial & Suffix not required fields (if not applicable to you)

* Already submitted?

Nice to meet you, Rebecca! 🐿️

Have you (or your parents) already submitted a FAFSA® for 2022-2023?

Yes - On the government fafsa.gov site or elsewhere

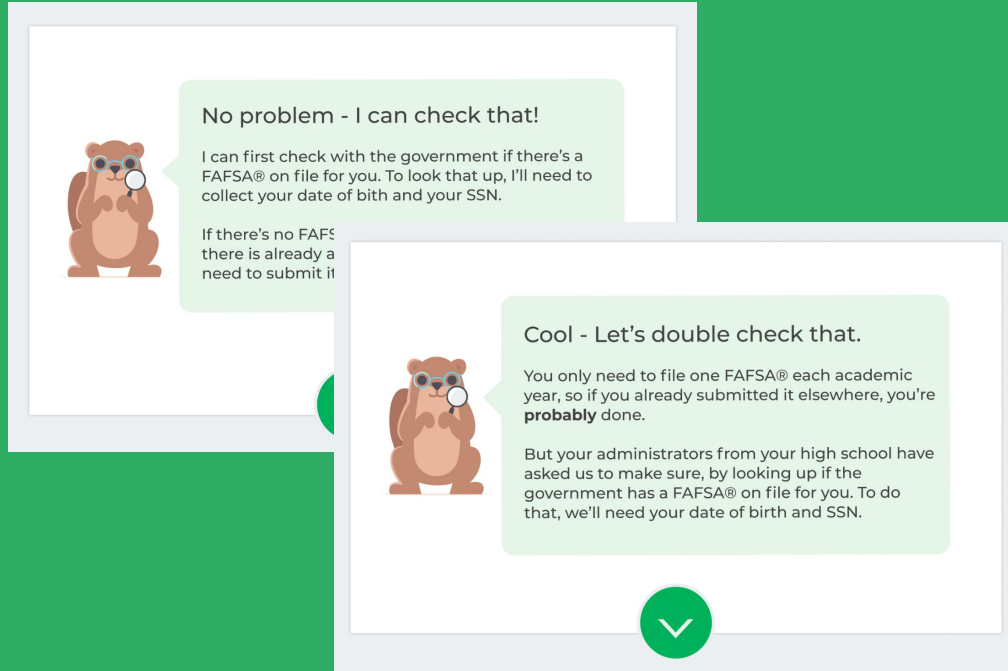
No - Definitely not

Not sure - Please double-check for me!

SKIP

- We ask this question to double-check that you aren't unnecessarily filling out the FAFSA® twice.
- You can ONLY submit the FAFSA® once per academic year. If you already submitted on the government site, you should answer "Yes" or "Not sure"

Let's check that...



No problem - I can check that!

I can first check with the government if there's a FAFSA® on file for you. To look that up, I'll need to collect your date of birth and your SSN.

If there's no FAFSA on file for you, there is already a need to submit it.

Cool - Let's double check that.


You only need to file one FAFSA® each academic year, so if you already submitted it elsewhere, you're **probably** done.


But your administrators from your high school have asked us to make sure, by looking up if the government has a FAFSA® on file for you. To do that, we'll need your date of birth and SSN.


- If you answered “Yes” or “Not sure,” Gopher Mary will offer to check with the government if you have a FAFSA® on file.
- You’ll need to provide your date of birth and SSN (in the next questions) for Going Merry to do this check.

* Date of birth

What's your **date of birth**?

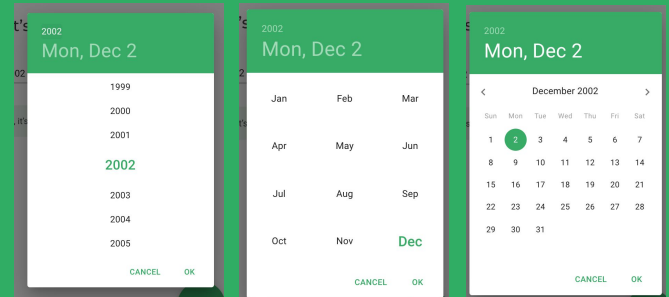
12/02/2002 

 Oooh, it's your birthday in 2 months!




SKIP

- Format MM / DD / YYYY
- Can also click the calendar button on the right to open up this view:



Social security number

What's your social security number?



I know it's scary to enter your SSN on an online form, but **we need it to be able to check if there's a FAFSA® already on file for you.**

I can also assure you that Going Merry takes your data privacy seriously. All data submitted here is encrypted, and **we will NEVER share your SSN with anyone else**—only to check with the government for any existing FAFSA® or to enter into your FAFSA® form when submitting.

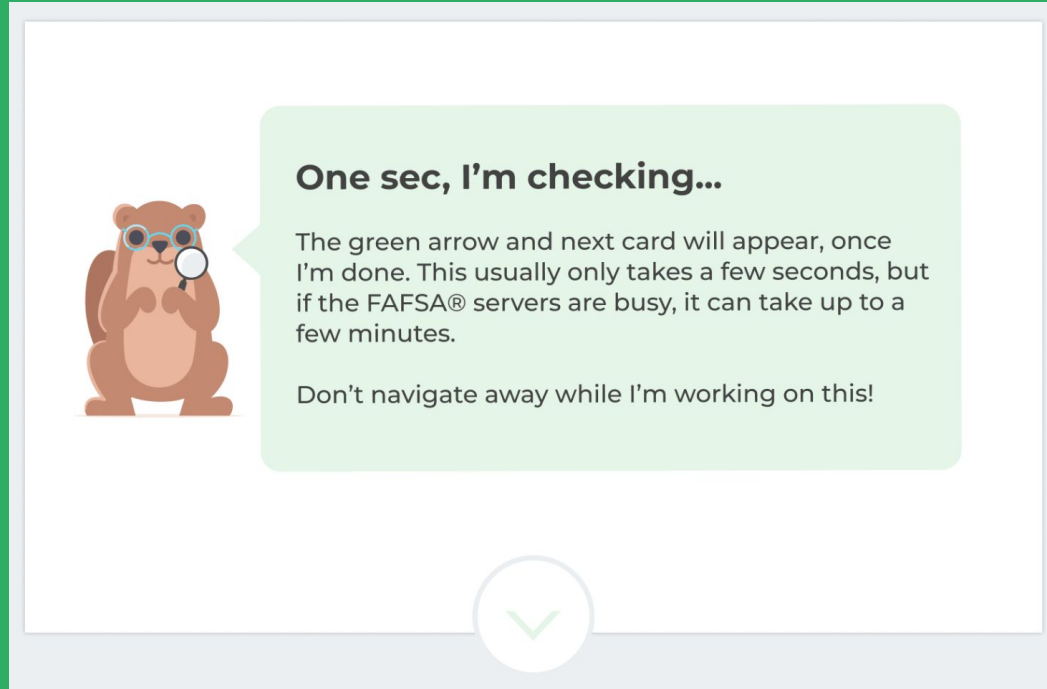
Social Security Number

XXX - XXX - XXXX

Check for my FAFSA®

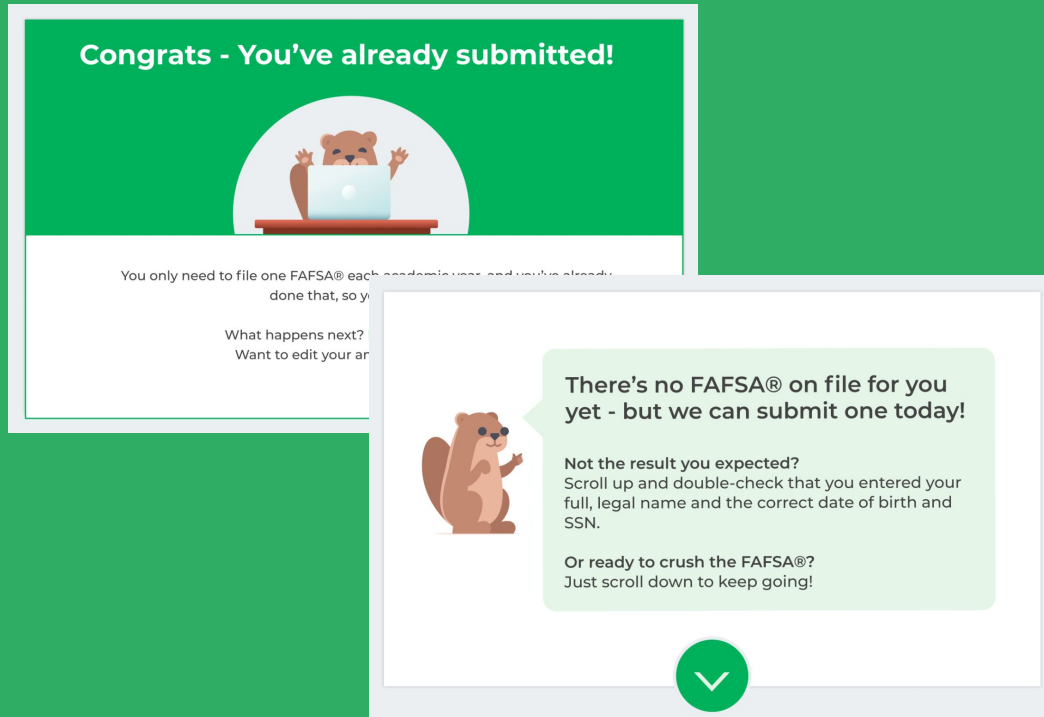
- We only show this SSN question at this point if the student previously said they definitely or maybe (not sure) did the FAFSA® already. It allows us to check government files to find out if the student has already submitted.
- Enter the SSN numbers without the dashes

Checking for submitted FAFSA®s



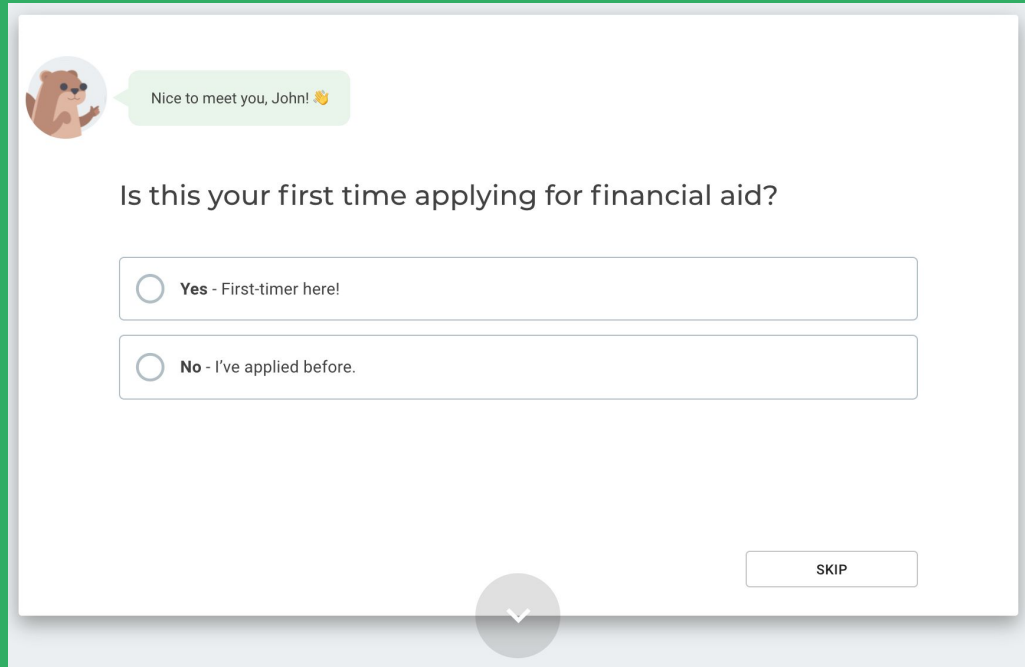
- We show this while we're checking for already-submitted FAFSA® forms.
- The student can scroll once the arrow turns green. (This usually takes just a few seconds.)

FAFSA® (not) on file



- If you already submitted, you'll get a celebrating Gopher Mary and your form progress will turn to 100%. You're done!
- If you have not yet submitted, Gopher Mary will tell you to continue with our FAFSA® Made Easier.
- If you think you did submit, but we didn't find one on file, scroll up to check your legal name, DOB, and SSN. Make corrections and click the "Check for my FAFSA" button again.

* First time applying for aid?




A screenshot of a mobile application interface. At the top left, there is a circular profile picture of a brown squirrel wearing sunglasses. To its right is a light green speech bubble containing the text "Nice to meet you, John! 🐿️". Below this, the question "Is this your first time applying for financial aid?" is displayed. There are two radio button options: "Yes - First-timer here!" and "No - I've applied before.". At the bottom right of the form area is a button labeled "SKIP". At the very bottom center of the screen is a grey circular button with a white downward-pointing chevron.

Another way of reading this question is:

Is this your first time completing the FAFSA®?

Previously received financial aid?

Have you previously **received** federal financial aid?

 This question is asking you about actually receiving money from the federal government (not just *applying* for it). Common forms of federal aid include the Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, Direct subsidized/unsubsidized loans, or Parent/Grad PLUS loans.

Yes

No

SKIP

▼

Only see if answered “Yes” to previously applying to aid.

Forms of federal aid include:

- Pell Grant
- FSEOG
- Federal work-study
- Direct loans
- PLUS loans

Previous drug conviction

Were you ever convicted of any federal or state drug offense (possession or sale)?

Yes

No

SKIP

⌵

Only see if answered "Yes" to previously receiving aid

Drug conviction - more info

Which of the following are true, regarding your drug conviction?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

The conviction occurred while I was enrolled in college/grad school and receiving federal financial aid (grants, work-study, or loans).

The conviction occurred before I was 18, so I was tried as a minor.

The conviction was removed from my record.

OR

None of the above

Only see if answered "Yes" to previous drug conviction

Drug conviction rehabilitation

After your conviction, did you do either of these?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Complete a government-approved drug rehabilitation program

Pass 2 unannounced drug tests, administered by an approved rehabilitation program

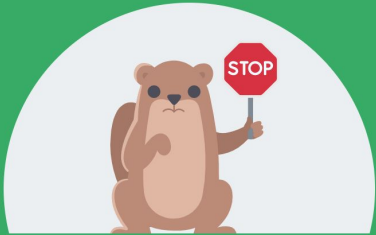
OR

None of the above (or Not sure)

SKIP



STOP. Drug conviction - Can't apply.



STOP!

Please email financialaid@goingmerry.com.

Due to your drug convictions, you may not be eligible for federal financial aid this year, but don't worry - You might still qualify for other kinds of aid (or be able to fix this!). We'll walk you through your options.

If you have not completed a qualifying rehab program, you may not be eligible for aid. Going Merry's advisors will help you determine if this is the case.

(In particular, if the conviction was a long time ago, you may now be eligible for aid again.)

* US citizen?

Are you a [United States citizen](#)?

Yes

No

SKIP

▼

Hover-over tooltip reads:


“You’re **definitely** a citizen if you were born in any of the 50 states.


You’re **probably** a citizen if at least 1 parent is a citizen, or if you were born in: Puerto Rico, the US Virgin Islands, Guam, or the Northern Marianna Islands.


If you were born in Samoa or Swain’s islands, you are **not** a citizen, but rather a U.S. national.”

Legal status

Since you're not a citizen, do any of these other designations apply to you?

Select your legal status 






Dropdown options are:

- Permanent resident
- Conditional permanent resident
- DACA
- Refugee, Asylum Granted, or Parolee status
- T-visa holder (T-1, T-2, T-3, etc.)
- Cuban-Haitian Entrant
- Victim of human trafficking
- Resident of Palau, Marshall Islands, or Micronesia
- Canadian-born Native American
- None of the above

Alien Registration Number

What's your Alien Registration Number?



This should be an **eight- or nine-digit number** that begins with "A". It is included in almost all correspondence from the US Citizenship and Immigration Services (USCIS), usually at the top of the first page, labelled "A#." Only enter the numbers.

Alien Registration Number
A | _____

SKIP

▼

Required for all eligible non-citizenship statuses (basically, any status other than DACA or None)

- ARN is 8 or 9 digits beginning with an A.
- Do not type in "A" (we've done that for you).

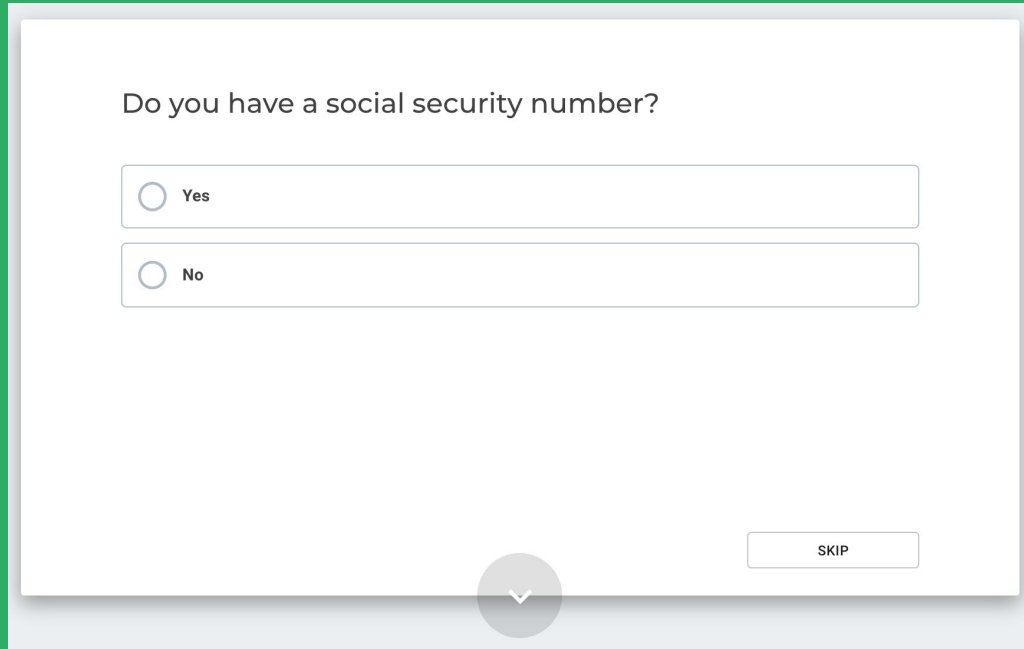
Have a SSN?

Do you have a social security number?

Yes

No

SKIP



Asked only to DACA students

Have SSN - Check if should continue

You're eligible for some aid!

Although you're not eligible for federal government aid, **you can get aid from your state government or from your college.**

Check for your state here to see if you should continue filling out the FAFSA or not.



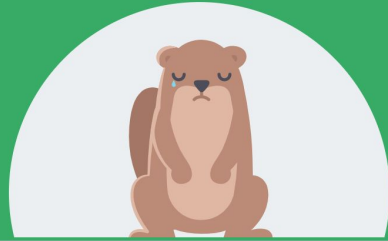
If DACA and have SSN

The “check for your state” link opens up a help article (sidebar) with a table showing the 10 states with applications specifically for undocumented students. We’ve included state-specific instructions for those.

If you live in a state NOT part of those 10, then you **should** continue filling out the FAFSA.

STOP. Don't have SSN

Sorry, this won't work out.



Unfortunately, **you're not eligible for federal financial aid.**

You might still be eligible for some state aid and for local community scholarships. Check if your state is on [this list](#), or email us at financialaid@goingmerry.com for more help.

If DACA, but no SSN

You cannot fill out the FAFSA without a SSN, so we tell the student to stop there.

If you live in one of 10 states with specific aid applications (or processes) for undocumented students, they should follow those. Click on the green “this list” to see what those 10 states are (and get redirected to those state aid applications).

Section 2. Student Info



There are three subsections within this part:

- (1) **Personal info** - Basic details like gender, birth date, and address
- (2) **Education** - Their high school and next year academic plans (what colleges)
- (3) **Dependency status** - Bunch of questions to determine if they are considered dependents or independents. If dependent, they will need to provide parental info.

Student Info

Subsection: **Personal info**

Questions Overview


* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Gender
- Military draft registration
- * Email address
- * Phone number
- * Permanent address
- * Lived in state for 5+ years?
- Legal state residence (and month/year moved there)
- * Interested in work-study?

* Male or female

Are you **male** or **female**?

 We know this is an "old school" question but it's exactly how the FAFSA® asks it. Answer based on your biological sex rather than your gender identity.

Male

Female

SKIP

↓

- Answer based on biological sex, not gender identity
- If answer male (and are under 26), FAFSA® will require you to register for the military draft

Military draft registration

Attention!

We'll need to register you with the draft (AKA "Selective Service") for you to receive federal financial aid.

This is a requirement for all males under 26.



We recommend that you simply agree to this. Otherwise, you'd miss out on federal aid, worth on average \$15,000 per year. (Plus, there hasn't been a draft in nearly 50 years!) Just scroll to continue and be registered.



- If male (and are under 26), FAFSA® will require you to register for the military draft to get financial aid.
- By continuing to use our form, you agree to this.
- You cannot use the Going Merry version without agreeing. (You *can* do this on the government AFSA, but you still won't get federal aid. It would only be if you need an SAR for something else.)

* Email address

SECRETLY TRICKY QUESTION

What's your **personal email** address? (not your school one)

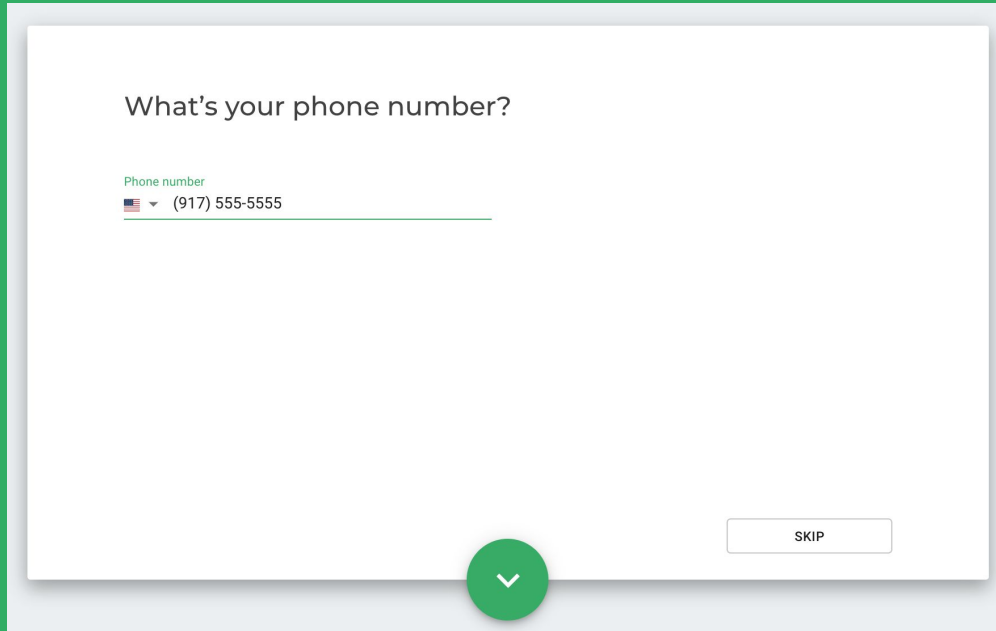
Watch out! This is the email address the government will use to send you important documents and updates. Use your personal (not school) email address, so you'll get these emails even after you graduate

Personal email address
e.g. john.smith@gmail.com

SKIP


- Use a **personal** email address, as your school one will expire when you graduate
- Make sure it's an email that you actually check, as the government might send you important information there

* Phone number



What's your phone number?

Phone number

 (917) 555-5555


SKIP

↓

- Can use landline or cell phone (mobile) number - Either is fine!

* Permanent address

What's your **permanent mailing address**?

 This is probably where your parents live. For current college students, do NOT enter the address where you only live during the school year.

Street address 242 W 41st St	Apartment Number e.g. Apt. 301A
Country United States	State New York
City New York	ZIP code 10036

SKIP

▼

- Permanent address = where your fixed home is, probably your parents' house
- If you live elsewhere during the academic year (for college or boarding school), this is **not** your permanent home.

* In-state for 5+ years?

Have you lived in New York for the last 5 years or more?

Yes

No

SKIP

▼


- This question will show with your state (from the previous address question), so it is asking:

Have you lived in your current state for 5+ years?

- In determining “5 years,” use today’s date – If today is January 1, 2021, then have I lived in the state since January 1, 2016?

State of legal residence

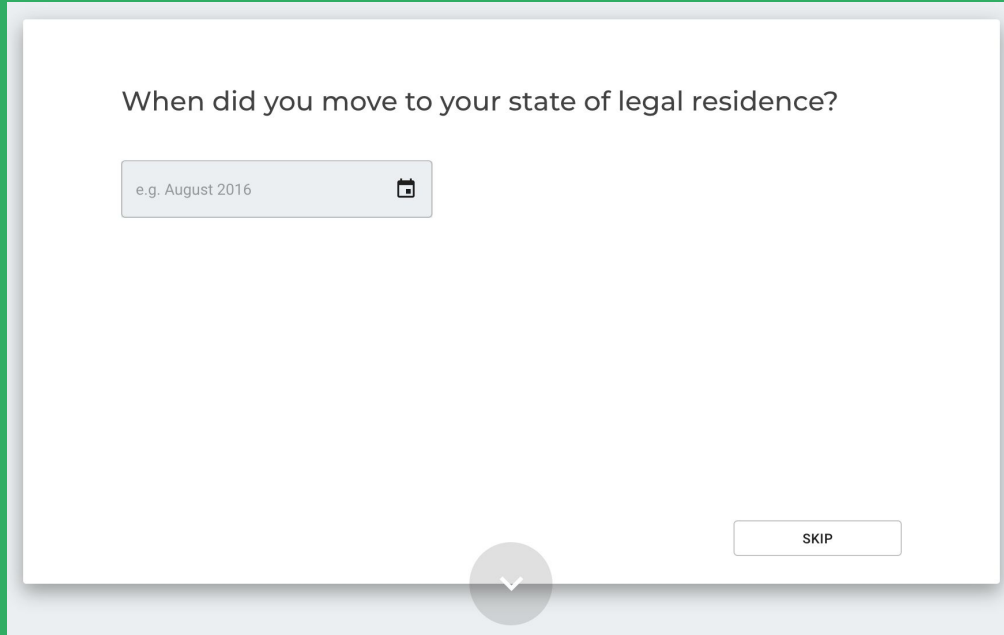
What is your state of legal residence?

 Your legal residence is where your permanent home is (usually where your parents live). If you moved for the sole purpose of attending school (e.g. college in another state), do not count that as your legal residence.

Select a state

- This question only shows if you haven't lived in your state for 5+ years
- Even if you've moved here more recently, where you live (permanent address) is probably still your state of legal residence
- If you have a driver's license, state ID, or are registered to vote in the state, you are likely a legal resident

When moved to state



When did you move to your state of legal residence?

e.g. August 2016


SKIP

The screenshot shows a survey question with a text input field containing the example 'e.g. August 2016' and a calendar icon. Below the input field is a 'SKIP' button. At the bottom center of the form, there is a circular button with a downward-pointing chevron.

- This question only shows if you haven't lived in your state for 5+ years
- Choose month and year
- If you're not 100% sure, try to guesstimate (or ask your parents)

* Interested in work-study?

Do you want to be considered for federal or state **work-study programs**?



Work-study programs provide (usually on-campus) jobs for students to earn money while studying. We recommend that you answer "yes" because you can still decide later on that you don't want this sort of job. You're not committing to anything right now.

Yes (recommended)

No

SKIP

↓

- We recommend that you always answer "Yes"
- You are not committing to anything by answering "Yes" - You can still decide to not to participate in work-study later on.

* Onto the next subsection!



All right, now that we've gotten the basics out of the way, here are some questions about your **current school and educational plans**.



- Next subsection: **Education**

Student Info

Subsection: **Education**

Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * High school completion type
- High school name, location
- * Previously attended college?
- Previous Bachelors degree?
- * What degree or certificate working towards? (BA, etc.)
- Year and type of program
- * Attending college in-state?
- First-choice in-state college & housing plans for it
- * Other colleges & housing plans

* High school completion type

How will you (or did you) complete high school?

High school diploma

GED or state equivalent

Homeschool certificate

None of the above

SKIP

▼

Diploma tooltip reads:


“You have to graduate and earn the diploma. A high school certificate of attendance/ completion is not sufficient.”

GED tooltip reads:

“This is the government test that, when passed, earns you the equivalent of a high school degree (diploma).”

High school name and location

What's the name and location of your high school?

 Make sure you write the complete name of your high school (not its shorter nickname).

High school name
Going Merry Academy

High school's city
San Francisco

California


SKIP

✓

- Enter the full name of your high school (no abbreviations)


* Previously attended college?

Have you previously attended college (in a degree-seeking program, after graduating from high school)?

 Answer "No" if you just took a few college classes as part of an early college program, or while still enrolled in high school. Answer "Yes" if you enrolled in college after high school, with the intent of getting a degree.

Yes

No



- If you simply took a couple classes at your local college WITHOUT intending to get a full degree - Answer "No"
- If you're part of an Early College program, also answer "No"
- Only answer "Yes" if you were enrolled (after graduating high school) with an intent of getting a college degree

Previously obtained Bachelors?

Have you gotten a **Bachelor's degree** before (or will you get one before you begin the 2022-2023 school year)?

Yes

No

SKIP

- Only see this question if you answered “Yes” to previously attending college

* Degree you're working towards

Which **degree or certificate** will you be working towards, in the upcoming 2022-2023 school year?

- Regular 4-year degree (Bachelor's degree)
- 2-year degree (Associate's degree)
- Graduate or professional degree (e.g. MA, MBA, MD, PhD, etc.)
- Certificate or Diploma
- Teaching credential program (non-degree)
- Other / Undecided

SKIP

Bachelors: What grade level?

What **college** grade level will you be in, during 2022-2023?

- 1st year (college freshman)
- 2nd year (college sophomore)
- 3rd year (college junior)
- 4th year (college senior)
- 5th year or beyond

SKIP



Associates: What type?

What kind of 2-year Associate's degree program is it?

Vocational or Technical

General education or Transfer

SKIP

- If you're getting an Associates but planning to then transfer to a 4-year college to get a Bachelors degree, select the second option: "General education or Transfer"

Graduate/Professional: First year?

Is this your first year of your graduate/professional program?

Yes

No

SKIP

- This refers to the FAFSA® school year. So for 2021-2022, will it be your first year of the graduate program?

Certificate: Program length?

How long is your certificate or diploma program?

Less than 2 years

2 years or more

SKIP

▼

* College in-state?

Will you attend college in-state?

Yes

Maybe

No

SKIP


▼

If you select “No,” you’ll see an additional message from Gopher Mary:

“State financial aid is almost always reserved for students attending college in-state. So unless you are 100% sure you won’t be attending college in-state, **we recommend selecting “Maybe”** and then listing at least one in-state college in the next questions, just in case..”

First choice in-state college

What's your first-choice college located in NY?



For most states, you need to list at least one in-state college to be eligible for state financial aid. For some states, they'll put together a package only for your first-choice college in the state. (However, you can always change your preferences later by contacting the state agency - We'll help you with this if needed.)

SKIP

↓

- Question will show with whatever your state is (“located in {your_state}”)
- Type school name to search for it - You must select one from the options shown
- Dropdown will show 5 schools but you can scroll to see more

New York University
NEW YORK UNIVERSITY
NEW YORK, NY

NEW YORK AUTOMOTIVE & DIESEL INSTIT
LONG ISLAND CITY, NY

NEW YORK SCHOOL OF INTERIOR DESIGN
NEW YORK, NY

NEW YORK INSTITUTE OF TECHNOLOGY
OLD WESTBURY, NY

NEW YORK CHIROPRACTIC COLLEGE
SENECA FALLS, NY

First choice in-state college - Housing

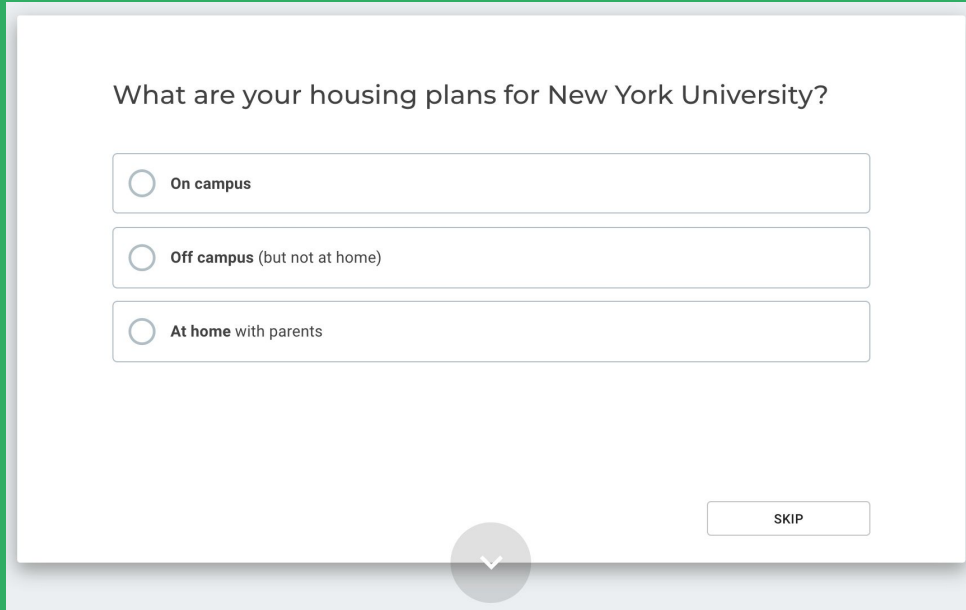
What are your housing plans for New York University?

On campus

Off campus (but not at home)

At home with parents


SKIP




- Question will show with whatever you selected as your first choice in-state college


* Other colleges & housing plans


What **other college(s)** are you considering, and what are your housing plans for them?



You can list up to 9 colleges here, and they can be in-state or out-of-state. The order doesn't matter. These colleges will automatically receive your FAFSA® information so that they can offer you need-based financial aid.


 ADD ANOTHER COLLEGE

 SKIP




- Can add up to 9 colleges here
- Don't worry if you change your mind - You can still edit these on the government FAFSA® website later on (even after you've submitted the form!)
- For each college, you also need to indicate a housing plan - as shown here:

BINGHAMTON UNIVERSITY (SUNY) ✓

 ADD ANOTHER COLLEGE

Housing Plan

- On campus
- Off campus (but not at home)
- At home with parents



* Onto the next subsection!



The next few questions ask about some circumstances that might qualify you as **“independent”** from your parents.

If you are considered “independent,” you won’t need to provide any financial details about your parents. Otherwise, you will.

(Note that this is not the same dependency definition used for taxes.)



- Next subsection: **Dependency status**
- Note that this “dependent” status is not necessarily the same one used on taxes. (So a parent can claim you as a dependent on your taxes, even though you are considered Independent for FAFSA® purposes)

Student Info

Subsection: **Dependency status**

Questions Overview

* Asterisk = Everyone gets asked it
(most) = Most people get asked it

Other questions may or may not appear based on their answers to previous questions

- * **Marital status**
- When married/divorced/widowed
- * **Support children or dependents?**
- Number in household (HH)
- Number in HH in college
- **(most) Serve(d) in Armed Forces?**
- Veteran by June 2022?
- **(most) Independence cases apply? (foster, orphan, emancipated, or homeless)**
- HH receiving federal benefits?
- Unemployed but seeking work?
- Why unemployed?
- Spouse is active duty?

* Marital status

What's your marital status, as of today?

Single

Married or remarried

Separated - but living together

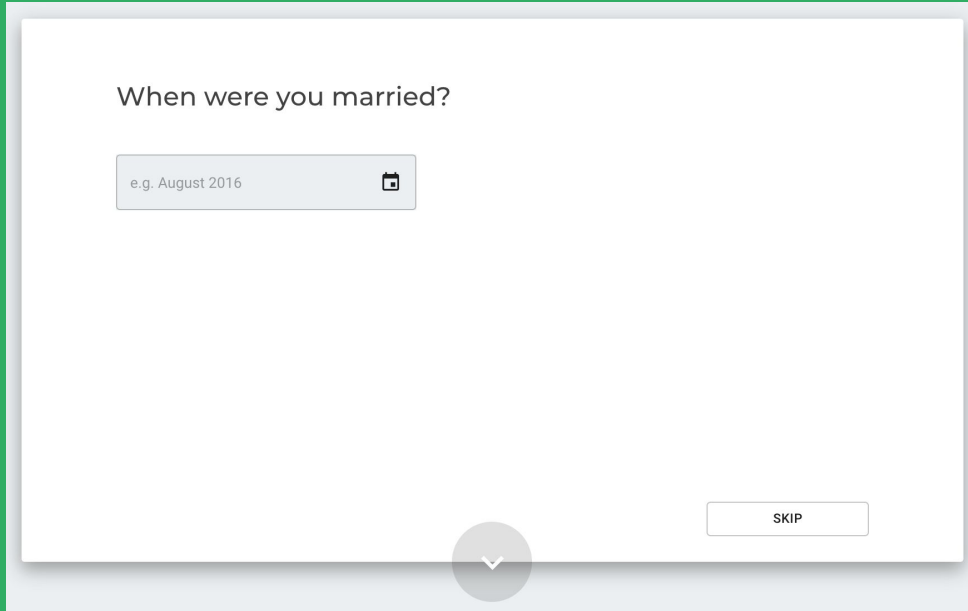
Separated - legally and/or by living in separate households

Divorced

Widowed (spouse deceased)

- Note that if you are **separated but still living together** (in the same house) with your spouse, the FAFSA® still considers you “married” and will require you to enter financial information about your spouse

When married /divorced /widowed?



When were you married?

e.g. August 2016


SKIP

The screenshot shows a white rectangular form with a light gray border. At the top left, the text 'When were you married?' is displayed. Below it is a text input field containing the placeholder text 'e.g. August 2016' and a small calendar icon on the right. At the bottom right of the form is a rectangular button labeled 'SKIP'. Below the form, centered, is a circular gray button with a white downward-pointing chevron.

- If you are married, separated, divorced, or widowed, enter the month and year when this happened

* Support children or dependents?

Do you provide substantial financial support to anyone?
(Uncommon)



Only consider people who get the majority (more than 50%) of their financial support from you.


[Your own children](#) whom you support financially.

[Other dependents](#) who live with you and whom you support financially.

OR

No - None of the above.

SKIP



Your own children tooltip reads:


“You have children (or will have children by July 2023) who receive more than 50% of their financial support from you.”

Other dependents tooltip reads:


“Other than your spouse or children, you have other people who live with you and receive more than 50% of their financial support from you.”

Number in household

How many people are in your household?

 I'll walk you through the math. Enter 0 (rather than skipping the field) if there's nobody.


Yourself:	1
Your spouse:	1
Your children:	<input type="text" value="Enter number"/>
Any other live-in dependents:	<input type="text" value="Enter number"/>
Total in household:	2




- Only see this question if you said you financially support someone (in previous question) - Tooltip text is the same.
- “Yourself” and “Your spouse” will be pre-filled based on answers to previous questions
- Enter the number of children or live-in dependents whom you financially support. If none, enter 0.

Number in household in college

How many people in your household will be attending college in 2022-2023?

 **Remember to include yourself.** Also include anyone attending college at least half-time towards a degree or certificate. Do not include anyone in U.S. military service academies.


Number attending college (including you)



- Only include household members attending college at least half-time (doing just 1 class doesn't count)
- Do **not** include anyone attending military academies.
- Do **not** include your parents. Even if they're taking college courses, the FAFSA® doesn't count them.
- **Count yourself!** So your answer should be at least 1.

(most) Serve(d) in the Armed Forces?

Have you ever served in the U.S. Armed Forces, National Guard, or Reserves?


 Do not include any time served solely for state or training purposes.

Yes - Active duty

Yes - I am a veteran

OR

No - None of the above.




- Only asked if you don't qualify as an independent yet (under 26, seeking undergraduate degree, not married, no children, no dependents)

Becoming a veteran?

Will you complete your service and become a veteran, by June 30, 2023?

Yes

No



- Only asked to students currently in Active Duty

(most) Foster, orphan, emancipated, non-parent guardian, or homeless?

Are any of these cases applicable to you?
(Uncommon)

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Since turning 13, you've been in **foster care** or a dependent/ward of the court.

Since turning 13, **both parents have passed away**.

A court **has determined** that you are an **emancipated minor**.

A court has determined that someone other than your parent or stepparent is your **legal guardian**.

You have been **homeless (or at risk of being homeless)** AND unaccompanied (not with parents) at any time after July 1, 2021.

OR

None of the above

SKIP

- Only asked if you don't qualify as an independent yet (under 26, seeking undergraduate degree, not married, no children, no dependents, not active duty, not a veteran)
- Lots of green dotted text on this screen - See next slide for all the tooltip text

Foster, orphan, emancipated, non-legal guardian, or homeless?

Are any of these cases applicable to you? (Uncommon)
CLICK ALL THAT APPLY OR SELECT NONE OF THE ABOVE

Since turning 13, you've been in foster care or a dependent ward of the court.

Since turning 13, both parents have passed away.

A court has determined that you are an emancipated minor.

A court has determined that someone other than your parent or stepparent is your legal guardian.

You have been homeless (or at risk of being homeless) AND unaccompanied (not with parents) at any time after July 1, 2020.

OR

None of the above

Since turning 13 tooltip reads:

“Select this if you were EVER in foster care (from age 13 onwards), even if you are now adopted.”

Court has determined tooltip reads:

“You may need to provide a copy of the court’s decision as proof.”

Legal guardian tooltip reads:

“You may need to provide a copy of the court’s decision of legal guardianship as proof. Also, do NOT check this box if your legal guardianship is now suspended (or was suspended before you turned 18).”

Homeless tooltip reads:

“Homeless means lacking fixed, regular, and adequate housing. You might be homeless if you’re living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or you’re temporarily living with other people because you have nowhere else to go. Also, if you’re living in any of these situations and fleeing an abusive parent, you might be considered homeless even if your parent would otherwise provide a place to live.”

Federal benefits

Did anyone in your household receive these federal benefits in 2020 or 2021?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Medicaid

Supplemental Security Income (SSI)

Supplemental Nutrition Assistance Program (SNAP), also known as "Food Stamps"

Free or Reduced Price School Lunch

Temporary Assistance for Needy Families (TANF) - or state equivalent

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

OR

None of the above

Only asked to students who are **independent** because any (or multiple) of the following apply:

- Age 26 or above
- Seeking graduate or professional degree
- Married, divorced, or widowed
- Finally support children or dependents
- Active military or veteran
- Foster, orphan, emancipated, non-parent legal guardian, or homeless

Unemployed and seeking work

As of today, are you unemployed but seeking work?

Yes

No

SKIP

- Only asked to students who are **independent**
- If married, question will also include your spouse:
“As of today, are you **or your spouse** unemployed but seeking work?”

Why unemployed?

Why are you unemployed?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

You voluntarily quit your job.

You were laid off or lost your job.

You were previously self-employed, but now are unemployed due to economic conditions or a natural disaster.

You were previously a homemaker (e.g. stay-at-home mom or dad) but are no longer sufficiently financially supported by your spouse.

OR

None of the above.

- Only asked if you said you were unemployed but seeking work

Married to active duty member?

Is your spouse an active duty member?

Yes

No

SKIP

- Only asked if you said you were unemployed but seeking work, AND you are married

Result: Dependency status

You're classified as a **dependent**.



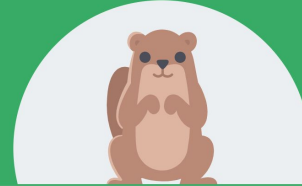
Based on your answers, the government will consider you as a **dependent** of your parents. You'll need to report their financial information.

(You are a dependent even if your parents don't list you on their taxes or won't help pay for college. But don't worry - We'll work to maximize your financial aid and scholarships.)



OR

You're classified as **independent**.



Based on your answers, the government will consider you as **independent** from your parents.

Often, this means you will receive more financial aid because your parents are not expected to contribute financially to your college costs. We'll continue to ask you all the right questions, to maximize your financial aid package.



Based on your answers in this section, you will see one of these two result screens. If you are a dependent, you will need to fill out the "Parent finances" question.

Section 3. Family Info



This section will mostly ask about your parents and their household.

If your parents are divorced or legally separated, you will need to decide which parent's finances to report on the FAFSA®. We'll help you figure that out.

Family info Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Parents' names
- * Parents' marital status
 - When married/divorced/widowed
 - Which parent HH to report?
 - Parent remarried? If so, when and new step-parent's name
- * Parent email address
- * Parents' dates of birth
- * Parents' state of residence
- * Parents lived in state for 5+ years?
 - When moved to state?
- * Number in household (HH)
- * Number in HH in college

* Parent marital status

Are Robert and Maria:



If your parents are separated but still living together, choose "Married." This means you'll also still need to report on both of their finances.

Married

Never Married but living together

Never married and NOT living together


Divorced or separated


Widowed (one parent deceased)

- Parent first names (from previous question) will appear here (instead of "Robert" and "Maria")
- Separated parents: Unless they are legally separated or living in separate homes, they are considered "married"

When married /divorced /widowed?

When were Robert & Maria divorced or separated?

e.g. August 2016 




SKIP

- If parents are married, divorced, separated, or widowed - Enter the month and year when this happened

Which parent to report?


Which of your parents' households would you like to use for the FAFSA?

 Since your parents are not together, you'll need to choose one of their households to report on the FAFSA. In general, this should be the parent you live with most *and* who most provides for you financially.

Robert

Maria

Not sure - Help me decide



- If parents are divorced or separated, you only need to report on ONE of their finances.
- Choose the parent you live with more of the time, or who provides more for you financially.
- If unsure, choose “Not sure - Help me decide.” We will then walk you through this decision.

Whom do you live with more?



Okay, no problem. We'll figure this out together!

Whom have you **lived with** more in the past 12 months?

Robert

Maria

Neither - I've lived with both equally.

SKIP



Who pays for more?

Who has provided more **financial support** over the last 12 months?



Think about who has paid for more things like your food, clothes, cell phone bill, school supplies, extracurricular activities, sports equipment, or cash allowance.

Robert

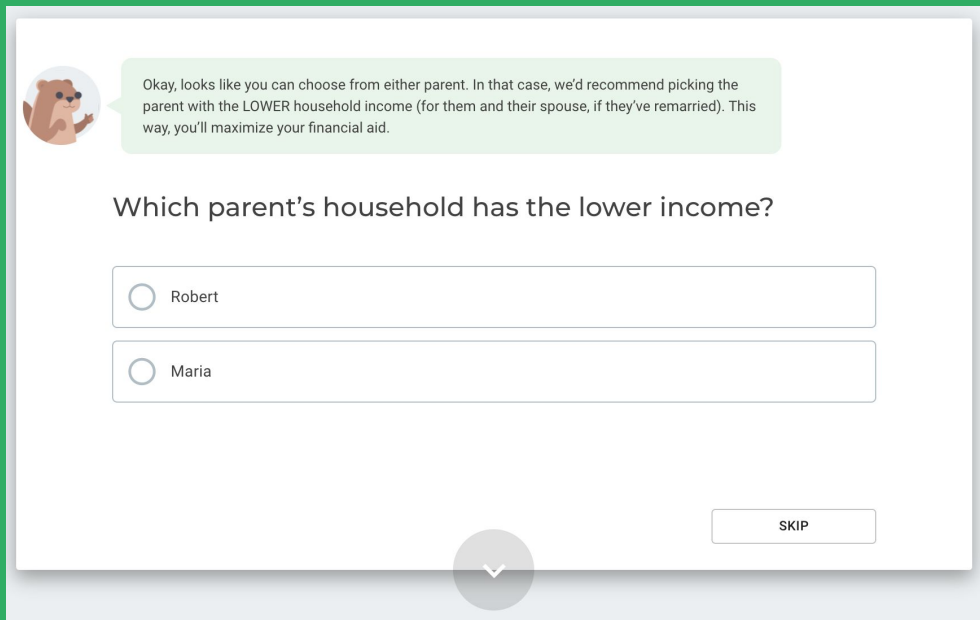
Maria

Neither - Both share my financial costs equally.

SKIP



Who has less money?



Okay, looks like you can choose from either parent. In that case, we'd recommend picking the parent with the LOWER household income (for them and their spouse, if they've remarried). This way, you'll maximize your financial aid.

Which parent's household has the lower income?

Robert

Maria

SKIP

- If you split time equally between parents, and they both share costs evenly, then you get to choose which parent to report.
- We'd recommend you choose the parent who (together with their spouse, if they've remarried) **has less money** because then you will likely get more in financial aid.

Parent remarried?

Has Maria remarried?

Yes

No


SKIP

↓

- The parent you've chosen to report info on will show here, instead of "Maria"

Step-parent name

What is Maria's spouse's name?



Use your step-parent's **legal name**, as it's spelled on their social security card (if they have one).


Step-parent


First Name	Last Name	Relationship
<input type="text"/>	<input type="text"/>	<input type="text" value="Relationship"/>

- Only shown if parent has remarried
- In this example form, we will assume Maria has remarried with Daniel

When remarried?

When were Maria & Daniel married?

e.g. August 2016 



SKIP

- Only shown if parent has remarried
- Your parent and step-parent's names will show instead of "Maria" and "Daniel"

* FYI - Parents to report




Okay. The rest of the FAFSA's parental questions will refer to **Maria & Daniel**. You'll need to ask them for their financial information and tax documents later on.



- If your parents are married, you will report both of their information
- If your parents are divorced (or separated) and...
 - Your chosen parent (to report) never remarried, then you will report *only* that one parent's income
 - Your chosen parent (to report) DID remarry, you will report that parent and their new spouse's (your step-parent's) income

* Parent email

What email address can the FAFSA® use to reach Maria or Daniel?



The FAFSA® allows you to provide (only) one parent email address. The government will then let your parents know when the FAFSA® has been processed—as well as share the email address with your state and the colleges you've listed.

Parent email address
e.g. john.smith@gmail.com

SKIP

▼

- Can only enter one parent email address (even if you're reporting on two parents)

* Parent date of birth


When were Maria & Daniel born?

Maria Maria's date of birth
e.g. 01/29/2016

Daniel Daniel's date of birth
e.g. 01/29/2016

* Parent state of residence

Which state do Maria & Daniel live in?

 Note that some schools may request documentation to show legal residence in this state, for example through a utility bill.

New York ▾


SKIP

▽

- This is usually the same state as your permanent address
- This may be used to determine state financial aid and eligibility for in-state tuition


* In-state since 2016?

Has Maria or Daniel lived in New York since January 1, 2017?

 Even if only one parent has lived there since 2017, you can select Yes.

Yes


No




- Your parents' state will appear instead of "New York"
- This question applies to the parent who has lived in the state for *longer*
- For example, if:
 - Your mother moved in-state in 2018
 - Your father lived in-state since 2000
 - Then you should answer YES.

When moved into state?

For the parent who has lived in New York longer, when did they move there?

e.g. August 2016 




SKIP

- Your parents' state will appear instead of "New York"
- This question applies to the parent who has lived in the state for *longer*
- For example, if:
 - Your mother moved in-state in January 2018
 - Your father moved in-state in May 2017
 - Then your answer is May 2017.

* Number in household


How many people are in Maria and Daniel's household?



I'll walk you through the math. Enter 0 (rather than skipping the field) if there's nobody.

Yourself:	1
Your parents:	2
Your siblings:	<input type="text" value="Enter number"/>
Any other live-in dependents:	<input type="text" value="Enter number"/>
Total in household:	3

SKIP



Enter 0 if you don't have siblings, or there are no live-in dependents.

Your siblings tooltip reads:


"Include any siblings (or step-siblings) who receive more than 50% of their financial support from your parents. They do not need to live in your parents' house--so may include other children away at college"

Other dependents tooltip reads:


"These are people who live with your parents and receive more than 50% of their financial support from your parents."

* Number in household in college

Of those 4, how many in the household will be attending college in 2022-2023?

 Remember to include yourself. Also include anyone attending college at least half-time towards a degree or certificate. Do not include anyone in U.S. military service academies.

Number attending college (including you)



SKIP

- Your total number in household will appear instead of “4”
- Only include household members attending college at least half-time (doing just 1 class doesn’t count)
- Do not include anyone attending military academies.
- Do not include your parents. Even if they’re taking college classes, the FAFSA® doesn’t count them.
- **Count yourself!** So your answer should be at least 1.

Section 4. Student Finances



This section will mostly ask about your 2020 income and your current net worth.

If you filed taxes for 2020, get those tax forms ready.

If you didn't file taxes for 2020, this section will be much shorter for you 😊

Student Finances

Subsection: **Taxes & Income**

Questions Overview


* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * **Filed a tax return?**
- Type of return (e.g. 1040)
- Filing status (e.g. Single)
- Schedule 1 form? Line items?
- Adjusted Gross Income
- Income tax paid
- * **Earnings**
- Spouse's earnings
- Tax-exempt interest
- Untaxed pensions and retirement
- * **Other untaxed income** (Living allowances provided by job, Workers comp, Disability, etc.)

* Filed a tax return?


Did you file a tax return for 2020 income?

 The "2020 tax return" is the one that reports on income earned in 2020 and needs to be filed by mid April 2021.

Yes - completed

No - but planning to file


No - and NOT planning to file



- The tax years can be tricky. This is the **tax form to report 2020 income**, which you would usually need to file by April 2021 (this time extended to May 2021 due to COVID).

Type of tax return

Which kind of tax return did you file to report 2020 income?


 The most common type is the first one, Form 1040. The name of your tax form should be on the top left, [like this](#).

Standard income tax return (Form 1040)

IRS non-resident alien tax return (1040-NR or 1040NR-EZ)

Puerto Rico or US territory tax return

Foreign tax return



- All tax questions are only asked if you **did** file or are **planning** to file
- If you filed a tax form that is **not** the standard Form 1040, the terms we use in the next questions might not match your form perfectly, but try to answer as best as you can
- If you filed a foreign tax form, convert from your currency to US dollars, using current exchange rates from the Fed

Tax filing status

What tax filing status did you use?



This will be at the very top of the Form 1040. [Here's how it looks.](#)

Single

Head of household

Qualifying widow(er)

Don't know

SKIP

- If you're married, you'll see slightly different options here, including "Married filing jointly"
- If you click "Here's how it looks" (from Gopher Mary's chat bubble), you'll see:

The screenshot shows the top portion of the 2020 Form 1040. A red arrow points to the 'Filing Status' field, which is currently set to 'Single'. The form includes sections for 'Your information', 'Your income', 'Your deductions', and 'Your taxes'. The 'Filing Status' field is located at the top right of the form, next to the tax year '2020'.

Schedule 1?

Did you file a **Schedule 1 form** with your 2020 tax return?



You may have a Schedule 1 form if they had non-job-related income or deductions— through things like capital gains, unemployment, or student loan deductions. [Here's what it looks like.](#)

Yes

No

Not sure

SKIP




You likely filed a Schedule 1 if you had:

- Business income or loss
- Rental property income
- Capital gains
- Unemployment compensation
- Health savings accounts
- IRAs or other retirement plans
- Alimony paid/received
- Student loans
- Education tuition

See what the form looks like, by clicking “Here’s how it looks.”

Schedule 1 line items

Which items did you include in your Schedule 1?
CHECK ALL THAT APPLY.

 Check for any line items with a non-zero number entry. *Here are the relevant lines highlighted.*

<input type="checkbox"/>	Line 7: Unemployment compensation
<input type="checkbox"/>	Line 8: Other income - Alaska Permanent Fund dividend
<input type="checkbox"/>	Line 8: Other income - Something else / NOT the Alaska Permanent Fund dividend
<input type="checkbox"/>	Line 10: Educator expenses
<input type="checkbox"/>	Line 19: IRA deduction
<input type="checkbox"/>	Line 20: Student loan interest deduction
<input type="checkbox"/>	Another item/line not listed above

- Asked only if you answered Yes to filing a Schedule 1 form
- The most important piece is actually to look for “**any item / line not listed above**” (what is NOT highlighted in the image). That would be:
 - Lines 1-6
 - Line 9
 - Lines 11-18
 - Lines 21-22

Adjusted Gross Income

What was your **adjusted gross income** for 2020?



See line 11 on your IRS 1040 form. [Here's where to look](#) (see image).

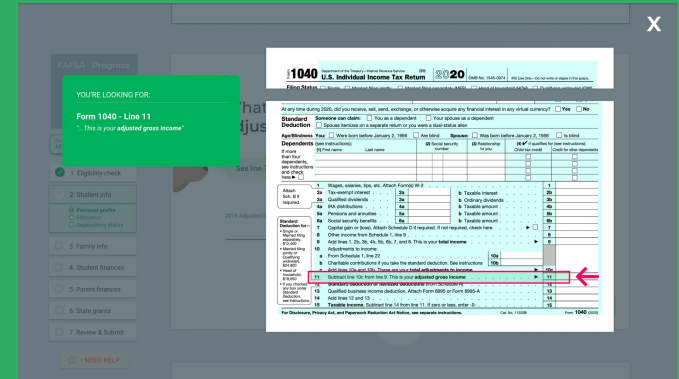
2020 Adjusted Gross Income

\$ _____



SKIP

IRS 1040 - Line 11. Click "Here's where to look" for the tax form image:



Income tax

What was your **income tax** for 2020?



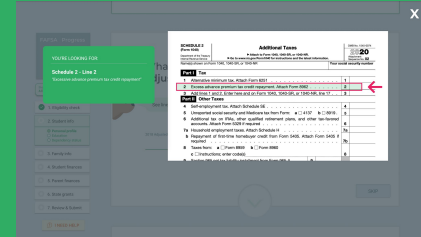
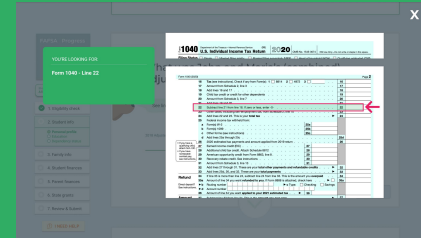
I'll walk you through the math. If you didn't fill out a form (like the Schedule 2), just put \$0.

Form 1040, line 22 <i>Show me an example.</i>	\$ Form 1040, line 22
[Uncommon] Schedule 2, line 2 <i>Show me an example.</i>	\$ Schedule 2, line 2
2020 income tax:	We'll calculate this for you.




SKIP

- Enter 0 if you didn't file the form.
- Click "Here's where to look" to see each form



* Earnings

How much did you ({StudentName}) earn from working in 2020?

 See W2 for any jobs you worked. If nothing, enter 0. [Here's where to look](#) (see image).

2020 earnings, wages, tips

\$ _____

- Need to answer this question even if you didn't file your taxes - You should still have W-2 forms or other payment records with your wages.
- If you're married, you'll need to answer these SEPARATELY for you and your spouse.
- Click "Here's where to look" to see tax form images.

* Other forms of income

In 2020, did you have any of these kinds of **income from owning a business or farm?**

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Business income
Schedule 1, line 3 (if positive number). [Show me an example.](#)

Farm income
Schedule 1, line 6 (if positive number). [Show me an example.](#)

Beneficiary's share of income: tax-exempt interest
Schedule K-1, Box 14, Code A. [Show me an example.](#)

OR

None of the above

SKIP

- Need to answer this question even if you didn't file your taxes - You should still have W-2 forms or other payment records with your wages.
- These are uncommon types of income. For the vast majority of students, they should choose "None of the above"
- If you check any of the business/farm/beneficiary income options, you'll see a follow-up question asking you for the value of that item

Tax-exempt interest

In 2020, how much did you receive in **tax-exempt interest** (for example, on municipal bonds)?



See Form 1040, line 2a. If nothing, enter 0. [Here's where to look](#) (see image).

2020 Tax-exempt interest

\$ _____



SKIP

- Only answer if you filed taxes.
- Click on “Here’s where to look” to see tax form image:

The screenshot shows the IRS Form 1040 for 2020. A green callout box on the left contains the text: "YOU'RE LOOKING FOR: Form 1040 Line 2a 'Tax-exempt interest'". A red arrow points from this callout to the '2a' label on the form. The form itself is partially visible, showing the '2020 U.S. Individual Income Tax Return' header and the '2a' label for 'Tax-exempt interest'.

Untaxed pensions or retirements

In 2020, did you have any untaxed income related to **pensions or retirement accounts**?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Payments to **tax-deferred pension or retirement savings accounts** (paid directly or withheld from earnings)
W2 Boxes 12a through 12d, codes D, E, F, G, H, and S. [Show me an example.](#)

Payments to **self-employed SEP, SIMPLE, Keogh, and other qualified plans**
Schedule 1 - line 15. [Show me an example.](#)

IRA deductions
Schedule 1 - line 19. [Show me an example.](#)

Untaxed portions of IRA distributions
Form 1040, line 4a minus. 4b Exclude Rollover IRAs. [Show me an example.](#)

Untaxed portions of pensions and annuities
Form 1040, line 5a minus 5b. Exclude Rollover IRAs. [Show me an example.](#)

OR

None of the above

- Only answer if you filed taxes.
- Click on “Here’s where to look” to see tax form images for each option.

* Other untaxed income

In 2020, did you have any of these kinds of **untaxed income?**

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Housing, food, or living allowances provided by a job (military, clergy, or other career)

Workers' compensation

Disability benefits

Untaxed foreign income

Health savings account deductions
Schedule 1, line 12. [Show me an example.](#)

OR

None of the above

SKIP

Student Finances

Subsection: **Benefits**

Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Education credits or benefits
- * Combat pay or Veterans' benefits
- * Child support paid/received
- * Other benefits or money received from non-parents

* Education-related benefits

In 2020, did you receive any of these education-related benefits?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit)

Schedule 3, line 3. [Show me an example.](#)

Taxable college grants and scholarships reported to IRS as income (e.g. Americorps benefits)

Include: (1) Americorps benefits, and (2) grant or scholarship portions of fellowships and assistantships. Most other kinds of financial aid are not taxable if used for education.

Earnings from need-based employment programs (e.g. work-study, fellowships)

W-2, line 1 for the need-based job. [Show me an example.](#)

Earnings from a cooperative education program offered by a college

OR

None of the above

SKIP

* FYI - Put away your tax forms!



Good news! That's the end of questions related to your tax forms— so you can put those away!

But we still have a few more questions related to your finances.



The next questions are asked to everyone, whether you filed your taxes or not.

* Combat pay or Veterans benefits

In 2020, did you receive income or benefits from the Armed Forces?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."


Taxable combat pay
Do not count any untaxed combat pay.

Veteran's benefits
Examples: Disability, Death Pension, Dependency & Indemnity Compensation, VA Educational Work-Study allowances

OR

None of the above

SKIP



- For each option you check (Combat pay or Veteran's benefits), you will see an additional question asking the value of it

* Child support

In 2020, did you pay or receive **child support**?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."


Paid child support (for someone not in your household)
This is money paid due to a divorce or separation, or as a result of a legal requirement. Don't count any payments to children considered part of your household.

Received child support
Foster care and adoption payments don't count.

OR

None of the above


SKIP



- For each option you check (Paid or Received child support), you will see an additional question asking the value of it


* Other money or benefits

In 2020, did you receive **any other money or benefits** (like bills paid on your behalf)?

 This may include financial support (money, or distributions from a 529 education account) from non-parent family members, like grandparents, aunts, uncles, or non-custodial parents.

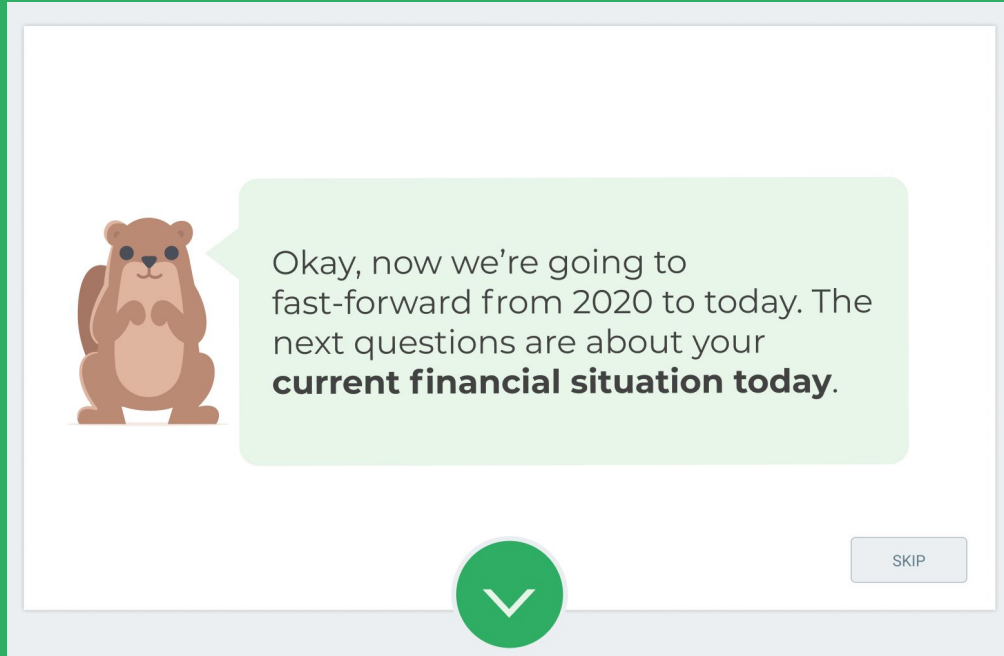
Yes

No



- If yes, you get asked an additional question about the value of this “other money or benefits”

* Onto the next subsection



Okay, now we're going to fast-forward from 2020 to today. The next questions are about your **current financial situation today**.

SKIP

✓

- Cash balance and Investment net worth

Student Finances

Subsection: **Cash & Net worth**

Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Amount (balance) in cash, savings, checking accounts
- * Net worth of investments
- * Business or investment farm?

* Student cash and bank balance

As of today, how much do you have (in total) in **cash, savings, and checking accounts?**



This is literally just asking about **cash on hand, plus money in the bank**. Do not include any lines of credit, nor subtract out any consumer debt (credit card or car loans).

\$ _____

SKIP

DO count (and add up together):


- Physical cash (in dollar bills and coins)
- Checking and savings account balances
- Other cash balances (like Venmo, PayPal, etc.)

Do NOT count:

- Credit card balance
- Investment accounts

* Student investment net worth

Do you know the **net worth** of your investments?



The net worth is the current value of investments, minus the debt owed for the investments. Do NOT subtract out any debt (like mortgages or car loans). Unfortunately, the FAFSA doesn't take those into account.

Yes

No - Help me figure this out

SKIP

▼

DO count (and add up together):

- Stocks and bonds
- Money markets
- Mutual funds
- Real estate investments
- Stock options
- Other securities and commodities

Do NOT count assets like:

- Home value / Mortgage
- Car value / Auto loans
- College savings accounts (these go under Parent Finances)

Net worth: Investment accounts

First, let's look at **investment accounts**.



Enter the current value of each type of investment. If you don't have a certain investment type, enter 0.


Money market or Mutual funds	\$ <input type="text"/> MM / Mutual funds
Stocks and bonds	\$ <input type="text"/> Stocks / Bonds
Certificates of deposit (CDs)	\$ <input type="text"/> CDs
Trust funds	\$ <input type="text"/> Trust funds

SKIP


- If you said you need help figuring this out, the form will now walk you through the different types of investments that together make up your “investment net worth”
- The first type is investment accounts.
- Fill out EVERY line in the table. If it doesn't apply, enter 0.

Net worth: UGMA/UTMA Custodial accounts

What about UGMA/UTMA **custodial accounts**?

 Count any UGMA/UTMA accounts where the student (Charlotte) is the owner, even if the parents are the custodians. If you have custodial 529 or college savings accounts, those actually belong in the Parent Finances section. This is only asking about UGMA/UTMA custodial accounts.

UGMA/UTMA custodial account value
\$



- For custodial accounts, only count it if you are the owner, not the custodian. (For example, if your parents set up such an account for you, they are the custodians, and you are the owner.)
- All college savings accounts (even if they're custodial, in the student's name) should be listed under **Parent Finances**. *(That's why they don't appear here.)*

Net worth: Other types of investments

Finally, do you own any of these:

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE"

Real estate or rental properties (Don't include the house you're living in!)

Stock options

Other securities or commodities

Installment and land sale contracts


OR

None of the above

SKIP

- A second home (for example, a holiday house) DOES count as “real estate.” Your primary home does not.
- For any checked items, you’ll see an additional question about its current market value and outstanding debt on it.

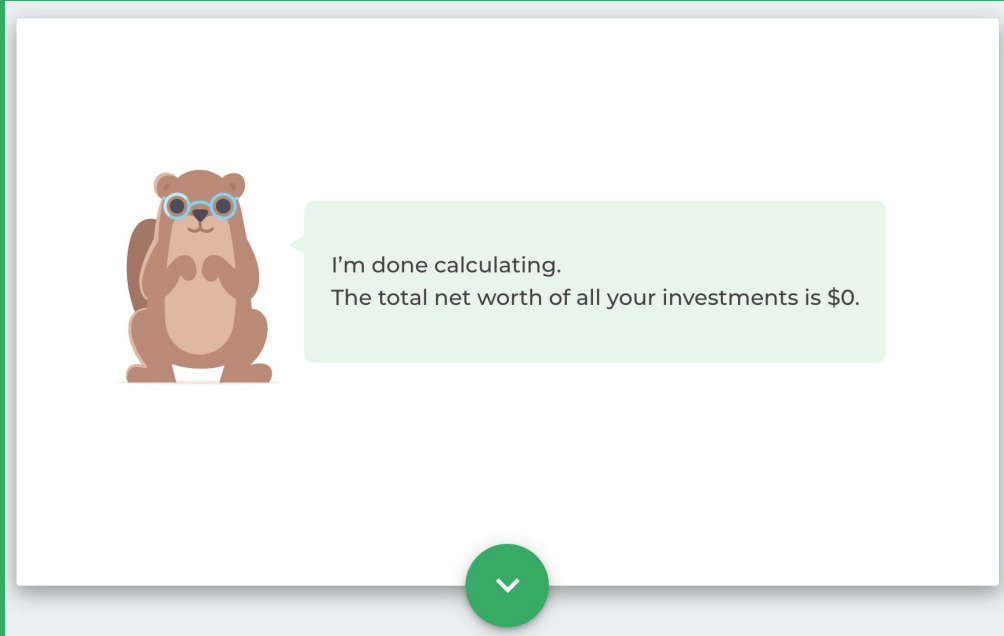
What's the current market value and outstanding debt for your **real estate or rental properties**?

 Remember, do NOT include your primary residence (the house you live in). This is only asking about investment real estate.

Current market value	\$	Value
Outstanding debt (Amount still owed)	\$	Debt

SKIP

FYI - Investment net worth total



- Gopher Mary will sum up your answers from the previous questions and let you know what the total value of all your investments is.
- (Instead of \$0, it will show what your total value is.)

* Business or investment farm?

Do you **own a business or investment farm** that employs more than 100 people full-time?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE"

Yes - Business(es)

Yes - Investment farm(s)

OR

None of the above

SKIP

- If you employ fewer than 100 people full-time, answer “None of the above.”
- If the farm is your primary residence (you live there), then it is not considered an “investment farm,” even if you run it commercially.

Net worth - Business / Farm

What is the **net worth of your business(es)**?



Only include businesses with over 100 full-time employees. To calculate net worth, add up the market value of any land, buildings, machinery, equipment, and inventory. Then subtract any debt where the business was used as collateral.

\$ _____

What is the **net worth of your investment farm(s)**?



Do not include any farms where you lives or where there are fewer than 100 employees. To calculate net worth, add up the market value of any land, buildings, machinery, equipment, and inventory. Then subtract any debt where the farm was used as collateral.

\$ _____

SKIP

- For each item you check (business/farm), you will see an additional question about the value of it.
- In both cases, to get to the “net worth,” take the market value of any assets the business or farm owns, and then deduct any outstanding debt.

Section 5. Parent Finances



Parent Finances

Subsection: **Taxes & Income**

Questions Overview


* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * **Filed a tax return?**
- Type of return (e.g. 1040)
- Filing status (e.g. Joint)
- Schedule 1 form? Line items?
- Adjusted Gross Income
- Income tax paid
- * **Earnings (per parent)**
- Income tax paid
- Untaxed pensions and retirement
- * **Other untaxed income** (Living allowances provided by job, Workers comp, Disability, etc.)

* Filed a tax return?


Did Maria & Daniel file a tax return for 2020 income?

 The "2020 tax return" is the one that reports on income earned in 2020 and needs to be filed by mid April 2021.

Yes - completed

No - but planning to file


No - and NOT planning to file



- The tax years can be tricky. This is the **tax form to report 2020 income**, which you would need to file by April 2021 (this year extended to May 2021 due to COVID).
- Your parent names will show here instead of "Maria" and "Daniel"

Type of tax return

Which kind of tax return did Maria & Daniel file for their 2020 income?


 The most common type is the first one, Form 1040.

Standard income tax return (Form 1040)

IRS non-resident alien tax return (1040-NR or 1040NR-EZ)

Puerto Rico or US territory tax return

Foreign tax return



- All tax questions are only asked if your parents **did** file or are **planning** to file
- If your parents filed a tax form that is **not** the standard Form 1040, the terms we use in the next questions might not match your form perfectly, but try to answer as best as you can
- If your parents filed a foreign tax form, convert from your currency to US dollars, using current exchange rates from the Fed

Tax filing status - Joint?

If you answer Married filing separately, you'll see Gopher Mary say:

“Okay. If they filed taxes separately, you'll just need to look at BOTH of their taxes and then answer the next few questions by adding the individual numbers together...”

Click “Here's how it looks” to see a tax form image:

In 2020, what tax filing status did Maria & Daniel use?




This will be at the very top of the Form 1040. *Here's what it looks like.*

- Single
- Married filing jointly
- Married filing separately
- Head of household
- Qualifying widow(er)
- Don't know

The image shows a 2020 U.S. Individual Income Tax Return (Form 1040). A red arrow points to the 'Filing Status' section at the top left of the form. The form includes various sections for personal information, dependents, and tax calculations.

Schedule 1?


Did John & Maria file a **Schedule 1 form** with their 2020 tax return?

 They may have a Schedule 1 form if they had non-job-related income or deductions— through things like capital gains, unemployment, or student loan deductions. [Here's what it looks like.](#)

Yes

No

Not sure




You likely filed a Schedule 1 if you had:

- Business income or loss
- Rental property income
- Capital gains
- Unemployment compensation
- Health savings accounts
- IRAs or other retirement plans
- Alimony paid/received
- Student loans
- Education tuition

See what the form looks like, by clicking “Here’s how it looks.”

Schedule 1 line items

Which items were included in their Schedule 1?
CHECK ALL THAT APPLY.

 Check for any line items with a non-zero number entry. *Here are the relevant lines highlighted.*

Line 7: **Unemployment compensation**

Line 8: Other income - **Alaska Permanent Fund dividend**

Line 8: Other income - Something else / NOT the Alaska Permanent Fund dividend

Line 10: **Educator expenses**

Line 19: **IRA deduction**

Line 20: **Student loan interest deduction**

Another item/line not listed above

- Asked only if you answered Yes to filing a Schedule 1 form
- The most important piece is actually to look for **“any item / line not listed above”** (what is NOT highlighted in the image). That would be:
 - Lines 1-6
 - Line 9
 - Lines 11-18
 - Lines 21-22

Adjusted Gross Income

What was Maria & Daniel's (combined) **adjusted gross income** for 2020?



See line 11 on your IRS 1040 form. [Here's where to look](#) (see image).

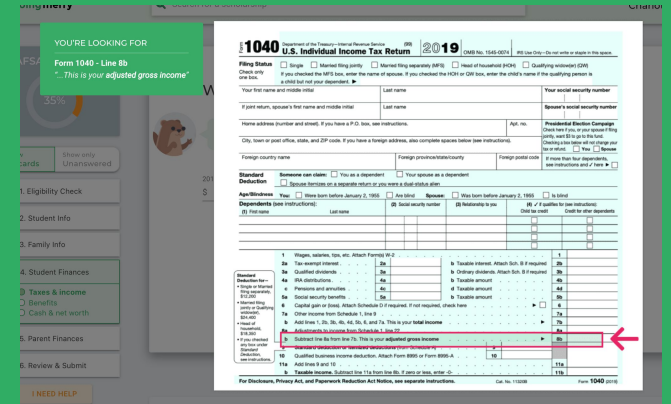
2020 Adjusted Gross Income

\$ _____



SKIP

IRS 1040 - Line 11. Click "Here's where to look" for the tax form image:



Income tax

What was Maria & Daniel's **income tax** for 2020?



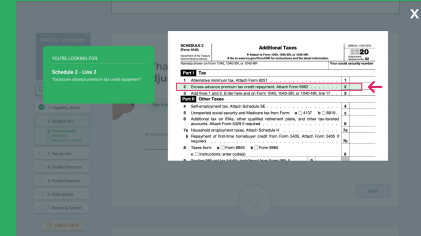
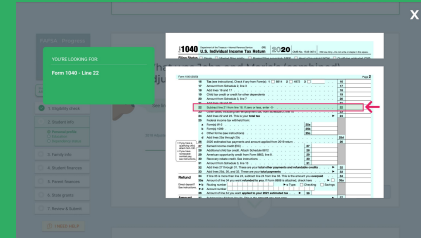
I'll walk you through the math. If you didn't fill out a form (like the Schedule 2), just put \$0.

Form 1040, line 22 <i>Show me an example.</i>	\$ Form 1040, line 22
[Uncommon] Schedule 2, line 2 <i>Show me an example.</i>	\$ Schedule 2, line 46
2020 income tax:	We'll calculate this for you.

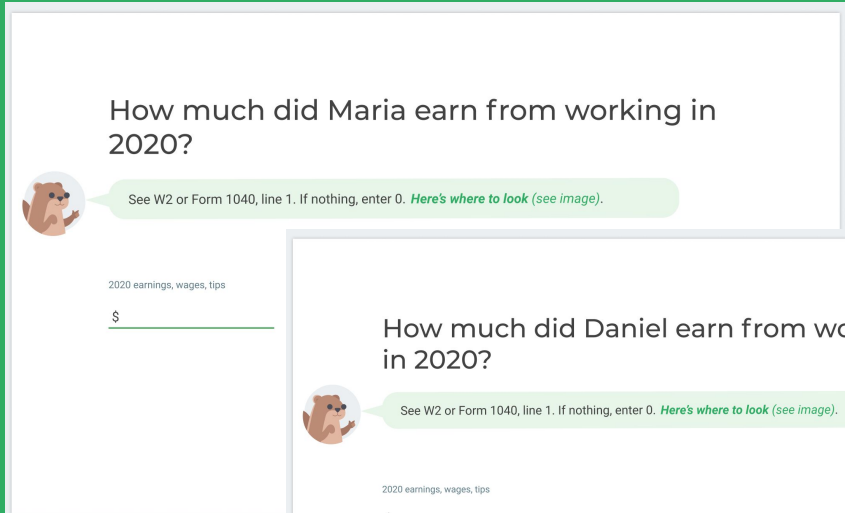


SKIP

- Enter 0 if you didn't file the form.
- Click "Here's where to look" to see each form:



* Earnings

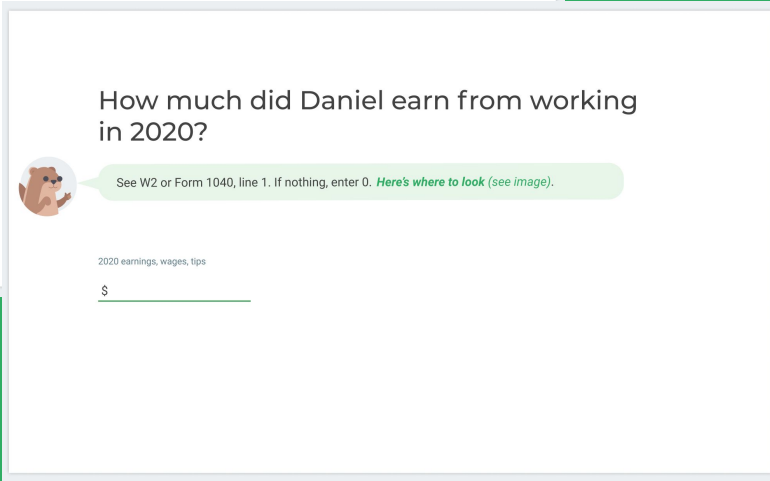


How much did Maria earn from working in 2020?

See W2 or Form 1040, line 1. If nothing, enter 0. [Here's where to look \(see image\).](#)

2020 earnings, wages, tips

\$ _____



How much did Daniel earn from working in 2020?

See W2 or Form 1040, line 1. If nothing, enter 0. [Here's where to look \(see image\).](#)

2020 earnings, wages, tips

\$ _____

- Need to answer this question even if your parents didn't file your taxes - They should still have W-2 forms or other payment records
- The bottom 3 types of income (business, farm, beneficiary's share) are uncommon. If they don't apply to your parents, just enter 0.
- If you are reporting about TWO parents, you'll need to fill this out for each parent separately.
- Click "Here's where to look" to see tax form images.

* Other forms of income

In 2020, did Maria have any of these kinds of **income from owning a business or farm?**

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Business income
Schedule 1, line 3 (if positive number). [Show me an example](#)

Farm income
Schedule 1, line 6 (if positive number). [Show me an example](#)

Beneficiary's share of income: tax-exempt interest
Schedule K-1, Box 14, Code A. [Show me an example](#)

None of the above

In 2020, did Daniel have any of these kinds of **income from owning a business or farm?**

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Business income
Schedule 1, line 3 (if positive number). [Show me an example](#)

Farm income
Schedule 1, line 6 (if positive number). [Show me an example](#)

Beneficiary's share of income: tax-exempt interest
Schedule K-1, Box 14, Code A. [Show me an example](#)

OR

None of the above

[SKIP](#)

- Need to answer this question even if you didn't file your taxes - You should still have W-2 forms or other payment records with your wages.
- These are uncommon types of income. For the vast majority of students, they should choose "None of the above"
- If you check any of the business/farm/beneficiary income options, you'll see a follow-up question asking you for the value of that item

Tax-exempt interest

In 2020, how much did Maria & Daniel receive in **tax-exempt interest** (for example, on municipal bonds)?



See Form 1040, line 2a. If nothing, enter 0. [Here's where to look](#) (see image).

2020 Tax-exempt interest

\$ _____

SKIP

- Only answer if you filed taxes.
- Click on “Here’s where to look” to see tax form image

Untaxed pensions or retirements

In 2020, did Maria or Daniel have any untaxed income related to **pensions** or **retirement accounts**?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Payments to **tax-deferred pension or retirement savings accounts** (paid directly or withheld from earnings)
W2 Boxes 12a through 12d, codes D, E, F, G, H, and S. [Show me an example.](#)

Payments to **self-employed SEP, SIMPLE, Keogh, and other qualified plans**
Schedule 1 - line 28. [Show me an example.](#)

IRA deductions
Schedule 1 - line 32. [Show me an example.](#)

Untaxed portions of **IRA distributions**
Form 1040, line 4a minus .4b Exclude Rollover IRAs. [Show me an example.](#)

Untaxed portions of **pensions and annuities**
Form 1040, line 5a minus 5b. Exclude Rollover IRAs. [Show me an example.](#)

OR

None of the above

- Only answer if you filed taxes.
- Click on “Here’s where to look” to see tax form images for each option.
- For any option you check, you’ll see an additional follow-up question asking about the value of that income

* Other untaxed income

In 2020, did Maria & Daniel have any of these kinds of **untaxed income**?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Housing, food, or living allowances provided by a job (military, clergy, or other career)

Workers' compensation

Disability benefits

Untaxed foreign income

Health savings account deductions
Schedule 1, line 25. [Show me an example.](#)

OR

None of the above

SKIP

Parent Finances

Subsection: **Benefits**

Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Education credits or benefits
- * Combat pay or Veterans' benefits
- * Child support paid/received
- * Federal benefits (Medicaid, Social Security, Food stamps, Free/Reduced school lunch)
- * **Unemployed but seeking work?**
- Why unemployed?
- Is one parent active duty and other unemployed?

* Education-related benefits

In 2020, did Maria or Daniel receive any of these **education-related benefits**?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit)

Schedule 3 - line 50. [Show me an example.](#)

Taxable college grants and scholarships reported to IRS as income (e.g. Americorps benefits)

Include: (1) Americorps benefits, and (2) grant or scholarship portions of fellowships and assistantships. Most other kinds of financial aid are not taxable if used for education.

Earnings from need-based employment programs (e.g. work-study, fellowships)

W-2, line 1 for the need-based job. [Show me an example.](#)

Earnings from a cooperative education program offered by a college

OR

None of the above

SKIP

* FYI - Put away your tax forms!



Good news! That's the end of questions related to Maria & Daniel's tax forms— so you can put those away!

But we still have a few more questions related to their finances.



The next questions are asked to everyone, whether you filed your taxes or not.

* Combat pay or Veterans benefits

In 2020, did Maria or Daniel receive income or benefits from the Armed Forces?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Taxable combat pay
Do not count any untaxed combat pay.

Veteran's benefits
Examples: Disability, Death Pension, Dependency & Indemnity Compensation, VA Educational Work-Study allowances

OR

None of the above

SKIP

- For each option you check (Combat pay or Veteran's benefits), you will see an additional question asking the value of it

* Child support

In 2020, did Maria or Daniel pay or receive **child support**?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

Paid child support (for someone not in your household)
This is money paid due to a divorce or separation, or as a result of a legal requirement. Don't count any payments to children considered part of your household.

Received child support
Foster care and adoption payments don't count.

OR

None of the above

SKIP

- For each option you check (Paid or Received child support), you will see an additional question asking the value of it

Federal benefits

Did Maria, Daniel, or anyone in their household receive these federal benefits in 2020 or 2021?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."



John & Maria's "household" includes you, your siblings, and any other dependents who live in your parents' house.

Medicaid

Supplemental Security Income (SSI)

Supplemental Nutrition Assistance Program (SNAP), also known as "Food Stamps"

Free or Reduced Price School Lunch

Temporary Assistance for Needy Families (TANF) - or state equivalent

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

OR

None of the above

- Check any item if **anyone** in the household has received these benefits in 2020 or 2021
 - For example, has a younger sibling received free or reduced school lunch?
- Remember your household includes: your parents, your siblings, any live-in dependents, and you

Unemployed and seeking work

As of today, are Maria and/or Daniel unemployed but seeking work?

Yes

No

SKIP

▼

- Answer yes if EITHER or BOTH parents are unemployed (but still actively seeking work)
- If your parents are unemployed but NOT seeking work (for example, because they are retired), this does not count. Answer “No.”

Why unemployed?

Why is Maria or Daniel unemployed?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE."

They voluntarily quit their job

They were laid off or lost their job

They were previously self-employed, but now are unemployed due to economic conditions or a natural disaster

They were previously a homemaker (e.g. stay-at-home mom or dad) but are no longer sufficiently financially supported by their spouse

OR

None of the above

SKIP

↓

- Only asked if you said your parent was unemployed but seeking work

Active military member?

Is either Maria or Daniel an active duty member?

Yes

No

SKIP

▼

- Is the other parent (not the unemployed one) an active duty member (in the army, navy, etc.)?

* Onto the next subsection



Okay, now we're going to fast-forward from 2020 to today.

The next questions are about Maria & Daniel's **current financial situation today**.



SKIP

- Cash balance and Investment net worth

Parent Finances

Subsection: **Cash & Net worth**

Questions Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Amount (balance) in cash, savings, checking accounts
- * Net worth of investments
- * Business or investment farm?

* Amount in cash and bank accounts

As of today, how much do Maria & Daniel have (in total) in **cash, savings, and checking accounts**?



This is literally just asking about **cash on hand, plus money in the bank**. Do not include any lines of credit, nor subtract out any consumer debt (credit card or car loans).

\$ _____ |

SKIP

DO count (and add up together):


- Physical cash (in dollar bills and coins)
- Checking and savings account balances
- Other cash balances (like Venmo, PayPal, etc.)

Do NOT count:

- Credit card balance
- Investment accounts

* Investment net worth

Do you know the **net worth** of Maria & Daniel's investments?

 The net worth is the current value of investments, minus the debt owed for the investments. Do NOT subtract out any debt (like mortgages or car loans). Unfortunately, the FAFSA doesn't take those into account.

Yes

No - Help me figure this out

SKIP

↓

DO count (and add up together):

- Stocks and bonds
- Money markets
- Mutual funds
- College savings accounts
- Real estate investments
- Stock options
- Other securities and commodities

Do NOT count assets like:

- Home value / Mortgage
- Car value / Auto loans

Net worth: Investment accounts

First, let's look at **investment accounts**.



Enter the current value of each type of investment. If you don't have a certain investment type, enter 0.


Money market or Mutual funds	\$ <input type="text"/> MM / Mutual funds
Stocks and bonds	\$ <input type="text"/> Stocks / Bonds
Certificates of deposit (CDs)	\$ <input type="text"/> CDs
Trust funds	\$ <input type="text"/> Trust funds

SKIP

- If you said you need help figuring this out, the form will now walk you through the different types of investments that together make up your parents' "investment net worth"
- The first type is investment accounts.
- Fill out EVERY line in the table. If it doesn't apply, enter 0.

Net worth: College savings & Custodial accounts

What about **college savings accounts** or custodial accounts?



Enter the current value of each type of investment. If you don't have a certain investment type, enter 0.

Coverdell savings accounts	\$ <input type="text"/> Coverdell savings
529 savings plans	\$ <input type="text"/> 529 savings
529 prepaid tuition plans (Enter the current refund value.)	\$ <input type="text"/> 529 prepaid tuition
Other Qualified Educational benefits or savings accounts	\$ <input type="text"/> Other QE savings
UGMA/UTMA custodial account (Only count it if you are the owner, not the custodian.)	\$ <input type="text"/> Custodial accounts

- Fill out EVERY line in the table. If it doesn't apply, enter 0.
- For custodial accounts, only count it if you are the owner, not the custodian. (For example, if your parents set up such an account for you, they are the custodians, and **you** are the owner.)
- College savings accounts (even custodial ones) should be reported here, **not** under Student Finances

Net worth: Other types of investments

Finally, do Maria & Daniel own any of these:

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE"

Real estate or rental properties (Don't include the house they're living in!)

Stock options

Other securities or commodities

Installment and land sale contracts


OR

None of the above

SKIP

- A second home (for example, a holiday house) DOES count as “real estate.” Your parent’s primary home does not.
- For any checked items, you’ll see an additional question about its current market value and outstanding debt on it.

What's the current market value and outstanding debt for Maria & Daniel's **real estate or rental properties**?

 Remember, do NOT include their primary residence (the house they live in). This is only asking about investment real estate.

Current market value	\$	<input type="text"/>	Value
Outstanding debt (Amount still owed)	\$	<input type="text"/>	Debt

SKIP

FYI - Investment net worth total



I'm done calculating.
The total net worth of all Maria & Daniel's
investments is \$0.



- Gopher Mary will sum up your answers from the previous questions and let you know what the total value of all your parents' investments is.
- (Instead of \$0, it will show what your parents' total value is.)

* Business or investment farm?

Does Maria or Daniel **own a business or investment farm** that employs more than 100 people full-time?

CHECK ALL THAT APPLY, OR SELECT "NONE OF THE ABOVE"

Yes - Business(es)

Yes - Investment farm(s)

OR

None of the above

SKIP

- If your parents employ fewer than 100 people full-time, answer "None of the above."
- If the farm is your parents' primary residence (your family lives there), then it is not considered an "investment farm," even if it is run commercially.

Net worth - Business / Farm

What is the **net worth of Maria's & Daniel's business(es)?**

Only include businesses with over 100 full-time employees. To calculate net worth, add up the market value of any land, buildings, machinery, equipment, and inventory. Then subtract any debt where the business was used as collateral.

\$ _____

What is the **net worth of Maria's & Daniel's investment farm(s)?**

Do not include any farms where Maria or Daniel lives or where there are fewer than 100 employees. To calculate net worth, add up the market value of any land, buildings, machinery, equipment, and inventory. Then subtract any debt where the farm was used as collateral.

\$ _____

SKIP

▼

- For each item you check (business/farm), you will see an additional question about the value of it.
- In both cases, to get to the “net worth,” take the market value of any assets the business or farm owns, and then deduct any outstanding debt.

[Optional] FICO scores

[Optional] What's Maria's **FICO credit score**?

This is not part of the FAFSA®, but answering it will allow us to give you additional advice about how to handle your financial aid offer later on. We'll let you know if you'd likely save more money by taking government Parent PLUS loans, or whether to shop around for private loans. We will keep your answer confidential.

Above 800

750 - 799

700 - 749

650 - 699

Below 650

Maria doesn't have a credit score

[Optional] What's Daniel's **FICO credit score**?

This is not part of the FAFSA®, but answering it will allow us to give you additional advice about how to handle your financial aid offer later on. We'll let you know if you'd likely save more money by taking government Parent PLUS loans, or whether to shop around for private loans. We will keep your answer confidential.

Above 800

750 - 799

700 - 749

650 - 699

Below 650

John doesn't have a credit score

SKIP

- We ask for parents' FICO scores
- This is not part of the FAFSA®, but answering it allows us to give students advice about how to handle their financial aid offer later on, e.g. if they should take Parent PLUS loans or by taking private loans. Rest assured that we will always recommend Federal Direct loans first, as these are *always* better than private ones.
- We keep students' answers 100% confidential. (We never sell or provide this info to anyone else.)

Section 6. Review & Submit



We will ask a couple optional questions about the students' experience with our FAFSA® Made Easier, confirm that all mandatory questions have been answered, ask for (student and parent) SSNs, and then submit the form!

Review & Submit Overview

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions

- * Who filled out? (*optional*)
- * Rate your experience 1-10 (*optional*)
- Return to answer previously skipped questions
- * Student SSN
- * Parents' SSNs
- Which parent will sign?
- * Ready to review?
- * (Review slides)
- * Ready to submit?

* Who filled out this form? [optional]

[Optional] Who filled out this form?

Student

Parent

Both student and parent

SKIP

- These optional questions are just for Going Merry's own information, and will help us improve the form in the future.

* Rating [optional]

[Optional] How would you rate your experience with this form?

Miserable Amazing!

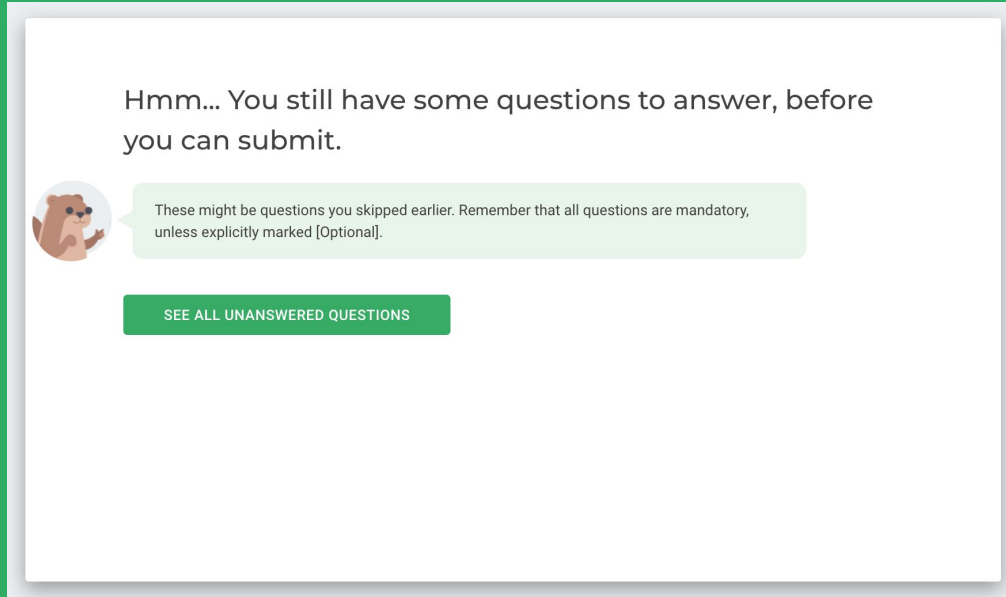
0 5 10

SKIP

▼

- These optional questions are just for Going Merry's own information, and will help us improve the form in the future.


See all unanswered questions



- At this point, we will check that you have completed all mandatory questions. If not, you will see this screen.
- Hitting the “See all unanswered questions” button will do the same thing as switching the “Show unanswered” toggle on the left - It will hide all answered questions and scroll you back up to the top, so that you can focus on completing the ones you missed or skipped.

* Student SSN

What's your social security number?

 I know it's scary to enter your SSN on an online form, but **we need it to be able to file your FAFSA® for you**. Otherwise, all that hard work was for nothing.

I can also assure you that Going Merry takes your data privacy seriously. All data submitted here is encrypted, and **we will NEVER share your SSN with anyone else**—only to enter into your FAFSA® form.

Social Security Number
XXX-XX-XXXX hide SSN

▼


- Required to be able to submit the FAFSA®
- Uncheck the “hide SSN” box to see all the numbers and double-check there are no typos. Otherwise, by default, it will only display the last four digits, as so:

Social Security Number
XXX-XX-5555| hide SSN

Social Security Number
555-55-5555 hide SSN

* Parent SSN

What are your parents' social security numbers?

 This is also a mandatory question in the FAFSA®, and we cannot submit your form without it. If your parent doesn't have a SSN (for instance because they are foreign), simply enter all zeroes (000-000-0000).


Robert	Social Security Number XXX-XX-XXXX	<input checked="" type="checkbox"/> hide SSN
Maria	Social Security Number XXX-XX-XXXX	<input checked="" type="checkbox"/> hide SSN

▼

- Required to be able to submit the FAFSA®
- If your parent does not have a SSN, just enter all zeros (000-000-0000).
- Uncheck the “hide SSN” box if you want to see all the numbers, to double-check you didn’t make a typo

Which parent to sign?

Which parent will digitally sign your FAFSA® for you?

 Since your FAFSA® is an official government document, you and one parent will need to (digitally) sign it. This will involve going onto the FAFSA website, creating a username, and then clicking a few buttons to "sign." If only one parent is a US citizen, choose that one. (It'll make your life easier!)

Maria

Daniel

SKIP

↓

- Only shown if student is reporting info on TWO parents
- Only one parent needs to sign.
 - **If both parents are US citizens**, choose whichever one you want. They are both eligible to digitally sign.
 - **If only one is a US citizen**, choose that parent.
 - **If neither parent is a US citizen**, choose either one. You will need to mail in a physical signature later.

Ready to review?



Once you hit submit, it's final.

So now **review your answers** and double-check that everything is correct.



- Next cards will show all previous answers, in summary table format

Ready to review?

Review: Eligibility check

Full legal name	FirstName Middleinitial LastName Suffix
First FAFSA application?	Yes
US citizen?	
Legal designation	
Alien Registration Number	

Review: Student info - Personal info

Date of birth	September 22, 2002
Gender	Female
Email address	gophermary@goingmerry.com
Phone number	917-555-5555
Permanent Address	123 Gopher St, Apt 5A, Mary, MN 555555, USA
Lived in MN since 2016?	Yes
Interested in work-study?	Yes

- Summarizes students' answers to the form - One card per subsection
- If the student notices an error, they can click on the green text to return to the question and edit/correct the error.
- Once the error is corrected, return to the "Review & submit" section again to continue checking answers

* Ready to submit?

Ready to submit?



Hitting "submit" here is final, so make sure you have checked your answers. We will begin filing your FAFSA® immediately, and you will no longer be able to edit your answers here. However, you can request changes via the normal FAFSA® website.

You and your parents will still need to sign your FAFSA® on the main government website. We'll give you instructions on how to do that on the next page.

YES - SUBMIT!

- Cannot edit answers after hitting "Submit"
- If you realize later on that you made a mistake, you will be able to fix it, but only on the government FAFSA® form (not here on Going Merry).

After Submitting...

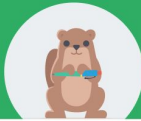


After submitting on Going Merry, we will begin translating your answers to the government FAFSA® and submitting it on your behalf. **But you are not done yet.** To complete the process, you and your parent **still need to sign** on the government website.

Webpage - Ready to sign

Time to sign!

One last step 'til you're done.



- Finish the form.
- Going Merry reviews & submits it.
- You & your parent sign it.

Both you and your parent (parentName!) now need to digitally sign your FAFSA®. Unfortunately, we are not legally allowed to do this part for you.

This is a crucial step! If you and (parentName!) don't sign, you won't be considered for federal financial aid. That's a big lost opportunity. (The average student gets \$11,000 in aid!)



Here's how you sign:

- Create an FSA ID here.**
This is your username and password for FAFSA®. Make sure you use the same legal name you put for the FAFSA®. If you already created an FSA ID, just use that one.
Need more help? See detailed instructions here.
- Log in to the FAFSA® here using your FSA ID.**
On the FAFSA® website, choose "Log In" as a returning student, and then enter your FSA ID and password.
- Click the "Provide signatures" button.**
- Select "Provide student signature," and then follow the steps to sign.**
You'll then need to agree to some terms (check a box), and click to sign.
Not sure where? See screenshots here.
- Ask your parent to create their own FSA ID here.**
They must also use their exact name (spelling) and date of birth as indicated on your FAFSA. If they already have an FSA ID, they can use that one. However, they cannot use your FSA ID.
- On your (student) FAFSA®, select "Provide parent signature."**
- Ask your parent to enter their FSA ID and password, agree to the terms, and sign.**

[Recommended]

Link your FAFSA® to the IRS.

Get your money! 🏠 📄

🗨️ I NEED HELP

Frequently Asked Questions

What happens after Going Merry submits my FAFSA®? +

How much financial aid money will I receive? +

When and how will I receive the money? +

What is financial aid, anyway? +

What else do I need to do, to maximize my financial aid? +

Still got questions?

No problem! Our team of financial aid experts has got the answers.

Email: fafsa@goingmerry.com
Text hotline: 415-475-1239

- The next step is for students to sign the submitted FAFSA, using their FSA IDs.
- We provide detailed instructions on how to do this.
- In addition, the Searchable Help Articles + Live Chat are still accessible via the orange button on the right ("I need help")

Emails - Ready to sign



Sign your FAFSA®
(it's the last step!)

Hey Catherine,

We've now submitted your FAFSA® to the federal government. However, to receive your financial aid, **you and your parents must sign it**, on the official FAFSA website. Your application is not considered complete without these signatures.

Here's what to do. Everything should take just a few minutes:

- 1 Create your FSA ID here at fsaid.ed.gov**
Your FSA ID is your official FAFSA® username and password. Make sure you use the same exact legal name (including as what you used for your FAFSA, (FirstName MiddleInitial LastName Suffix) And if you already have an FSA ID, just use that one.
Need more help? See detailed instructions & screenshots here.
- 2 Log in to your FAFSA® here using your FSA ID.**
Select that you are a student, and then enter your FSA ID and password.
Need more help? See detailed instructions & screenshots here.
- 3 Click on the "PROVIDE SIGNATURES" button.**
When you sign, it should say your status is "On Hold - Missing Signatures." Click on the big "Provide signatures" button.
Not sure where? See screenshots here.



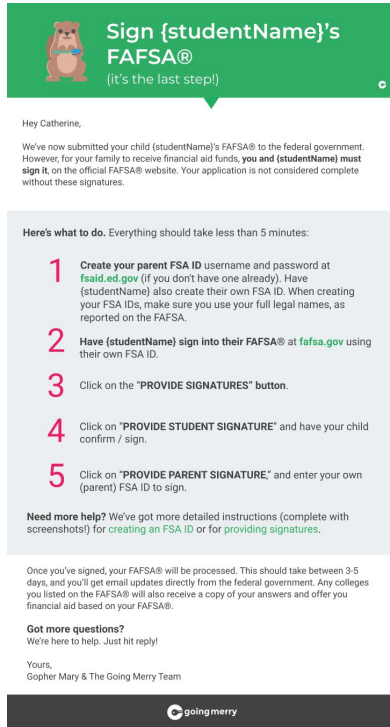
- 4 Choose "Provide student signature", check the box, and sign.**
In this step, you're agreeing to several paragraphs of text. Basically, you are confirming that you are indeed the student, and that all of the information you've reported is correct to the best of your knowledge.
- 5 Ask your parent (ParentName) to create a FSA ID, also at fsaid.ed.gov.**
Just like step #1 - Your parent will need to create their own FSA ID, again using the same exact legal name that appears on your FAFSA. (FirstName LastName). If they already have one, they can use that one. Your parent cannot use your FSA ID.
- 6 On your FAFSA, choose "Provide parent signature."**
Just like step #4 - This time you choose "parent signature." Your parent will need to enter their FSA ID and password, and then check the box to sign.

Once you've signed, your FAFSA® will be processed. This should take between 3-5 days, and you'll get email updates directly from the federal government. Any colleges you listed on the FAFSA® will also receive a copy of your answers and offer you financial aid based on your FAFSA®.

Got more questions? Need help signing the FAFSA®?
We're here to help. Just hit reply!

Yours,
Gopher Mary & The Going Merry Team

goingmerry



Sign {studentName}'s FAFSA®
(it's the last step!)

Hey Catherine,

We've now submitted your child (studentName)'s FAFSA® to the federal government. However, for your family to receive financial aid funds, **you and (studentName) must sign it**, on the official FAFSA® website. Your application is not considered complete without these signatures.

Here's what to do. Everything should take less than 5 minutes:

- 1 Create your parent FSA ID username and password at fsaid.ed.gov (if you don't have one already).** Have (studentName) also create their own FSA ID. When creating your FSA IDs, make sure you use your full legal names, as reported on the FAFSA.
- 2 Have (studentName) sign into their FAFSA® at fafsa.gov using their own FSA ID.**
- 3 Click on the "PROVIDE SIGNATURES" button.**
- 4 Click on "PROVIDE STUDENT SIGNATURE" and have your child confirm / sign.**
- 5 Click on "PROVIDE PARENT SIGNATURE" and enter your own (parent) FSA ID to sign.**

Need more help? We've got more detailed instructions (complete with screenshots!) for [creating an FSA ID](#) or for [providing signatures](#).

Once you've signed, your FAFSA® will be processed. This should take between 3-5 days, and you'll get email updates directly from the federal government. Any colleges you listed on the FAFSA® will also receive a copy of your answers and offer you financial aid based on your FAFSA®.

Got more questions?
We're here to help. Just hit reply!

Yours,
Gopher Mary & The Going Merry Team

goingmerry

- We send students and parents an email letting them know their FAFSA is ready to sign (along with instructions on how to do so).
- They will continue to get automated weekly reminders (by email and text message) until they sign.

Webpage - Done + Recommended DRT

FAFSA®, done!
You've successfully applied for federal financial aid.

- ✓ Finish the form.
- ✓ Going Merry reviews & submits it.
- ✓ You & your parent sign it.
- Get your money! 🎁

Woohoo! You're done! You'll now be automatically considered for need-based federal and college financial aid.

When a college admits you, it'll send you a financial aid award letter, detailing how much aid they are offering you. This aid package is designed based on the financial information from your FAFSA®.

In particular, they're likely to focus on your **Expected Family Contribution of \$XX,XXX**. That "EFC" number is how much the FAFSA thinks your family can reasonably afford to pay, per year. However, your actual tuition bill might be higher than that. See more on how financial aid works here.

[Recommended] Link your FAFSA® to the IRS.

We recommend you link your FAFSA® to the IRS Data Retrieval Tool (DRT). This step is technically optional, but if you don't link to the IRS, your college is more likely to request additional documentation from you.

Linking to the IRS should take an extra 10-15 minutes. You will need your parent to enter their FSA ID and password. Here are the full instructions.

I NEED HELP

Frequently Asked Questions

- What happens after Going Merry submits my FAFSA®? +
- How much financial aid money will I receive? +
- When and how will I receive the money? +
- What is financial aid, anyway? +
- What else do I need to do, to maximize my financial aid? +

Still got questions?

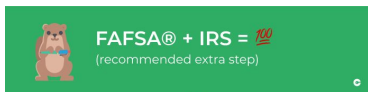
No problem! Our team of financial aid experts has got the answers.

Email: fafsa@gomerry.com

Text hotline: 415-476-1239

- After signatures, the student's FAFSA will be processed and they will have successfully completed the process. So we show the last step as "Get your Money!"
- That said, Gopher Mary will recommend an additional task: Connect to the IRS DRT, to lower your chances of getting flagged for verification.

Emails - Connect to IRS DRT



Hey Catherine,

Your FAFSA® application is complete, so your colleges will consider you for financial aid. That said, **we recommend doing one more quick (10-15 min) step**, to prevent having to complete additional paperwork later on: [Link your FAFSA to the IRS Data Retrieval Tool](#).

In short, here's how to link to the IRS:

- 1 Log in to your FAFSA® [here](#) using your FSA ID.
- 2 Click on "Make a correction... to link to the IRS."
- 3 Navigate to "Parent Demographics," and then click Next.
- 4 Click on the "Link to IRS button."
- 5 Ask your parent to enter their FSA ID and password.
- 6 On the IRS website, verify your parent's IRS details, and enter their address, exactly as it appears on their 2019 tax forms.
- 7 When redirected back to the FAFSA, sign and submit.

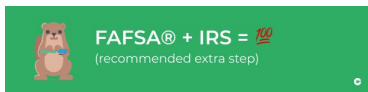
Need more help? We've got [more detailed instructions \(complete with screenshots!\)](#) [here](#).

Once you submit this "correction," your colleges will automatically receive a version of the FAFSA® indicating you've verified the data with the IRS. That means they're less likely to ask you to verify that information later on. (What if you still get flagged for verification? [Here's what to do.](#))

Got more questions?

We're here to help. Just hit reply!

Yours,
Gopher Mary & The Going Merry Team



Hey Catherine,

Your child (StudentName)'s FAFSA® application is complete, so they will be considered for financial aid. That said, **we recommend that your family do one more quick (10-15 min) step**, to prevent having to complete additional paperwork later on: [Link the FAFSA to the IRS](#), using the Data Retrieval Tool.

In short, here's how to link to the IRS:

- 1 Have your child log in to the FAFSA® [here](#) using their FSA ID.
- 2 Click on "Make a correction... to link to the IRS."
- 3 Navigate to "Parent Demographics," and then click Next.
- 4 Click on the "Link to IRS button."
- 5 Enter your parent FSA ID and password.
- 6 On the IRS website, verify your IRS details, and enter your address, exactly as it appears on your 2019 tax forms.
- 7 When redirected back to the FAFSA, sign and submit.

Need more help? We've got [more detailed instructions \(complete with screenshots!\)](#) [here](#).

Once you submit this "correction," your child's colleges will automatically receive a version of the FAFSA® indicating you've verified the data with the IRS. That means they're less likely to ask you to verify that information later on. (What if you still get flagged for verification? [Here's what to do.](#))

Got more questions?

We're here to help. Just hit reply!

Yours,
Gopher Mary & The Going Merry Team



- Once both student & parent signatures are in, we also send emails to both students and parents recommending that they complete one final (optional but recommended) step: Connect to IRS DRT
- Unlike with signatures, this is a once-off email, so we don't keep reminding them if they haven't done it.