



FINANCIAL AID GUIDE

WHAT IS A FAFSA?

The **FAFSA** (Free Application for Federal Student Aid) is a necessary requirement for all students seeking Federal and State financial aid for higher education in the United States. This application determines how much financial aid a student is eligible to receive from the government based on need, and often, students are required to fill out the FAFSA when applying for private scholarships and grants.

WHY COMPLETE A FAFSA?

A FAFSA qualifies the student for federal grants, loans, or work-study programs. At SPCC, it is a requirement for the tuition/fee scholarship and most internal scholarships.

BEFORE YOU START

Having the following information and forms on hand will help you fill out the 2022-2023 FAFSA:

- Your Social Security Number (it’s important that you enter it correctly on the FAFSA form!)
- Your parent’s Social Security numbers, if you are a dependent student
- Driver’s license (if any)
- Your alien Registration number if you are not a U.S. citizen
- 2020 Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
 - ✓ IRS 1040
 - ✓ Foreign tax return or IRS 1040NR
 - ✓ Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- 2020 Records of your untaxed income, such as child support received, interest income, and veteran’s non-education benefits, for you, and for your parents if you are a dependent student
- 2020 Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate (but not including the home in which you live); and business and farm assets for you, and for your parents if you are a dependent student

WHY USE PRIOR-PROIR TAX YEAR INFORMATION? By using two-year’s prior tax information on the FAFSA, it will increase the form’s accuracy and give families an earlier and more accurate idea of their anticipated financial aid and college costs.

Benefits:	Concerns:
<ul style="list-style-type: none"> • You will have completed your taxes by the time you fill out your FAFSA 	<ul style="list-style-type: none"> • You had a significant change to your financial information (ex. Loss employment) or have an unusual circumstance (ex. High unreimbursed medical or dental expenses); still complete the FAFSA using 2020 taxes, but contact your Student Financial Aid
<ul style="list-style-type: none"> • Can use the IRS Data Retrieval Tool (DRT) to import your tax information into your FAFSA® 	<ul style="list-style-type: none"> • Change in Marital Status; if remarried since 2020 taxes then add your spouse’s income and if divorced then subtract your spouse’s income
<ul style="list-style-type: none"> • Give you more time to explore and understand your financial aid options 	<ul style="list-style-type: none"> • Change in Marital Status; if remarried since 2020 taxes then add your spouse’s income and if divorced then subtract your spouse’s income.

STEP 1: CREATE AN FSA ID

Whether you're a student or parent, you'll need to create your own account to complete federal student aid tasks.

Go to www.studentaid.gov and click "Create Account" and then click "Get Started".

Create an Account (FSA ID)



Parents



Students



Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

Get Started

or

Log In

FORGOT USERNAME AND PASSWORD

If you forget your FSA ID username and/or password, go to www.studentaid.gov. Then select "Log In" and select the "Forgot My Username" and/or "Forgot My Password".

Create an Account (FSA ID)

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

 ?

Middle Initial

 ?

Last Name

 ?

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

 ?

Social Security Number

 ?

i Note: A user can only have one account associated with his or her Social Security number.

These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password.

You can also retrieve your username or reset your password by successfully answering your challenge questions. We recommend using answer challenge questions as the last choice because it will lock you out for 30 minutes.

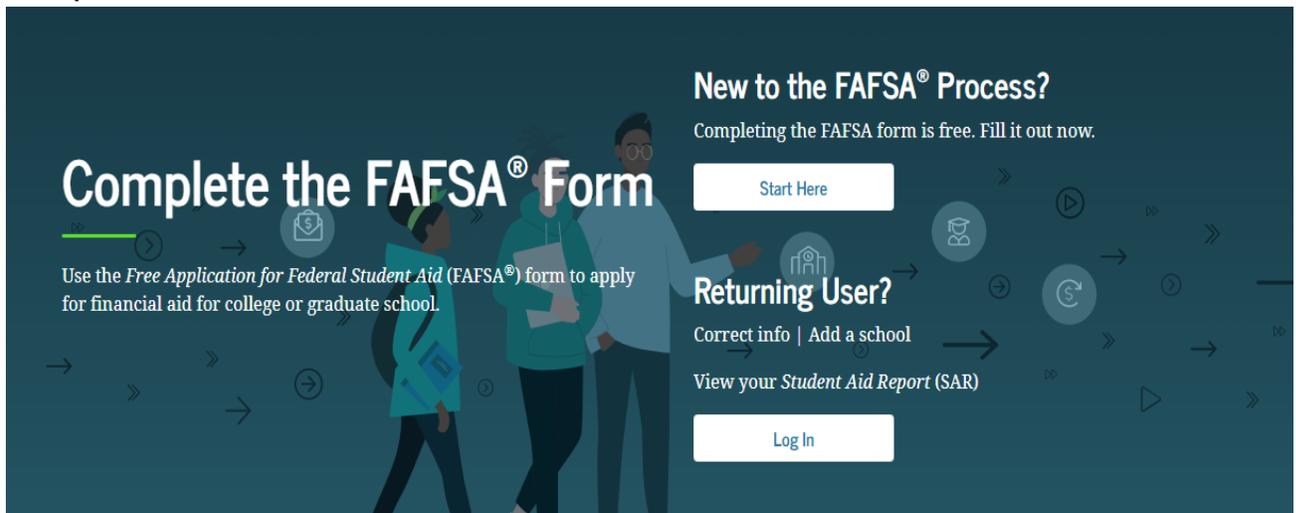
NOTE: If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username to log in.

STEP 2: LOG ONTO THE FAFSA FORM

For more guidance to help answer questions, click [here](#).

- If you're not sure whether you'll need to put your parents' information on the FAFSA form? Review dependency at [StudentAid.gov/dependency](https://studentaid.gov/dependency)
- Not sure which parent to use on your FAFSA form? Review 'Who Is My "Parent" When I Fill Out the FAFSA?' <https://studentaid.gov/sites/default/files/fafsa-parent.pdf> .

1. If you are starting the application for the first time go to: www.studentaid.gov, select **"APPLY FOR AID"** and **"Complete the FAFSA Form"**. Select New To The FAFSA Process and "Start Here"



NOTE: *If you filled out a FAFSA form last year and want to renew it, select "Returning User?", then select "Log In", and be sure to select "FAFSA RENEWAL" once given the option. Many of the nonfinancial questions will be prefilled for you. Continue to review each question and update any information that has changed since last submitting a FAFSA.*

2. The student should select "I am a student and want to access the FAFSA form." If a parent is completing the FAFSA without the student, they should select "I am a parent filling out a FAFSA form for a student." If the student and parent are together, we recommend the student signing in as themselves to complete the FAFSA.

Welcome to the FAFSA® Form

Tell us about yourself.

[Help](#) | [Exit FAFSA Form](#)

I am a student and want to access the FAFSA form.



I am a parent filling out a FAFSA form for a student.



- The student will use their FSA ID to sign in.

Log In

FSA ID Username, Email, or Mobile Phone

[Forgot My Username](#)

Password

[Show Password](#)

[Forgot My Password](#)

[Log In](#)

OR

[Create an Account](#)

- If the parent is signing in without the student, input the student's information.
 - ✓ Student's First Name,
 - ✓ Student's Last Name,
 - ✓ Student's Date of Birth,
 - ✓ Student's Social Security Number

I am a parent filling out a FAFSA form for a student.



Enter the student's personal identifiers.

Enter the student's information below to link you to the FAFSA form. [Get help for parents](#)

Student's First Name

Student's Full Last Name

Student's Date of Birth

Month Day Year

Student's Social Security Number

If the student does not have a Social Security number because he or she is a citizen of a trust territory and this is his or her first time filling out the FAFSA form, enter 666 in this field.

If the student is a returning trust territory student who has previously submitted the FAFSA form, enter the entire 666 number we previously assigned to him or her.

[Continue](#)

3. Read the disclaimer, click “**ACCEPT.**”
4. Select which FAFSA you will be completing:
 - a. **START 2022-2023 FAFSA** if attending Fall 2022 – Spring 2023 – Summer 2023 (*use 2020 taxes*)
 - b. **START 2021-2022 FAFSA** if attending Fall 2021 – Spring 2022 – Summer 2022 (*use 2019 taxes*)

For which school year are you applying for financial aid?

If you are applying for a summer session or just don't know which application to complete, check with the college you are planning to attend.

Which school year should I choose?

Start 2022–23 FAFSA Form or Start 2021–22 FAFSA Form

Create a “**Save Key,**” which is a temporary password that is used if you start your FAFSA form, save it without finishing it, then need to open it again later to finish it.

One benefit of the save key is that students and parents can use this function to access the FAFSA form if they are completing the FAFSA in separate locations.

NOTE: Unlike with the FSA ID, which needs to be kept private, it’s okay to tell your parent(s) what your saved key is. They may need it when you aren’t together to complete the FAFSA.

Start Student’s 2022–23 FAFSA® Form

Create a save key.

The save key is for temporary use for you or your parent to return and complete this specific FAFSA form.

Create a Save Key

Show ?

Reenter Save Key

Show ?

Previous

Continue

STEP 3: FILLING OUT THE FAFSA

If at any time you need to save and come back later, make sure to click the “**SAVE**” up at the top of the page. **For more guidance to help answer questions, click [here](#).**

1. The **Introduction – 2022-2023** is an overview of the FAFSA. Click “**Next**.”

2. Student Demographics

- a. Most information has been pulled over from your FSA ID. Update any information and fill in any blanks.
- b. If you’re a male between the ages of 18 and 25 and you haven’t registered with the Selective Service System, select “Yes” when you’re asked if you would like to be registered. Otherwise, you won’t be eligible to receive federal student aid. This requirement applies to any person assigned the sex of male at birth.

3. School Selection

- a. South Piedmont Community College Federal School Code: 007985
- b. You can add up to 10 schools and change them at any time. NOTE: Schools will not be able to see which other schools you listed on your FAFSA form.

4. Dependency Status

- a. The FAFSA will ask a series of questions to determine if you’re a dependent or independent for purposes of federal student aid.

5. Parent Demographics

a. Determining which parent to use:

- i. If your legal parents (your biological and/or adoptive parents, or parents as determined by the state [e.g., a parent listed on your birth certificate]) are married to each other, answer the questions about both of them, regardless of whether your parents are of the same or opposite sex.
- ii. If you’re legal parents are not married to each other and live together, answer the questions about both, regardless of whether your parents are of the same or opposite sex.
- iii. If you’re legal parent is widowed or was never married, answer the questions about that parent.

b. If your parents are separated or divorced:

- i. If your parents are divorced or separated and don’t live together, answer the questions about the parent with whom you lived more during the past 12 months.
- ii. If you lived the same amount of time with each divorced or separated parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you actually received support from a parent.

c. If you have a stepparent:

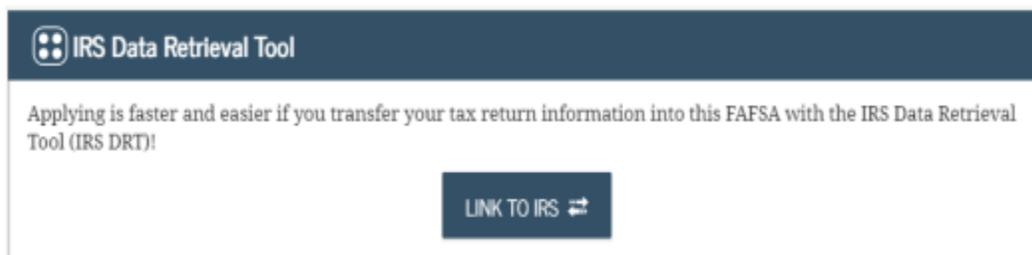
- i. If you have a stepparent who is married to the legal parent whose information you’re reporting, you must provide information about that stepparent as well.
- ii. **EXCEPTION:** The FAFSA form asks about your parents’ education level. For these two questions, your parents are considered to be your birth parents or adoptive parents—your stepparent is not your parent in these questions.

d. It doesn’t matter if you don’t live with your parent(s); you still must report information about them. The following people are not your parents unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, uncles or aunts, and widowed stepparents.

- e. If you're unable to provide parent information:
 - I. You will have the option to indicate that you have special circumstances that make you unable to get your parents' information if:
 - 1. Both parents are incarcerated.
 - 2. You have left home due to an abusive family environment.
 - 3. You do not know where your parents are and are unable to contact them (and you have not been adopted).
 - 4. You are older than 21 but not yet 24, are unaccompanied, and are either homeless or self-supporting and at risk of being homeless. ii. Still submit the FAFSA without the parent information. Then contact your Student Financial Aid Office.
- f. If your parent(s) are unwilling to provide their information, contact your financial aid office.
- g. If you meet the qualifications for an independent student, then you do not have to provide parent information.

6. [Parent Financials](#)

- a. If marital status has changed since taxes were filed:
 - i. Married now but was not in 2020 (and therefore didn't file taxes as married), the spouse's 2020 income will need to be added to the FAFSA form.
 - ii. Filed 2020 taxes as married but is no longer married when filling out the FAFSA form, the spouse's income will need to be subtracted.
 - iii. Married when filing 2020 taxes, then got divorced and is now married to someone else, there is a bit more math to do: Subtract the ex's income, then add the new spouse's income.
- b. If you are eligible, we strongly encourage to try using the "**IRS Data Retrieval Tool (DRT)**." Click "**LINK TO IRS**."



- c. Sign in using Parent FSA ID
- d. Enter the name and address exactly as it was provided on the 2020 tax return.
- e. Import the information into the FAFSA form.
- f. On the FAFSA, you'll see "**Transferred from the IRS**" in the appropriate fields. You won't be able to make changes to those answers.
- g. If you selected "**Married-Filed Joint Return**", then the wages will need to be provided for each parent.
- h. If your family's financial situation has changed dramatically since filing taxes, you should complete the FAFSA questions as required, submit the FAFSA form, then complete the Special Circumstances Form with the financial aid office.
- i. For more guidance to help answer questions, click [here](#).

7. Student Financials

- a. Follow the same steps as provided with the Parent Financials, but using student information.
- b. If you, as the student worked, but did not file taxes in 2020, include all income earned in 2020.

8. [Sign & Submit](#)

- a. A “**preparer**” is anyone who charges a fee for helping you fill out your FAFSA form.
- b. Review answers on FAFSA
- c. **Agree** to the terms
- d. Student and parent will sign using your appropriate FSA ID. If you successfully used the IRS DRT, you will not have to enter FSA ID again.
- e. If you’re unable to provide an electronic signature, (for example, if parent does not have a Social Security Number) then you can print a form, sign and mail in. This does delay the process.

9. Confirmation

- a. Once you see your confirmation page, you’ll know you’ve successfully submitted your FAFSA form. If you provided an email address on the form, you’ll automatically receive the confirmation page by email.
- b. Your confirmation page offers the option for the parent information in your FAFSA form to be transferred automatically into another student’s application. If you have a sibling who needs to fill out a FAFSA form, be sure to use this option when you see your confirmation page. **The link will only appear on the confirmation page within the FAFSA form, so be sure to take advantage of it while you’re still in the application.**

STEP 4: AFTER SUBMITTING

Once your FAFSA has been submitted, continue to check your emails in case your financial aid office needs more information.

In 3 to 5 days you will receive an email with your “**Student Aid Report (SAR)**.” This will determine your financial aid eligibility (Grants and/or Loans). It will also tell you if you have been selected for a review process called “**Verification**.” Your FAFSA is not complete until the verification process is complete.

South Piedmont Community College will alert you by email to check your student portal for updates regarding missing documents, updated information for receipt of state or institutional grants and updates on your financial aid award notification.