

# Introduction

This toolkit is designed to provide educators and students with resources to complete the Free Application for Federal Student Aid (<u>FAFSA</u>) and take an important step in the college-going process.

The FAFSA becomes available online on October 1<sup>st</sup> of the year before you plan to go to college. However, college, state, and private financial aid deadlines vary, so make sure to check with your college to find out their FAFSA submission deadline. It's highly recommended that you complete the FAFSA as close to October 1<sup>st</sup> as possible in order to qualify for federal, state, and institutional aid.

#### **RI FAFSA Initiative**

Rhode Island's statewide goal to increase FAFSA completion is underway for the 2019-2020 FAFSA cycle. The <u>FAFSA national tracker</u> tracks FAFSA completion rates by state. For the 2019-2020 cycle, the Rhode Island state goal is 85% completion rate with a minimum goal of 70% for each high school. Last year, Rhode Island had 65% of high school seniors complete the FAFSA, ranking eighth in the country.

The statewide initiative includes both a <u>FAFSA Completion Dashboard</u> and a <u>FAFSA Portal</u> to monitor students' and schools' progress. The dashboard is a way to check how schools are doing in terms of

completion rates. The portal allows school administrators and counselors to monitor individual students' FAFSA progress. In order to use the portal, schools must submit a data-sharing agreement. Reach out to Onna Holland (onna.holland@ride.ri.gov) at RIDE for more information.

For more information about Rhode Island's FAFSA initiative, visit the <u>PrepareRI website</u>.

# **Types of Financial Aid**

<u>Click here</u> to learn more about financial aid. Students can receive up to \$6,195 per year in Federal Pell grants during the 2019/2020 cycle.

Types of financial aid	
Grants	Grants are free money — they don't have to be repaid. Grants come from the State and Federal Government as well as from colleges. Generally, grants are based on financial need, which means that they are awarded based on your family's size and financial circumstances.
Scholarships	Scholarships are also free money and don't need to be repaid. Scholarships can come from a variety of places, from state and federal governments, to colleges, to private companies. Scholarships may be awarded based on your financial need, academic achievement, community service, athletic talent, and many other factors.
Loans	Loans are money that you borrow from a bank, government, or private lending company. A loan must be repaid with interest. Loans offered by the government often have lower interest rates and can be repaid over an extended period of time. Visit www.studentloans.gov for more information.
Work study programs	Work study allows you to receive funds through part-time employment while you are enrolled in college and can help you pay part of your college costs. Unlike other campus jobs, students apply for work study by submitting the Free Application for Federal Student Aid (FAFSA).

# **Community FAFSA Support**

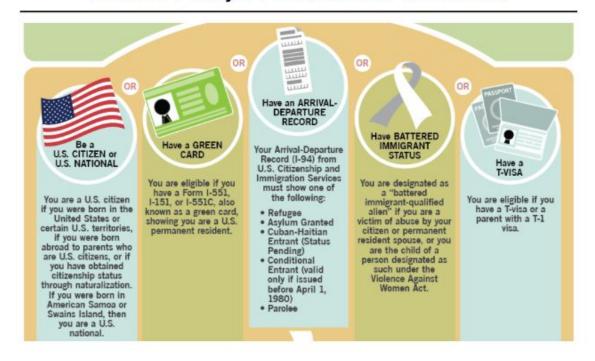
Numerous community-based organizations in Rhode Island offer resources to assist students and families during the college application process, especially with FAFSA completion.

- Book a free appointment with the <u>College Planning Center of Rhode Island</u> to receive help filling out the FAFSA.
- <u>College Visions</u> assists low-income and first-generation college-bound students.
- <u>College Advising Corps</u> places college advisers in high schools across Rhode Island to provide college application and financial aid guidance. Ask your school counselor for more information.

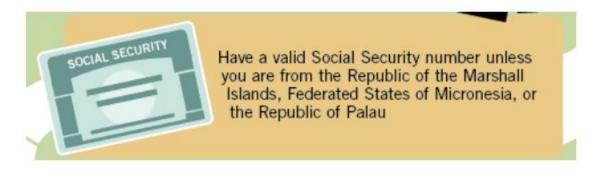
 The College Crusade of Rhode Island hosts Financial Aid Nights. Call 401-854-5500 for more information.

## **How do I fill out the FAFSA?**

# To Receive Federal Aid Or State Aid, A Student Must...



# AND

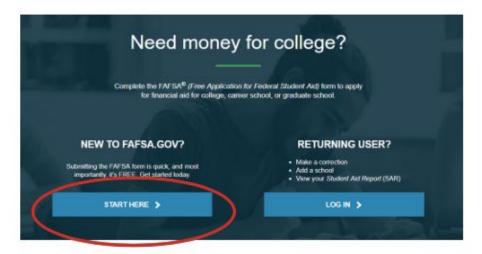


# The FAFSA Homepage and Getting Started

Over the summer, the www.fafsa.gov page was redesigned in an effort to create a more user-friendly experience for students, parents, and financial aid professionals.

Now, visiting www.fafsa.gov allows visitors to choose from two options: New To FAFSA.GOV? or RETURNING USER?

New users will be most high school seniors and adult learners who are planning to enroll in higher education for the 2019-2020 school year. Returning users will be currently enrolled higher education students who are looking to correct their current academic year's FAFSA or send their completed FAFSA to a new school.



New users are given two options for beginning the FAFSA. They can select "I am the student" or "I am a parent, preparer, or a student from a Freely Associated State."



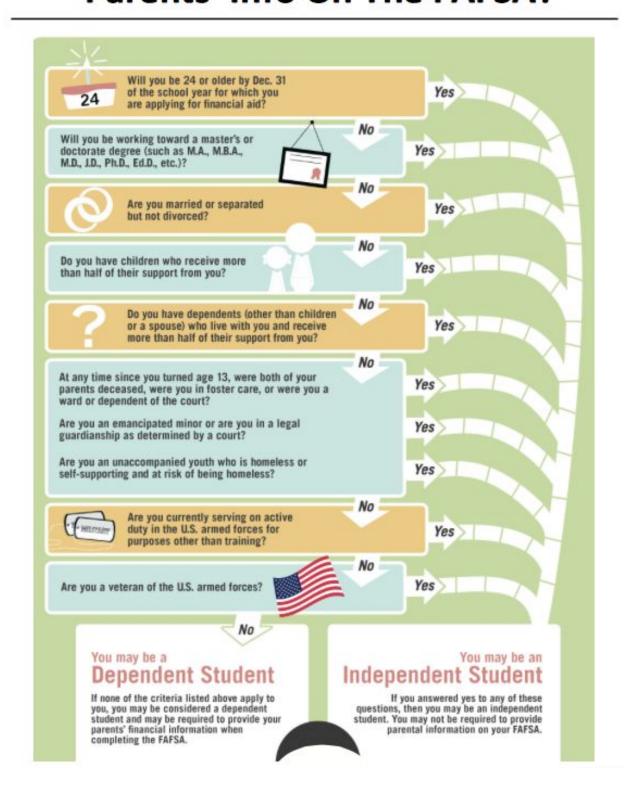
If you are a new user, both the student and parent will need to create a FSA ID. Go to https://studentaid.ed.gov/sa/fafsa to get started.



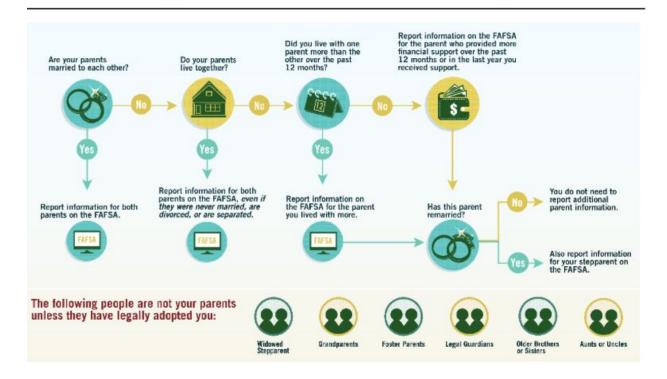
You will need to gather your financial and legal documents.

- The FSA ID for both the student and the parent
- Social Security numbers
- Driver's licenses (if any)
- Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card (if applicable)
- W-2 forms and other 2018 records of money earned
- 2018 income tax return, if completed
- Current bank statements
- Records of child support paid, if applicable
- Records of taxable earnings from Federal Work-Study or other need-based work programs, if applicable
- Records of student grant, scholarship and fellowship aid, including AmeriCorps awards, that was included in your (or your parents') adjusted gross income (AGI)
- Current stock, bond, and other investment records
- Current business and farm records, if applicable

# Do I Have To Provide My Parents' Info On The FAFSA?



# Who Is My Parent When I Fill Out My FAFSA?

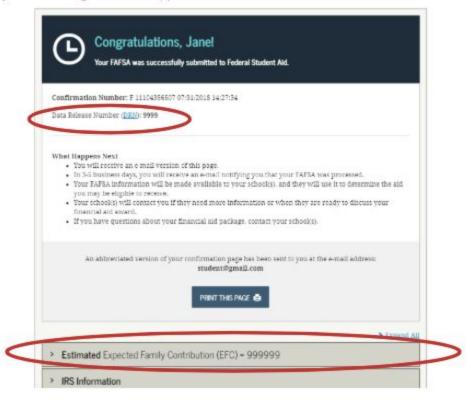


Complete all the required information questions. Make sure to list all of your school codes (found on college websites) for the colleges you are applying to on the application. Once you submit the FAFSA, you will receive a confirmation number and a data release number (DRN). After your application is fully processed, you will receive a Student Aid Report (SAR) with your office expected family contribution (EFC).

# Submitting the FAFSA

# How do I know the student has submitted the FAFSA?

When a student has completed all of the necessary fields of the FAFSA, it will come time for student (and parent, if the student is a dependent) to sign the FAFSA using their FSA ID. After the FSA IDs are used successfully, the following screen will appear:



This page provides students a confirmation number and a data release number (DRN) at the top. The DRN can be provided to a customer service representative to make certain changes to your Free Application for Federal Student Aid (FAFSA) information. These changes include: permanent mailing address, e-mail address, phone number, school code, and housing plan.

You should not give your DRN to anyone unless that person is a financial aid administrator or customer service representative and you are either adding colleges or changing data on your FAFSA.

At the bottom of the screen, students can view their estimated expected family contribution or EFC. After your application is fully processed, you will receive a Student Aid Report (SAR) with your official EFC. The SAR will be sent to a student's email within 3-5 days if the FAFSA is electronically signed with a student's FSA ID and if the student provided an email address. If a student mails in the signature page for the FAFSA rather than signing electronically with the FSA ID, it can take 2 weeks to receive the SAR.

Note: Neither your estimated EFC (on the Confirmation Page) nor your official EFC (on the SAR) is the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your college to calculate the amount of federal student aid you are eligible to receive.

# Making FAFSA Corrections

The fastest way to correct the FAFSA is online at fafsa.gov.

- 1. Click on the "Login" button and enter the FSA ID.
- 2. On the "My FAFSA" page, click "Make FAFSA Corrections."
- Create a save key.
- 4. Change or add the information that the student's SAR lists as missing or incorrect.
- 5. Submit the new information.

A student can also write in the corrections or updates on their paper SAR, sign it, and mail it to the address provided on the SAR. It is not recommended to mail in corrections, as this process will take significantly longer to process. If a student opts to mail in corrections, encourage the student to make a copy of the written corrections that they submit.

### Helpful Links

- Get started completing your FAFSA <u>here</u>. For help and frequently asked questions, click <u>here</u>.
- Check out these <u>videos</u> for more information on how to complete the FAFSA.
- Check out these <u>10 tips</u> for filing the FAFSA.
- Here are some tips for handling <u>special circumstances</u> on the FAFSA.
- Book a free appointment with the <u>College Planning Center of Rhode Island</u> to receive help filling out the FAFSA.

# **Resources and Strategies for Schools**

#### Outreach

This <u>website</u> provides resources for schools to conduct outreach to students and families about FAFSA completion, including how to get the word out, host events and utilize social media. Additionally, Federal Student Aid offers <u>information</u> about financial aid and <u>trainings</u> for school counselors and advisors.

### Text Messages

Studies show that <u>text messaging nudges</u> from school counselors are a valuable way to increase FAFSA completion rates and college enrollment for high school seniors. These messages are most effective when students can respond to them and receive direct support.

## Raffles

One way to motivate students to complete the FAFSA is to conduct a raffle for students who complete the FAFSA by a certain date. Prizes can include school apparel, tickets to prom or other school events, and gift cards.

#### Host a FAFSA night at your school

Bringing students, parents, counselors, and community members together to complete the FAFSA is a useful way for students to receive support. Consider inviting one of these <u>organizations</u> to your event. To host a FAFSA night, you must pick a date, prepare to track student progress, notify students and parents, advertise effectively on the school website and social media platforms, and follow-up with families after the event. Check out <u>these resources</u> for planning a FAFSA night.

Sample letter to send to parents/guardians
Dear Parent/Guardian,

We are writing to remind you about the importance of having your high school senior complete the Free Application for Federal Student Aid (FAFSA). The cost of college and career training can be a barrier for many students, so completing the FAFSA is essential for students to qualify for federal, state, and institutional funds; your student can receive up to \$6,195 for college next year in Federal Pell grants.

The FAFSA becomes available online on October 1<sup>st</sup> of the year before you plan to go to college. It's highly recommended that you complete the FAFSA as close to October 1<sup>st</sup> as possible in order to qualify for financial aid. The FAFSA is often used by colleges to help determine other grants, scholarships, loans, and work study programs, as well. Even if you don't think your child will attend college, completing the FAFSA gives them the opportunity to receive financial aid in case they change their mind.

You can start completing the FAFSA at: <a href="https://studentaid.ed.gov/sa/fafsa">https://studentaid.ed.gov/sa/fafsa</a>. Additionally, the College Planning Center of Rhode Island offers **FREE** appointments to help students and families fill out the FAFSA. You can book a free appointment by visiting their website at: <a href="https://bit.ly/2P6W2X6">https://bit.ly/2P6W2X6</a>. More information about FAFSA can be found in the Rhode Island Department of Education's toolkit at: <a href="https://www.prepare-ri.org/fafsa">https://www.prepare-ri.org/fafsa</a>. Please don't hesitate to reach out to your child's school counselor if you have any questions about the college application or financial aid processes. Sincerely,

# **Resources in Spanish**

- Students and families can access the FAFSA in Spanish <u>here</u>.
- Click <u>here</u> for a video in Spanish about how to fill out the FAFSA.

Here are some examples of social media graphics in Spanish.









# **Social Media Tools**

Here are some examples of social media graphics to promote FAFSA completion.















Pay lots of money to attend college

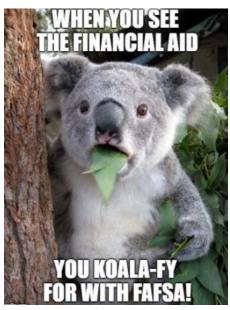


Fill out my FAFSA and get financial aid











# Sample Tweets

- Last year, 65% of all Rhode Island Seniors completed the @FAFSA, this year we are shooting for 85% statewide! #RhodeIsland
- Last year Rhode Islanders left \$6 MILLION of federal financial aid money on the table! Fill out your @FAFSA today!
- Let the College Planning Center help you fill out your FAFSA this year, it's FREE: <a href="https://hubs.ly/H0fmP9J0">https://hubs.ly/H0fmP9J0</a>
- Getting free money for college can be done in EIGHT STEPS, fill out your FAFSA today: bit.ly/2zxdiwt
- Rhode Island is currently at \_\_\_\_\_\_% FAFSA completion, which ranks us \_\_\_\_\_ in the country! Help us reach our state goal of 85%! <a href="https://national.fafsatracker.com/currentRates">https://national.fafsatracker.com/currentRates</a>
- Check out <a href="https://www.prepare-ri.org/fafsa">https://www.prepare-ri.org/fafsa</a> to learn more about how to complete the FAFSA!

• You could get \$6,195 per year in Federal Pell grants during the 2019/2020 FAFSA cycle!

Check out this page for more social media examples and tips for promoting FAFSA completion.

# **Notes**

If you have concerns about your immigration status and completing your FAFSA, please reach out to the RI Office of the Postsecondary Commissioner at <u>FAFSA@riopc.edu</u>.

This Rhode Island FAFSA Toolkit has been modeled after the TN FAFSA Frenzy Toolkit, which can be found <u>here</u>.

For more information about the Rhode Island FAFSA Toolkit, please reach out to Onna Holland (onna.holland@ride.ri.gov) or Elizabeth Texeira (elizabeth.texeira@ride.ri.gov) at RIDE.