

BECOME A FINANCIAL AID SUPERHERO WITH RMASFAA'S BEST PRACTICES

FSA ID

QUESTIONS TO WHICH YOU'LL NEED TO KNOW THE ANSWER IN A FLASH:

What is the FSA ID and what is it for? – Username and password used by students, parents, and borrowers to login to Dept. of Ed websites and electronically sign documents. (Replaces PIN)

You will use it to:

- Apply for federal student aid every year www.fafsa.gov
- To receive a federal student loan (MPN, Entrance Counseling).
- To perform important activities as a federal loan borrower, such as choosing a repayment plan or applying for deferment.

Does my parent need one? - If you are a dependent student, then your parent will need an FSA ID in order to sign your FAFSA electronically.

IMPORTANT:

- You and your parent must have different FSA IDs.
- You must create your own!
- Your parent must create ONLY their own!
- You must use separate e-mails (you must each use your own e-mail address, two IDs cannot be under the same e-mail address).

BEST PRACTICES WHEN CREATING AN FSA ID: www.fsaid.ed.gov

- Familiarize yourself with the FSA ID website
- Write EVERYTHING down and keep in a safe place

Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create An FSA ID

Edit My FSA ID

E-mail

Confirm E-mail

Username *

Password *

✓ Numbers ✓ Uppercase Letters ✓ Lowercase Letters ✓ Special Characters ✓ 8-30 Characters

☐ Show Text

Confirm Password *

Are you 13 years of age or older? *

☐ I am 13 years of age or older.

☐ I am 12 years of age or younger.

CONTINUE

E-mail:

Applicant must have access to this e-mail account because FSA-ID@ed.gov will email an authorization code to applicant to establish the FSA ID.

Username:

Don't include personal information such as Date of Birth (DOB) or name.

If you get a message "Username taken, create a different username" then someone has already taken that username. Must create a different name.

Always select
"Show Text"
to ensure
accuracy

Personal Identification Information

To apply for an FSA ID, complete the information below and select CONTINUE.

I understand that I will be required to certify that the information that I provide to obtain an FSA ID is true and correct and that I am the individual who I claim to be. If I am not that person who I claim to be, I understand that I am not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be fined, sent to prison for not more than five years, or both.

Identity

Profile

Review & Confirm

Done

Social Security Number *

...

-

..

-

....

☐ Show Text

Date of Birth *

01/01/1980

First Name, Middle Initial, Last Name *

TestUser1

F

FSAtest

CANCEL

◀ PREVIOUS

CONTINUE ▶

PERSONAL IDENTIFICATION INFORMATION:

- Make sure your Social Security Number (SSN), DOB, and Name match EXACTLY what is on your Social Security Card.
- You MUST have a SSN to create an FSA ID.

LINK YOUR PIN (IF YOU HAVE ONE)

- If you applied for federal student aid before May 2015, then you most likely had a 4-digit PIN - you can link your PIN to your FSA ID on this screen.
- If you can't remember your PIN, you can select "Forgot My PIN" and answer a challenge question or you can continue without linking your PIN.

Link Your PIN to Your FSA ID

Enter your Federal Student Aid PIN below and select VERIFY to link it to your FSA ID. If you can't remember your PIN, select Help for more details or use the Forgot My PIN link.

By linking

If you don't remember your PIN, you can select Forgot My PIN to answer a challenge question. When the match is complete, you can sign and submit your FSA ID. If you have a PIN, you can skip this step. For more information, see the FSA ID page. If you have a PIN, you must wait for SSA confirmation.

If you never had a PIN, you won't get this screen

Identity

Profile

Review & Confirm

Done

Social Security Number:

***-**-5823

Date of Birth:

01/01/1982

First Name, Middle Initial, Last Name:

Jane I InTest

PIN *

[Forgot My PIN](#)

VERIFY

CANCEL

◀ PREVIOUS

CONTINUE WITHOUT PIN ▶

CHALLENGE QUESTIONS

Answering your challenge questions is one way to unlock your account or reset your username and password

Questions 1 and 2:

- Select a question from the dropdown menu and then enter your answer

Questions 3 and 4:

- Make up your own question and enter your answer
- Make sure the answers will be easy to remember
- **It can't have the same answer as a previous question or contain any of your personal identification information.**

Question 5:

- Enter a significant date
- **It can't be your date of birth**
- Examples of dates:
 - Favorite holiday
 - Sibling or parent date of birth

Challenge Questions And Answers

Challenge questions and answers are used to retrieve your username or password if you forget them and to unlock your account. Provide the challenge questions and answers below and select CONTINUE.

Identity Profile Review & Confirm Done

Challenge Question 1 * Who was your first boss? * Required

Answer 1 * black cat Show Text

Challenge Question 2 * What city were you born in?

Answer 2 * Las Vegas Show Text

Challenge Question 3 * What is your favorite color?

Answer 3 * blue Show Text

Challenge Question 4 * What is your favorite food?

Answer 4 * pizza Show Text

Challenge Question 5 (Used to access your information over the phone) * Type a significant date in your life (MM/DD/YYYY)

Answer 5 * 02/02/1991 Show Text

CANCEL PREVIOUS CONTINUE

Verify Your E-mail

An e-mail containing a secure code was sent to your e-mail address on file. Important: If you're accessing your e-mail via the Web, **make sure to open a separate browser tab or window**. If you did not receive an e-mail, you can [request a new secure code](#).

E-mail Verification Page

Enter the Secure Code

Enter the secure code below and select CONTINUE to verify your e-mail address. After you verify your e-mail address, you can use it as your username when logging in.

Note: It may take a few minutes for the e-mail to arrive. Check your junk folder if you cannot find the message in your inbox. Some e-mail providers require that you add an e-mail address to your address book before you can receive any e-mail from that address. To ensure that our messages can be delivered to your inbox, enter our originating e-mail address, FSA-ID@ed.gov into your address book.

Identity

Profile

Review & Confirm

Done

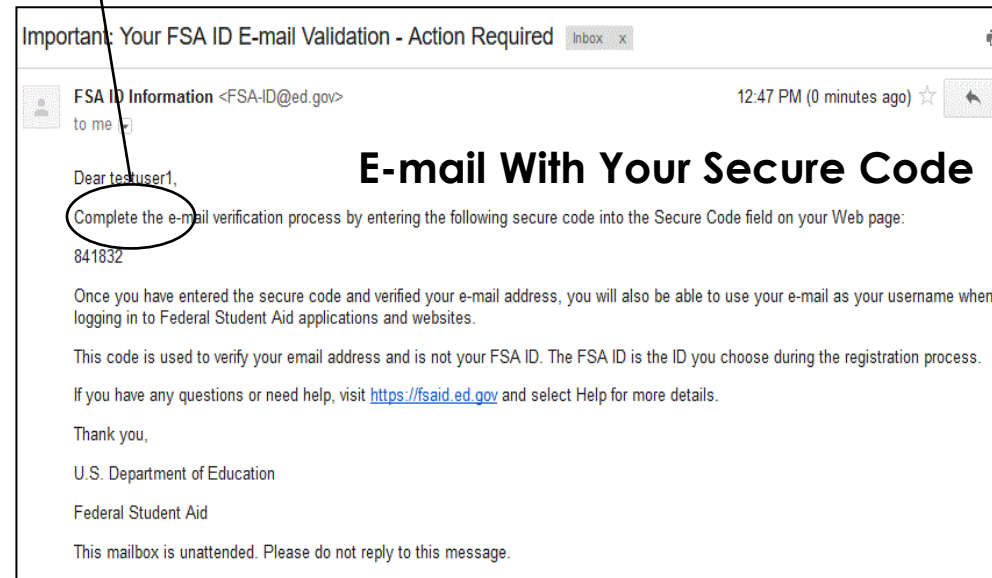
Secure Code * ⓘ * Required

VERIFY YOUR E-MAIL

- Once you verify your e-mail, you can use your e-mail address as your username when logging in to Department of Education websites

How to Verify Your E-mail

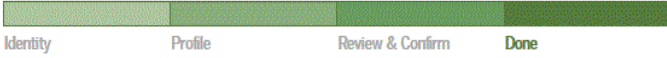
- Do not close the E-mail Verification page
- FSA-ID@ed.gov sends an e-mail with a secure code
- Log in to your e-mail account using a different tab or browser window or another device
- Look for an e-mail with the subject line, **“Important: Your FSA ID E-mail Validation - Action Required”**
- The e-mail will include a six-digit, numeric code that you will enter in the “Secure Code” data field



THE FSA ID IS CREATED...NOW WHAT?

FSA ID Created

You have successfully created your FSA ID. You can now use your FSA ID to complete and electronically sign your *Free Application for Federal Student Aid* (FAFSA®; www.fafsa.gov).



Identity Profile Review & Confirm **Done**

- Your FSA ID username and password have been created. We will send your information to the Social Security Administration (SSA) for verification. This takes 1-3 days, during which time you can use your FSA ID to complete and electronically sign your *Free Application for Federal Student Aid* (FAFSA®) at www.fafsa.gov.

Once your name, Social Security number, and date of birth are verified with the Social Security Administration (SSA), you can then use your FSA ID to access these Federal Student Aid systems:

Free Application for Federal Student Aid at www.fafsa.gov:

- Pre-fill data in this year's FAFSA if you filed a FAFSA last year.
- Make online corrections to an existing FAFSA.
- View or print an online copy of your Student Aid Report (SAR).

The National Student Loan Data System at www.nslds.ed.gov:

- View a history of any federal student aid that you have received.
- Look up your loan servicer information.

StudentLoans.gov at www.studentloans.gov:

- Complete Entrance Counseling.
- Electronically sign a master promissory note (MPN).
- Complete PLUS loan requests.
- Complete Exit Counseling.

Agreement to Serve (ATS) at www.teach-ats.ed.gov:

- Sign your ATS for the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program.

My Federal Student Aid at StudentAid.gov/log-in:

- View a history of any federal student aid that you have received.
- Look up your loan servicer information.

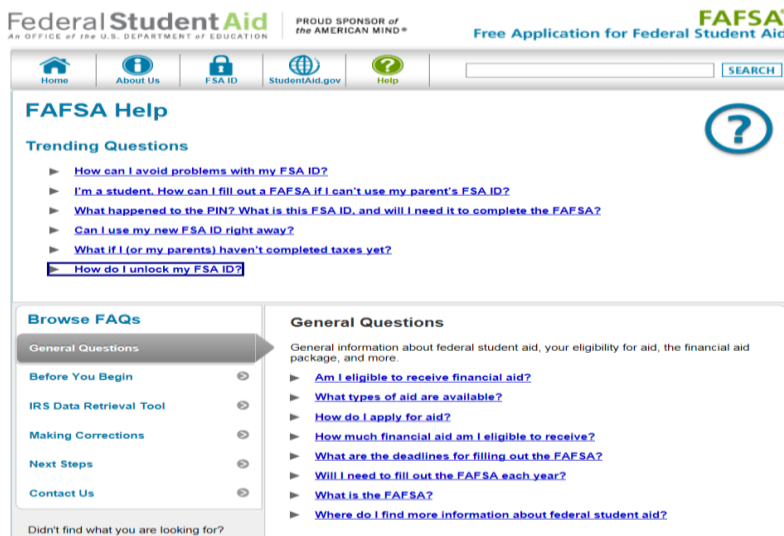
Select RETURN TO LOGIN if you wish to return to the FSA ID log-in page.

[RETURN TO LOGIN](#)

- You can log in to fafsa.gov and complete, sign, and submit a new (original) FAFSA
 - If you didn't provide or link to a PIN, then your info will be sent to the Social Security Administration for confirmation
 - SSA review will take 1-3 days
 - Until your info is verified, you won't be able to take certain actions, such as correct your FAFSA, submit a renewal FAFSA, or sign a Master Promissory Note.
-
- You should receive an e-mail informing you of the results of the SSA review
 - If there is an issue, log in at FSAID.ed.gov using the "Edit My FSA ID" tab and review/update your profile info.
 - If your information is correct, you'll need to contact the SSA (to find your local SSA office, call 1-800-772-1213 or go to www.ssa.gov)

KNOW YOUR RESOURCES:

<https://fafsa.ed.gov/help.htm>



KNOW THE ANSWERS TO COMMON QUESTIONS:

- How can I avoid problems with my FSA ID?
- How can I fill out a FAFSA if I can't use my parent's FSA ID?
- What happened to the PIN?
- Can I use my FSA ID immediately?

And the most important answer...

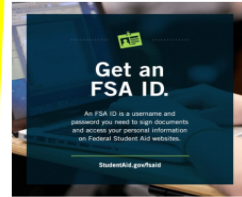
- How do I unlock the FSA ID?

USE THE FINANCIAL AID TOOLKIT

<http://www.financialaidtoolkit.ed.gov/tk/search#YourSearchResults>

CREATE AWARENESS CAMPAIGNS ON CAMPUS ABOUT THE NEW FSA ID CHANGES

Highlight tips
on your
website



FSA ID-What is it?? And Why Do I Need One?

The FSA ID, which replaced the FAFSA PIN in May 2015 is a username & password you will use when you complete your FAFSA. (One of your parents will also need one!) Visit **StudentAid.gov/fsaid** to learn about and create an FSA ID.

What you need to get your FSA ID:

- your Social Security number (you must have an SSN to get an FSA ID)
- your full name (must match

- your Social Security card)
- your date of birth

Although you're not required to provide your e-mail address when you set up your FSA ID, it'll make retrieving your username and password easier if you forget them. Just make sure you don't use the same e-mail address as someone else (your parent, for instance). Each e-mail address can be associated with only one FSA ID.

If you had a FAFSA PIN, you can link that with your FSA ID and use your FSA ID immediately.

In addition to FAFSA you will also use your FSA ID to utilize www.studentloans.gov for all your student loan paperwork and information.

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A HIGHER FINANCIAL ALTITUDE



CREATING AWARENESS CONTINUED...

Steps

Financial Aid Forms

Frequently Asked Questions

Life Skills

Loan Repayment

Net Price Calculator

Scholarships-General

Scholarships-New Students

Types of Financial Aid

Undocumented Students

Yearly Costs

Yellow Ribbon Campaign

Federal Student Aid FAFSA

If you would like to be considered for any federal need-based aid (Pell Grant, FSEOG Grant, Stafford loans, Perkins loans, and Federal Work-Study) or Carroll College need-based aid, you must complete the FAFSA. It is easy if you take a few steps to get prepared. In December, pull up the [online FAFSA pre-application](#) to get an idea of the questions you'll need to answer. After January 1, complete the FAFSA using 2015 income tax information. If your 2015 income tax information is not yet available, prior year income tax information may be used to estimate on the FAFSA. If using prior year information, you must log back into the FAFSA and make a correction once your 2015 federal income tax information becomes available. The results of your FAFSA or the expected family contribution will be sent to each school you list on the FAFSA. Processed FAFSA results must be received by Carroll College by March 1, 2016 for consideration for institutional need-based aid.

Carroll College recommends filing the FAFSA electronically in order to expedite processing. The estimated processing time for electronic applications is 48-72 hours vs. 3-4 weeks for a paper application.

Gather the necessary materials ahead of time:

[] If you are a first-time electronic filer, please request a Department of Education FSA USER ID, which will serve as your signature on the FAFSA. For dependent students, a parent must also request an FSA USER ID. FSA USER ID's are required for submitting the FAFSA, making corrections, and checking the status of your application. [How to create an FSA USER ID](#)

[] Social Security Number



PROFESSIONAL JUDGMENT

WHO/WHAT GIVES US THE AUTHORITY?

HEA Sec. 479A(a) IN GENERAL—Nothing in this part shall be interpreted as limiting the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances. However, this authority shall not be construed to permit aid administrators to deviate from the contributions expected in the absence of special circumstances.

Villainous PJ Pitfalls

- DO NOT make general PJ adjustments to a class or group of students.
- DO NOT modify the formula or the tables used in the EFC calculation or adjust COA data elements just because you believe they are inadequate.
- DO NOT use PJ to waive general student eligibility requirements.
- DO NOT make unreasonable judgments.
- DO NOT forget about the Income Protection Allowance.
- DO NOT use newly adjusted EFC for Pell and old EFC for other aid eligibility.

PROFESSIONAL JUDGMENT

BEST PRACTICES

- Knowing what constitutes a PJ
- Policies and Procedures – Forms
- Knowing who has the authority
- Identification
- Consistency and Documentation are KEY
- Establishing a good way to track PJs

THINGS TO REMEMBER ABOUT PJ:

- Take your emotions out of it.
- Document, document, document!
- Take every opportunity to learn.
- Always case-by-case, but remain consistent.

IMPLICATIONS OF PPY ON PROFESSIONAL JUDGMENT

GEN-16-03 Dear Colleague letter recently released stated:

“A professional judgment adjustment may be warranted if a family member experienced a significant change of income, either upward or downward. For example, for an individual who has lost a job or has taken a significant salary cut beginning in August of 2015, the FAA may use the income for the 12-month period following the reduction in income (September 2015 through August 2016) instead of the prior-prior year income (calendar 2015) that was initially used in the EFC calculation. Alternatively, the FAA may choose to use more recent income...”

Pros: We can get actual proof of earnings for a PJ because by August 2016, both '15 & '16 will have already passed and w-2s and paystubs will be available to compare. Confidence, accuracy, and good documentation.

Cons: More PJs to process. Potential need to consider 3 years of income (2015, 2016, and 2017) to determine if PJ is appropriate.

USE THE FORCE...AND USE IT WISELY

**WORK-STUDY:
WAYS TO MOTIVATE
STUDENT
PARTICIPATION**

WHY FEDERAL WORK-STUDY?

1. Reduces the need for students to borrow as much in loans.
2. Gives them 'real life' experience to use on résumés.
3. Allows them to have a pay check while attending school.
4. Job works around class schedule.
5. Allows the student to build relationships and make connections which will later on benefit them.

WAYS TO ENCOURAGE FACULTY AND STAFF PARTICIPATION

- Hold an informational session and invite anyone who has an interest in Student Employment or Work-Study options.
- Request job descriptions from faculty and staff.
- Hold a meeting for all new supervisors and train on policies, how to hire, etc.
- Always be there to assist them along the way!

WAYS TO PROMOTE STUDENT PARTICIPATION

Provide Federal Work-Study (FWS) or other student employment as a part of the student's total financial aid award.

Have current students wear T-shirts to advertise that they have a student employment job.

Make the application process as easy and seamless as possible

Hold a job fair at the beginning of the year.

Make the jobs easily available for students to view (i.e. portal, job board)

Reach out to organizations outside of the college to offer more opportunities for students.

WAYS TO INCREASE WORK-STUDY SUCCESS

- Communicate with student employment supervisors as much as you can (surveys, e-mails, newsletters).
- Ask supervisors and students what worked and what didn't.
- Evaluations – both from supervisors and students.
- Celebrate your student workers during student employment appreciation week/month.
- Recognize students who excel in their position.
- If you can, give raises to those who are doing a great job.

WORK-STUDY BEST PRACTICES

- Keep lines of communication open and flowing with the HR department.
- Allow student employees to actually assist and work in their jobs. There's more to a job than filing and shredding.
- Keep them involved and active in your area.
- Don't request X amount of hours if you do not have enough work for the student to complete.
- Follow your job descriptions and update them as often as needed.

RESOURCE REFERENCES

Federal Application for Federal Student Aid (slide 3) – www.fafsa.gov

FSA ID Website (slide 4) – www.fsaid.ed.gov

Social Security Administration Information (slide 8) – www.ssa.gov

FAFSA Help (slides 9) - <https://fafsa.ed.gov/help.htm>

Financial Aid Toolkit (slides 9 & 15) - <http://www.financialaidtoolkit.ed.gov/tk/search#YourSearchResults>

FSA ID Website Awareness examples (slides 10 & 11) - www.carroll.edu/finaid/fafsa.cc

President Obama: Feds to Allow Use of Prior-Prior Year Income Data on the FAFSA Starting in 2017-18 School Year (slide 12) - https://www.nasfaa.org/ppy_nasfaa_press_release

Early FAFSA Electronic Announcement #1 – President’s Announcement of FAFSA Filing Changes (slide 15) - <https://ifap.ed.gov/eannouncements/091415PresidentAnnounceFAFSAFilingChanges.html>

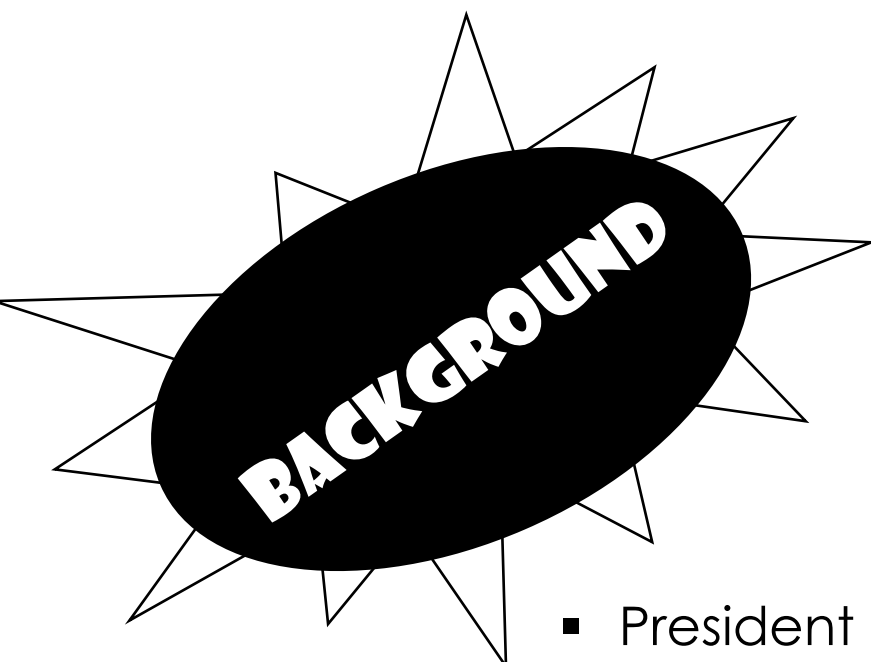
Early FAFSA Electronic Announcement #2 – Preparing for 2017-2018 Early FAFSA and Prior-Prior Year (slide 15) - <https://ifap.ed.gov/eannouncements/021816EarlyFAFSAEA2andPriorPriorYear.html>

Prior-Prior Year Updated Information (slide 15) – www.studentaid.gov

Professional Judgment definition (slide 19) - <https://www.ifap.ed.gov/fsahandbook/attachments/1516FSAHbkActiveIndexMaster.pdf>

GEN-16-03 Dear Colleague Letter PJ and PPY (slide 23) - <https://ifap.ed.gov/dpcletters/GEN1603.html>

**PRIOR-PRIOR
YEAR**



BACKGROUND

- President Obama authorized September 13, 2015
 - October 1st – FAFSA Start-up
 - Use of “Prior-Prior” Year Income Data
 - Starting with 2017-2018 FAFSA
 - Will be available October 1, 2016
 - Based on 2015 Tax Income

**We will have two FAFSA years that will be based on 2015 income!!

IMPLICATIONS FOR OUR OFFICES

- Outreach – Spreading the Word
- Handling an increase of Professional Judgments
- Impact on Verifications
- Managing Conflicting Information

MORE IMPLICATIONS FOR OUR OFFICES

- Financial Aid Systems – Ensure our vendors are ready.
- State Impact – Foreseeable actions we can take.
- College Impact – Making sure your school is prepared to process earlier.

RESOURCES

- IFAP – Early FSA Electronic Announcement #1 – President's Announcement of FAFSA Filing Changes
- IFAP – Early FSA Electronic Announcement #2 – Preparing for 2017-2018 Early FAFSA and Prior-Prior Year
- IFAP – Early FAFSA Electronic Announcement #3 - Availability of the 2017-2018 Early FAFSA Information Page on the Information for Financial Aid Professionals (IFAP) website

Early FAFSA Resources

<http://ifap.ed.gov/EarlyFAFSA/EarlyFAFSAResources.html>

Early FAFSA -
Webinars and
Presentations

<http://ifap.ed.gov/EarlyFAFSA/EarlyFAFSATraining.html>

Early FAFSA – Dear
Colleague Letters and
Electronic
Announcements

<http://ifap.ed.gov/EarlyFAFSA/EarlyFAFSADCLandEA.html>

RESOURCES

- April 2016 – FSA will share 17-18 FAFSA materials via Financial Aid Toolkit-
www.financialaidtoolkit.ed.gov
 - Updated Videos
 - Updated Publications
 - Social Media Information
- Mid-August 2016 – FSA will launch 17-18 FAFSA Integrated Communications Campaign

CONTINUED

- Outreach to students and parents (social media, in-person events, webinars)
- StudentAid.gov will include updated information
- Partnership with schools, states, etc. to share message with students and parents