FAFSA® Made Easier

in collaboration with Going Merry
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
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
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”
This will take you to FAFSA® Made Easier

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.
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
Soon available on the mobile app

- Coming soon!
- Likely available from November
How to use
FAFSA® Made Easier
Here’s how it works

1. We’ll ask you **one question** at a time.
2. All answers are **auto-saved**.
3. Unsure about a question? **Skip it** & return to it later.
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

**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
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.
Tax form - Visual aids

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.
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

- 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?

Another way of reading this question is:

Is this your first time completing the FAFSA®?
Previously received 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

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

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)
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

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

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

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

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

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.
Subsection: **Personal info**

- * 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?

* Asterisk = Everyone gets asked it

Other questions may or may not appear based on their answers to previous questions
* Date of birth

What’s your date of birth?

12/02/2002

Oooh, it’s your birthday in 2 months!

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

- 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

- 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

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

What's your phone number?

Phone number

(917) 555-5555
Permanent address

- 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?

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

- 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

- 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?

- 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!

Next subsection: **Education**

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

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).”
Enter the full name of your high school (no abbreviations)
Previously attended college?

- 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”.

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
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

- 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?

- 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?

- 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
*College in-state?*

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

- 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
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

Question will show with whatever you selected as your first choice in-state college
* Other colleges & housing plans

- 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:
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.)

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.)
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?
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?

- If you are married, separated, divorced, or widowed, enter the month and year when this happened.
Support children or dependents?

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

- 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

- 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.
Serve(d) in the Armed Forces?

- 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

● Only asked to students currently in Active Duty
(most) Foster, orphan, emancipated, non-parent guardian, or homeless?

- 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?

Since turning 13 tooltip reads:

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

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).”

Court has determined tooltip reads:

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

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

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

- 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?

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?

- Only asked if you said you were unemployed but seeking work, AND you are married.
FYI: Dislocated worker

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

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 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.

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.
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**

- “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

- 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?

- If parents are married, divorced, separated, or widowed - Enter the month and year when this happened
Which parent to report?

- 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.
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?

- 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?

- The parent you’ve chosen to report info on will show here, instead of “Maria”
Step-parent name

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

- Only shown if parent has remarried
- Your parent and step-parent’s names will show instead of “Maria” and “Daniel”
FYI - Parents to report

- 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

- 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

- 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?

- 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?

- 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

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

- 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.

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)
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

Questions Overview

* Asterisk = Everyone gets asked it

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

Subsection: Taxes & Income

- * 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?

- 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

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

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:
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

- 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

IRS 1040 - Line 8b. Click “Here’s where to look” for the tax form image:
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.

- Enter 0 if you didn't file the form.
- Click “Here’s where to look” to see each form
**Earnings**

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.

<table>
<thead>
<tr>
<th>Earnings, salaries, and tips</th>
<th>$</th>
<th>Form 1040, line 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>W2 or Form 1040, line 1. Here’s where to look.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>[Uncommon] Business income</th>
<th>$</th>
<th>Schedule 1, line 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule 1, line 3 (if positive). Here’s where to look.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>[Uncommon] Farm income</th>
<th>$</th>
<th>Schedule 1, line 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule 1, line 6 (if positive). Here’s where to look.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>[Uncommon] Beneficiary’s share of income: self-employment earnings</th>
<th>$</th>
<th>Schedule K-1, Box 14 A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule K-1, Box 14, Code A. Here’s where to look.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 2019 Total Earnings: | |
|--------------------||

We’ll calculate this for you
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

$ ________________

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

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

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.
For each option you check (Combat pay or Veteran’s benefits), you will see an additional question asking the value of it, like so:
* Child support

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

- If yes, you get asked an additional question about the value of this “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
Onto the next subsection

- Cash balance and Investment net worth

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

$ ________________

**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 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

If you check either option (Taxable combat pay and/or Veteran’s benefits), you’ll get a follow-up question about the value of this benefit, like so:

- If 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

- 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.)

<table>
<thead>
<tr>
<th>College savings accounts</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>529 savings plans</td>
<td>$</td>
</tr>
<tr>
<td>529 prepaid tuition plans</td>
<td>$</td>
</tr>
<tr>
<td>Other Qualified Educational benefits or savings accounts</td>
<td>$</td>
</tr>
<tr>
<td>UGMA/UTMA custodial account (Only count if you are the owner, not the custodian)</td>
<td>$</td>
</tr>
</tbody>
</table>
Net worth: Other types of investments

- 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.
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?

- 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.
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?

- 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

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.

Which kind of tax return did Maria & Daniel file to report their 2019 income?

- 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
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.
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

- 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?

2019 Adjusted Gross Income

$ ________________

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

IRS 1040 - Line 8b. Click “Here’s where to look” for the tax form image:
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**
  - $ Form 1040, line 14
  - Here's where to look

- **[Uncommon] Schedule 2, line 2**
  - $ Schedule 2, line 2
  - Here's where to look

- **2019 income tax**: We'll calculate this for you

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

<table>
<thead>
<tr>
<th>2019 Tax-exempt Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
</tr>
</tbody>
</table>

**Instructions:**

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

- 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!

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

**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.
* Combat pay or Veterans benefits

For each option you check (Combat pay or Veteran’s benefits), you will see an additional question asking the value of it, like so:
* Child support

For each option you check (Paid or Received child support), you will see an additional question asking the value of it, like so:
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.”

- [ ] 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)
- [ ] 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

- 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?

- Only asked if you said your parent was unemployed but seeking work
Active military member?

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

Is either Maria or Daniel an active duty member?

- Yes
- No
FYI: Dislocated worker

- 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

- Cash balance and Investment net worth

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

$ ____________________________

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

- 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

- 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

- 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.
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 parents’ investments is.
- (Instead of $0, it will show what your parents’ total value is.)
Business or investment farm?

- 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.

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
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.
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]

- These optional questions are just for Going Merry’s own information, and will help us improve the form in the future.
• 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.
• 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:
Parent 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?

- 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?

- 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 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.

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 message: 415-679-1230
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.

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: 405-479-1239

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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.

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: 415-473-1239