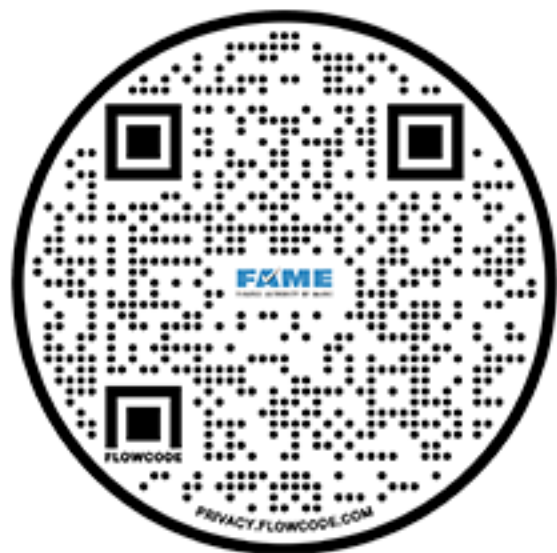


While you wait...

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ON A SCALE OF ART
HOW DO YOU FEEL TODAY?



Agenda “Pieces & Parts”

- FAFSA changes
- Verification
- Special & Unusual Circumstances/Homeless students
- Maine State Grant
- Resources



Better FAFSA: Roles Based Form

Student Application

Parent Application



FAFSA FORM 2024-25 Student **Raya Tran** Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Invite Parents to your FAFSA® Form

You will need to provide information for your parents
 Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

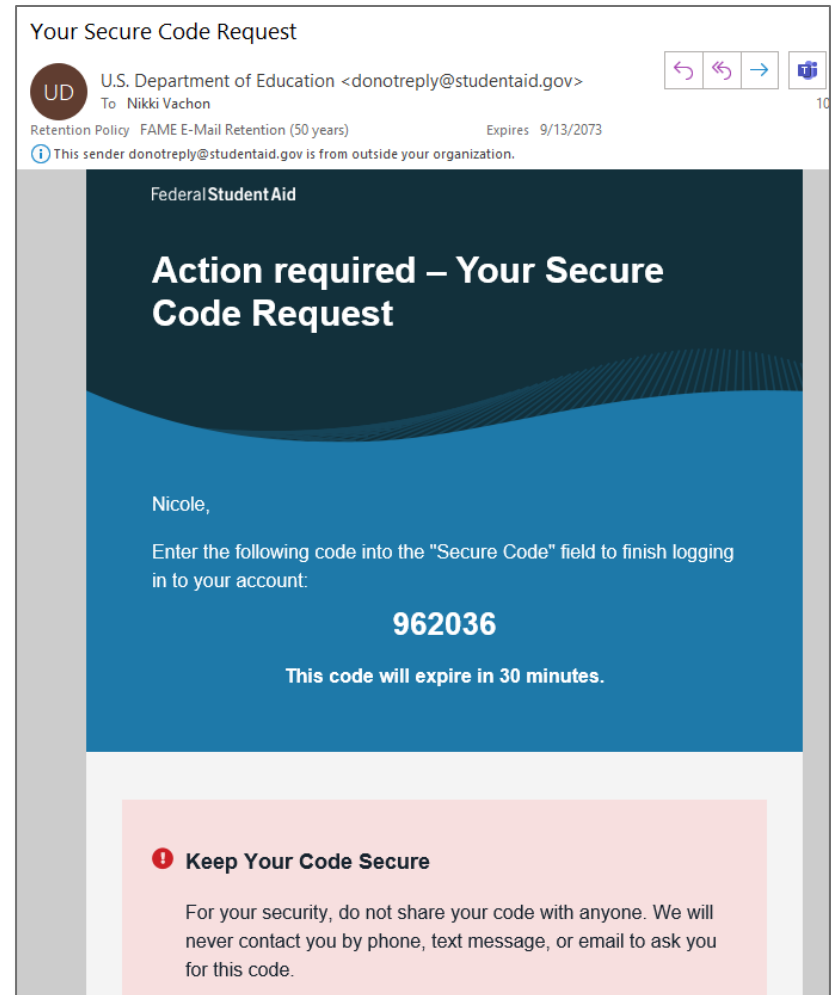
Parent	Parent Spouse <small>optional</small>
First Name <input type="text" value="Alcina"/>	First Name <input type="text"/>
Last Name <input type="text" value="Tran"/>	Last Name <input type="text"/>
Date of Birth Month Day Year <input type="text" value="05"/> <input type="text" value="05"/> <input type="text" value="1973"/>	Date of Birth Month Day Year <input type="text"/> <input type="text"/> <input type="text"/>

Either parent or student can start the application and invite the other.

Info added to the invitation **MUST** be accurate/match with FSA ID (all except email address).

Better FAFSA: FSA ID changes

- EVERYONE will need an FSA ID (even those without an SSN)
- Multi-factor authentication will be required for EVERYONE, every time their FSA ID is used.
- A verified email address is required for all FSA IDs.
- FSA IDs must be SSA matched before they can be used.



FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

Provide Consent or Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA[®] form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024-25 FAFSA form. → Tax return information is required to complete the FAFSA form.

→ FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(d)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the

Frequently Asked Questions

Who should provide consent? ⌵

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information? ⌵


What happens after I provide consent? ⌵

What happens if I revoke consent? ⌵

What happens if I decline consent? ⌵

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous
Decline
Approve



Better FAFSA: Direct Data Exchange (DDX)

Direct Data Exchange (DDX) replaces IRS Data Retrieval Tool:

- NOW, applicants, (students, parents, student spouse), **MUST** give consent to have their Federal Tax Information (FTI) transfer directly into their FAFSA.
- Most income questions may be provided from the IRS direct data exchange (except EITC, taxable grants/scholarships, foreign earned income exclusion)
- Transferred data is **not visible** to anyone but the Financial Aid Office.

Household Number will now be Family Size

- Family size will be based on the number of dependents that are claimed on the student or parent's tax return (imported but not visible)
- There will be option to update

FAFSA® FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Demographics 2 Financials 3 Signature

Family Size

Is the parent's family size different from the number of individuals claimed on their 2022 tax return?

Yes No

The parent's family size is **3**
Parent: 1 Other Parent: 1 Student: 1 Parent's Children and Other Dependents: 1

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2024 and June 30, 2025?
Do not include the student applicant.

?

Previous Continue



Who should be included in Family Size

Dependent Students

- The student
- The student's parents, even if the student is not living with them. Exclude a parent who has died or is not living in the household because of separation or divorce. Include a parent who is on active duty in U.S. Armed Forces
- The student's siblings if the following are true:
 1. They live with the student's parents (or live apart because of college enrollment),
 2. They receive more than half of their support from the student's parents and will continue to during the award year.
- Other persons if the following are true:
 1. They live with the student's parents,
 2. They receive more than 50% support from the student's parents **and** will continue to during the award year.

Independent Students

- The student
- The student's spouse, if applicable
- The student's dependent children if the following are true:
 1. They live with the student,
 2. They receive more than half of their support from the student and will continue to during the award year. **Expectant students/spouses do not include unborn child. Could PJ later after the child is born.**
- Other persons if the following are true:
 1. They live with the student,
 2. They receive more than half of their support from the student and will continue to during the award year.

FAFSA changes

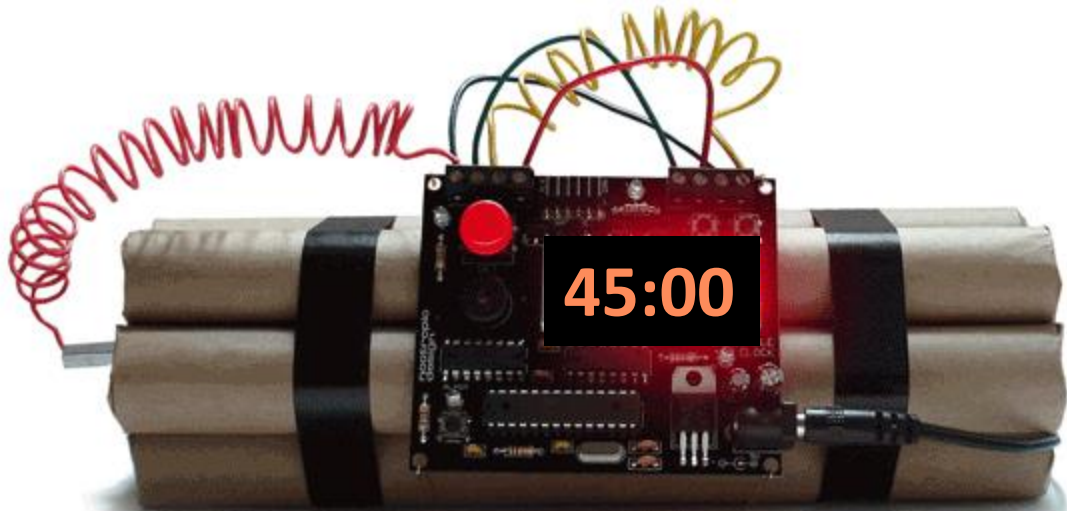
- Number in college **not** part of SAI calculation



Reminder:

- Could use a PJ to reduce SAI. FAAs can include the cost of attendance minus grants and scholarships of the other family member to reduce AGI
- Your institution **must** publicly disclose that students may request an adjustment based on special circumstances. This could include (but is not limited to) posting what may be considered a special or unusual circumstance on your website, include such information in mailings to students, or add language on award notifications.

- Incomplete FAFSA's will be **deleted** from the system in 45 days from the invitation. Clock can be reset if the applicant logs back into their FAFSA.
- Reminders sent at day 7 and 14





Verification

Who might be chosen?

No major changes to verification

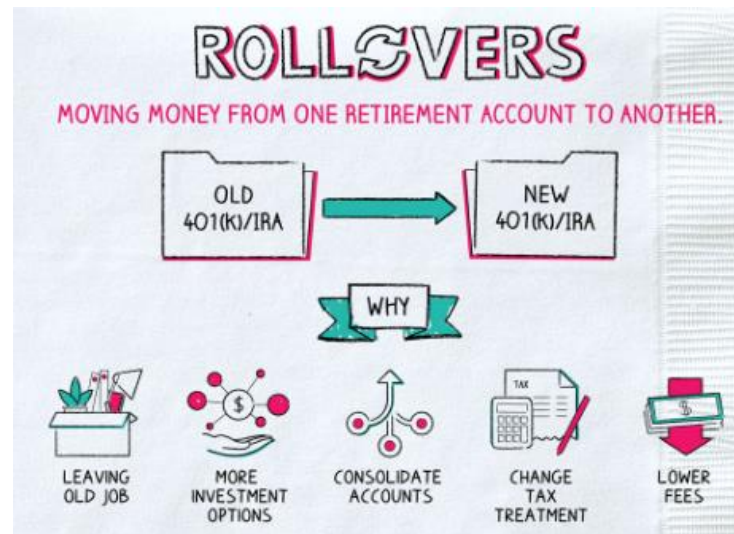
When federal tax information (FTI) is transferred via the FA-DDX **it is considered verified**, while information not transferred from the IRS may be subject to verification:

- Foreign earned income exclusion amounts will need to be entered manually.
- Individuals who were married and filed jointly with the IRS and are **no longer married** to that spouse
- Those who are now **married to a different spouse** than the spouse that is listed on the 2022 tax return
- Victims of IRS Identity Theft

Dear Colleague Letter: [GEN-23-12](#) 9/19/23

If tax return contains a **rollover**, collect a signed statement confirming the amount of the rollover in the untaxed pension or IRA distribution.

Note that even if info is transferred as FTI, **rollovers still need to be verified as they are manually entered.**





Verification

Verification Worksheet suggested text available at https://fsapartners.ed.gov/sites/default/files/2023-09/23-0333APPENDIX_A.pdf (9/19/23)

Federal Register 88 FR 64421 outlining acceptable documentation at <https://www.federalregister.gov/documents/2023/09/19/2023-20211/free-application-for-federal-student-aid-fafsa-information-to-be-verified-for-the-2024-2025-award> (9/19/23)

3 Rules: Verification & PJ Interaction

VERIFICATION AND PROFESSIONAL JUDGMENTS

1

Complete verification before exercising PJ

You may complete verification and make the PJ on the same ISIR transaction.

2

Not required to verify any information removing because of PJ

Example: if parents have separated and one parent is no longer in the household, you do not have to first verify that parent's income.

3

Not required to select student for verification to process PJ

Changes for the 2023-2024 Award Year

- Defines categories of Professional Judgment:

Special Circumstances refer to changes in financial situations that justify an aid administrator adjusting **data elements**

- Recent unemployment
- Unusual expenses
- Divorce/separation

Unusual Circumstances refer to the conditions that justify an aid administrator making a **dependency override** based on a unique situation

- Parental abandonment
- Abuse
- Parent incarceration



Special Circumstances / Unusual Circumstances

- Institution cannot have a policy denying all PJ requests.
- **Institution must disclose publicly that students can appeal. Must notify students of the school's process, requirements and timeline** to review requests.
- Institutions **must presume** that any student who received a Dependency Override **to be independent for each subsequent award year** at same institution unless the student informs otherwise, or school has conflicting information.



Unusual Circumstances Timing

- Provide a final determination **as quickly as possible** after reviewing all documentation. Must review requests for a determination in 60 days.
 - If a student requests a DO on or before they enroll, the school has 60 days from when the student enrolls to review the request.
 - If a student requests a determination later in the award year, the school has 60 days to review the request from the date the student made the request. This applies even if the student made the request past 60 days from the date they enrolled
 - Make students aware you have a timeline when you could review so that it gets reviewed ASAP

- Must retain **all documentation for at least 3 years** after student's last term of enrollment.

Unusual Circumstances Documenting

Definition of acceptable documentation has been **expanded** for student with unusual circumstances (dependency override) and is applicable **starting with the 2023-2024 award year:**

- **Acceptable documentation may include** (these are just a few):
 - A documented interview between student and financial aid administrator;
 - A documented phone call or written statement from a representative of a **TRIO/Gear Up program** that confirms the circumstances and person's relationship to the student;
 - A documented determination of independence made by a **Financial Aid Administrator at another school in the same or prior award year;**
or
 - A documented phone call or written statement with a state, country, or tribal welfare agency.



Provisional Independence

New for the 2024-2025 FAFSA

New process for students with unusual circumstances who cannot provide parent information on the FAFSA.

- Students will be allowed to complete the FAFSA as independent students (submit w/o parent information).
- **SAI to be calculated** and student will receive an estimate of their Federal Pell Grant eligibility
- Final determination subject to approval of **documentation** submitted to their school.

FAFSA® FORM 2024-25 Student **Raya Tran** Save FAFSA Menu

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Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A person experiencing unusual circumstances may have:

- Left home due to an abusive or threatening environment;
- Been abandoned by or estranged from their parents, and have not been adopted;
- Been granted refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Been a victim of human trafficking;
- Been incarcerated, or their parents are incarcerated and contact with them would pose a risk to them; or
- Been otherwise unable to contact or locate their parents, and have not been adopted.

If their circumstances resulted in not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes No

Previous Continue



Unaccompanied Homeless Youth

Assisting Unaccompanied Homeless Youth

To be considered an unaccompanied homeless youth on the FAFSA, an individual must be a youth who is:

- unaccompanied **and** homeless youth **or**
- unaccompanied, self-supporting and at risk of being homeless.



Unaccompanied Homeless Youth Documentation

Starting with the 2023-2024 Award Year

- Financial Aid Administrators **are required** to consider documentation from the following eligible authorities **sufficient**:
 - a local educational agency **homeless liaison**;
 - the director or designee of an **emergency or transitional shelter**, homeless youth drop-in center or other program serving individuals who are experiencing homelessness;
 - the director or designee of a **TRIO or GEAR UP** program; or
 - an **FAA at another institution** who documented the student's circumstances **in the same or prior award year**.
- If the student has received a documented determination from one of these authorities, the **school must not request additional documentation, proof, or statements** unless it has conflicting information.

FAFSA[®] FORM 2024-25 Parent Save FAFSA Menu

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Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes No

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- The student's high school or school district homeless liaison or designee
- Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- Financial aid administrator (FAA)
- None of these apply.

Previous Continue

If student is **unable to provide documentation**, FAFSA pathway is the same as for **Provisional Independent Status** students.

- **FAA must make the determination** as to whether student is an unaccompanied homeless youth.
- Decisions must be:
 - Based on a **written statement from**, or **documented interview** with the student that confirms that they are an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting; **and**
 - Made **without regard to the reasons** that the student is unaccompanied and/or homeless.
- Determinations **carry forward to the next year** unless conflicting information



Maine State Grant

FAME will be using the SAI to award Maine State Grant



Normally we send out an estimated initial EFC cutoff by the second week in November based on the first 30 days of ISIRs.

Although we will not have any ISIRs, we still plan to send out an estimated initial SAI cutoff by mid-November.

Institutions wishing to package before mid-November can use 0 and below as the estimated initial SAI cutoff.

MSGP Need = COA – SAI* - OTHER FINANCIAL AID

*Treat negative SAI as 0



NASSGAP Update

9/12/23

- The FAFSA form should be entering **the final 30-day clearance process in the next week or two**; expecting relatively minor changes to the form questions and help text
- Test ISIR files **should be available in September** (delayed from summer) as will an updated Specifications Guide (was made available 9/25)



Resources



<https://fsatraining.ed.gov/>



<https://www.ncan.org/page/better-FAFSA-webinar-series>



- <https://www.youtube.com/user/FAMEMaine>
- <https://www.famemaine.com/affording-education/pay-for-school/get-financial-aid/fafsa/fafsa-simplification/>



[FAFSA Simplification, Spotlighting SAI & the New Pell Calculation](#)



FAME's got your back

Fall Financial Aid Workshops

- Workshops include a shorter information session with FSA ID creation



NEED MONEY FOR COLLEGE?

Attend a FAME Financial Aid Workshop:
The First Steps. Free and Fast.

This is your starting line.

After this free, one-hour get-together, you'll have taken the critical first steps to apply for financial aid and be on your path to a more affordable higher education.

LEARN MORE ABOUT:

- What financial aid is and how the process works
- The Free Application for Federal Student Aid (FAFSA)
- Steps to take now that are required before starting the FAFSA
- What an FSA ID is and why it matters to everyone

WHO SHOULD ATTEND

Class of 2024 students and their parent(s) or trusted adult, even if you're not sure about your plans after high school.

WHAT TO EXPECT

You'll learn how to access financial aid, when to apply, and what other sources of aid are available to help pay for college. You'll also have the opportunity to create your FSA ID (the username and password required to access all Federal Student Aid websites). To create an FSA ID, each student and parent will need to know their Social Security number and name as it appears on their Social Security card.

WHAT TO BRING

- 1.) A laptop or other device to create your FSA ID (Some devices will be available if you're not able to bring your own.)
- 2.) When creating FSA IDs, all individuals will need access to their email and ideally be able to receive a text message.

Tues. Nov. 14

6:00 PM

Dexter Regional
High School
Cafeteria



The Finance Authority of Maine (FAME) does not discriminate in the administration of any of its programs or in its employment practices on the basis of race, color, national origin, age, gender, religion, physical or mental disability, political affiliation, marital status or sexual orientation. FAME is an equal opportunity employer, provider and lender.



Fall Statewide Financial Aid Sessions

- We'll be hosting statewide in person sessions on:
 - Thursday, October 26
 - Wednesday, November 1
 - Tuesday, November 7
 - Tuesday, November 14
- Event locations and details will be shared with you via email and listed at FAMEmaine.com/events



FAME Trainings

- **September's Wednesday Webinar - *Help Your Student and Families Get Ready to File the FAFSA (Recording on YouTube)***
- **FAFSA Fridays – *A FAFSA Simplification Training for Partners***
 - Friday, October 20, 2023 at 1:00 PM
 - Friday, November 17, 2023 at 1:00 PM
 - Friday, December 15, 2023 at 1:00 PM
 - Register at FAMEmaine.com/events
- ***FAFSA Basics – A Training for Those New to the FAFSA***
 - Date and time TBD
- Additional trainings as needed



Letter to Presidents, Chancellors and CEOs on FSA Changes

The successful implementation of both laws will greatly alter the current systems and procedures your school uses to award federal student aid. While it is difficult to estimate the specific institutional impact, we offer the following insights about what these changes could mean for your school:

- The potential need for more institutional resources to provide adequate training for your team, including financial aid leaders and staff, student financial services, bursars, and others.
- A thorough review of your current admissions and financial aid deadlines and practices as the 2024-25 FAFSA form will be available in December 2023.
- An increased number of students determined to be eligible for federal financial aid programs may require more staffing.
- Potential changes to your current enrollment and/or retention strategies for utilizing institutional student aid programs and/or funds.
- More resources may be needed for software, security, and systems updates, as well as training to implement those changes.
- Insufficient financial resources for items like staffing, software updates, and training may increase risks of non-compliance, which could lead to audit findings, fines, and/or liabilities.



Thank you for joining us today!

Find more FREE resources and information at
FAMEmaine.com/education.

Follow Us:



Contact Us: Education@FAMEmaine.com

PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717