



# Running Effective Financial Aid Workshops in Uncertain Times

Abel Montoya  
Director of Outreach Operations



# About ISAC

The **Illinois Student Assistance Commission (ISAC)** is the **college access and financial aid agency in the state of Illinois** that administers scholarship, grant, prepaid tuition, and student loan repayment and forgiveness programs.

ISAC's Mission Statement is "Providing Illinois students with information and assistance to **help make education beyond high school accessible and affordable.**"



# About Me

I am a first-generation college student

I immigrated to the US at a very young age

English is my second language

I have worked in the higher education field for 31 years

I oversee and work with the ISACorps



# The ISACorps

The **ISACorps** is a group of recent college graduates who work for the **Illinois Student Assistance Commission (ISAC)** to help high school students **navigate the college and financial aid process**. We serve as **near-peer mentors**, providing free resources on college applications, financial aid, scholarships, and career planning.

# Goals for Today

- Learn how to best assist and support students where they are in the process
- Identify common challenges with completing a FAFSA or Alternative App
- Address proactive steps you can take with your workshops
- Learn what resources are available to you and your students

# What is Financial Aid?

Money from *various sources* to help you pay for college

Makes college *affordable*

*Helps cover the gap* between what you can afford to pay and the cost of college

Can be *given, borrowed, or earned*

# Types of Financial Aid

## Gift Aid

“Free” money; May have conditions or strings attached.

### Grants

usually need-based

### Scholarships

can be awarded for many reasons

## Self-help Aid

Borrowed or earned. Money must be earned or repaid.

### Work-study

must be earned by working

### Loans

must be repaid

# Sources of Financial Aid

Federal Government



State Government



Colleges and Universities



Private Sources



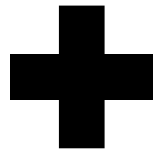
Each source has its own eligibility requirements

- Eligibility is based on the status of the student
- Student is primarily responsible to pay for their education
- Parent info is only used to determine ability for family to help pay for college

# The Big Grants for 2026 – 27



**Illinois  
Monetary Award  
Program (MAP)  
Grant  
up to  
\$8,064**



**Federal  
Pell Grant  
up to  
\$7,395**



**Total  
Grant Aid  
up to  
\$15,459**

# Misconceptions Heard in the Field

- My parents are undocumented, so I can't complete the FAFSA *False!*
- If my parents don't claim on their tax return, I will automatically be independent for the FAFSA *False!*
- My parents don't file taxes so I can't fill out the FAFSA *False!*
- I'm undocumented; I won't qualify for any financial aid *False!*

# Challenges Faced in the Field

- Not knowing whether to fill a FAFSA or the Alternative App
- Bad reception affecting two factor authentication
  - Texts come in faster than emails
  - Check junk/spam folder for FSA emails
- Locked out of StudentAid.gov account
  - Can recover account via at [studentaid.gov/fsa-id/help/recover-account](https://studentaid.gov/fsa-id/help/recover-account)
    - Use cell phone since person needs to upload state ID
  - Have gotten better results from using chat versus calling FSA
- Taxes filed incorrectly or not filed
  - Not everyone is required to file an IRS tax return
  - May need to file an amended tax return
  - Can complete the FAFSA/Alt App now and fix tax return later

# Being Proactive – Spring Presentation

- Hold financial aid presentation in spring for juniors, but also invite soph families
- Emphasis importance of completing taxes properly
  - Let them know about free tax preparation software & VITA sites
    - Free tax preparation software: <https://apps.irs.gov/app/freeFile>
    - VITA site locator: <https://freetaxassistance.for.irs.gov/s/sitelocator>
    - Free in-person assistance in Chicagoland area via Ladder Up: [www.ladderup.org/our-services/tax-assistance](http://www.ladderup.org/our-services/tax-assistance)
- Encourage families to start talking now about what the parent(s) are willing to pay and/or borrow
  - Start the conversation on Parent PLUS loans early
  - It's easier talking now what's in the family budget for college instead of spring of senior year
  - “We’ll figure it out” is not a good strategy
- Suggest using calculators to get a very general idea of out-of-pocket costs
  - Net Price Calculator – every college has one; some are more accurate than others
  - Use FAFSA estimator to see how assets affect the SAI - <https://studentaid.gov/aid-estimator>

# Being Proactive – Spring Activities

- Have a StudentAid.gov creation workshop
  - Speeds up the process for completing a FAFSA in the fall
  - Get's them comfortable with logging in to studentaid.gov
  - Use an email that doesn't have a limit or is near capacity (e.g., iCloud email) and that they check regularly
  - Have them store their username & password in secure place
  - Can give them a handout to write info & take home (English/Spanish) – suggest keeping it with tax information
- Can combine StudentAid.gov workshop with a One Click College Admit workshop for direct admission program in Illinois

# StudentAid.Gov Account Handout

## STUDENT AID ACCOUNT WORKSHEET

studentaid.gov

Student Aid Account are required for students and parents to access and electronically sign the FAFSA. Parent(s) of dependent students will also need to create an account. **KEEP IN A SAFE PLACE.**

<b>1</b>	<b>ENTER AN EMAIL ADDRESS</b> _____ The email address must be unique to each individual. You will not be able to use the same email address for student and parent. <b>DO NOT</b> use high school email accounts.
<b>2</b>	<b>CREATE A USERNAME</b> _____ Must be 6-30 characters. Avoid using personal identifiers like your name or birthdate.
<b>3</b>	<b>CREATE A PASSWORD</b> _____ Must be 8-30 characters and contain upper- and lowercase letters and numbers. Avoid personal identifiers.
<b>4</b>	<b>COMPLETE YOUR PROFILE</b> 1. Enter your Social Security number (it is not mandatory for parents) 2. Enter your birth date 3. Enter your name exactly as it is listed on your social security card
<b>5</b>	<b>CHALLENGE QUESTIONS &amp; ANSWERS</b> There are four challenge questions and answers. Select the questions from drop down menus and provide your answers below. 1. _____ 3. _____ 2. _____ 4. _____
<b>6</b>	<b>VERIFY YOUR EMAIL ADDRESS &amp; MOBILE PHONE NUMBER</b> FSA will send an email with a code that must be entered to verify your email address. FSA will send a text message with a code used to verify your mobile phone number.
<b>7</b>	<b>COMPLETE THE TWO-STEP VERIFICATION PROCESS</b> To verify the information used to create the FSA ID, you'll need to set up at least one verification method to utilize two-step verification. Use one of these options: SMS Text, Email or download an Authenticator app.
<b>8</b>	<b>KEEP TRACK OF IMPORTANT NUMBERS</b> A backup code will be generated when you create your FSA ID account or when you enable two-step verification. The backup code lets you access your account if you can't use the two-step verification method. If it gets lost, log in to your account and select "Generate a New Backup Code" under "Two-Step Verification" in Settings. Contact Federal Student Aid at 1-800-4-FED-AID for assistance. Save your backup code here: _____

## Instrucciones para crear una cuenta de Student Aid

StudentAid.gov

Tanto los estudiantes y los padres deben obtener una cuenta de StudentAid.gov para acceder y firmar electrónicamente la FAFSA. Los padres de los estudiantes dependientes también tendrán que crear una cuenta. **MANTENER EN UN LUGAR SEGURO**

<b>1</b>	<b>Escriba su dirección de correo electrónico</b> _____ El dirección de correo electrónico tiene que ser único a cada individuo. No se podrá utilizar el mismo correo electrónico para el estudiante y el padre. <b>NO SE PUEDEN USAR</b> una dirección de correo electrónico de la escuela secundaria.
<b>2</b>	<b>Crea un nombre de usuario</b> _____ Tiene que tener 6-30 caracteres. Evita usar identificadores personales como un nombre o fecha de nacimiento.
<b>3</b>	<b>Crea una contraseña</b> Tiene que tener 8-30 caracteres e incluir tres de los siguientes: letras mayúsculas, letras minúsculas, números, y caracteres especiales. Evita identificadores personales.
<b>4</b>	<b>Completa tu perfil</b> 1. Escribe tu número de seguro social (no es obligatorio para padres) 2. Escribe tu fecha de nacimiento 3. Escribe tu nombre exactamente como es mencionado en su tarjeta del seguro social
<b>5</b>	<b>Preguntas de seguridad y respuestas</b> Hay cuatro preguntas de seguridad y 4 respuestas. Escoge las preguntas del menú desplegable y provee tus respuestas. 1. _____ 4. _____ 2. _____ 5. _____
<b>6</b>	<b>Verifica tu dirección de correo electrónico y número de teléfono celular</b> FSA enviara un email con un código del cual tienes que entrar para verificar tu dirección de correo electrónico. FSA enviara un mensaje de texto para verificar tu número de teléfono móvil.
<b>7</b>	<b>COMPLETE EL PROCESO DE VERIFICACIÓN EN DOS PASOS</b> Para verificar la información usada para crear el ID de la FSA, tendrás que configurar al menos un método de verificación para utilizar la verificación en dos pasos. Usa una de estas opciones: envíame SMS, correo electrónico o descarga una aplicación Authenticator.
<b>8</b>	<b>REALIZAR UN SEGUIMIENTO DE LOS NÚMEROS IMPORTANTES</b> Se generará un código de copia de seguridad cuando cree su cuenta de ID de FSA o cuando habilite la verificación en dos pasos. El código de respaldo te permite acceder a tu cuenta si no puedes usar el método de verificación en dos pasos. Si se pierde, inicia sesión en tu cuenta y selecciona "Generar un nuevo código de copia de seguridad" en "Verificación en dos pasos" en Configuración. Comuníquese con la Ayuda Federal para Estudiantes al 1-800-4-FED-AID para obtener ayuda. Guarda tu código de respaldo aquí: _____

# Promoting Fall Fin Aid App Workshops

- Call them “Financial Aid Application Workshops”
  - Mention the words FAFSA and Alternative Application in the workshop description
  - Students who need to complete the Alternative App will be more likely to attend
- Use ISAC’s fillable flyers – if you don’t have your own
- Send multiple reminders in multiple formats – emails, robocalls, flyers to take home, school announcements
- Send “What’s Needed for FAFSA/Alt App” [postcard](#) home with students
- Check a few days prior to workshop to make sure date doesn’t conflict with a scheduled FSA outage/system update
  - Limit workshops to a 2-3 hour time frame
  - “Sweet spot”: 6-8 pm for evenings and 10 am – noon for Saturdays

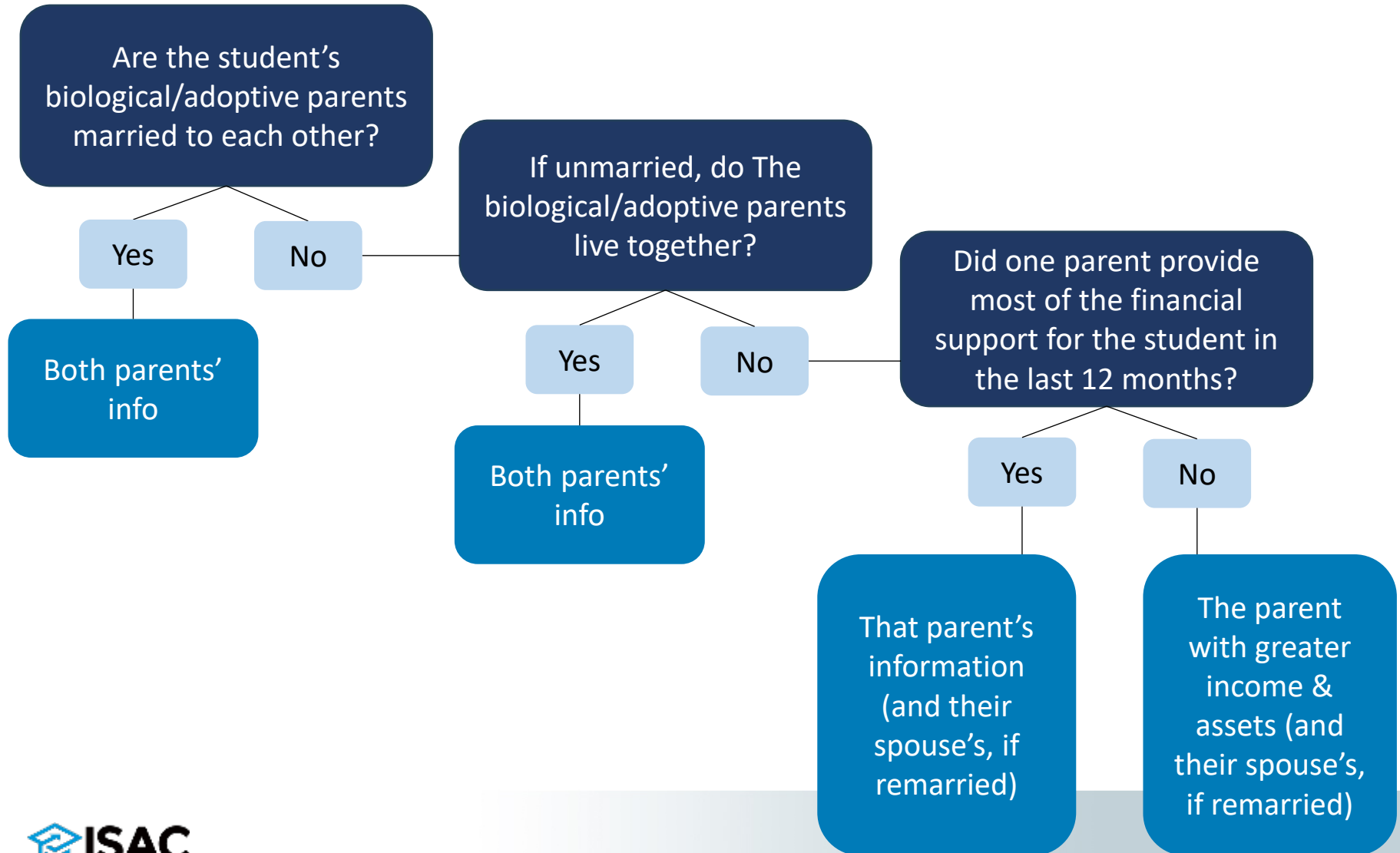
# Workshop Logistics

- Computer lab or library are ideal locations
  - Sometimes there are tech issues with student laptops
- Ensure computers aren't locked
- Have in visible area the URLs for the FAFSA and for the Alt Application for Illinois Financial Aid
- Space families out to facilitate private conversations
- Plan on having a 10 students to one professional ratio
  - Let families know who are the helpers in the room
- Have “[What's Next](#)” postcards for families to take home

# Day of Workshop Challenges

- Which parent's info is reported, if separated?
- Who is considered an independent student for purposes of the FAFSA?
  - Hint: It has nothing to do with whether a parent claims the student on their tax return or not
- When a student is “provisionally independent”
- Manually reporting tax information when transfer of IRS Tax Return does not occur

# Which Parent Should Report their Information?



# Working with Mix Status Families

- Current guidelines are very strict as to what information on the FAFSA is shared, with whom it's shared, and the purpose of why it's shared
  - However, we do not know what the future changes could occur
- Parents are not at any greater risk of completing their section of the student's FAFSA if:
  - Parent(s) previously completed an IRS tax return
  - Parent(s) previously provided their info on a prior FAFSA form
- It's up to them if they wish to complete the FAFSA

# How ISACorps Members Can Support Your Students

- Contact your local ISACorps member to assist with workshops
  - Several speak Spanish
- Fill out an online outreach request [form](#)
  - Select type of activity – workshop, presentation, etc.
- Share link to ISAC’s Bookings page for confidential one-on-one virtual meeting in English or Spanish
  - [www.isac.org/booking](http://www.isac.org/booking)
  - [www.isac.org/cita](http://www.isac.org/cita)
- Additional languages spoken by ISACorps members
  - Hizkeel Himani (Harper district) – Urdu & Hindi
  - Jiwoo Choi (Oakton district) – Korean
  - Natalie Zawadzki (Joliet district) - Polish



# First Generation Scholars Network

- Click the **JOIN NOW!** button on the Student Portal.
- By joining, students can:
  - **Connect** with fellow first gen students and a corps member for one-on-one support
  - **Access** first gen programs and events on their campus
  - **Become familiar** with campus departments and services
  - **Receive summer support** during their transition to college
  - **Get answers** to their financial aid and college-related questions, especially over the summer



# Resources

- Handout for creating a StudentAid.gov account
- Fillable flyers to promote workshops
- “[What’s Needed](#)” for workshop postcard
- “[What’s Next](#)” after workshop postcard
- Order materials from ISAC’s [webpage](#) & have them delivered to your school/CBO at no cost to you
- Attend free webinars and in-person workshops conducted by training team: [www.isac.org/PD](http://www.isac.org/PD)

# Thank you!

Abel Montoya

Abel.Montoya@illinois.gov

