

# Financial Aid Overview

Senior Class 2024  
August 2023



# Roadmap

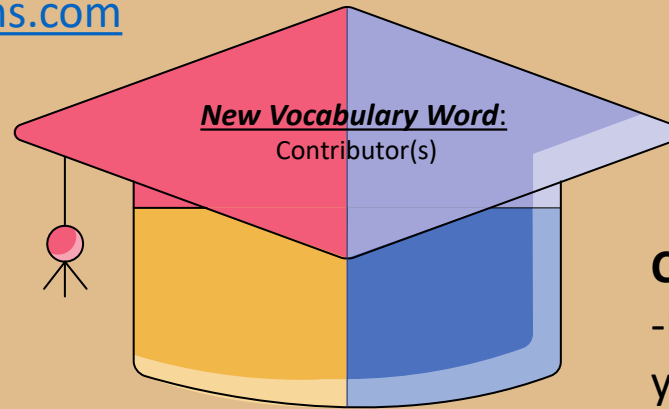
## Research College & Universities

-Be familiar with costs and fees:

[www.collegeforalltexas.com](http://www.collegeforalltexas.com)

## Apply for Admission “Common Application”

<https://goapplytexas.org>



## Complete the 2024-2025 FAFSA

-FAFSA 2024-2025 application year and use your 2022 income tax information

*\*\*OPENS Late December 2024  
Early January 2025\*\**

## FSA ID

-Create an FSA ID for student and *BOTH* parents (Contributors)

<https://studentaid.gov>

Check you EMAIL address often for information needed or required. **DO NOT** use your school email.

# Common Application

<https://www.applytexas.org>

- Apply for admission to any Texas College or Career school (public or private),
- Copy and submit applications to several schools “one stop shop”, but remember some schools will require a fee to apply (ask your counselor for fee waivers IF available),
- Information to have on hand before applying: High School coursework, employment information and any college credits,
- Can apply for some scholarships (depending on the university),
- AVOID the back button unless option is given.



# HB-3 FAFSA Graduation Requirement



FAFSA-Must complete and submit a Free Application for Federal Student Aid (FAFSA)

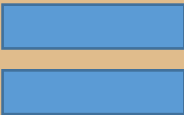
<https://studentaid.gov>

OR



TASFA-Must complete and submit a Texas Application for State Financial Aid

[www.collegeforalltexans.com](http://www.collegeforalltexans.com)



Graduation

*\*\*Student's parent or guardian, or emancipated student may opt out of the requirement by submitting a signed form. **PLEASE** visit with your counselor **PRIOR** to graduation to verify requirements for FAFSA/TASFA completion.\*\**

# College Bound

- All Federal aid (including state and college need based aid) is based on the FAFSA,
- FAFSA is the basis for creating the total financial aid package, and
- It is strongly encouraged to complete the FAFSA on the web.

Free Application for Federal Student Aid

<https://studentaid.gov>

# FAFSA on the Web- Creating an FSA ID

## Student and

**Contributor(s)** – Will each need confidential, secure FSA ID's. Each contributor(s) will need name, date of birth, social security number, email address and cell phone. Will need to have access to cell and email during FSA ID set up process to complete the Two-Step Verification.

**Acceptable Email** – Do **NOT** use an email address with a domain of .edu, .k12, .pvt, .tec or .cc. Do **NOT** use an email address associated with your High School or Dual Credit since those will be deleted after graduation.



**\*\*Contributors** – anyone who is required to provide information on a student's FAFSA form, including the student, student's spouse, a biological or adopted parent, or the parent's spouse (stepparent).\*\*

**FSA ID** – Once created the FSA ID for the student and the contributor(s) will serve as your electronic signature.

**Helpful Hint** – Browsers allowed are Edge, Firefox, Safari or Chrome. **DO NOT** use Internet Explorer. Have access to your cell and email when completing the FSA ID verification process.

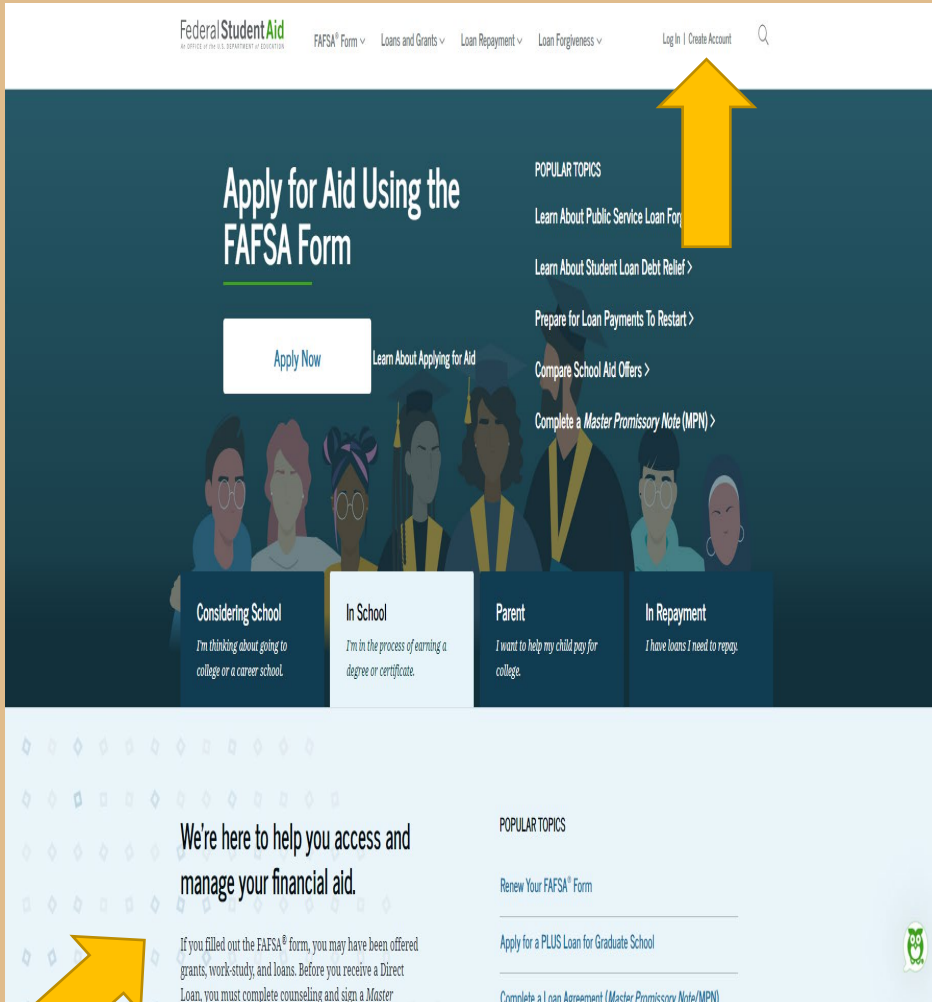
# TWO Options if Parent Refuses to Obtain FSA ID

There is no longer a separate signature page. There are two alternative options for contributors to provide consent who do not want to or refuse to create an FSA ID:

- The student applies using the paper FAFSA and obtain wet signatures from all contributors (including parent(s)) who also affirm their consent,
- The student completes their section and self-reports information for the parent section on the FAFSA form. When the student submits their FAFSA form without parent's signature, it will be placed in a rejected status by the Federal Processing System (FPS). The parent can then provide their signature and consent on a paper copy of the FAFSA Submission Summary. **THIS METHOD IS NOT RECOMMENDED** due to increased processing time.

# Create an FSA ID:

## <https://studentaid.gov>



Only you and your contributors are required to create an FSA ID. **DO NOT** share or allow third parties to create this on your behalf.

Be prepared to answer a set of challenge questions and keep these questions and answers available in case a password reset is needed. **NEVER** use your birthday as a date question.

Three ways to recover a lost username/password:

- ✓ Text-secure to mobile number (must be verified first),
- ✓ Email (must be verified first),
- ✓ Answer challenge questions.

Pay attention to this page for any special announcements as it relates to FAFSA.

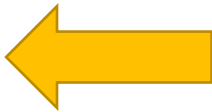




## Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

Get Started



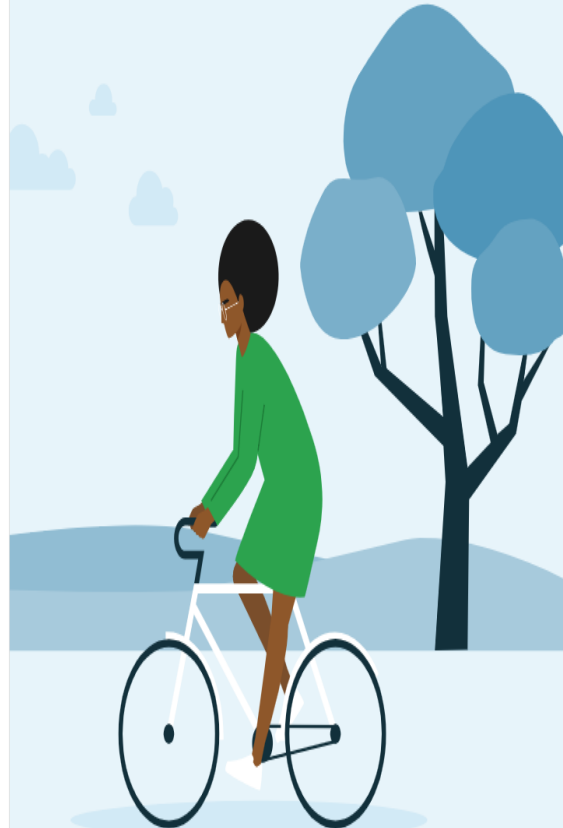
Already have an account? [Log In](#)

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

### What You'll Need

- Social Security number
- Your own mobile phone number and/or email address



***Those without an SSN:*** FSA is working on a process to allow those contributor(s) access to create FSA ID's which will allow FTI retrieval.  
**\*\*more to come\*\***

Have your Social Security Number (SSN), mobile phone and access to your email when setting up your FSA ID. Verification codes will be sent. EACH EMAIL and cell phone number must be independent of each other.

# TASFA – Online Form

<https://www.highered.texas.gov/our-work/empowering-our-students/tasfa/>

Students who are classified by the institution as a Texas Resident who cannot apply for federal financial aid, using the Free Application for Federal Student Aid (FAFSA), are encouraged to complete the TASFA. **Do not complete both the FAFSA and TASFA unless directed to by your counselor or Financial Aid Office at the University you plan to attend.**

TASFA applicants usually include students who are non-citizens or non-permanent residents of the United States. Please visit with your counselor if you feel the TASFA process would be required.



# Opens: December ? / January 1, 2024

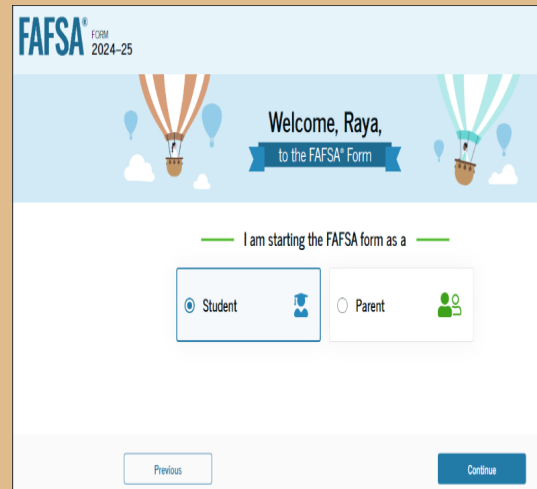
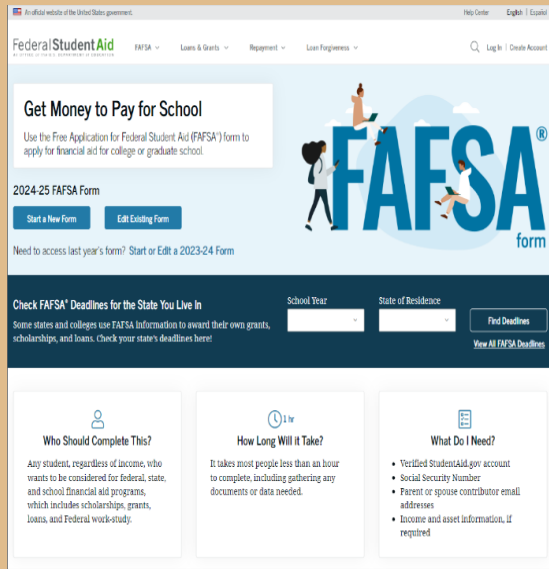
## Processing cycle: 2024-2025



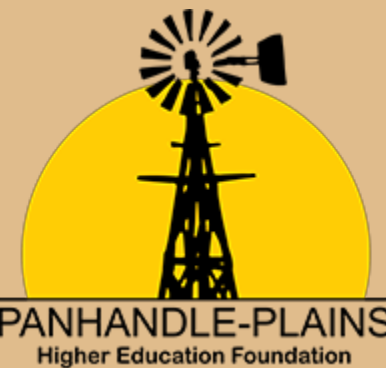
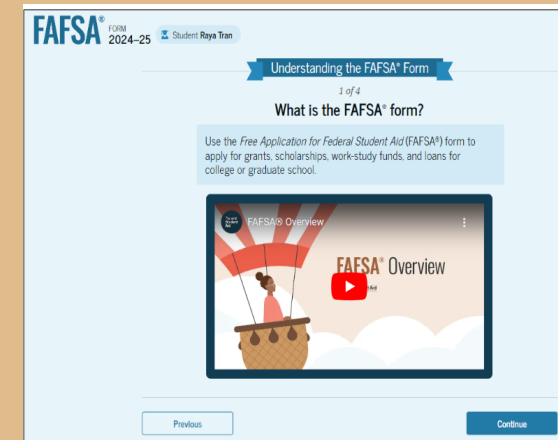
<https://studentaid.gov>



Login screen -FSA ID or you can create one. THEN who are you?



Onboarding sections - 4 screens



# 2022 Income Tax Information

	If you plan to attend college from	You can submit the FAFSA from	Tax information needed
Class of 2024	July 1, 2024 – June 30, 2025	OPEN date will be no later than January 1, 2024(exception this year) – June 30, 2025	2022
Sophomore	July 1, 2025 – June 30, 2026	October 1, 2025 – June 30, 2026	2023
Junior	July 1, 2026 – June 30, 2027	October 1, 2026 – June 30, 2027	2024
Senior	July 1, 2027 – June 30, 2028	October 1, 2027 – June 30, 2028	2025

Have readily available a printed copy of your income tax for the year required (2022) in case, you are unable to pull income information to populated FTI (Federal Tax Information) on the FAFSA. Also recommended to have: W-2's, child support received, net worth of investments, business, and farms.



# College Scorecard

<https://collegescorecard.ed.gov>



## Find the right fit

Search and compare colleges: their fields of study, costs, admissions, results, and more.

SEARCH SCHOOLS

SEARCH FIELDS OF STUDY

SHOW ME OPTIONS

Q Enter a School

CUSTOM SEARCH

### Alternative Pathways to a Career



Search for apprenticeship jobs and programs on [apprenticeship.gov](https://www.apprenticeship.gov).

Use the [MyNextMove.org](https://www.mynextmove.org) tool for career exploration and job analysis.

Find training programs: compare completion rates, employment rates, and more on [TrainingProviderResults.gov](https://www.trainingproviderresults.gov).

Visit [CareerOneStop.org](https://www.careeronestop.org), your source for career exploration training and jobs.

### Learn More About Paying for College



You can learn more about the types of financial aid that are available at [StudentAid.gov](https://www.studentaid.gov).

To receive financial aid, you must complete the Free Application for Federal Student Aid (FAFSA®) form. You can use [Federal Student Aid Estimator](https://www.federalstudentaid.gov) to see how much aid may be available to you.

Start Your FAFSA® Application

# Financial Aid Estimator

## StudentAid.gov/aid-estimator



Good news! The student may be eligible for federal student aid.



### Estimates

These results are based on a new method—the Student Aid Index (SAI)—an index to determine federal student aid eligibility.

Approx. Estimated Federal Student Aid  
**\$13,310**

Federal student aid from the U.S. Department of Education (ED) helps cover expenses such as tuition, fees, books, supplies, food, housing, and travel—but it is not the only source of funding for the students' college costs. Scroll down to the "Other Factors to Consider" section to see some additional options that may help students lower their college costs.

Estimated Pell Grant Award  
**\$2,345**

Maximum Available Direct Loans  
**\$9,500**

Average Work-Study  
**\$1,465**

*These estimates are all approximate calculations.*

[More information about these numbers](#) ▾

### Estimated Student Aid Index (SAI)

SAI is an eligibility index number that the financial aid office of the college uses to determine how much federal student aid the student would receive if the student attended their school. Taking into consideration the student's or parent's income and assets, a need-based analysis generates an estimated SAI value.

Estimated Student Aid Index (SAI)  
**3,821**



# FAFSA Changes

- ✓ Child support received will now count as an asset,
- ✓ Family farms and small business will now count as assets,
- ✓ The number of family members in college is no longer considered in the needs analysis formula, but it is still a required question on the FAFSA form,
- ✓ If your contributor does not have a Social Security number they can apply for an FSA ID with their A#,
- ✓ Consent MUST be given in order for FAFSA to calculate the Student Aid Index (SAI). If consent is not given the application will reject.
- ✓ Household size is accessed with Federal Tax Information, but this number may be updated manually if incorrect, based on living situations.



# Common Mistakes

- ✓ Take your time on requesting FSA ID's (Address, Date of Birth etc.) mistakes will just prolong the request process,
- ✓ Using the incorrect TAB for the FAFSA; this year student will need to complete the 2024-2025 application and provide Federal Tax Information 2022,
- ✓ Not getting your FSA ID ahead of time (student and all contributors),
- ✓ DO not skip or leave a field blank, either place a "0" or "NA" if applicable,
- ✓ Not being prepared to complete the form (need FSA ID's and 2022 Federal Income form), if applicable: child support received, value of family farm and small business (net worth = value of business minus any debts owed), tax exempt interest income, any untaxed portion of IRA distribution or pension (excluding rollovers), any foreign income
- ✓ VERY important-make sure the email address for the contributors are correct. Invitations will be sent to them via email to complete their section.



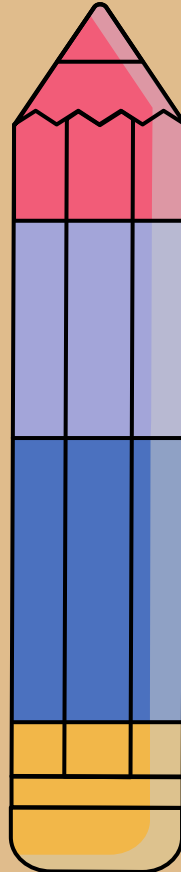


# Federal Tax Information – FTI

All contributors need an FSA ID to provide online consent. **\*\*New Vocabulary\*\***

Consent – is year specific and will need to be given every year. Consent can NOT be revoked after the application has been submitted for that specific year.

IF consent is not given by the student OR contributors – Student Aid Index (SAI) **\*\* New Vocabulary\*\*** will not be calculated and Financial Aid can not be awarded.



FTI **\*\*New Vocabulary\*\*** is matched using name and Social Security Number. If a contributor or independent student did not file a tax return, consent must be given firsts and then they will have the option to self-report their tax filing status on the online FAFSA form.

On the consent page there are several Frequently Asked Questions for review.



# Exceptions to Federal Tax Information

Based on the IRS response codes and FTI received from the IRS this will decide if the user should provide manually entered FTI.

- ✓ Tax filer and FTI provided (this is where information came across perfect – no errors),
- ✓ Not found at the IRS (this is where you will be able to manually enter FTI information),
- ✓ Found and a non-filer (this is where you will be able to manually enter FTI information),
- ✓ Found by the IRS but not able to provide information (this is where you will be able to manually enter FTI information (this is used when the IRS has a identity theft or fraud notification on system for filer).

**\*\*CONSENT must be given\*\***



# Share FAFSA with Contributor(s)

If student is determined as a dependent student Contributors will be INVITED to complete the FAFSA for their student.

Complete and accurate emails are VERY important!

*Progress throughout the entire FAFSA application can be tracked at StudentAid.gov under the My Activity tab.*




FederalStudentAid  
An Office of the U.S. Department of Education

## Dependent Student Review Page (Continued)

Parent Contributor Section

This Section is Shared With 2 Contributors

Your FAFSA form is shared with the individuals listed below. You can request, manage, or remove signatures and contributions from this page or in your FAFSA form.

Parent Contributors	Date Request Sent	Status	Edit 
 Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent	
 Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent	

[Previous](#) [Continue](#)

# FAFSA Submission Summary

The FAFSA Submission Summary *\*\*New Vocabulary\*\** will be processed and emailed to the student 1-3 business days after submitted.

Summary is broke into 4 tabs:

- ✓ Eligibility Overview (here you will see what aid the student MAY be eligible for),
- ✓ FAFSA Form Answers,
- ✓ School Information,
- ✓ Next Steps

At the top, the student will see information about when their form was received and processed. They also have an option to print their FAFSA Submission Summary to keep for their records or scholarship requests.



# Student Aid Index – SAI

## Eligibility Overview (Continued)

Your Student Aid Index (SAI)

Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

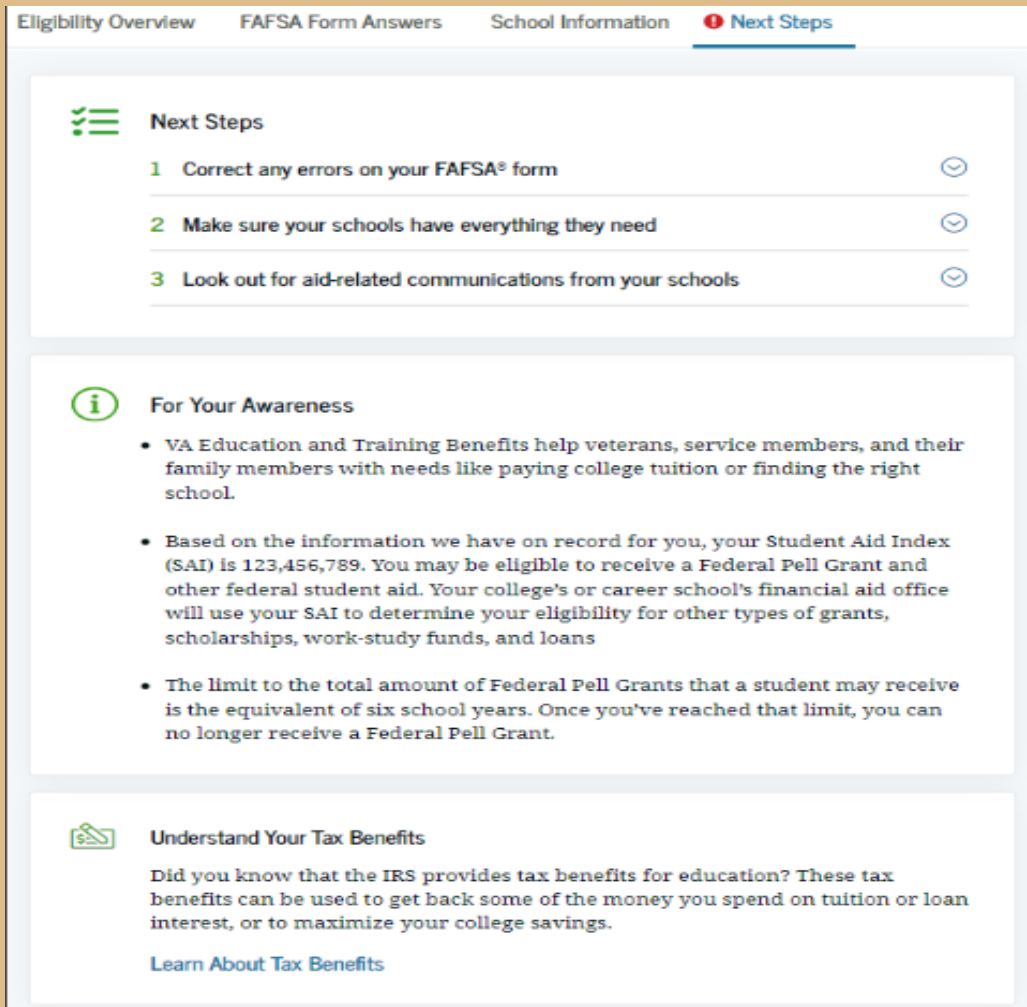
-355 ⓘ

[What does this mean?](#)

On the Eligibility Overview tab the student will see the SAI results.

If the number is **negative**, do not worry it will be calculated at the college as a zero.

# Next Steps



The screenshot shows the 'Next Steps' tab in the FAFSA application process. It features a navigation bar at the top with 'Eligibility Overview', 'FAFSA Form Answers', 'School Information', and 'Next Steps' (highlighted with a red dot). Below the navigation bar, there is a section titled 'Next Steps' with a list of three items, each with a dropdown arrow: 1. Correct any errors on your FAFSA® form; 2. Make sure your schools have everything they need; 3. Look out for aid-related communications from your schools. Below this is a section titled 'For Your Awareness' with an information icon and a list of three bullet points: VA Education and Training Benefits help veterans, service members, and their family members with needs like paying college tuition or finding the right school; Based on the information we have on record for you, your Student Aid Index (SAI) is 123,456,789. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans; The limit to the total amount of Federal Pell Grants that a student may receive is the equivalent of six school years. Once you've reached that limit, you can no longer receive a Federal Pell Grant. At the bottom is a section titled 'Understand Your Tax Benefits' with a document icon, a paragraph explaining that the IRS provides tax benefits for education, and a link to 'Learn About Tax Benefits'.

Eligibility Overview   FAFSA Form Answers   School Information   **Next Steps**

## Next Steps

- 1 Correct any errors on your FAFSA® form
- 2 Make sure your schools have everything they need
- 3 Look out for aid-related communications from your schools

### For Your Awareness

- VA Education and Training Benefits help veterans, service members, and their family members with needs like paying college tuition or finding the right school.
- Based on the information we have on record for you, your Student Aid Index (SAI) is 123,456,789. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans
- The limit to the total amount of Federal Pell Grants that a student may receive is the equivalent of six school years. Once you've reached that limit, you can no longer receive a Federal Pell Grant.

### Understand Your Tax Benefits

Did you know that the IRS provides tax benefits for education? These tax benefits can be used to get back some of the money you spend on tuition or loan interest, or to maximize your college savings.

[Learn About Tax Benefits](#)

Pay very close attention to this tab!

Student will see comments that pertain to their FAFSA form. Some comments may require the student to correct questions on the FAFSA or to send additional documentation to their school.

# Need is Determined by:



Need

Cost of Attendance (COA) – Student Aid Index (SAI) –  
Other Financial Assistance (OFA) = Need



Programs: Federal Pell Grant, State Grant,  
Work Study, Federal Direct Loan  
(subsidized/unsubsidized), Parent Plus  
loans

# Verification and Notification of Award

## Verification-

- ✓ Check your email, both the school specific and personal,
- ✓ If selected for verification you will receive instructions from your school about the additional documentation you will need to provide.

## Notification-

- ✓ Check you email, both the school specific and personal,
- ✓ The student will receive notification from each college or university accepted to regarding aid and advising them of the actions needed to be taken,
- ✓ The student will be asked to respond by indicating which aid to accept or reject.





# Professional Judgement Categories

**Special Circumstance:** (Financial situations leading to changes to data elements in COA or EFC calculation)

- ✓ Changes to family income, assets, etc.,
- ✓ Recent Unemployment,
- ✓ Housing change due to homelessness

Will need to reapply each year

**Unusual Circumstance:** Conditions leading to changes to student's dependency status (a.k.a. dependency override)

- ✓ Refugee or asylum status
- ✓ Parental abandonment, incarceration, etc.,
- ✓ Unable to contact parents
- ✓ Contact with parents poses risk

This designation will stay with the student until the student requests circumstance to be changed.



# Provisional SAI

Starting in the 2024-2025 award year, certain students who indicate on their FAFSA form that they have unusual circumstances will be granted provisional independent status. ***\*\*New Vocabulary\*\**** These students will be able to skip questions about their parents on the FAFSA form and submit the form without a parent's signature. After submitting the FAFSA form, the student must then provide documentation of their unusual circumstances to the college or career school they plan to attend. In this instance, the student will NOT be issued an SAI; therefore, the student will need to pay VERY close attention to the Summary Page. Eligibility for financial aid can not be determined without the SAI.

**EXAMPLE** of Unusual Circumstances are: student is unable to contact a parent or where contact will pose a risk to the student. If the student is homeless the school liaison could provide the McKinney-Vento form.



# What are the Costs?

## 2023-2024 Tuition/Fees, Books/Supplies, Room/Board, Transportation and Personal Expenses

School	Tuition & Fees	Resident Budget (Yearly)
Abilene Christian University	\$42,450	\$59,872
Angelo State University	\$ 9,310	\$26,180
Texas A&M University	\$11,610	\$29,684
Texas Tech University	\$11,852	\$29,262
West Texas A&M University	\$ 9,204	\$26,078
Baylor University	\$55,044	\$75,560
Lubbock Christian University	\$27,298	\$42,984
Howard Payne University	\$33,552	\$54,962
McMurry University	\$31,162	\$43,244
Wayland Baptist University	\$23,186	\$40,986
Amarillo College*	\$ 2,670	\$17,418
Clarendon College*	\$ 3,720	\$16,556
Howard College*	\$ 2,720	\$19,469
South Plains College*	\$ 3,387	\$18,323

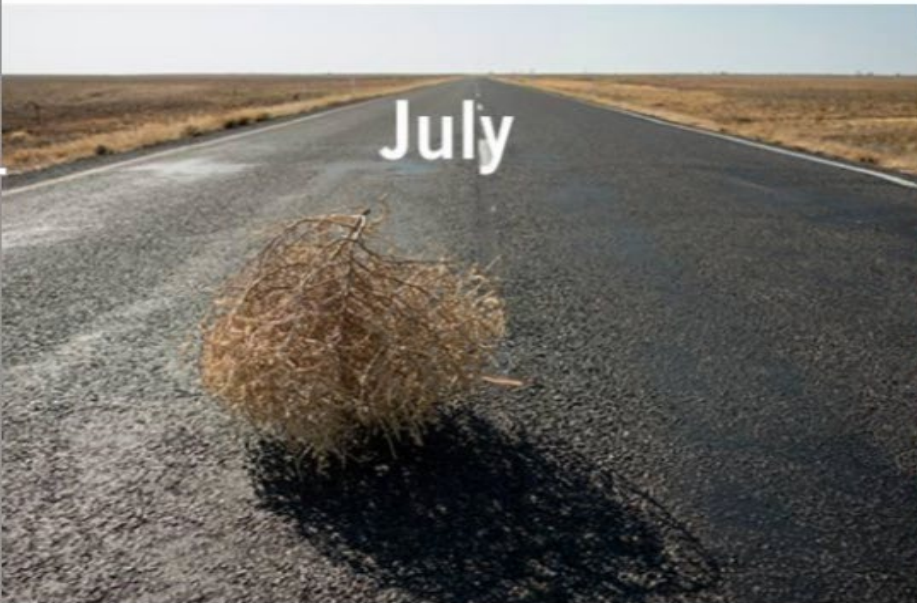
**SOURCE:** [www.collegeforalltexans.com](http://www.collegeforalltexans.com)

A Texas Higher Education Coordinating Board Site.

\*Cost represents in-district tuition

# Run Don't Walk

Financial aid office lines



# Types of Financial Aid

## All Starts with Completing the FAFSA



### Gift Aid

Scholarship

Grants



### Self Help

Loans

Work Study-  
Employment



# Federal Program(s)

<https://studentaid.gov>

## Pell Grants:

- ✓ For student with the most exceptional financial need,
- ✓ “Foundation” of the financial aid package,
- ✓ Maximum annual award for 2023-2024 \$7,395, which is based off of the SAI calculated from the FAFSA,
- ✓ Pay close attention to details and meet all deadlines.

## Supplemental Educational Opportunity Grant (SEOG):

- ✓ For student with the most exceptional financial need,
- ✓ Maximum award is \$4,000,
- ✓ Priority to Federal Pell grant recipients.

## Work Study:

- ✓ Paid, part-time work usually 12-20 hour per week (either on or off campus)
- ✓ Program encourages community service work and work related to course of study.



# State Program(s)

[www.collegeforalltexas.com](http://www.collegeforalltexas.com)

## Texas Grant:

- ✓ For those students attending a Texas public supported college.

## Texas Public Education Grant (TPEG):

- ✓ For those students attending a public community, public technical or public state college in Texas.

## Tuition Equalization Grant (TEG):

- ✓ For those students attending a two-year public college in the state of Texas.

These state programs are considered Campus Based Aid. Meaning, first come first serve. Meet priority financial deadlines set by individual colleges or university to ensure your eligibility with these grant programs.



# Selected Tuition Exemptions Public Institutions in Texas

Exemption for  
the highest-  
ranking High  
School Graduate

Adopted student formerly in  
foster or other residential  
care

Exemption of child  
of a deployed  
member of the  
armed forces.  
Exemption benefits  
for certain survivors  
of individuals in  
specific public  
servant roles,  
Hazelwood  
Exemption for Texas  
Veterans.

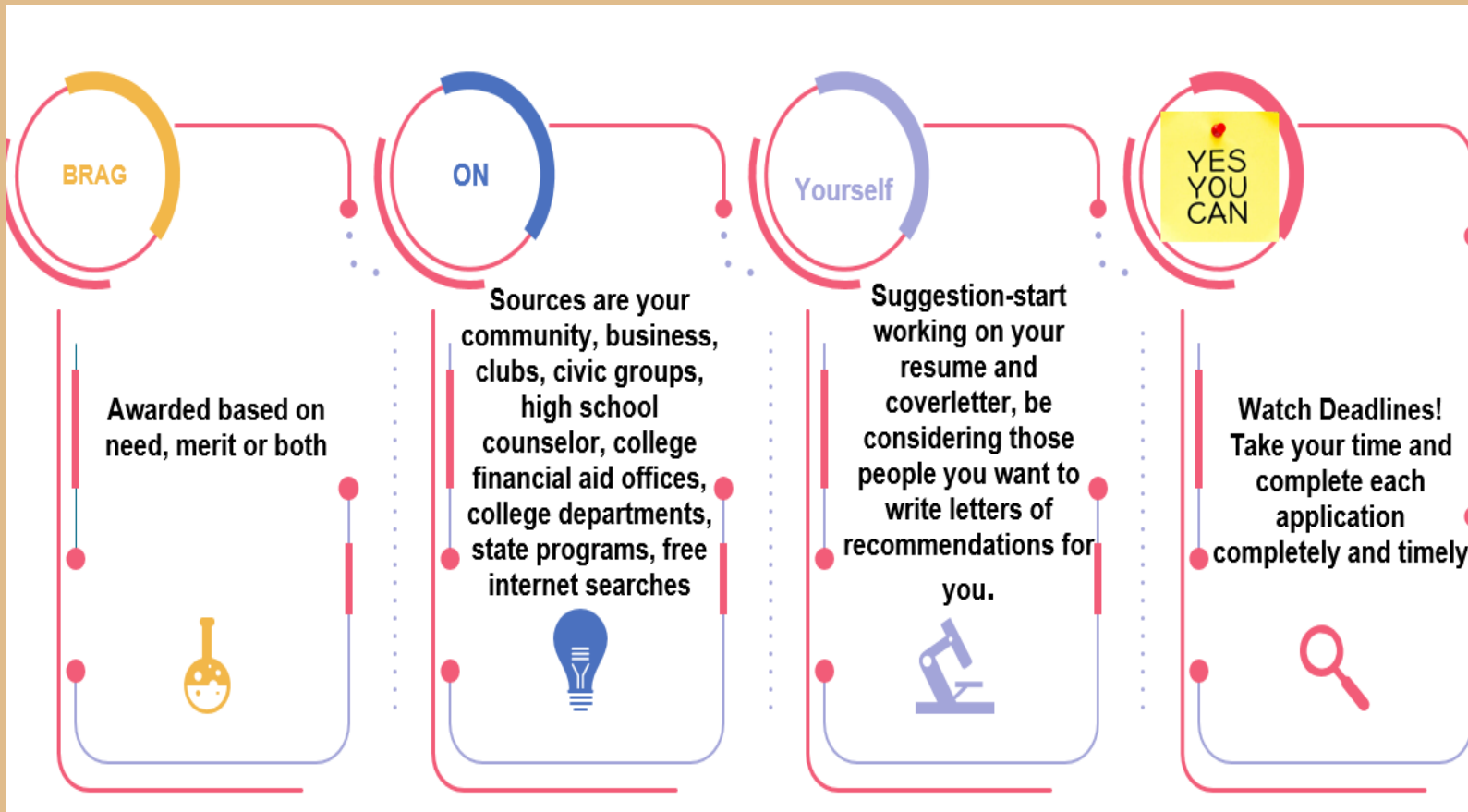
Blind/Deaf student exemption

[www.collegeforalltexas.com](http://www.collegeforalltexas.com)

For a comprehensive list of  
public exemptions



# Scholarships



**Never EVER** pay anyone to help you with your scholarships!!

# Windmill Scholarship

<https://pphef.org>

Panhandle-Plains Higher Education Foundation (PPHEF) will be kicking off our third year of Scholarship awards. To date PPHEF has awarded \$4,588,000 to approximately 1,517 students.

**Scholarship open date will be early January 2023 - watch our website for details**

Additional information will be sent to your counselors regarding deadline dates, and general requirements.

**REMEMBER** this is a SCHOLARSHIP and it's FREE MONEY! Have ready a 7<sup>th</sup> semester transcript from your High School Counselor, copy of the **entire** FAFSA Submission Summary showing the SAI amount, an essay showcasing all of the fantastic things you have accomplished and three phenomenal references who will brag on you!

Even better, this scholarship is renewable if requirements are maintained through your first baccalaureate degree.

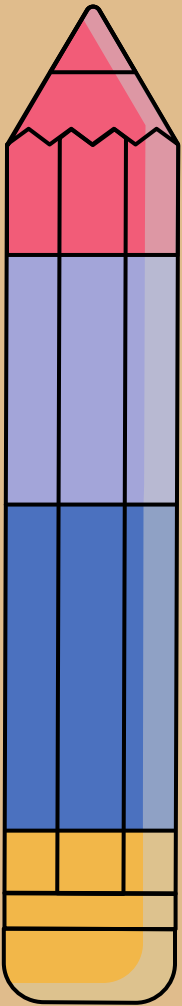




<https://pphef.org>

Windmill Tab

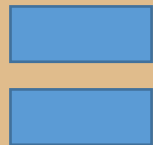
# Self Help Aid: Loans



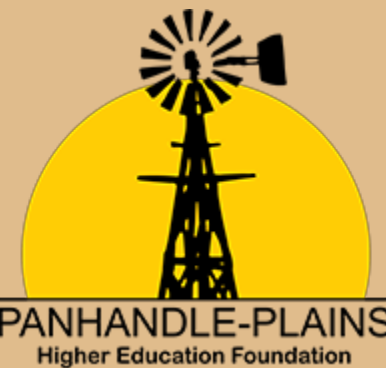
Students and parents may borrow money to help pay for college expenses



Repayment usually begins after education is completed or dropped below half time



Think of loans as an **INVESTMENT** in your future. Only borrow what you **REALLY** need.



# Federal Direct Loans: Subsidized and Unsubsidized

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Students Annual Loan Limit	Not Applicable (all graduate and professional students are considered independent)	\$20,500 (unsubsidized only)

Subsidized and Unsubsidized interest rates for Undergraduate Students are currently: 5.50%

Plus loan interest rates are currently: 8.05%

*Interest rates on federal loans first disbursed after July 1, 2024.*

Repayment is 10-year standard payout, additional repayment options are available.

Cancellation options are available based on eligibility.



# Direct Parent Plus – Loan for Undergraduate Students

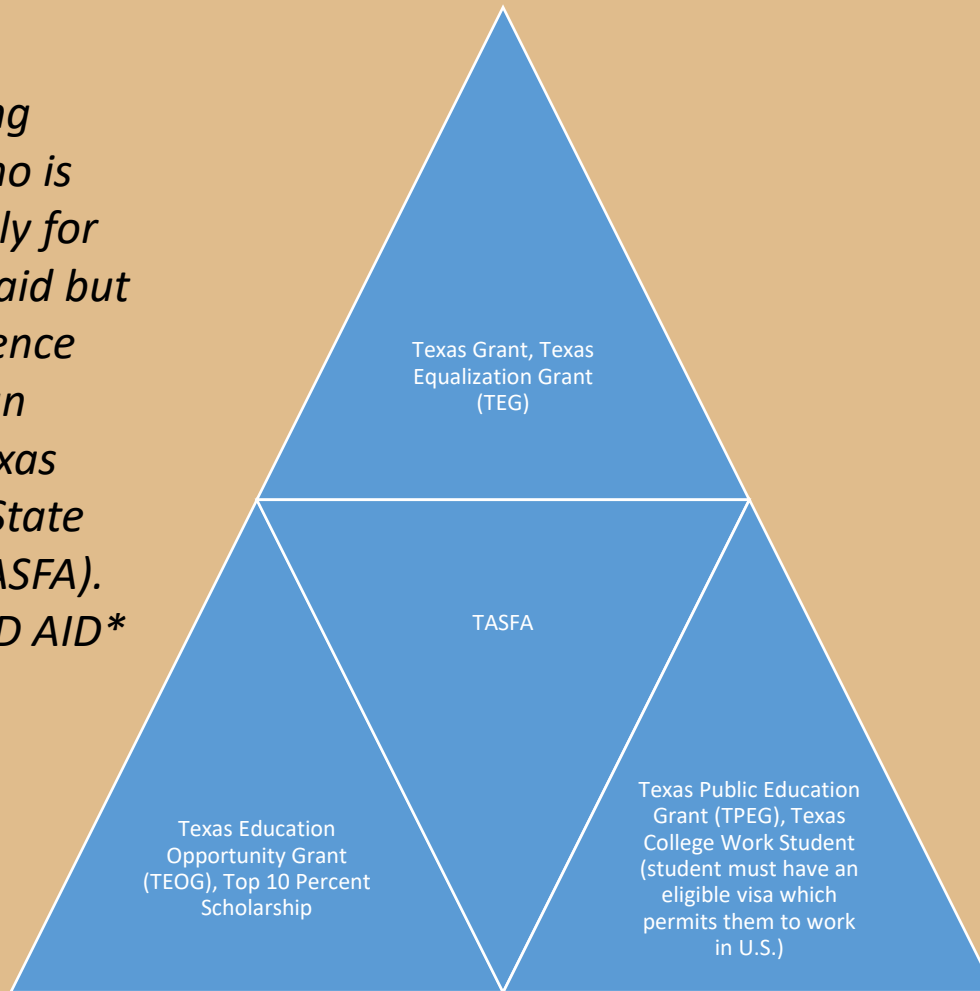
- ✓ Available to parent of undergraduate students, interest rate is 8.05% fixed,
- ✓ May borrow up to the cost of attendance, minus other financial aid,
- ✓ Repayment begins either 60 days after second disbursement or may be deferred and begin 6 months after student graduates or ceases to be at least half time, and
- ✓ 10-year standard payout, additional option may be available.



# Texas Application for State Financial Aid (TASFA)

<https://www.highered.texas.gov/our-work/empowering-our-students/tasfa>

*A student seeking financial aid, who is ineligible to apply for federal student aid but meets the residence requirements can complete the Texas Application for State Financial Aid (TASFA).  
\*CAMPUS BASED AID\**



# State Loan Program CAL

[www.hhloans.com](http://www.hhloans.com)

- ✓ No demonstrated need,
- ✓ May borrow up to the cost of attendance, less any other financial aid,
- ✓ Fixed interest rate of 5.35%,
- ✓ Must have acceptable credit score or have a cosigner with acceptable score, and
- ✓ Repayment period is up to 10 years if principal balance is less than \$30,000 or up to 20 years if the principal balance is over \$30,000.
- ✓ Toll free information line 800-242-3062

*If you find you are needing additional funds to attend school, please ask your Financial Aid Office for assistance. They may have help available without incurring more debt.*





# NEVER...EVER...

Beware of financial aid or scholarship services that charge a fee! NEVER...EVER... pay for financial aid advice!

# Chat with FSA

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ FEDERAL STUDENT LOANS ▾

## Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

**New to the FAFSA®**  
Completing the FAFSA form is easy and free. [Start Here](#)

**Returning User?**  
Correct info | Add a school | [View your Student Aid Report \(SAR\)](#) [Log In](#)

1<sup>st</sup> page

Have more questions? We're here to help. Call, email, or chat with a representative. [Contact Us](#)

2<sup>nd</sup> page

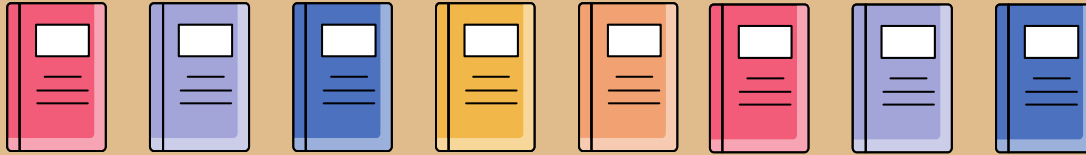
## Contact Us

Select a category to see a list of contact centers that can help you.

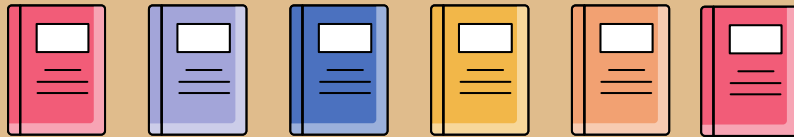
- I'm a Parent**  
(1 Contact Center)
- I'm in Repayment**  
(6 Contact Centers)
- I'm a Student**  
(3 Contact Centers)

Choose the box that represents either parent or student. Next page you may choose **LIVE CHAT**.

# Helpful Phone Numbers



Federal Student Aid  
800-433-3243



Texas Higher Education  
Coordinating Board  
800-242-3062



Texas Financial Aid Information  
Center  
888-311-8881

# Resources

## Free Scholarship Searches

<https://pphef.org>

Panhandle-Plains Higher Education Foundation – Under our Counselor and Student/Parent pages you will find several free internet sites for assistance

<https://www.unigo.com>

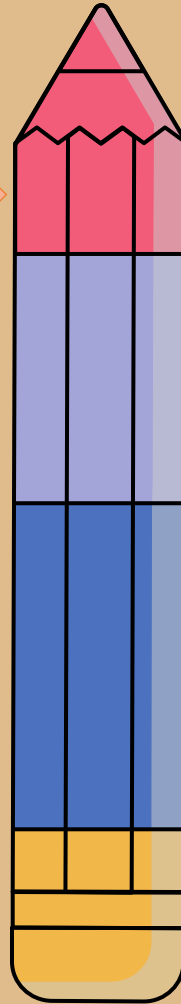
Unigo

<https://bigfuture.collegeboard.org/scholarship-search>

College Board

<https://www.aie.org/scholarship>

Adventures in Education



## Helpful Website Searches

<https://goapplytexas.org>

Common Application-One stop shop for applying to colleges and universities within the State of Texas.

<https://studentaid.gov>

Federal site on student financial aid (FAFSA). Allows the student and parent to set up the FSA ID and complete the FAFSA application

[www.collegeforalltexas.com](http://www.collegeforalltexas.com)

A Texas Higher Education Coordinating Board site. Includes comparison information for Texas Colleges.



# Reminders

- FAFSA will not open until late December 2023 or early January 2024 for the 2024-2025 application year so apply as soon as the application is available,
- Re-apply each year (FAFSA normally opens every October 1),
- Complete all forms accurately and timely,
- Read carefully all documents,
- Consent is required every year for student(s) and contributor(s),
- Never hesitate to contact the Financial Aid office for information or advice,
- Respond early to deadlines and CHECK your email addresses regularly,
- References are critical to the application and scholarship process. Start early and choose references who are “good” references,
- Write Thank-You notes to references and scholarship you have received.



# NEW Key Terms for 2024-2025

*revised 8-25-23*

- **Contributor**: any individual required to provide consent and approval for federal tax information (FTI) along with their signature on the FAFSA form, including the student; the student's spouse, a biological or adoptive parent; or the parent's spouse (stepparent),
- **FAFSA FTI Approval**: formal approval granted by an applicant and any applicable contributors for a given FAFSA cycle to retrieve and use FTI to determine an applicant's federal financial aid eligibility as well as permit the redisclosure of FTI by the Department to an eligible institution, state higher education agency, or a designated scholarship organization for the application, award and administration of student aid programs. An applicant and contributor (if applicable) must provide approval once each year. If FAFSA FTI approval is not provided, the student will not be eligible for Title IV aid until the appropriate approval is provided by each contributor.
- **FAFSA Privacy Act Consent**: formal consent provided by an applicant and any applicable contributor(s) for a given FAFSA cycle that meets the statutory requirements of collecting and using an individual's personally-identifiable information (PII) under the Privacy Act. PII provided on the FAFSA (e.g., name, date of birth, social security number) with consent of the individual, will be provided to the IRS to conduct a match in order for the Department to receive FTI for purposes of determining an applicant's financial aid eligibility and permit further redisclosure of FYI by the Department.
- **FAFSA Submission Summary**: replaces the Student Aid Report (SAR) as the student's output document providing a summary of data input on the FAFSA form.
- **Federal Tax Information (FTI)**: replaces the Data Retrieval Tool (DRT) as the way in which data and information related to federal tax paying is transferred to the FAFSA application.
- **FAFSA Submission Summary**: replaces the Student Aid Report (SAR) as the student's output document providing a summary of data input on the FAFSA form.



- **Primary or Custodial Parent:** a dependent student whose parents are divorced or separated, the primary or custodial parent is the parent who provides the greater portion of the student's financial support and is required to provide their information (if remarried - their spouse's information) on the FAFSA form.
- **Provisionally Independent Student:** if a student indicates they have unusual circumstances or indicates for the first time they are unaccompanied and homeless, or at risk of being homeless (without a designation from a specified entity), the FPS will consider the student to be provisionally independent and will allow them to fill out the FAFSA form as an independent student. THE SAI will remain provisional and not official until the student's college makes a final determination.
- **Other Financial Aid (OFA):** term used in lieu of Estimated Financial Aid (EFA) when factoring in other aid to determine the amount of a student's need and non-need based financial aid.
- **Student Aid Index:** replaces the Expected Family Contribution (EFC) as a formal evaluation of a student's approximate financial resources to contribute toward their postsecondary education for a specific award year.
- **Maximum Pell Grant Eligibility:** ability of a student to receive a maximum Pell Grant (amount determined annually by Congress) which depends on annually published federal poverty guidelines; the U.S. tax return adjusted gross income (or the equivalent for foreign tax filers); state of legal resident; family size; and tax filing status.
- **Special Circumstances:** special or extenuating situations (such as the loss of a job) that impact a student's financial condition and support a financial aid administrator adjusting data elements in the COA or in the SAI calculation on a case-by-case basis.
- **Unusual Circumstances:** conditions that justify a financial aid administrator making an adjustment to a student's dependency status, commonly referred to as a dependency override, based on an unusual situation (such as human trafficking or parental abandonment).



# Thank you!

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