

FAFSA[®] Made Easier

in collaboration with Going Merry



The FAFSA[®] Made Easier

- We've 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 1. Sign up for Going Merry

goingmerry.com/sign-up

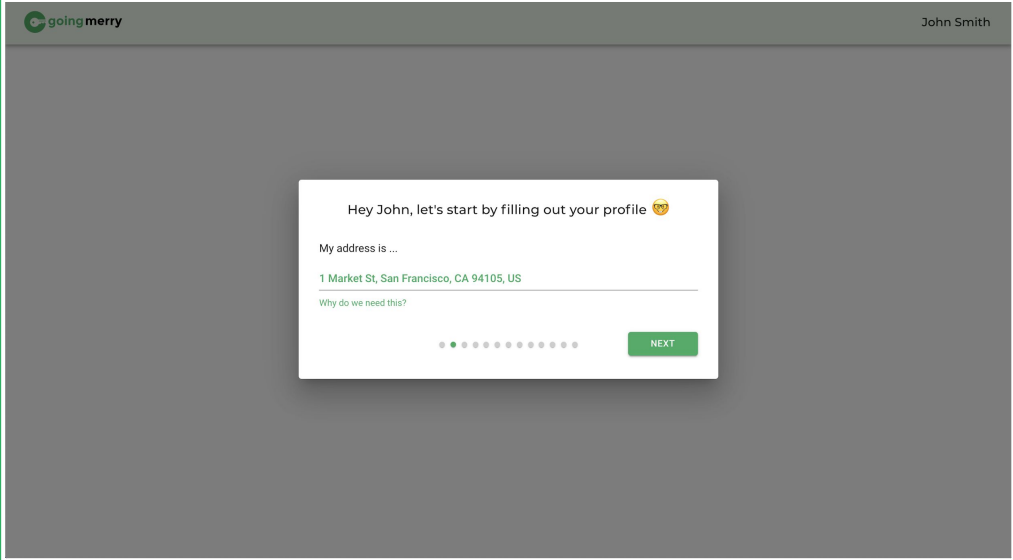
- Sign up with your personal (not school) email address
- If you don't sign up with Google, you'll also need to enter your gender and birth date, as well as click on a link in a verification email

A screenshot of the Going Merry sign-up page. The page features the Going Merry logo in the top left corner and a link for "Already signed up? Log in" in the top right. The main heading reads "Welcome to scholarships & financial aid made easy". Below this is a form with a toggle switch for "I am a student" (selected) and "counselor". There is a "SIGN UP WITH GOOGLE" button with the Google logo. Below that is the word "OR" and an "Email address" input field. At the bottom of the form is a "SIGN UP" button. A small note at the bottom of the form states: "By signing up, you accept our Terms of Service and Privacy Policy."

Step 2. Complete “onboarding” questions

This will ask you questions about:

- Your address
- Your education level, class year, and high school
- Your GPA
- Your standardized test scores (you can skip this)
- Your target colleges
- Your household income

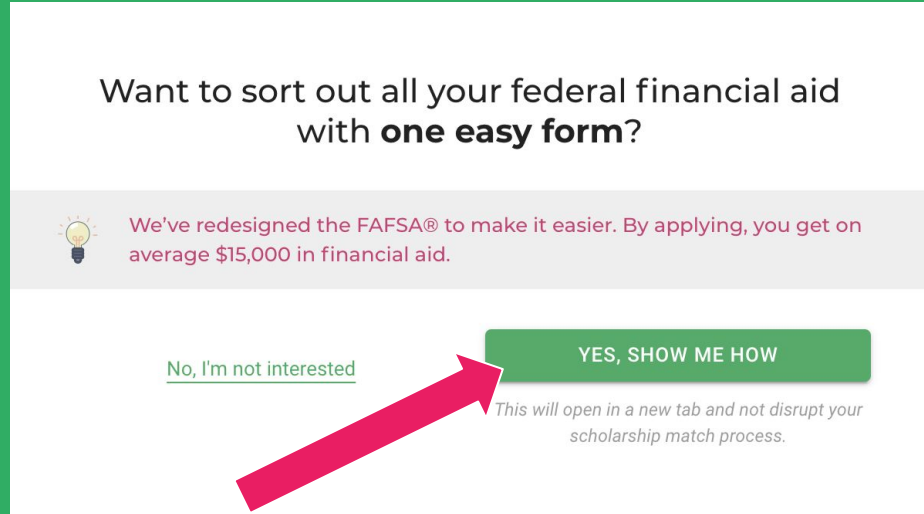


The screenshot shows a web browser window with the 'goingmerry' logo in the top left and the name 'John Smith' in the top right. The main content area is a dark gray background with a white modal form in the center. The form has a title 'Hey John, let's start by filling out your profile' with a smiley face emoji. Below the title is the label 'My address is ...' followed by a text input field containing '1 Market St, San Francisco, CA 94105, US'. Underneath the input field is the text 'Why do we need this?'. At the bottom of the form, there is a progress indicator consisting of a row of 10 dots, with the first dot filled in green. To the right of the progress indicator is a green button with the text 'NEXT' in white.


Step 3. On FAFSA® question, answer “Yes”

After several questions, you'll see a prompt about federal financial aid.

Click the green button:
“Yes, show me how”



Want to sort out all your federal financial aid with **one easy form**?

 We've redesigned the FAFSA® to make it easier. By applying, you get on average \$15,000 in financial aid.

[No, I'm not interested](#)

YES, SHOW ME HOW

This will open in a new tab and not disrupt your scholarship match process.

This will take you to FAFSA® Made Easier

The screenshot shows the 'goingmerry' website interface. At the top, there is a navigation bar with the 'goingmerry' logo on the left, a search bar with the placeholder text 'Search for a scholarship', and the user name 'John Smith' on the right. The main content area is divided into two columns. The left column contains a 'FAFSA® Progress' section with a circular progress indicator showing 22% completion. Below this are two filter buttons: 'Show All cards' (selected) and 'Show only Unanswered'. A vertical list of six steps 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). At the bottom of this list is an orange button labeled 'I NEED HELP'. The right column features a large green banner with a cartoon gopher character in a white circle at the top. The text on the banner reads: 'Hi, I'm Gopher Mary. I'm here to make the FAFSA® easier.' Below this, it states: 'The FAFSA® is your key to getting all kinds of financial aid. Students who submit the FAFSA® get an average of \$15,000 per year for college.' At the bottom of the banner, it says: 'So let's get to it. Scroll or press ENTER to continue.' A circular 'scroll' button with a downward arrow is positioned at the bottom center of the banner.

goingmerry

Search for a scholarship

John Smith

FAFSA® Progress

22%

Show All cards Show only Unanswered

1. Eligibility Check
2. Student Info
3. Family Info
4. Student Finances
5. Parent Finances
6. Review & Submit

I NEED HELP

Hi, I'm Gopher Mary.
I'm here to make the FAFSA® easier.

The FAFSA® is your key to getting all kinds of financial aid.
Students who submit the FAFSA® get an average of \$15,000 per year for college.

So let's get to it.
Scroll or press ENTER to continue.

scroll

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 **“Apply for the FAFSA®”**
- If your left menu doesn't show, click the hamburger menu (three lines) at the top left to open it

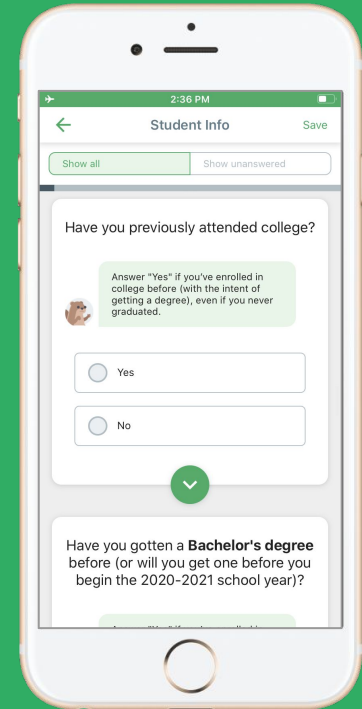
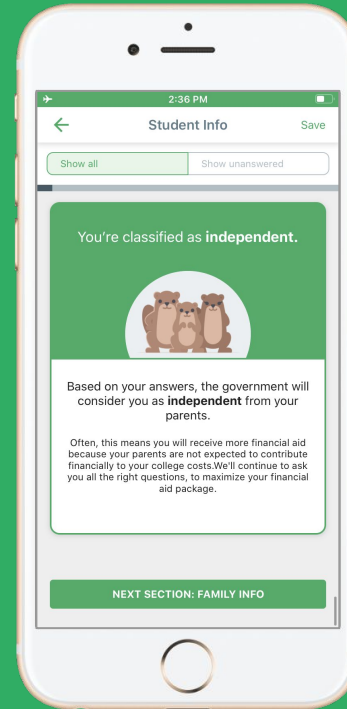
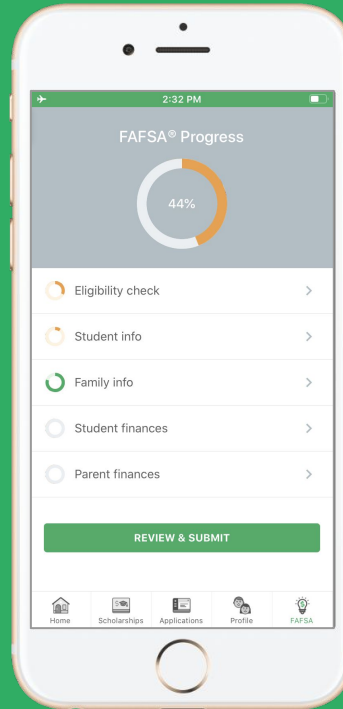
The screenshot shows the 'goingmerry' dashboard for user John Smith. The left sidebar menu includes options like Home, Profile, Find Scholarships, Matched scholarships, Drafts & Submissions, and 'Apply for the FAFSA®', which is highlighted with a red box. The main content area displays financial aid statistics: Total Awards Applied For \$1,500.00, Potential Awards \$142,450.00, and Potential Scholarship Bundles \$56,700.00. Below these are an Application Submission Rates line graph, a Profile Completion Grade of D, and a 'How much money will you earn in the future?' forecast section. A red arrow points from the 'Potential Awards' section to the 'Apply for the FAFSA®' option in the sidebar.



Apply for the FAFSA®

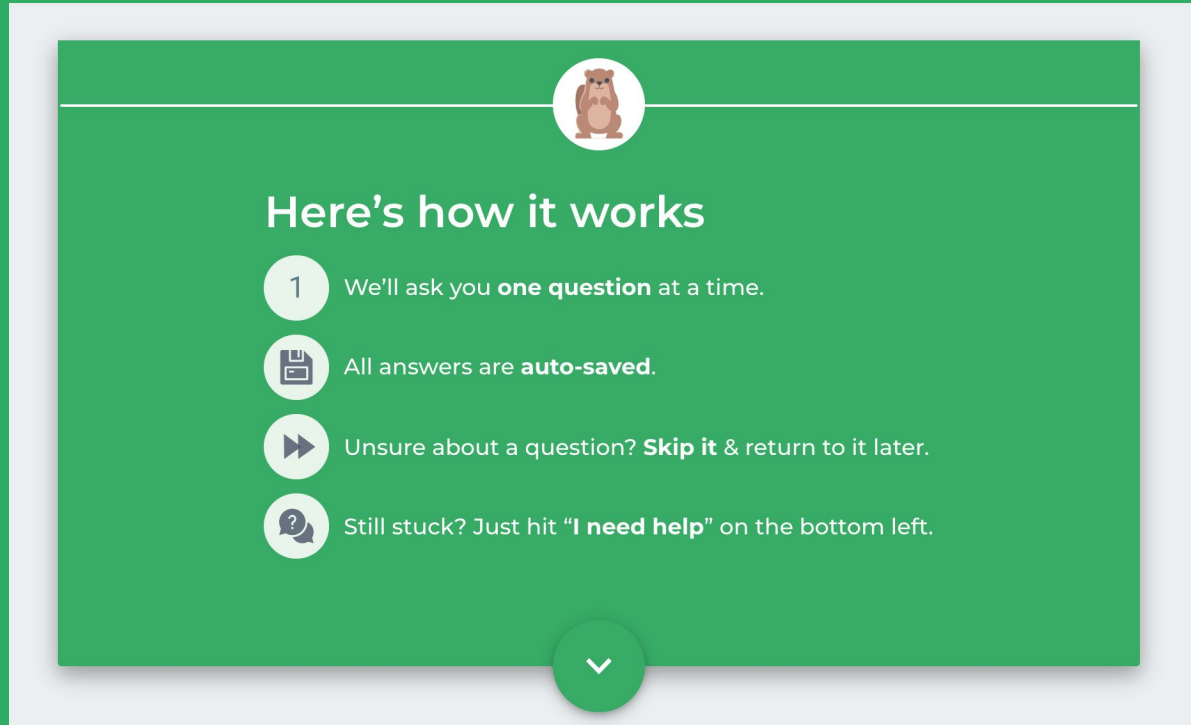
Soon available on the mobile app

- Coming soon!
- Likely available from November






How to use FAFSA[®] Made Easier

Scroll to card #2



A screenshot of a mobile application card. At the top center is a circular icon of a brown squirrel. Below it, the title "Here's how it works" is displayed in white text. A list of four instructions follows, each preceded by a circular icon: a number "1", a floppy disk, a right-pointing arrow, and a speech bubble with a question mark. At the bottom center of the card is a circular button with a white downward-pointing chevron.

Here's how it works

- 1 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!

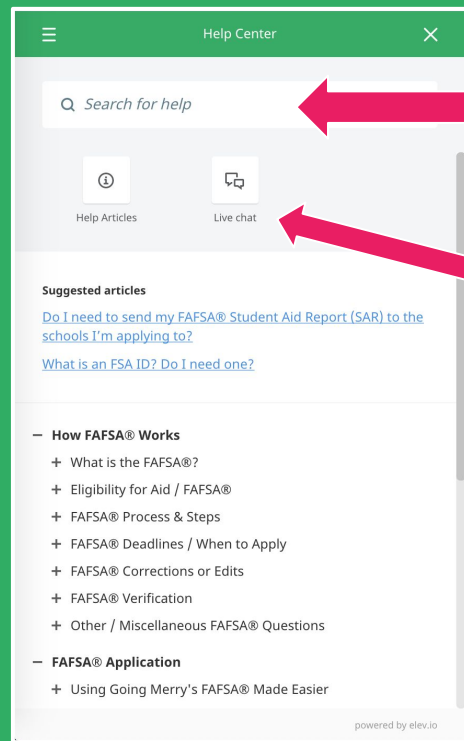
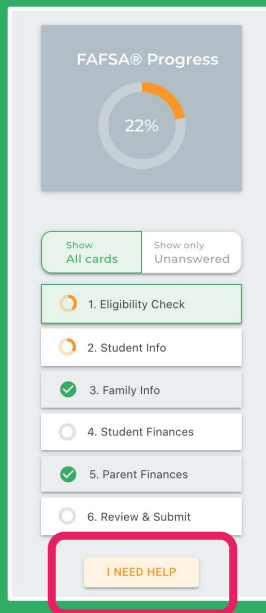
Just double-check they're correct as you're going along.



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 a live chat to ask something

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-items: 'Taxes & Income', 'Benefits', 'Cash & net worth', '5. Parent Finances', and '6. Review & Submit'. A green callout box points to the 'Taxes & Income' sub-item, 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. 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 includes various sections like 'Additional Income' and 'Adjustments to Income'.

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
- * First time doing FAFSA®?
- 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.

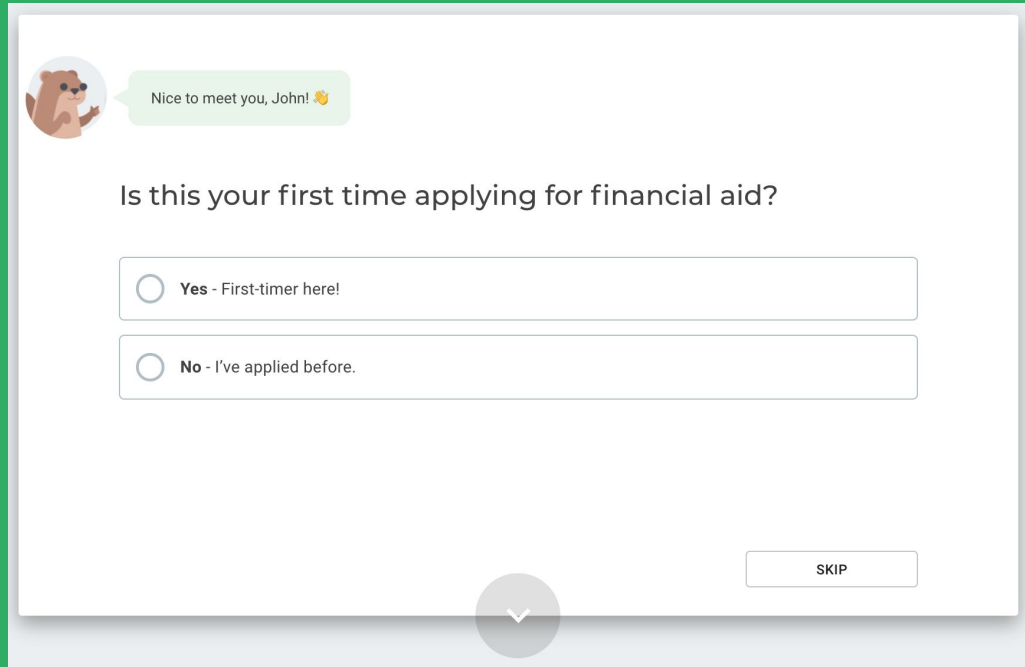
First Name	Middle Initial	Last Name	Suffix (Jr, Sr, III, etc.)
John		Smith	

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)

* 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, a light green speech bubble contains 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, there is a rectangular button labeled "SKIP". At the very bottom center, there 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

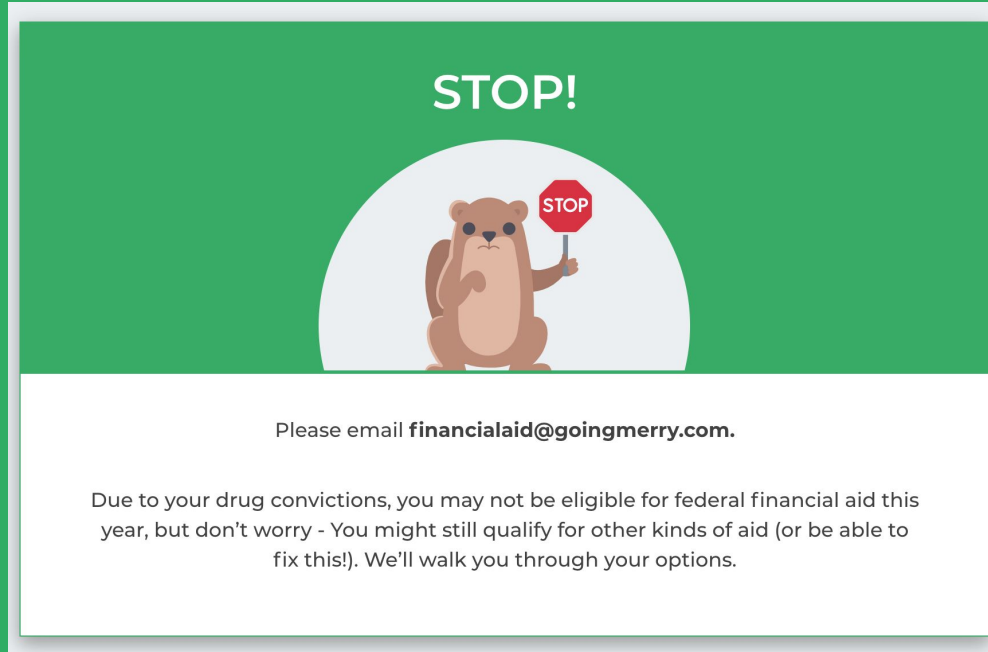
OR

None of the above (or Not sure)

SKIP



STOP. Drug conviction - Can't apply.



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).

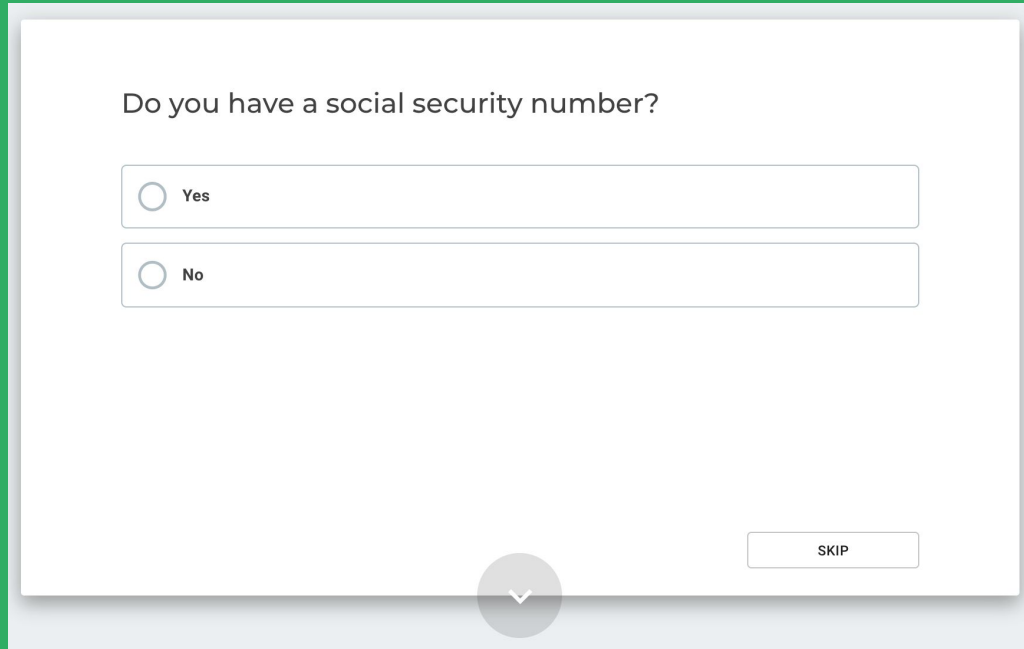
Have a SSN?

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.



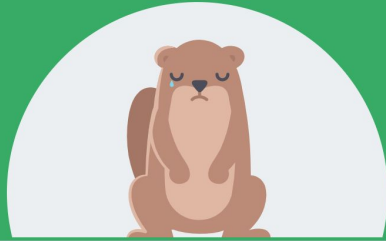
If DACA and have SSN

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


- * Date of birth
- * 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?

* Date of birth

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

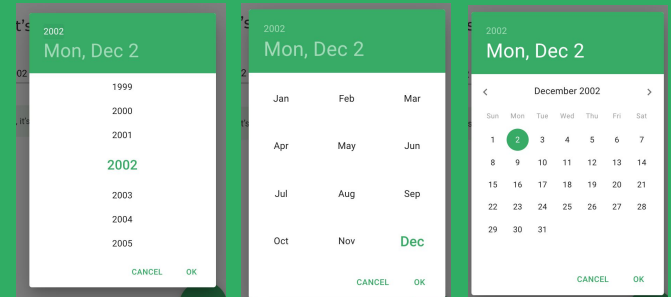
12/02/2002 

 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:



* 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)

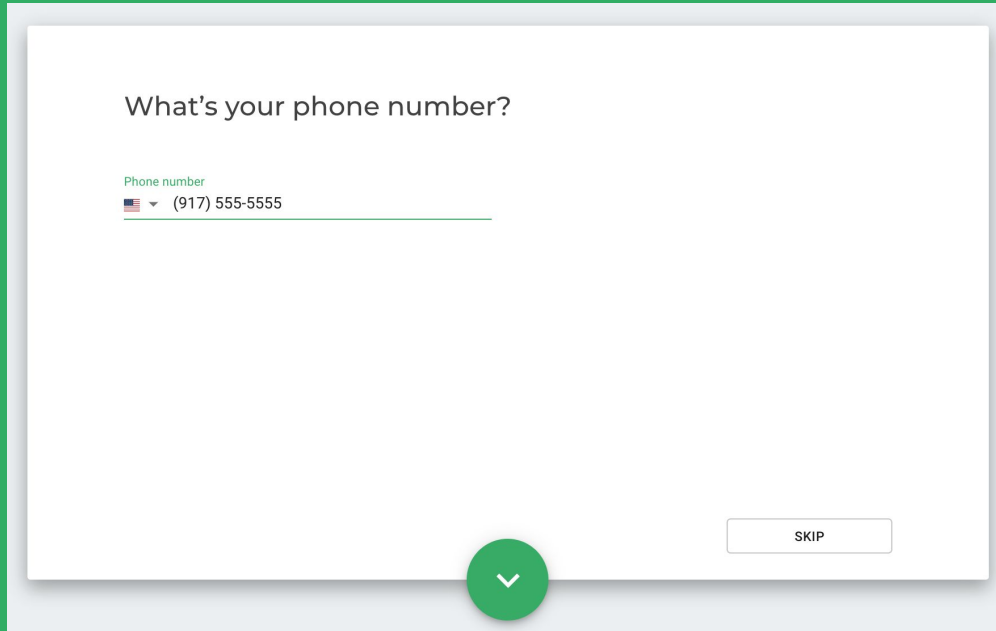
 Watch out! This is the email address the government will use to send you important documents and updates. Use your personal (not school) email address, so you'll get these emails even after you graduate

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

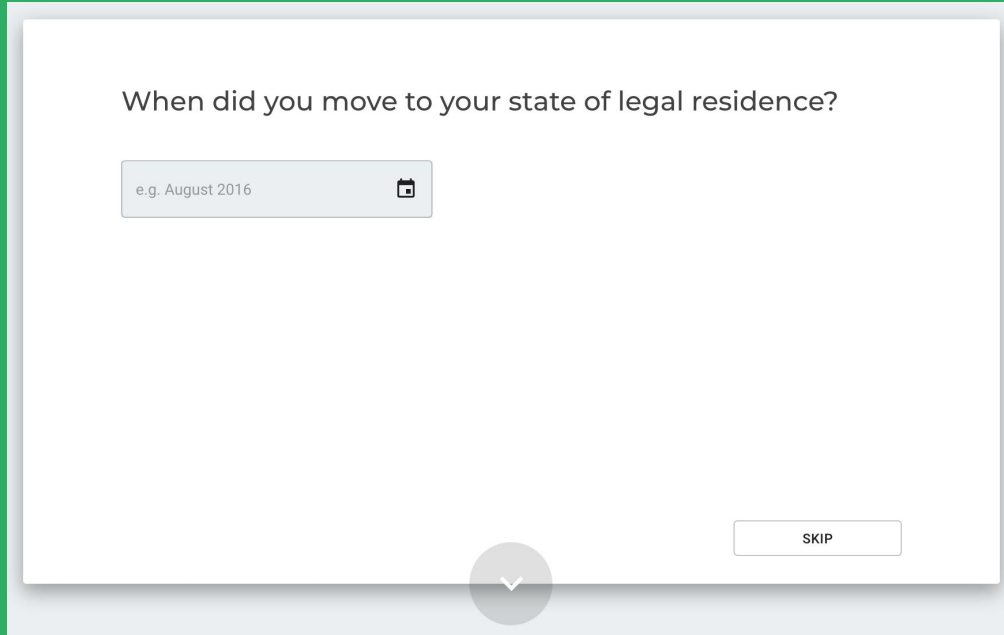
What is your state of legal residence?

 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

- 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?

 Answer "Yes" if you've enrolled in college before (with the intent of getting a degree), even if you never graduated.

Yes

No

SKIP

↓

- Only answer "Yes" if you were enrolled with an intent of getting a degree
- If you TRIED to get a degree (but never graduated), this still counts - Answer "Yes"
- If you simply took a couple classes at your local college WITHOUT intending to get a full degree - Answer "No"

Previously obtained Bachelors?

Have you gotten a **Bachelor's degree** before (or will you get one before you begin the 2021-2022 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 2021-2022 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

Bachelors: What grade level?

What college grade level will you be in, during 2021-2022?

1st year (freshman)

2nd year (sophomore)

3rd year (junior)

4th year (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.)



- 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

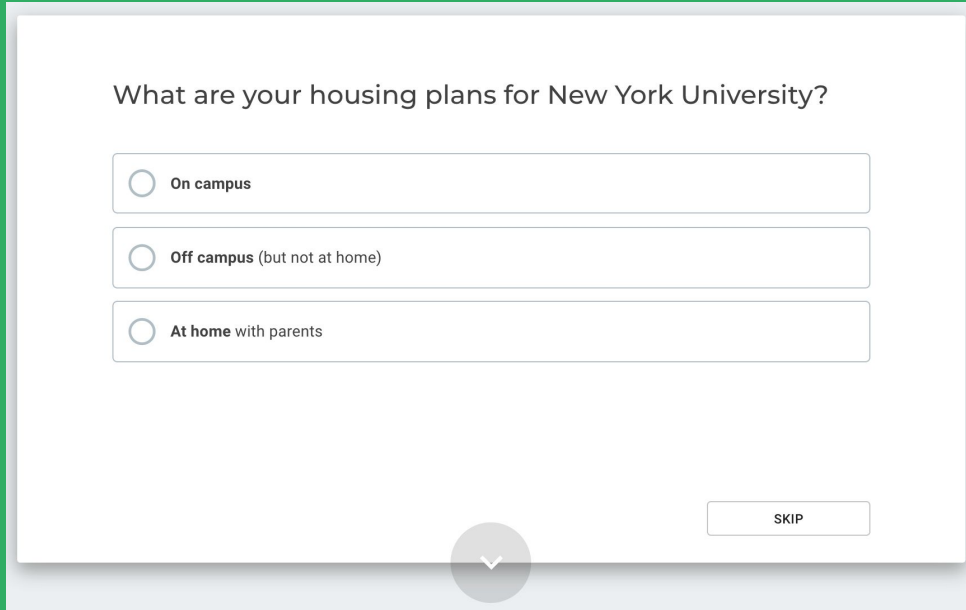
What are your housing plans for New York University?

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](#)



- 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 2022) 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 2021-2022?

 **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.
- **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, 2022?

Yes

No

SKIP

- 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, 2020.

OR

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, 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 2019 or 2020?

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

FYI: Dislocated worker



Sorry about the unemployment—but at least this means you've qualified as a "**Dislocated worker**."

This FAFSA® status may increase your overall financial aid package.



- Based on previous answers to unemployment questions
- You do NOT qualify as a dislocated worker if you voluntarily quit your job.

Result: Dependency status

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



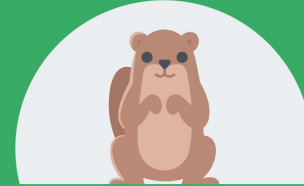
Based on your answers, the government will consider you as a **dependent** of your parents. You'll need to report their financial information.

(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 names

What are your parents' names?



List up to 2 parents. Use their **legal names**, exactly as printed on their Social Security Cards (if your parents have ones). Include both parents' names, even if you only live with one. Also, remember to list biological or adoptive parents only. Guardians (like grandparents) don't count, unless they've legally adopted you.

Parent 1

First Name _____ Last Name _____ Father ▼

Parent 2
(if known)

First Name _____ Last Name _____ Mother ▼

SKIP

▼

- “Parent” = biological or adoptive parents only. Guardians (like grandparents) don’t count, unless they’ve legally adopted you.
- Use their legal names (not nicknames or preferred names)
- If you have same-sex parents, you can change the dropdown on the right (to both “Father” or both “Mother”)
- In this example, assume parent names are Robert and Maria

* 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

SKIP

▼

- 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?

Have Maria or Daniel lived in New York since January 1, 2016?

 Even if only one parent has lived there since 2016, you can select Yes

Yes

No


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 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 2020-2021?

 **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)



- 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.
- **Count yourself!** So your answer should be at least 1.

Section 4. Student Finances



This section will mostly ask about your 2019 income and your current net worth.

If you filed taxes for 2019, get those tax forms ready.

If you didn't file taxes for 2019, 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 2019 income?



This is the "2019 tax return" that is normally due in April 2020 (but got extended to July 2020 due to COVID).

Yes - completed

No - but planning to file

No - and NOT planning to file

SKIP

▼

- The tax years can be tricky. This is the **tax form to report 2019 income**, which you would need to file by April 2020 (this year extended to July 2020 due to COVID).

Type of tax return

Which kind of tax return did you file to report your 2019 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 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:

Schedule 1?


Did you file a **Schedule 1 form** with your 2019 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 how it looks.](#)

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

 Check for any line items with a non-zero number entry. [Here's how it looks.](#)

- Above Part 1: Financial interest in **virtual currency** (e.g. Bitcoin) - if box is checked
- 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 your **adjusted gross income** for 2019?



See line 8b on your IRS 1040 form. *Here's where to look.*

2019 Adjusted Gross Income

\$

SKIP

IRS 1040 - Line 8b. Click "Here's where to look" for the tax form image:

YOU'RE LOOKING FOR
Form 1040 - Line 8b
"This is your adjusted gross income"

1040 U.S. Individual Income Tax Return **2019**

Adjusted Gross Income

Revenue		Deductions		Tax	
1	2	3	4	5	6
1	Wages, salaries, tips, etc. (attach Form(s) if 1)	2	Tax-exempt interest (if required)	3	Taxable interest (Attach Schedule B if required)
2a	Tax-exempt interest	2b	Qualified dividends	3a	Other dividends (Attach Schedule B if required)
3	IRA distributions	4	IRA distributions	5	Taxable amount
4	Pensions and annuities	5	Pensions and annuities	6	Taxable amount
5	Social security benefits	6	Social security benefits	7	Taxable amount
6	Capital gain or loss (Attach Schedule D if required. If not required, attach Form 1099-B)	7	Other income from Schedule 1, line 9	8	Taxable amount
7	Other income from Schedule 1, line 9	8	Subtract line 8a from line 7a. This is your total income	9	Taxable amount
8	Adjusted taxable gifts (Attach Schedule C, D, E, and F)	9	Subtract line 8a from line 7a. This is your adjusted gross income	10	Qualified business income deduction. Attach Form 8995 or Form 8995-A
9	Adjusted taxable gifts	10	Qualified business income deduction. Attach Form 8995 or Form 8995-A	11	Adjusted gross income
10	Adjusted taxable gifts	11	Adjusted gross income	12	Taxable income. Subtract line 11a from line 10. If zero or less, enter 0
11	Adjusted gross income	12	Taxable income. Subtract line 11a from line 10. If zero or less, enter 0	13	Taxable income

Income tax

What was your **income tax** for 2019?



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 14 <i>Here's where to look.</i>	\$	Form 1040, line 14
[Uncommon] Schedule 2, line 2 <i>Here's where to look.</i>	\$	Schedule 2, line 2
2019 income tax:		<i>We'll calculate this for you</i>

SKIP

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

Form 1040, line 14

SCHEDULE 2, line 2

* Earnings

How much did **you** earn from working in 2019?



We've listed all the different earning types here—but for most people, they only have the first type of income (wages, salaries, tips). If that's your case, just enter 0 for all the other ones. Also, note that you still need to fill this out even if you didn't file a tax return!

Earnings, salaries, and tips W2 or Form 1040, line 1. <i>Here's where to look.</i>	\$ <input type="text"/> Form 1040, line 1
[Uncommon] Business income Schedule 1, line 3 (if positive). <i>Here's where to look.</i>	\$ <input type="text"/> Schedule 1, line 3
[Uncommon] Farm income Schedule 1, line 6 (if positive). <i>Here's where to look.</i>	\$ <input type="text"/> Schedule 1, line 6
[Uncommon] Beneficiary's share of income: self-employment earnings Schedule K-1, Box 14, Code A. <i>Here's where to look.</i>	\$ <input type="text"/> Schedule K-1, Box 14 A
2019 Total Earnings:	<i>We'll calculate this for you</i>

- 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.
- The bottom 3 types of income (business, farm, beneficiary's share) are uncommon. If they don't apply to you, just enter 0.
- 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.

Tax-exempt interest

In 2019, 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.*

2019 Tax-exempt interest

\$ _____

SKIP

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

The image shows a scan of the 2019 US Individual Income Tax Return (Form 1040). A red box highlights line 2a, 'Tax-exempt interest', with a red arrow pointing to it from the right. The form includes sections for Filing Status, Personal Information, Dependents, and Taxable Income.

Untaxed pensions or retirements

In 2019, 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. [Here's where to look.](#)

Payments to **self-employed, SEP, SIMPLE, Keogh, and other qualified plans**
Schedule 1 - line 15. [Here's where to look.](#)

IRA deductions
Schedule 1 - line 19. [Here's where to look.](#)

Untaxed portions of IRA distributions
Form 1040, line 4a minus 4b. Exclude rollover IRAs. [Here's where to look.](#)

Untaxed portions of pensions and annuities
Form 1040, line 4c minus 4d. [Here's where to look.](#)

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 2019, 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. [Here's where to look.](#)

OR

None of the above

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 2019, 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. [Here's where to look.](#)

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. [Here's where to look.](#)

Earnings from a cooperative education program offered by a college

OR

None of the above

* 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 2019, 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, like so:

In 2019, how much did you receive in **veterans benefits**?



This includes all untaxed non-education related benefits (Disability, Death Pension, Dependency & Indemnity Compensation) and education related benefits (VA Educational Work-Study allowances)

2019 Veterans benefits

\$

SKIP

* Child support

In 2019, did you 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, like so:

In 2019, how much did you receive in child support?

 Do not include any foster care or adoption payments

2019 Child support received
\$ _____

SKIP

* Other money or benefits

In 2019, 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

SKIP

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

In 2019, how much did you receive in **other money or benefits**?

2019 Other money received
\$ _____

SKIP

* Onto the next subsection



Okay, now we're going to fast-forward from 2019 to today. The next questions are about your **current financial situation today.**



- 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?

* Amount in cash and bank accounts

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

* 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
- 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 “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

SKIP

- 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.)

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.

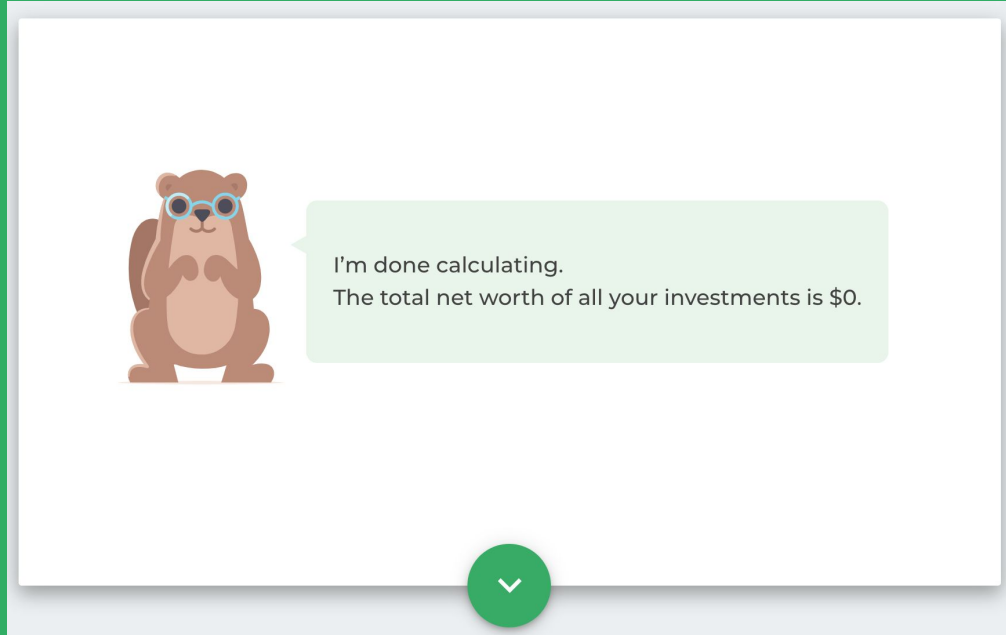
What's the current market value and outstanding debt for your **real estate or rental properties**?

 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 2019 income?



This is the "2019 tax return" that is normally due in April 2020 (but got extended to July 2020 due to COVID).

Yes - completed

No - but planning to file

No - and NOT planning to file

SKIP

▼

- The tax years can be tricky. This is the **tax form to report 2019 income**, which you would need to file by April 2020 (this year extended to July 2020 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 to report their 2019 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 No, 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:

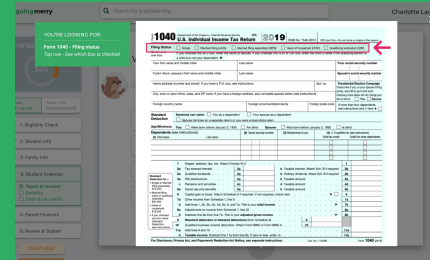
Did Maria & Daniel file their taxes jointly?

 At the very top of the Form 1040, see if "Married filing jointly" is checked. *Here's how it looks.*

Yes

No

[SKIP](#)



Schedule 1?

Did Maria & Daniel file a **Schedule 1 form** with their 2019 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 how it looks.](#)

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 they include in their Schedule 1?
CHECK ALL THAT APPLY

 Check for any line items with a non-zero number entry. [Here's how it looks.](#)

Above Part 1: Financial interest in **virtual currency** (e.g. Bitcoin) - if box is checked

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 2019?



See line 8b on their IRS 1040 form. *Here's where to look.*

2019 Adjusted Gross Income

\$

SKIP

IRS 1040 - Line 8b. Click "Here's where to look" for the tax form image:

YOU'RE LOOKING FOR
Form 1040 - Line 8b
This is your adjusted gross income

1040 U.S. Individual Income Tax Return **2019**

Adjusted Gross Income

Revenue		Deductions		Tax	
Line	Amount	Line	Amount	Line	Amount
1	Wages, salaries, tips, etc. (attach Form(s) if required)	1		1	
2a	Tax-exempt interest	2		2	
2b	Qualified dividends	3		3	
3	Capital gains and losses (attach Schedule D if required)	4	IRA distributions	4	
4	IRA distributions	5	Pensions and annuities	5	
5	Pensions and annuities	6	Social security benefits	6	
6	Social security benefits	7	Capital gain or loss (attach Schedule D if required)	7	
7	Capital gain or loss (attach Schedule D if required)	8a	Other income from Schedule 1, line 9	8	
8a	Other income from Schedule 1, line 9	8b	Adjusted gross income (Sum of lines 1 through 8a)	8b	
8b	Adjusted gross income (Sum of lines 1 through 8a)	9	Subtract line 8b from line 7. This is your total income	9	
9	Subtract line 8b from line 7. This is your total income	10	Qualified business income deduction. Attach Form 8995 or Form 8995-A	10	
10	Qualified business income deduction. Attach Form 8995 or Form 8995-A	11	And each year 10	11	
11	And each year 10	12	taxable income. Subtract line 10 from line 11. If zero or less, enter 0	12	
12	taxable income. Subtract line 10 from line 11. If zero or less, enter 0				

Income tax

What was Maria & Daniel's **income tax** for 2019?



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 14 <i>Here's where to look.</i>	\$	Form 1040, line 14
[Uncommon] Schedule 2, line 2 <i>Here's where to look.</i>	\$	Schedule 2, line 2
2019 income tax:		<i>We'll calculate this for you</i>

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 2019?



We've listed all the different earning types here—but for most people, they only have the first type of income (wages, salaries, tips). If that's Maria's case, just enter 0 for all the other ones. Also, note that you still need to fill this out even if Maria didn't file a tax return!

Earnings, salaries, and tips
W2 or Form 1040, line 1. *Here's where to look.*

[Uncommon] **Business income**
Schedule 1, line 3 (if positive). *Here's where to look.*

[Uncommon] **Farm income**
Schedule 1, line 6 (if positive). *Here's where to look.*

[Uncommon] **Beneficiary's share of income: self-employment earnings**
Schedule K-1, Box 14, Code A. *Here's where to look.*

2019 Total Earnings:

How much did **Daniel** earn from working in 2019?



We've listed all the different earning types here—but for most people, they only have the first type of income (wages, salaries, tips). If that's Daniel's case, just enter 0 for all the other ones. Also, note that you still need to fill this out even if Daniel didn't file a tax return!

Earnings, salaries, and tips

W2 or Form 1040, line 1. *Here's where to look.*

\$ Form 1040, line 1

[Uncommon] **Business income**

Schedule 1, line 3 (if positive). *Here's where to look.*

\$ Schedule 1, line 3

[Uncommon] **Farm income**

Schedule 1, line 6 (if positive). *Here's where to look.*

\$ Schedule 1, line 6

[Uncommon] **Beneficiary's share of income: self-employment earnings**

Schedule K-1, Box 14, Code A. *Here's where to look.*

\$ Schedule K-1, Box 14 A

2019 Total Earnings:

We'll calculate this for you

- 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.

Tax-exempt interest

In 2019, 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.](#)

2019 Tax-exempt interest

\$ _____

SKIP

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

1040 U.S. Individual Income Tax Return 2019

Filing Status: Single Married filing jointly Married filing separately Head of household Qualifying widow(er)

Your first name and middle initial: _____ Last name: _____ Your social security number: _____

2019 Tax-exempt interest: _____

Line	Description	Amount	Other
2a	Tax-exempt interest	0	
2b	Other tax-exempt interest		
2c	Total tax-exempt interest	0	

Untaxed pensions or retirements

In 2019, 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. [Here's where to look.](#)

Payments to **self-employed, SEP, SIMPLE, Keogh, and other qualified plans**
Schedule 1 - line 15. [Here's where to look.](#)

IRA deductions
Schedule 1 - line 19. [Here's where to look.](#)

Untaxed portions of IRA distributions
Form 1040, line 4a minus 4b. Exclude rollover IRAs. [Here's where to look.](#)

Untaxed portions of pensions and annuities
Form 1040, line 4c minus 4d. [Here's where to look.](#)

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 2019, did Maria or 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 12. [Here's where to look.](#)

OR

None of the above

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 2019, 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 3. [Here's where to look.](#)

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. [Here's where to look.](#)

Earnings from a cooperative education program offered by a college

OR

None of the above

* 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 2019, 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, like so:

In 2019, how much did Maria & Daniel receive in **veterans benefits**?



This includes all untaxed non-education related benefits (Disability, Death Pension, Dependency & Indemnity Compensation) and education-related benefits (VA Educational Work-Study allowances)

2019 Veterans benefits
\$ _____

SKIP

* Child support

In 2019, did Maria or Daniel receive **child support**?

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

Paid child support (for someone not in their 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 their 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, like so:

In 2019, how much did Maria & Daniel pay in child support?



Do not include any payments to a child counted as part of their household.


2019 Child support paid
\$

SKIP

Federal benefits

Did Maria, Daniel, or anyone in their household receive these federal benefits in 2019 or 2020?

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

 Maria & Daniel's "household" includes you, your siblings, and any other dependents who live in their 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 2019 or 2020
 - 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.)?

FYI: Dislocated worker



Sorry about the unemployment—but at least this means you've qualified as a "**Dislocated worker.**"

This FAFSA® status may increase your overall financial aid package.



- Based on previous answers to unemployment questions, this may or may not show
- FYI - You do NOT qualify as a dislocated worker if you voluntarily quit your job.

* Onto the next subsection



Okay, now we're going to fast-forward from 2019 to today. The next questions are about Maria & Daniel's **current financial situation today**.



- 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



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

SKIP

- 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.)

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.

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 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

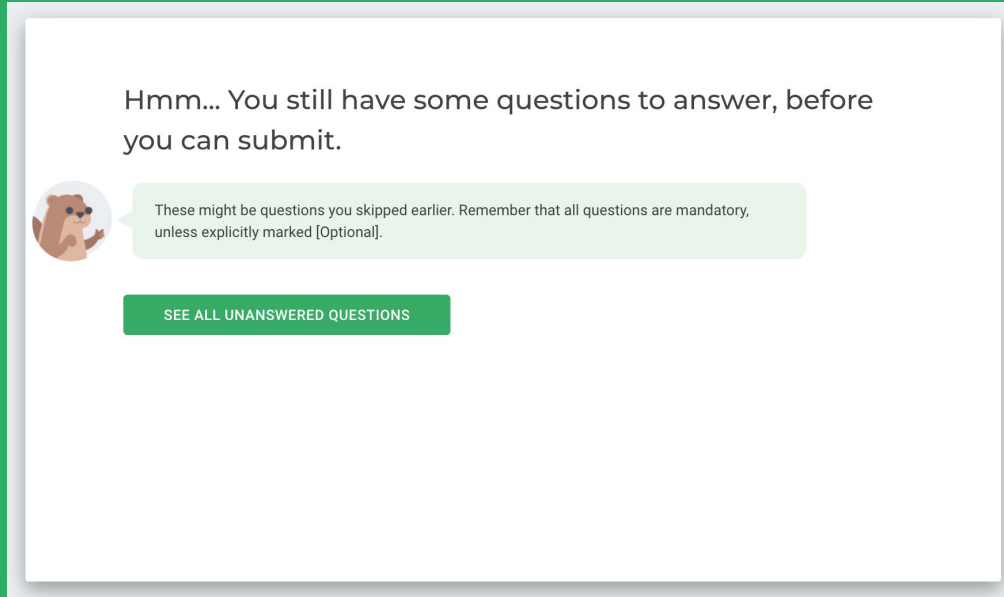
SKIP

▼

A screenshot of a survey question. The question is "[Optional] How would you rate your experience with this form?". Below the question is a horizontal row of 11 radio buttons. The first radio button is labeled "Miserable" and has a "0" below it. The sixth radio button has a "5" below it. The eleventh radio button is labeled "Amazing!" and has a "10" below it. At the bottom right of the form area is a rectangular button labeled "SKIP". At the bottom center of the form area is a circular button with a downward-pointing chevron symbol.

- 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



- 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 submit?

Ready to submit?



Hitting "submit" here is final. 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'll also still need to sign your FAFSA® on the main government website. We'll give you instructions on how to do that.

YES - SUBMIT!

- Cannot edit answers after hitting “Submit” - So you might want to scroll to the top and double-check them before submitting.
- 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...

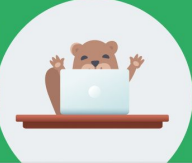


After submitting on Going Merry, we will begin translating your answers to the government FAFSA® and submitting it on your behalf. **But you are not done yet.** To complete the process, you and your parent **still need to sign** on the government website.

Stage 1. Going Merry submitting

You did it!


You just filled out the FAFSA.[®]
Now here's what comes next.



- ✓ Complete application
- Going Merry submits it.

We're submitting your FAFSA[®] for you right now. This usually takes less than an hour. We'll email you when it's ready for you and your parents to sign.

Hey, we can't finish this without you! Your FAFSA[®] only counts if you and your parents sign it on the official FAFSA[®] website. So watch out for an email from us with instructions on how to do this.


- Sign with your FSA ID
- Get your money

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?

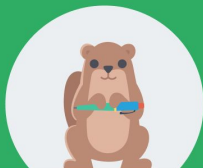
No problem! Our team of financial aid experts has got the answers.

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

Stage 2. Ready to sign

Time to sign!

One last step 'til you're done.



Complete application



Going Merry submits it.



Sign with your FSA ID

You're so close! Both you and your parent(s) need to digitally sign your FAFSA®. Unfortunately, we are not legally allowed to do this part for you.

Here's how to sign:

1. **Go here** to create an FSA ID (basically, an official government username for FAFSA).
2. Then **sign in** using your FSA ID and hit the "Provide signature" button.
3. **Ask your parents** to do the same thing.

This is a crucial step!
If you and your parents don't sign, you won't be considered for federal financial aid. That's a big lost opportunity. (The average student gets \$15,000 in aid!)



Get your money

Frequently Asked Questions

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Still got questions?

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

Stage 3. All done!

FAFSA[®], done!

You've successfully applied for federal financial aid.



✓ Complete application

✓ Going Merry submits it.

✓ Sign with your FSA ID

○ 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[®].

Frequently Asked Questions

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