## Federal Student Aid: Updates and Resources

Fred Stennis U.S. Department of Education, FSA June 2018



### Agenda

- 1. About Us
- 2. FSA and Project SOAR
- 3. Financial Aid Myths
- 4. IRS Data Retrieval Tool
- 5. FAFSA® Demo Site
- 6. fafsa.gov Updates
- 7. MyStudentAid Mobile App: myFAFSA
- 8. Tools and Resources

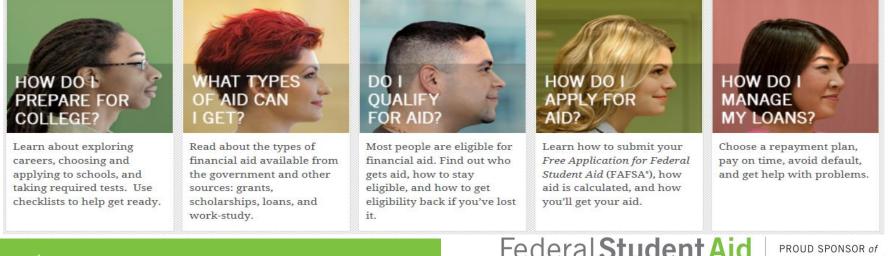


## **About Us**



### About Us

Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. At the office of Federal Student Aid, our more than 1,300 employees help make college education possible for every dedicated mind by providing more than \$120 billion in federal grants, loans, and work-study funds each year to more than 13 million students paying for college or career school. We are proud to sponsor millions of American minds pursuing their educational dreams.



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## **FSA and Project SOAR**



### Federal Student Aid Training

#### **Session Structure:**

- AM session
  - Duration: 2-3 hours
  - Purpose: Education Navigators training
  - Format: PowerPoint presentation, open discussion
- PM session
  - Duration: 2 hours
  - Purpose: FAFSA completion with residents
  - · Format: one-on-one advising

#### Areas of Focus:

- About Federal Student Aid
- Types of Aid
- FSA ID
- FAFSA<sup>®</sup>: Applying for Aid
- Next Steps
- Tools & Resources



Rome, GA – North West Georgia Housing Authority staff helping students through the FAFSA



Milwaukee, WI – FAFSA Training participants with Claire Bucknor from FSA



### Summary

- All of the nine PHA locations had varying levels of familiarity with the FAFSA<sup>®</sup>, methods of supporting their residents, and plans for reaching their project goals.
- Each site received a customized training that provided a hybrid of instruction, open discussion, and hands-on application for participants to learn from the FSA trainers, the shared experiences of their peers, and the opportunity to individually review the FSA ID or FAFSA<sup>®</sup> demo sites and/or assist residents with the process.
- The participants were all engaged in the training and indicated they plan to use the resources provided by FSA to support their residents through the FAFSA<sup>®</sup> process.



High Point, NC – training participants (above) and residents (below) with Maisha Challenger from FSA





### **FSA** Awareness and Outreach Specialists









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## **Myths About Financial Aid**



Myth #1: "Federal student aid is just 'free money' like grants."

**Reality**: Federal student aid includes three different kinds of financial help: grants, low-interest loans, and work-study funds (a part-time job on or near campus). To learn more about the different types of federal student aid, visit <u>StudentAid.gov/types</u>.



**Myth #2**: "My parents make too much money, so I won't qualify for aid."

**Reality**: There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family and your year in school—are taken into account. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA®) form, you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships (including academic scholarships) until you've submitted a FAFSA form. Don't make assumptions about what you'll get—fill out the FAFSA form and find out.



Myth #3: "Only students with good grades get financial aid."

**Reality**: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.



Myth #4: "I don't have good credit, so I can't get a student loan."

**Reality**: You don't need to get a credit check for most federal student loans (except for Direct PLUS Loans). Also, you won't need a cosigner to get a federal student loan in most cases.



Myth #5: "My ethnicity or age makes me ineligible for federal student aid."

**Reality**: There are basic eligibility requirements (which you can find at <u>StudentAid.gov/eligibility</u>), but ethnicity and age are not considered.



Myth #6: "My parents aren't U.S. citizens, so there's no way I'll get aid."

**Reality**: Your parents' citizenship status is NOT a factor, and the FAFSA form won't even ask you about it. If your parents don't have Social Security numbers, they must enter 000-00-0000 when the FAFSA form asks for their Social Security numbers.



**Myth #7**: "I support myself, so I don't have to include parent information on the FAFSA<sup>®</sup> form."

**Reality**: This is not necessarily true. Even if you support yourself and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are considered dependent, you must provide your parents' information on the FAFSA form. The form asks a series of questions to determine your dependency status. You can preview the questions at <u>StudentAid.gov/dependency</u>.



**Myth #8**: "I can't file my FAFSA® form in October because I haven't applied to any schools."

**Reality**: Actually, you CAN complete your FAFSA form before submitting any college or career school applications. You'll need to list at least one school on your FAFSA form, but go ahead and add every school you're considering, because some schools have early deadlines to apply for their limited funds. Then later, you can add or delete schools on your FAFSA form.



**Myth #9**: "I'll have to update my FAFSA® form after I file my taxes in the spring, won't I?"

**Reality**: Nope! Just enter the tax information the form asks for—or better yet, transfer it directly from the Internal Revenue Service if you're offered that option while applying—and you're good to go. No need to update later.

Remember: The FAFSA form asks for your and your parents' tax information from the tax year that was two years prior to the start of the school year for which you're applying for aid. For example, the 2018–19 FAFSA form asks for 2016 tax and income information, while the 2019–20 FAFSA form will ask for 2017 tax and income information.



**Myth #10**: "I didn't qualify for financial aid last year, so filling out the FAFSA® form again is just a waste of time."

**Reality**: It's super important to fill out a FAFSA form every year you're in college or career school. Why? Because things can change. For instance, your school or state might create a new grant or scholarship, or the factors used to calculate your aid could change from one year to the next. Either way, if you don't submit a new FAFSA form, you're out of luck.



# Internal Revenue Service (IRS) Data Retrieval Tool (DRT)



### Tip: Encourage the Use of the IRS DRT

Beginning with the 2018–19 FAFSA<sup>®</sup> cycle, tax return information transferred from the IRS into fafsa.gov will have stronger security and privacy protections. As a result, the tax information transferred from the IRS will not display on the IRS Data Retrieval Tool web page or in the FAFSA form. Instead of the user's tax information being displayed, the phrase "Transferred from the IRS" will appear in the appropriate fields on fafsa.gov.

The IRS Data Retrieval Tool will not return for the 2017–18 FAFSA cycle. Students and families who need to complete the 2017–18 FAFSA form should manually enter their tax return information into the form.

For details and FAQs about the IRS Data Retrieval Tool, send your students to <u>StudentAid.gov/irsdrt-outage</u>.



#### Tip: Filling Out the Form Without Access to Parent Info.

The application asks whether the student is able to provide information about his or her parents.

 If the student indicates that he or she has special circumstances such as having left home due to an abusive situation, fafsa.gov allows the student to submit the application without entering data about the parents. The student's application will not be processed, and the student must contact the financial aid administrator at the school he or she plans to attend. The financial aid administrator will ask for additional information to determine whether the student can be considered independent.



#### Tip: Filling Out the Form Without Access to Parent Info.

 If the student indicates that the parent refuses to provide information on the FAFSA form and no longer supports the student, federal law allows the student to submit the application without parent information and—after review by the financial aid administrator at the student's chosen school—potentially to receive only a Direct Unsubsidized Loan. The student must follow up with the financial aid administrator to find out what to do next to receive the loan.

\*\*\*Important details about filling out the FAFSA form without access to parent information are in Part 2 of the <u>Counselors and Mentors Handbook on Federal</u> <u>Student Aid</u>. Similar information, written for the student, is on the <u>StudentAid.gov/fafsa-parent</u> page.



### **Tip: Understand Special Financial Circumstances**

In some circumstances, the financial aid administrator may choose to make adjustments to certain FAFSA data to account for financial difficulties. The student should contact the financial aid administrator at his or her college to discuss his or her situation if:

- the family has unusually large medical bills or nursing home expenses that are not covered by insurance;
- the family is paying unusually high elementary or secondary school tuition or dependent care expenses; or
- the student or a parent has recently lost his or her job.

#### Sample circumstances



### **Tip: Understand Special Financial Circumstances**

The best thing you can do to help a student who has unusual financial circumstances is to encourage the student to gather as much written evidence as possible and to provide it to the financial aid office at the school he or she plans to attend. Unusual financial circumstances might be demonstrated with items such as medical or child care bills or with proof of the loss of employment of a family member.

<u>Talking point</u>: The financial aid administrator is not required to adjust financial elements on the FAFSA form. The school's decision is final and cannot be appealed to the U.S. Department of Education.



## **FAFSA®** Demo Site



### Tip: Use the FAFSA® Demo Site

A demonstration site is available so you can increase your own understanding of fafsa.gov and show it to students before they apply. At the demo site, you can complete a sample FAFSA form, make corrections, or check the status of the application. However, when you choose "submit," the information is not actually submitted. The site is purely a learning tool.



### Tip: Use the FAFSA® Demo Site

Access the FAFSA demo site, enter the user name **eddemo** and the password **fafsatest**, and you're all set. The site displays both the English and Spanish versions of fafsa.gov. The demo site is updated in September each year to show the upcoming year's application.

http://fafsademo.test.ed.gov/

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## fafsa.gov Updates



### Responsive Web Application – fafsa.gov

Responsive Web Applications (RWA) are applications that provide an optimal viewing experience (easy reading, navigation, good spacing, etc.) across a wide range of devices.







#### Q

#### Need money for college?

Complete the FAFSA<sup>®</sup> (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

#### **NEW TO FAFSA.GOV?**

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

#### **RETURNING USER?**

- Make a correction
- · Add a school
- View your Student Aid Report (SAR)

START HERE >

#### LOG IN 📏

Due to scheduled site maintenance, FAFSA on the Web will be unavailable every Sunday from 3 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause.

#### FAFSA ANNOUNCEMENTS

- The new 2018-2019 FAFSA (including the ready-to-use IRS Data Retrieval Tool) is here! FYI: Some states and schools have limited funds, so don't delay! To begin your application, click Start A New FAFSA.
- . The IRS Data Retrieval Tool will remain unavailable for the 2017-2018 FAFSA form.







#### Get help filling out the FAFSA<sup>®</sup> form

Browse common questions and learn how to fill out the FAFSA form.

GET FAFSA HELP →

#### Find your state's FAFSA<sup>®</sup> deadline

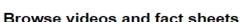
State deadlines may be different than school and federal deadlines.

#### SEARCH STATE DEADLINES →

#### Additional Resources

LOOK UP A SCHOOL CODE →

GET A PDF OR PAPER FAFSA FORM →



Find videos, checklists, fact sheets, and more to help you plan for college.

#### BROWSE RESOURCES →

GET AN FSA ID →

#### Starting to think about college?



Home About Us



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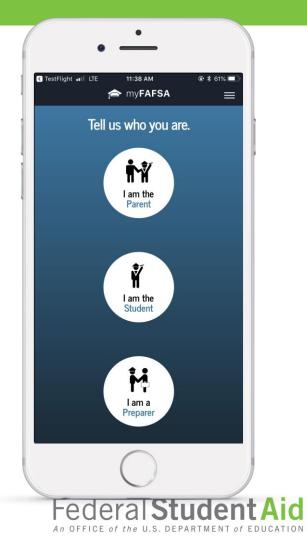
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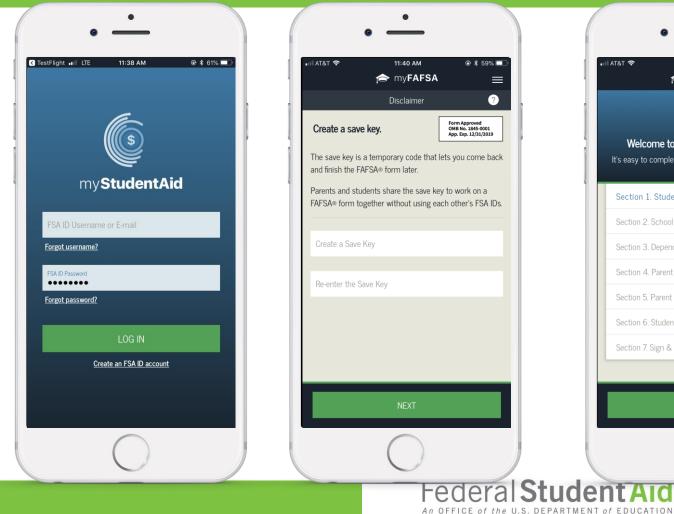
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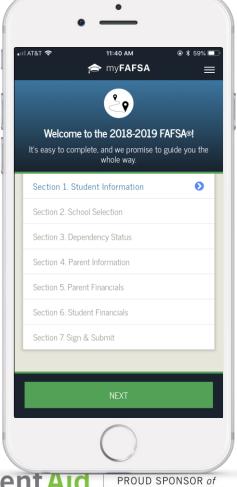












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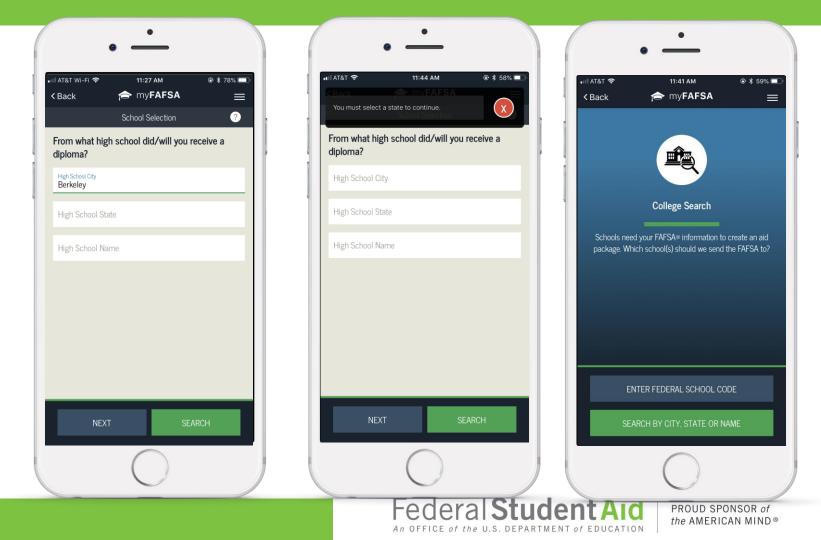
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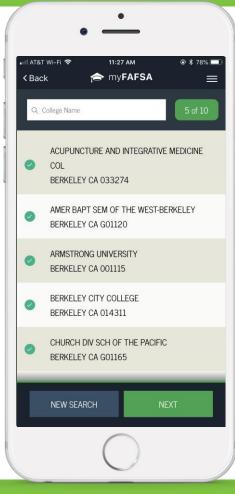
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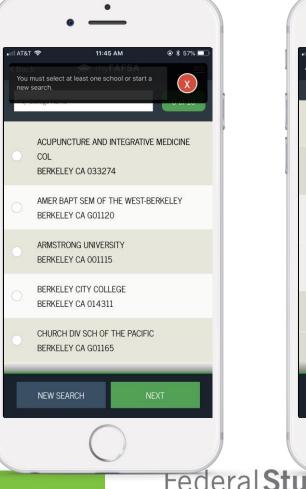


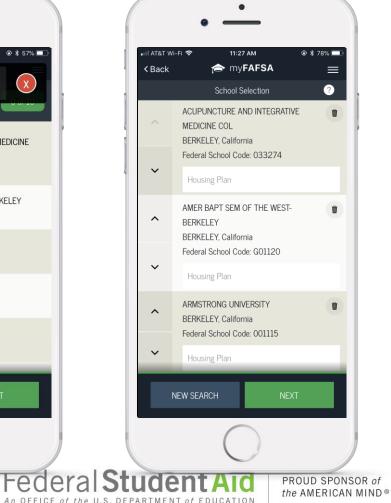


#### School Selection



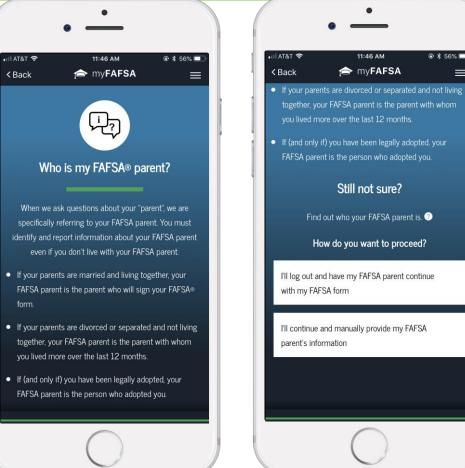






#### FAFSA® Parent Role





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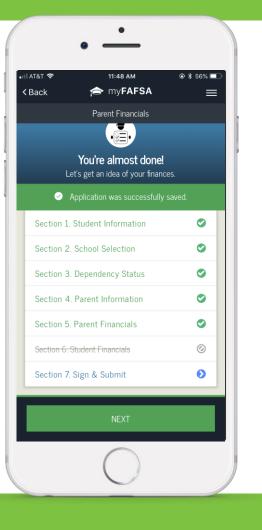
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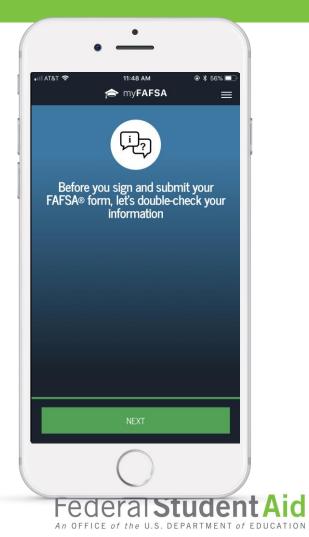
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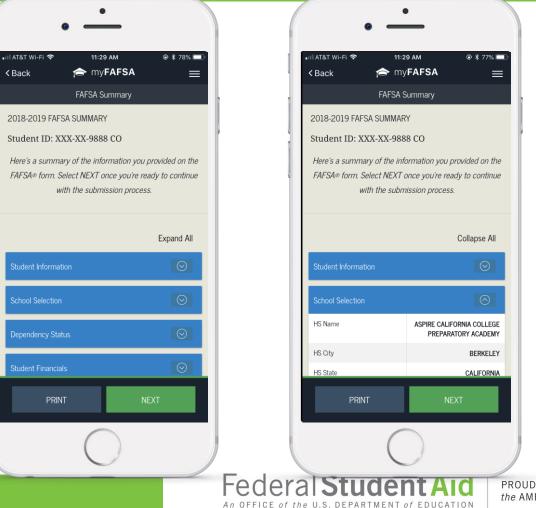
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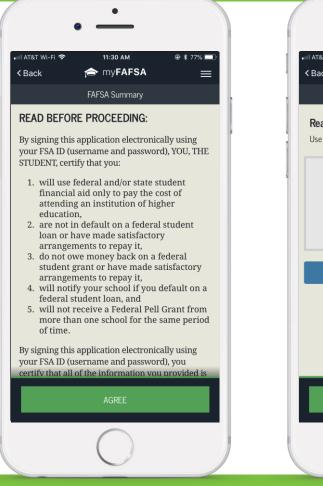
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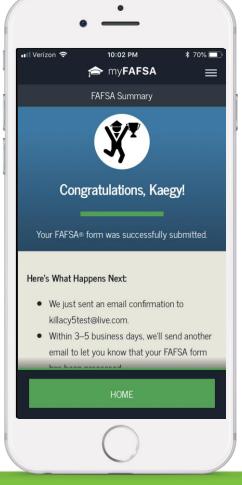


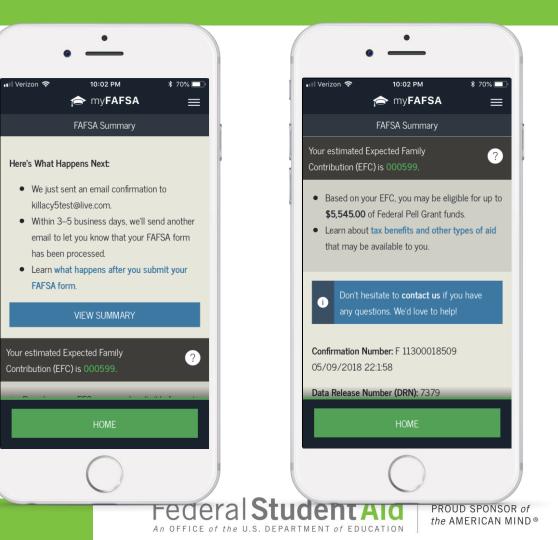
#### FAFSA Summary











# **Tools and Resources**



## StudentAid.gov

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| Prepare for College<br>Explore Careers<br>Career Search  | Types of Aid<br>Grants and Scholarships<br>Loans | Who Gets Aid<br>Basic Eligibility Criteria<br>Non-U.S. Citizens | FAFSA: Apply Fo<br>Estimate Your Aid<br>Filling Out the FAFS  |                      | Repay Your Loans<br>Making a Payment<br>Repayment Plans   | More Info<br>About Us<br>Contact Us  |
| Checklists to Get Ready<br>Choosing a School   | Work-Study Jobs<br>Aid for Military Families     | Staying Eligible<br>Regaining Eligibility                       | Dependency Status<br>Federal Student Aid  |                      | Income-Based Repayment<br>Loan Consolidation  | Leave Us Feedback<br>Glossary  |
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## Announcement: FSA Publications Distribution

As the final stage of a transition away from paper publications over the past several years, after Aug. 30, 2018, we will no longer print or deliver FSA publications (except for the FAFSA form\*).

- Review your current inventory. If needed, order publications at FinancialAidToolkit.ed.gov/orderpubs
- FSA's current offering of publications and resources will continue to be available electronically:
  - Counselors, Partners, Schools: Visit <u>FinancialAidToolkit.ed.gov/resources</u> for tools and resources (including electronic versions of publications) to support your outreach to students/families about financial aid for college.
  - Students and Families: Direct students and parents to <u>StudentAid.gov/resources</u> so they can view electronic versions of publications, fact sheets, online tools, and other resources to help them prepare and pay for college or career school.
  - Publications and resources for postsecondary schools will continue to be available on <u>IFAP.ed.gov</u> and <u>StudentLoans.gov</u>.

\*In summer 2018, we will provide guidance on StudentAid.gov for how students and parents can request paper copies of the FAFSA® PDF after the Aug. 30 distribution shutdown.

Additionally, guidance regarding paper *Direct Loan Master Promissory Notes* and the *Entrance Counseling* and *Exit Counseling* Guides will be provided to postsecondary schools in a forthcoming Electronic Announcement.



We provide publications, fact sheets, online tools, and other resources to help students and parents prepare and pay for college or career school. Our resources are grouped by the following topics:

- Information on College Preparation and the Federal Student
   <u>Aid Programs</u>
- <u>Free Application for Federal Student Aid (FAFSA®)</u> <u>Information</u>
- Loan Information
- <u>Consumer Protection and Financial Literacy</u>
- Webinars

You can direct parents and students to: <u>StudentAid.gov/resources</u> to see this information.

#### Information on College Preparation and the Federal Student Aid Programs

See tips on getting ready for college. Learn about the federal student aid programs as well as other sources of financial aid to help you pay for college or career school. Also, learn about the process for applying for and receiving financial aid.

| Resource  | English | Spanish                      | Accessible<br>Version |
|---|---------|------------------------------|-----------------------|
| Booklets and Brochures  |         |                              |                       |
| College Preparation Checklist   | PDF     | PDF                          | Braille               |
| 2018–19 Do You Need Money for<br>College? The Guide to Federal Student<br>Aid   | PDF     | PDF                          |                       |
| 2017–18 Do You Need Money for<br>College? The Guide to Federal Student<br>Aid (formerly Funding Your<br>Education: The Guide to Federal<br>Student Aid) | PDF     | PDF                          | Braille               |
| My Future, My Way: First Steps<br>Toward College—A Workbook for<br>Middle and Junior High School<br>Students  | PDF     | PDF                          | <u>Braille</u>        |
| Federal Student Aid for Adult<br>Students   | PDF     | PDF                          | <u>Braille</u>        |
| Financial Aid for Graduate or<br>Professional Degree Students   | PDF     | Available only in<br>English | Braille               |
| Comparing Colleges  | PDF     | PDF                          |                       |

Federal Student Aid

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### FAFSA4caster

The *FAFSA4caster* is a financial aid calculator that gives an early estimate of eligibility for federal aid and helps students understand their options for paying for college. Students of any age can use the *FAFSA4caster* at any time.

Parents and students can learn more at <u>StudentAid.gov/fafsa/estimate</u>.

#### Thinking About College?



Use FAFSA4caster to see how federal student aid can help you pay for college!



## FinancialAidToolkit.ed.gov



FOIA | Privacy | Notices | usa.gov | ed.gov | whitehouse.gov | Contact Us | Leave Us Feedback



| Searching for |
|---------------|
| tools and     |
| resources:    |

|   | Conduct   | Outreach                             | Get Training                             |                          | earch Financial Aid Tools and<br>Resources |
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| Your Search Results   | Its If you'd like to get m  | ore results, try broadening your s   | earch by selecting fewer cri             | iteria in the dropdown : | filter boxes.                              |
|   | its. If you a line to get in  |                                      |  |                          |  |
| Your search resulted in 3 resul   |   | ical order. To change the order to   | sort the resources by Resou              | urce Type, please select | the "Resource Type" radio button b         |
| Your search resulted in 3 resul<br>The resources below are, by de   | efault, listed in alphabet  | ical order. To change the order to   |  |                          | the "Resource Type" radio button k         |
| Your search resulted in 3 resul<br>The resources below are, by de   | efault, listed in alphabet  |                                      |  |                          | the "Resource Type" radio button l         |
| Your search resulted in 3 result<br>The resources below are, by de<br>Please note that a resource cou<br>Sort results by: | efault, listed in alphabet<br>ald be classified as more<br>esource Type<br>adent Aid Video<br>overview of the Departm | than one Resource Type but will      | appear just once in the list l           | below.                   | the "Resource Type" radio button b         |

| Learn About Financial Aid   | Conduct Outreach                         | ~      | Get Training                                 |                     | Search Financial Aid Tools and          |
|---|--|--------|--|---------------------|---|
| Learn about Financial Ald   |  | î      | Get Training                                 |                     | Resources                               |
| Help students and parents pr  | Host an Event                            | >      | 100l.  |                     |   |
| The Financial Aid Toolkit provides f€<br>professionals, nonprofit mentors, an | Make a Presentation                      |        | reach tools for counsel                      | ors, college access |   |
|   | Targeting Your Outreach                  | >      |  |                     |   |
|   | Social Media Outreach                    | <      | How to Use Federal<br>Student Aid's Twitter  | TGA                 |   |
|   | Articles and E-mails                     |        | Feed   | -52                 |   |
|   | Public Service Announcements             |        | How to Use Federal<br>Student Aid's Facebook |                     |   |
|   |  |        | Page   |                     |   |
| THIP P  |  |        | How to Use Federal<br>Student Aid's Youtube  | Pan -               |   |
| LEARN ABOUT FINANCIAL AID   | CONDUCT OUTREACH                         |        | Channel                                      |                     | SEARCH TOOLS AND RESOURCES              |
| Understand the basics of federal student aid,                                 | Get tips on hosting events; sample final |        | How to Use Federal                           | opportunities and   | Search our resource library by content, |
| ANNOUNCEMENTS CORINTHIAN C  | OLLEGES - INFORMATION ON EVEREST         | T HEAL | Student Aid's<br>Infographics                | 5                   |   |



## Social Media Resources



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| /                    |  |
|----------------------|--|
| 1                    | STUDENT LOANS  |
|                      | STUDE  |
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| ike <sup>,</sup> Con | nment · Share  |
|                      | cela Rodriguez, IUPUI Office of Student Financial Top Comments <del>-</del><br>ices, American College of Healthcare and 55 others like this.   |
| q<br>a<br>y<br>t     | Conna Gibbons Rogers Could someone please answer a<br>uestion for me? I am a parent of a college student. My husband<br>nd I have signed/filled out the Fafsa with our daughter for the past 4<br>ears and I would like to know when she graduates and it comes time<br>o start paying b See More<br>1 hours ago   |
|                      | Federal Student Aid No. Signing your daughter's FAFSA  |
|                      | would not make you responsible for the loan. In order to<br>receive the loan funds, your daughter had to sign a Master<br>Promissory Note or MPN. The MPN outlines the terms on the loan:<br>http://l.usa.gov/1gmRghg, including who is responsible for<br>repaying the loan. The only way you would be responsible for<br>repaying is if you took out a Parent PLUS Loan to help your |
|                      | repaying is if you took out a Parent PLUS Loan to help your<br>daughter pay for school. The Parent PLUS Loan would be in your  |



Federal Student Aid 2 hours ago @

Both the federal government and nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel. Find out what's available: http://1.usa.gov/16zwSDo





|                            |                           | Q H  | ave an account? Sign in 🤜 |
|----------------------------|---------------------------|--|---------------------------|
| Federal Feder              | ral Student               | Aid 📀  | Follow                    |
| Student @FAFSA             |                           |  | 923 TWEETS                |
|                            | -                         | , an office of the U.S. Dept. of<br>work-study funds for college &   | 21 FOLLOWING              |
| @FAFSA career school       |                           |  | 7,319 FOLLOWERS           |
| Follow Federal Student Aid | I Tweet                   | S All / No replies   |                           |
| Full name                  | Federal                   | Federal Student Aid @FAFSA   | 3h                        |
| Email                      | Student<br>Aid<br>erara   | Grace period: time after you graduate, leave school, o<br>time status before you begin repayment on loans stud                               |                           |
| Password                   |                           | loans/un<br>Expand   |                           |
| Sign up                    | Federal<br>Student<br>Aid | Federal Student Aid @FAFSA<br>Avoid default! Keep track of all of your federal student<br>U.S. Department of Education herenslds.ed.gov/nsld |                           |
| Tweets                     | >                         | Expand   | 15_5AV                    |
| Following                  | > Federal                 | Federal Student Aid @FAFSA   | 21h                       |
| Followers                  | Student<br>Aid            | It's never too early to start the road to college! This che<br>for elementary school students & parents: studentaid.                         |                           |
| avorites                   | >                         | co   |                           |
| ists                       | >                         | Expand   |                           |
| Recent images              | > Federal<br>Student      | Federal Student Aid @FAFSA<br>If you or a family member is a member of the armed for   | 13 Aug<br>orces, you      |
|                            |                           | may qualify for certain grants & loan repayment option<br>_studentaid.ed.gov/military  |                           |

Federal Student Aid

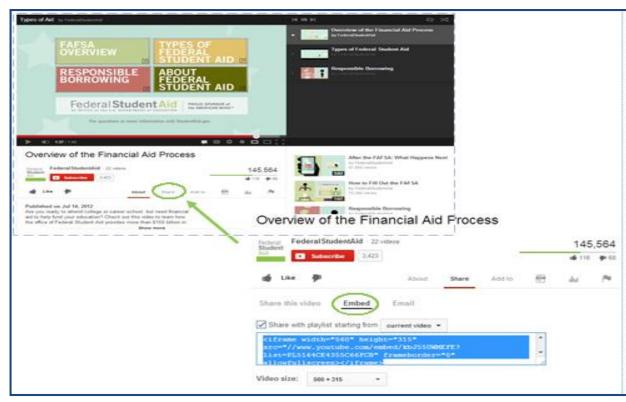


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## Embedding a video onto your website.

- 1. Go to YouTube.com/ FederalStudentAid
- 2. Select the video you'd like to embed
- 3. Click "Share" which will show you a new menu
- 4. Click the "Embed" option to receive the code
- 5. Copy and paste code to your site





## Federal Student Aid Information Center

Got a question? The <u>Federal Student Aid Information Center</u> can help. Search our site or review our frequently asked questions. You can also contact us by email, chat, or phone.

| Search for Answers  | 2 E-mail Us  |
|---|--|
| Q   | You can email us anytime.  |
|   | Chat with Us   |
|   | Ask a live agent your questions via a web chat.  |
| Frequently Asked Questions  | Call Us  |
| How to Repay Your Loans - Understanding Repayment - Loan Servicers        | 1-800-4FED-AID   |
| FAFSA - Applying for Aid - Next Steps - Correcting or Updating Your FAFSA | (1-800-433-3243)<br>International Caller? Can't make a   |
| What if my FSA ID is locked or disabled?                                  | toll-free call?  |
| How do I sign my FAFSA?   | 1-334-523-2691   |
| FAFSA - FAFSA: Applying for Aid » Filling Out the FAFSA® Form             | Hours of Operation   |
| How to Repay Your Loans - Understanding Default - Collections             | Man Ann Friday   |
| Will I need to fill out the FAFSA each year?                              | Monday–Friday<br>8 a.m.–11 p.m. Eastern time (ET)  |
| FAFSA - Applying for Aid - Filling Out the FAFSA - The FSA ID             | Saturday-Sunday  |
| FAFSA - Applying for Aid - Next Steps                                     | 11 a.m5 p.m. Eastern time (ET)   |
| How to Repay Your Loans - Understanding Default - Getting out of Default  | We are closed on federal holidays, the day<br>after Thanksgiving and on December 24th.                                     |
| More  | We are open on New Year's Day, Martin<br>Luther King Jr.'s Birthday, and<br>Washington's Birthday from 11 a.m5 p.m.<br>ET. |
|   | Hearing Impaired?<br>TTY calls only.<br>1-800-730-8913   |





# Federal Student Aid