



Getting Ready for the Better FAFSA in Illinois

Content Updated as of 11/3/23





HI! WE'RE GLAD TO BE HERE!

MorraLee Keller

*Senior Director of Strategic
Programming*

NCAN

kellerm@ncan.org

Alessandra Cipriani-Detres

Program Associate

NCAN

alessandra@ncan.org



NCAN WHO WE ARE, WHAT WE DO

The **National College Attainment Network (NCAN)** pursues its mission by building network capacity, advocating for policy solutions, and supporting systems change

Build network capacity

Bolster the skills and competencies of college access and success **leaders and practitioners** through **professional development, news from the field, data, and tools**

Advocate for policy solutions

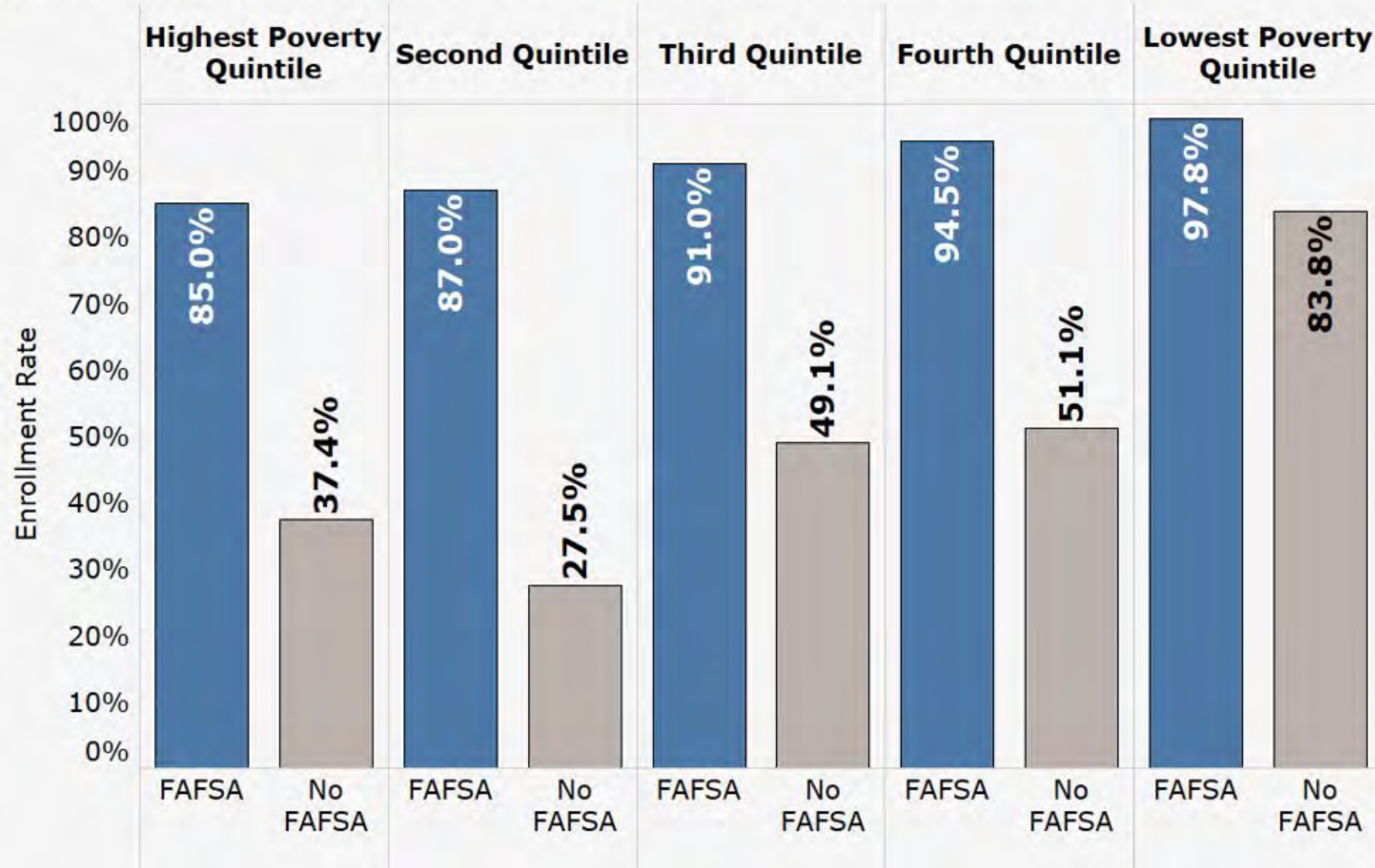
Advocate for equitable college completion rates by amplifying a range of **policy solutions, mobilizing members, and leveraging student voice**

Support systems change

Help school districts, higher education institutions, and other community stakeholders to **adopt effective strategies for students**

FAFSA NUMBERS

Immediate college enrollment following high school graduation, by percentile of district poverty and FAFSA completion status.



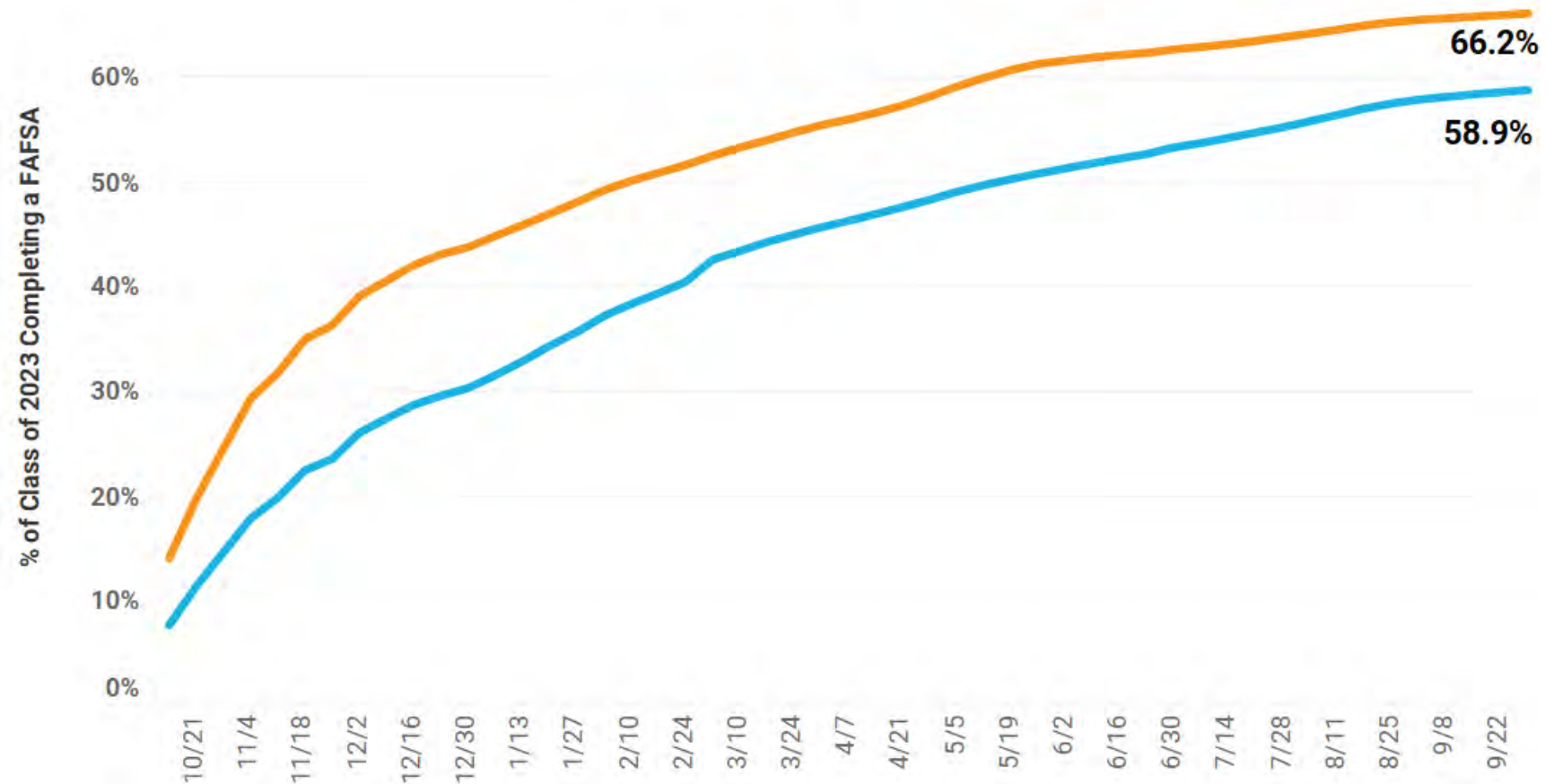
**WHY
FAFSA
COMPLETION
MATTERS
SO
MUCH!**

HOW'S THE CLASS OF 2023 DOING?

PERCENT OF SENIORS COMPLETING A FAFSA, 2023-24 FAFSA CYCLE

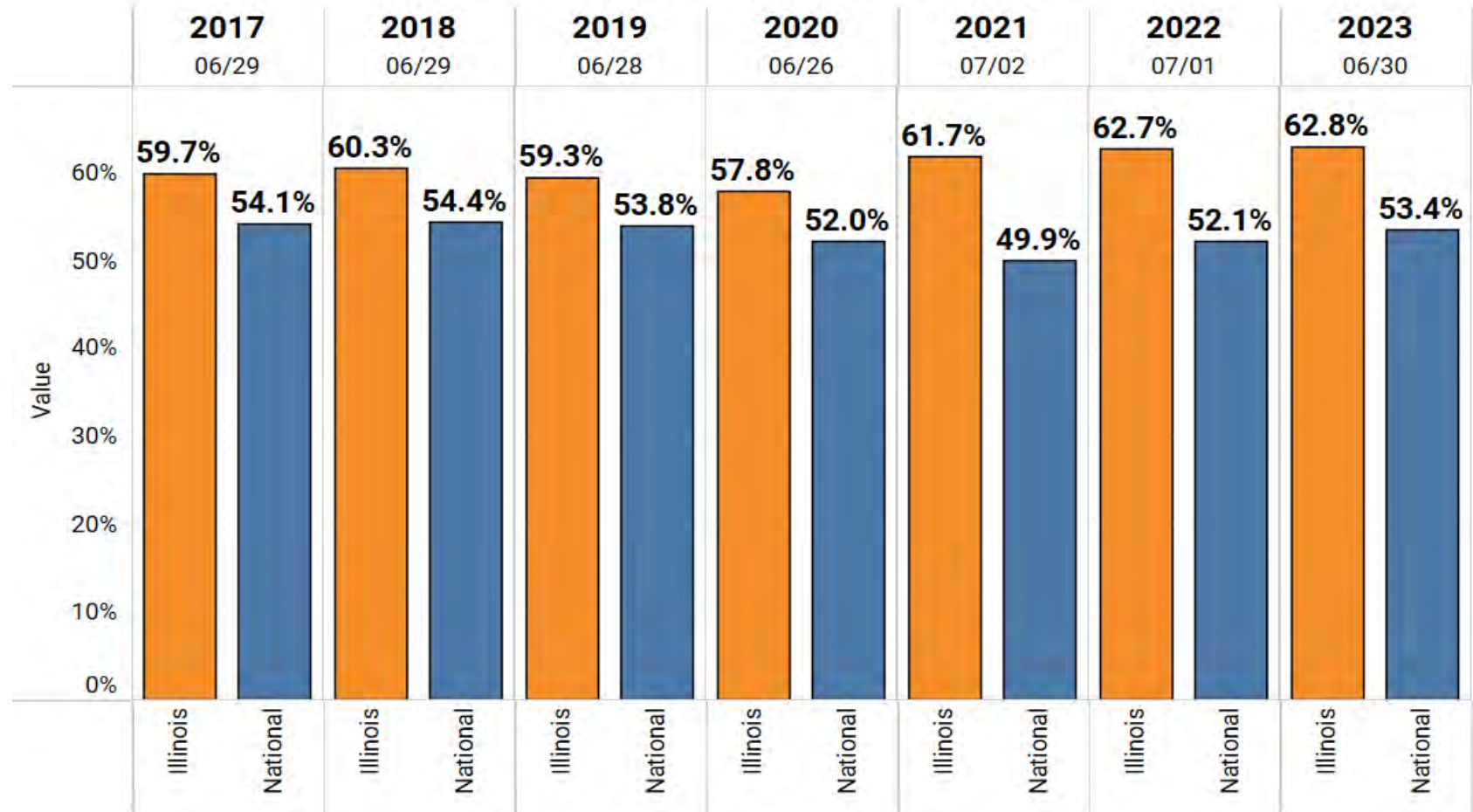
ILLINOIS SENIORS (66.2%) HAVE COMPLETED MORE FAFSAS THAN U.S. SENIORS (58.9%)

Estimated % of Class of 2023 Completing a FAFSA, Illinois vs. National, Through September 29, 2023



PERCENT OF SENIORS COMPLETING A FAFSA BY HIGH SCHOOL CLASS

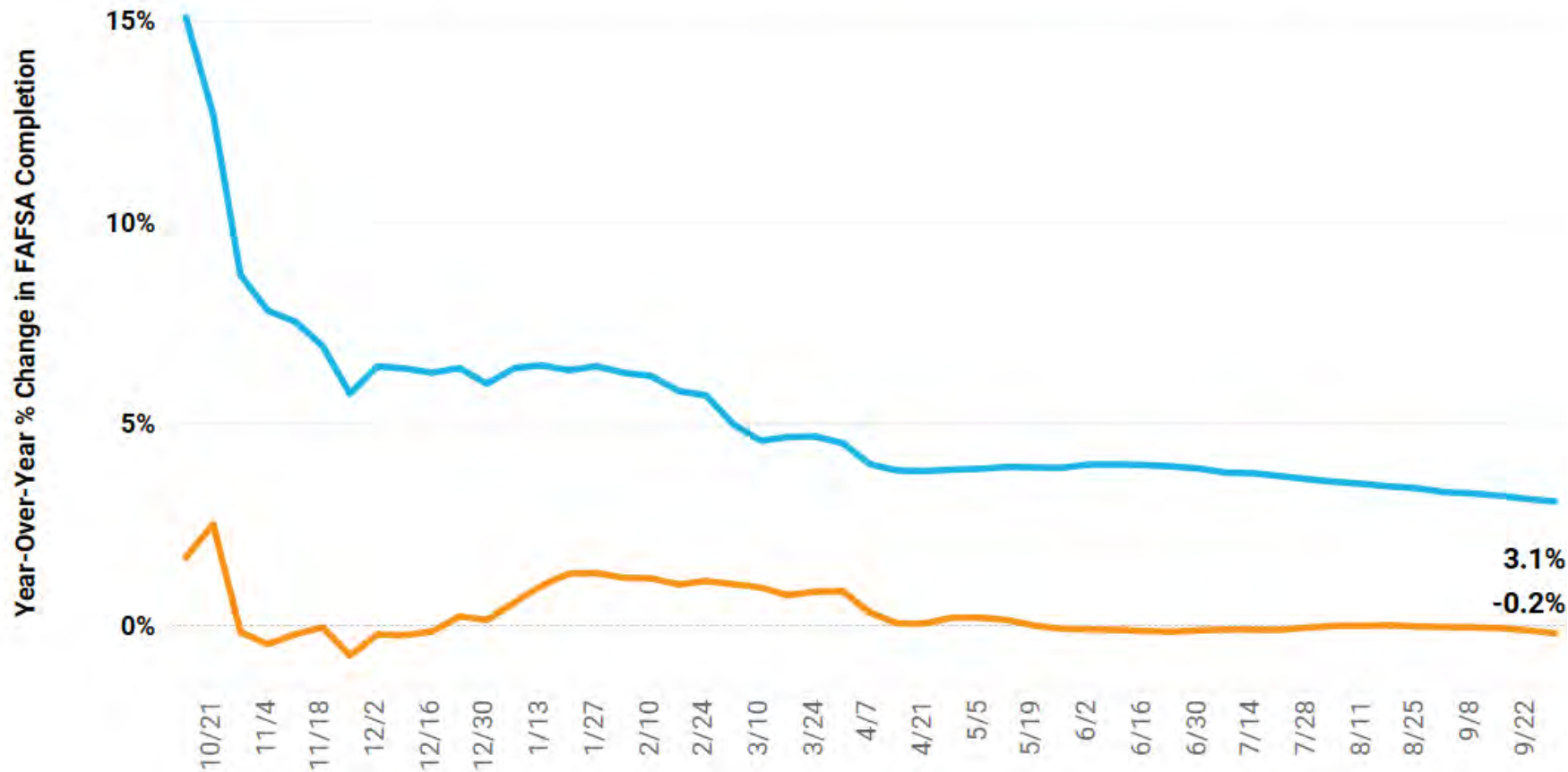
Estimated % of U.S. HS Seniors Completing FAFSA,
Classes of 2017-2023, by ~June 30



CLASSES
OF
2017-2023

YEAR-OVER-YEAR PERCENT CHANGE IN FAFSA COMPLETIONS, 2023-24 FAFSA CYCLE

Year-Over-Year % Change in FAFSA Completions, **Illinois** vs. **National**, Through September 29, 2023



U.S.
(3.1%)
SEEING
LARGER
FAFSA
INCREASE
THAN
ILLINOIS
(-0.2%)

HAS ILLINOIS
PLATEAUED?

% OF SENIORS COMPLETING A FAFSA

1	2	3	4	5
LA	TN	MS	DE	TX
71.3%	71.1%	70.1%	69.7%	66.7%

YEAR-OVER-YEAR % CHANGE

1	2	3	4	5
CA	ME	WA	ID	DC
9.0%	9.0%	7.3%	5.9%	5.9%



POLICY MATTERS, AND IT CAN REALLY AFFECT FAFSA COMPLETION

- 1 Louisiana Universal FAFSA
- 2 Tennessee Free Community College
- 3 Mississippi Statewide CCR course
- 4 Delaware "Stand By Me" statewide program
- 5 Texas Universal FAFSA
- 6 Washington, DC
- 7 Illinois Universal FAFSA
- 8 New York
- 9 New Jersey
- 10 Connecticut

FAFSA CHANGES

Major Changes for the Better FAFSA

The 24-25 FAFSA will open in
December 2023

New terminology to learn

The FSA ID will be required

Contributors and consent

Role-based completion

Independent Student Impacts

Student Aid Index(SAI) has a different formula
than the Expected Family Contribution(EFC)

Pell Grant calculations

FAFSA Available in December

What We Know

- Legislation required massive overhaul to FAFSA form and processing system
- No specific date has been announced
- Prep work is strongly advised - FSA ID set up and Parent Contributor(s) Determined
- All practitioners/counselors need training

Implications

- Condensed timeframe for completion, verification, financial aid offers
- FAFSA support will likely not begin until January 2024
- Impact on students in states with FAFSA as graduation requirement
- Priority deadline date confusion for colleges
- Early Decision requirements may vary

Out With The Old – In With The New

What We Know

- Out: EFC, SAR, Parent 1, Parent 2, IRS DRT, household size
- In: SAI, FAFSA Submission Summary, Parent Spouse, Partner, DDX, Personal, Special, and Unusual Circumstances, Family Size

Implications

- Requires all print and web resources to be updated-high schools and colleges
- Current college students need to be taught new words/high school seniors need to learn the words
- Using old vocabulary may confuse students

FSA ID: Changes to the Process

FOR MANY STUDENTS AND PARENTS, THE FSA ID CREATION PROCESS WILL NOT BE VERY DIFFERENT FROM WHAT IT IS TODAY

Key Changes

- A verified email address will be required
- In two parent households, both parents will need FSA IDs if they do not file taxes as married-filing jointly
- FSA IDs will need to be authenticated with social security (takes approximately 3 days) to be fully functional during FAFSA completion
- Parents without SSNs will need to create FSA IDs

Who will need to create an FSA ID?

Students

- All students who are filing the FAFSA will need an FSA ID

For married students:

- Student Spouse
 - Only if the student and their spouse do not file taxes together

For dependent students:

- For parents and/or stepparents who are required to be listed on the FAFSA
 - If they file taxes together only one parent/stepparent will need an FSA ID
 - If they do not file taxes together (including if they are non-filers) both parents/stepparents will need FSA IDs



Screenshot of account creation page

Create an Account

Step 1 of 7

Personal Information

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

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

First Name

Middle Initial

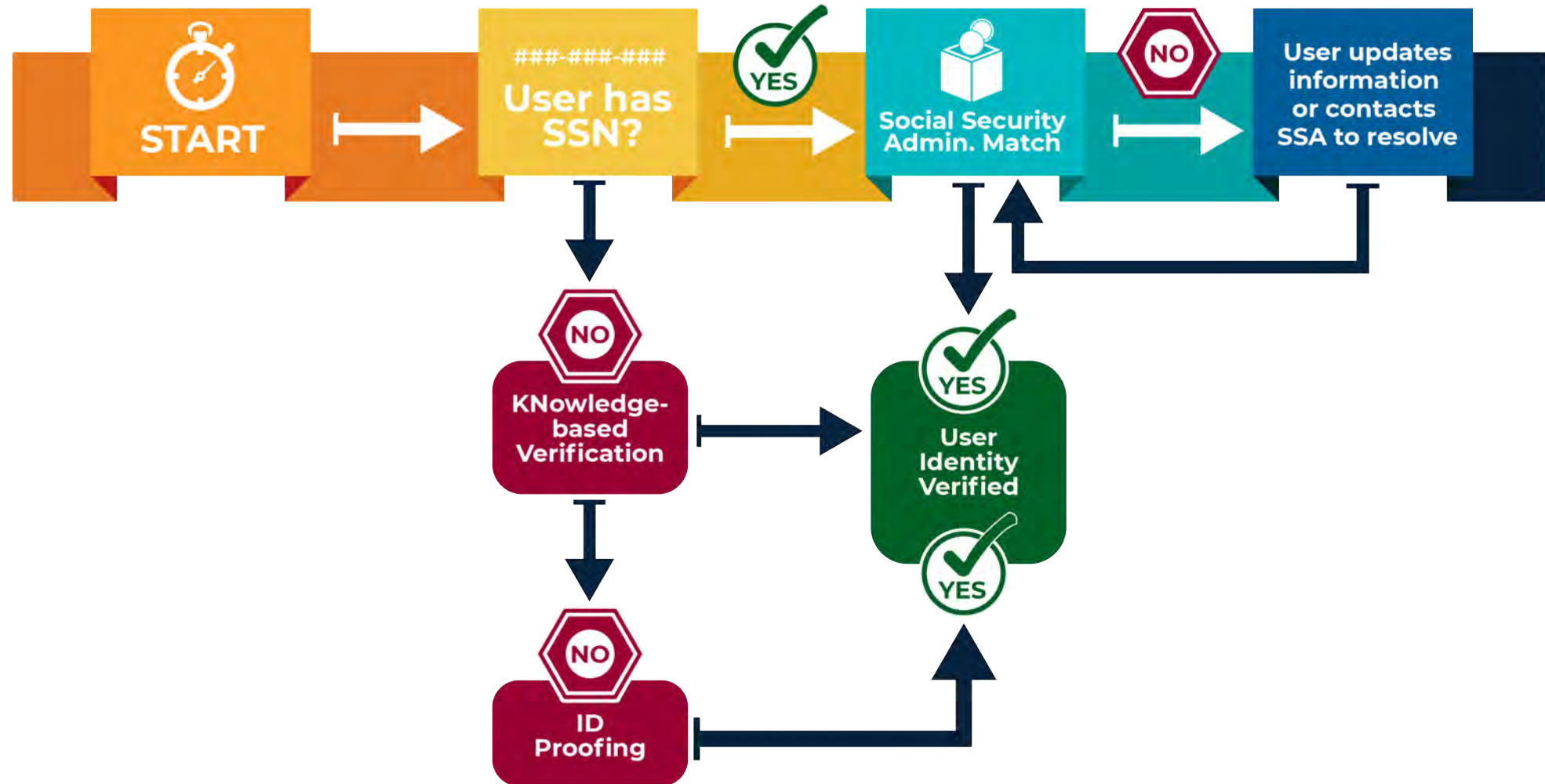
Last Name

Date of Birth
Month: Day: Year:

Social Security Number

I don't have a Social Security number.

Id match & verification flow



Contributors



What we know

- Anyone including information on the FAFSA is a contributor
 - Student
 - Parent(s)
 - Spouse
- Identifying early helps with FSA ID creation
- FAFSA will help determine contributors as certain questions are answered
- Contributor info in invites needs to match to access their section

Implication

- Preconceived notions of what contributor means - On FAFSA it means a contributor of information
- Early identification of contributors needed for FSA ID creation before FAFSA comes out
- Name, DOB, SSN, or mailing address (if no SSN) need to match exactly – best to collect info before starting FAFSA

Parent Wizard Questions

ARE YOUR PARENTS MARRIED TO EACH OTHER?

- If yes, provide information about both parents
- If no, next question

DO THE PARENTS LIVE TOGETHER?

- If yes, provide information about both parents
- If no, next question

DID ONE PARENT PROVIDE MORE FINANCIAL SUPPORT THAN THE OTHER OVER THE PAST 12 MONTHS?

- If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.
- Yes or No, next question

HAS THE PARENT YOU IDENTIFIED IN THE PREVIOUS QUESTION REMARRIED?

- If yes, provide information for the parent and stepparent
- If no, provide information about this parent only

The screenshot shows a series of five questions from the FAFSA Parent Wizard. Each question has two radio button options: 'Yes' and 'No'. The 'No' option is selected for all five questions. The questions are: 1. 'Are the parents married to each other?' 2. 'Do the parents live together?' 3. 'Did one parent provide more financial support than the other parent over the past 12 months?' with a sub-note: 'If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.' 4. 'Has the parent you identified in the previous question remarried?' with a sub-note: 'Remember, this applies to the parent with the greater income and assets.' 5. A blue box at the bottom with a document icon and the text: 'Provide Information for This Parent Only. Based on your answers in the previous section, you'll need to provide information about only this parent on the FAFSA form. You can invite this parent to the form and have them complete their required sections.'

Consent

What we know

- Everyone needs to consent on the FAFSA
 - U.S. Tax filers
 - Non-tax filers
 - Foreign tax filers
- Consent makes DDX process possible
- Required for federal aid eligibility

Implications

- Fear/confusion about what information is being shared – especially for non-filers
- Non-consenters will get messaging from FSA and no financial aid
- Early FSA ID creation will help! Non-verified FSA IDs can consent, but DDX won't happen until FSA ID is verified

Summary

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

Role-based Completion

What we know

- Each contributor has their own section to complete
- Every contributor must consent and sign the FAFSA
- The order in which contributors complete the FAFSA may impact the questions seen in each section
- Last contributor to complete their section can sign & submit the form

Implications

- Multi-factor authentication adds barrier to using FSA IDs
- Parent(s) need to be involved in completing their section
- Even if parent starts and completes student section – student must sign in to sign and consent
- Students may see asset questions but may not impact their SAI if parent is exempt from reporting

Signing & Submitting w/ Role-based Completion

- Other parent information will be required, but tax filing status will determine whether they need to be a contributor with their own FSA ID
 - If married and NOT filing married-filing jointly both parents will need FSA IDs
- The last contributor to provide information will have the opportunity to submit the FAFSA

If parent submits FAFSA

- Parent will see a congratulations page with very limited information
- Student will receive email confirmation page with estimated SAI and federal aid eligibility

If student submits FAFSA

- Student will see full confirmation page on submission with SAI and estimated federal financial aid eligibility

Student Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s). The student selects "Yes."

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

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

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 student may be experiencing unusual circumstances if they

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

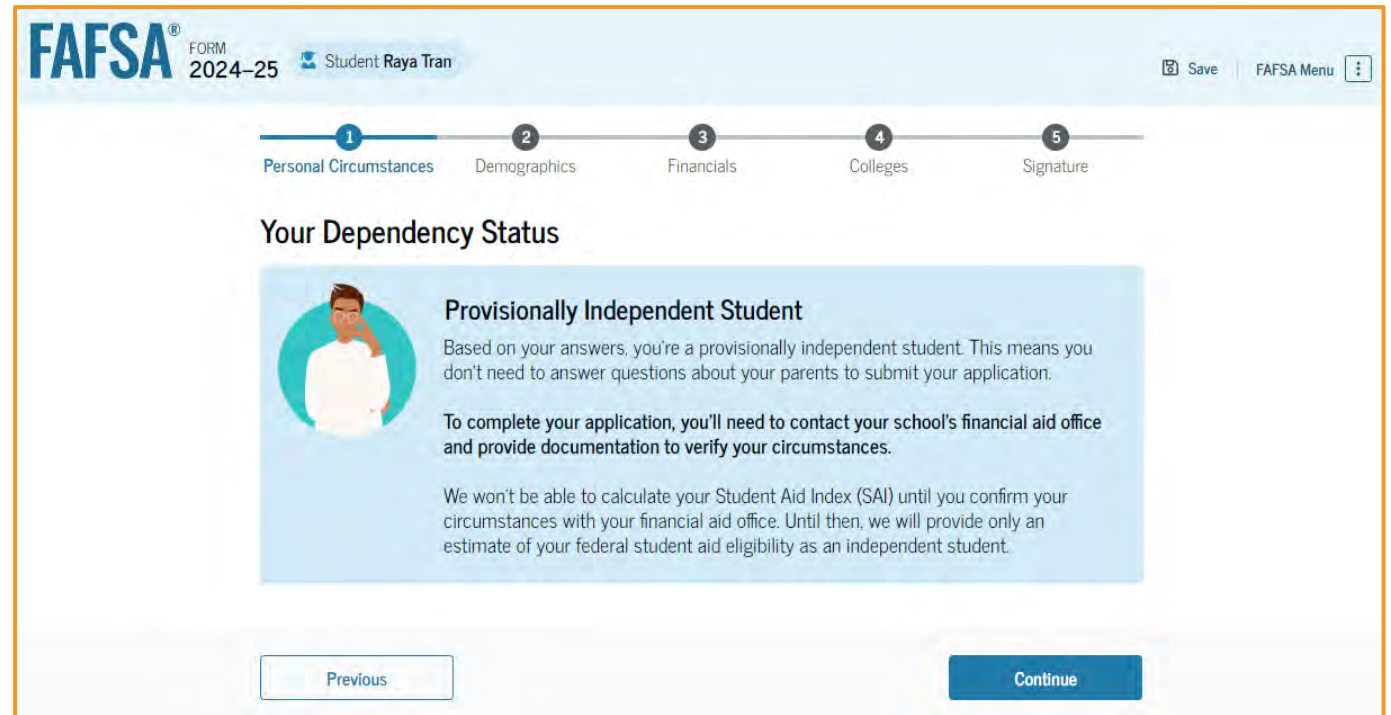
If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes No

Previous Continue

Impact of Provisionally Independent Status

Based on the answers provided by the student, they are considered a provisionally independent student and are not required to provide parent information. The student is able to sign and submit their FAFSA® form, but they will need to contact their school to see what supporting documentation they need to submit. A financial aid administrator at the school will review and make a determination regarding a dependency override. **Until the student's circumstances are verified, Federal Student Aid will only provide the student an estimate of their federal student aid eligibility.**



The screenshot displays the FAFSA 2024-25 application interface for a student named Raya Tran. The progress bar at the top indicates five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main content area is titled 'Your Dependency Status' and features a blue box with a person icon. The text in the box states: 'Provisionally Independent Student. Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application. To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances. We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.' At the bottom of the page, there are 'Previous' and 'Continue' buttons.

SAI Methodology

What we know

- Can be as low as -1500
- Number in college does not impact SAI
- Net worth of all businesses & farms included as assets
- Asset exemption expanded

Implications

- Negative SAI may confuse students – explanation for what it means is needed
- Potential increases from EFC to SAI due to number in college and business/farm changes – require explanations and potential appeals
- Receipt of federal benefits makes family exempt from report assets

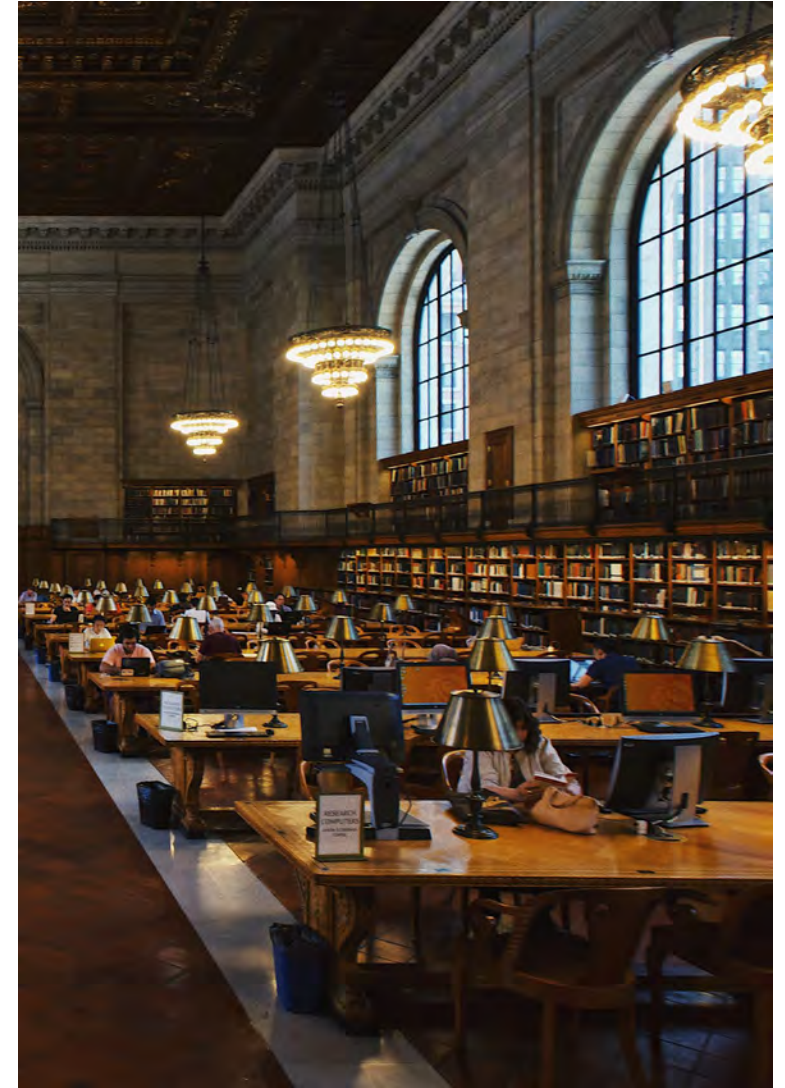
Pell Grant Calculations

- Two ways to be eligible
- First-AGI, family size and family status compared to Poverty Tables
- Determines Maximum /Minimum Pell Grant
- Second-SAI calculated determines grants between minimum and maximum
- No Pell Table - $\text{Max. Pell} - \text{SAI} = \text{Pell Grant}$ (rounded to nearest 5)
- SAI of 0 to -1500 equals the maximum Pell

We are all in this together.
Use resources.
Use patience.
Use each other.

What can we do this fall before the FAFSA comes out?

- Support students and families in creating FSA IDs
 - Run FSA ID creation events
 - Provide resources
 - Incorporate into financial aid nights
- Elevate other financial aid forms students may need to complete
 - CSS Profile (if applicable)
 - Institutional forms
- Start identifying any special or unusual circumstances
 - Get a head start on identifying students who may need help navigating certain processes
- Encourage scholarship applications
 - Leverage the FAFSA delay to encourage students to start applying to scholarships



FAFSA Toolkit & FSA Resources

- NCAN's Better FAFSA Website: <https://www.ncan.org/page/better-FAFSA>
 - Contains a variety of toolkits to use for FAFSA training, state policy, partner communications and student/parent awareness
- uAspire Resources: <https://www.uaspire.org/For-Students>
 - Student resources will continue to be updated to reflect the 24-25 FAFSA. Check back regularly for updates
- FAFSA Prototype: <https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2023-09-29/announcing-2024-25-fafsa-prototype>
- Financial Aid Estimator: <https://studentaid.gov/aid-estimator/>
- FSA Financial Aid Toolkit: <https://financialaidtoolkit.ed.gov/tk/resources.jsp>
- NCAN Future FAFSA Training Webinars: <https://www.ncan.org/page/better-FAFSA-webinar-series>

QUESTION & ANSWER