

The Free Application for Federal Student Aid (FAFSA)

Instructor's Notes

Time Estimate:

Lecture	60 minutes
Exercise	10 minutes
Total Time:	70 minutes

By the end of the session, you will be able to:

- *complete a 1998-99 FAFSA,*
- *identify potential problem areas within the FAFSA, and*
- *analyze information provided in a sample FAFSA.*

PREPARATION

- » To make this session as realistic and effective as possible, each participant should have a copy of the FAFSA, as we will frequently ask participants to refer to the form and its instructions.
- » Therefore, if it has not yet been handed out, a blank copy of the FAFSA (with instructions) should be given to each participant before beginning this session.
- » You may want the participants to be aware that there are lecture notes on the FAFSA in the Workbook on pages 2-5 that highlight the main points on each section of the FAFSA.

PW 2-5

INTRODUCTION

In this session, everyone needs a copy of the FAFSA and its instructions. Before we begin, does anyone **not** have a copy of the FAFSA?

- » Distribute FAFSAs to all participants who raise their hands.

THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Please look at your FAFSA.

- » Hold up the FAFSA.

If you could give students only one piece of advice as they complete a FAFSA, it should be to **read the instructions**. They contain the answers to **many** commonly asked

questions; therefore, if the students read the instructions first, chances are they will make few, if any, mistakes when completing the form.

The front page of the **instructions** contains some very important information. For example:

- The first column on the left talks about the Renewal FAFSA, FAFSA on the Web, and FAFSA Express as **other** ways to apply for financial aid.
- Then there is a list of the federal student financial aid programs.
- **Deadlines** for submitting the FAFSA follow, along with additional eligibility requirements. Keep in mind that states and schools often set earlier deadlines than the federal deadline.

It is important to note that there are **no exceptions** to the deadlines.

Please turn to page 2 of the FAFSA **instructions**. At the bottom of the page, on the left, you'll find a heading, "Records You Will Need."

- The list begins with a student's driver's license and Social Security card.

When counseling students, you can point to this useful list of needed items.

The Application Form

The actual form is between pages 6 and 7 of the instructions. Gently pull on the form to separate it from the instructions. Go ahead—tear out the form now.

Please note two important statements just above Section A:

- The first is a warning that should be pointed out to all applicants.

- The second is a basic instruction that the words “you” and “your” refer to the **applicant**, not his or her parents or spouse.

Section A: You (the student)

I will be walking you through the application. Remember, **you** refers to the student.

Please take a few minutes now to read over Questions 1-22.

>> Allow participants a few minutes to read.

You might have noticed that Questions 1 through 19 collect personal identifying information, such as name, address, Social Security number, citizenship status, state of legal residence, marital status, and bachelor's degree held. This information is used to track students. Many of these questions are straightforward, but a few bear discussing, such as Questions 4-7.

A student must give his or her permanent home mailing address rather than a school or office address. The home mailing address is used to determine the appropriate state and other tax allowances used in the Expected Family Contribution (EFC) calculation.

For Question 8, a student **must** have a Social Security number to apply for federal financial assistance. If a student fails to fill in his or her Social Security number, the FAFSA will be returned to the student unprocessed.

- The only exception to the Social Security number requirement is for students from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.*

More information about Social Security numbers and the database match with the Social Security Administration can be found in Chapter 2 of the Handbook.

Other questions may require applicants to refer to the instructions, which need to be read carefully.

- For example, Questions 15 and 16 are about citizenship.
 - Students who are not U.S. citizens should read the explanation on how to answer these questions on pages 2 and 3 of the instructions.

Q: Look at Question 19. Checking “No” to this question is relevant to a student’s eligibility for which Title IV programs?

A: Eligibility for the Federal Pell Grant Program and the Federal Supplemental Educational Opportunity Grant (FSEOG) Program.

Question 21 and 22 refer to the student’s parents. Some state agencies and other entities use this information to award grants and scholarships. The father and mother in these questions mean the student’s birth parents, adoptive parents, or legal guardian(s), but not stepparents or foster parents. This definition of parents is unique to this question; it does not apply elsewhere in the FAFSA.

Are there any questions before going on to the next section?

Let’s move on to section B. Please take a few moments to look over the questions in this section.

>> Allow participants a few minutes to read.

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* Financial aid administrators should collect these students’ applications and send them in a bundle to:
 Federal Student Aid Programs
 P.O. Box 4003
 Mt. Vernon, IL
 62864-8603

Students in this category may also send their FAFSAs to the above address.

These students will be assigned special identification numbers by the U.S. Department of Education that will allow their applications to be processed.

Section B: Your Plans

Section B collects information used by schools to award financial aid.

The questions in this section help financial aid administrators make better financial aid packaging decisions by providing information about a student's college enrollment plans for the 1998-99 award year, intended course of study, program type and length, student's year-rank in college, and preference for types of financial aid.

- In Question 28, a student undecided about his or her **course of study** should simply write "27," which is the code for "other/undecided."
- Question 31 asks a student for his or her **grade level** for the 1998-99 school year. This question is used to establish the federal limits that apply to the amounts that can be borrowed by this student.
- Questions 32-34 ask a student to indicate what **types of financial aid**, in addition to grants (gift aid), the student (and his or her parents), are interested in receiving. If students are not sure, they should answer "Yes" to all three questions. Later, students can decline any financial aid they are awarded that they do not want.
- Question 35 asks a student to indicate whether he or she plans to attend the same college in 1997-98. If the student never attended college, this question should be left blank.

- Questions 36 and 37 request information about **veterans' educational benefits** that the student will receive. The law requires that education benefits offered by the U.S. Department of Veterans Affairs (VA) be treated as a resource when determining the student's eligibility for the campus-based programs and as estimated financial assistance (EFA) when determining the student's eligibility for Direct Loans or Federal Family Education Loans (FFELs). If an applicant receives veterans education benefits, the applicant must report the amount of monthly benefits that he or she expects to receive during the award year (from July 1, 1998 through June 30, 1999). For many students, veteran benefits can have a critical impact on their financial aid eligibility.

Are there any questions about Section B?

Section C: Student Status

There are six questions in Section D to complete. Please take a look at them.

» Allow participants a few minutes to read.

Section C determines whether a student should be classified as a dependent student or as an independent student.

This classification is very important, and it is not something the student chooses. It determines whether financial data from the student's parents will be included in evaluating the family's financial strength and ability to contribute to the cost of attendance, called the Expected Family Contribution (EFC). A student's income and assets are always included in calculating the EFC.

Instructor's Notes

Note to Instructor:

Such benefits include Selective Reserve Pay (Montgomery GI Bill-Chapter 106), New GI Bill (Montgomery GI Bill-Chapter 30), Post-Vietnam Veterans Educational Assistance Program (VEAP) (Chapter 32), Vocational Rehabilitation (Chapter 31), REPS (Restored Entitlement Benefits for Survivors-Section 156), Educational Assistance Program (Chapter 107), and Dependents Educational Assistance Program (Chapter 35).

Instructor's Notes

A financial aid administrator may override a student's dependency status in individual cases if he or she decides that a student should be considered an independent student, regardless of the answers to the questions in Section C.

This is known as “professional judgement.”

To be classified as an independent student, a student must:

- be at least 24 years of age by December 31, 1998. This means that for 1998-99, the student must have been born before January 1, 1975; (Question 38) **or**
- be a veteran of the U.S. Armed Forces (Army, Air Force, Navy, Marine Corps, or Coast Guard); (Question 39) **or**
- be enrolled in a graduate or professional program course of study (beyond a bachelor's degree) in 1998-99; (Question 40) **or**
- be married at the time the student signs the application; (Question 41) **or**
- be an orphan or ward of the court or have been a ward of the court until reaching the age of 18; (Question 42) **or**
- have legal dependents, other than a spouse. (Question 43)

The instructions on page 4 of the FAFSA explain each criterion in greater detail. The student should **read these instructions carefully** because they define some of the terms used, such as “veteran,” “legally married,” “orphan,” and “legal dependent.”

Students will be classified as independent if they can answer “Yes” to **just one of these questions**, even if the students are still living with their parents. All other students are classified as dependent.

Note to Instructor:
Students who answer “Yes” to Question 42 are not eligible for Federal Pell Grants. If a student incorrectly reports “Yes” to Question 42, he or she **must** submit a correction to be eligible for a Federal Pell Grant.

Note to Instructor:
A student who is a ward of the court or was a ward of the court until age 18 must have legal documentation from the court that states this. A student is consid-

Once dependency status is determined, students must complete the appropriate areas of the FAFSA, which are color-coded.

- Dependent students give information on themselves in the **white areas** and on their parents in the **blue areas**. Students and at least one parent must sign the FAFSA in this case.
- Independent students give information only on themselves and their spouses by filling out the **white areas** and **gray areas**. The student must sign the FAFSA in this case.

What if the student's status **changes** after the original FAFSA was submitted?

Students whose dependency status changes at any time during the award year after they submit their original FAFSA, must **update** their dependency status by making the corrections on the paper Student Aid Report (SAR) when it arrives, or through the Electronic Data Exchange (EDE). There are two exceptions:

- An applicant may **not** change his or her dependency status because of a change in his or her marital status.
- An applicant cannot change dependency status on a Direct Loan origination record or for a FFEL Program loan application that has been previously certified.

Students who do not update their dependency status and receive financial aid for which they are ineligible may be required to repay this excess financial aid.

Are there any questions before going on to the next section?

Section D: Household Information

Now take a few minutes to read Section D for independent students and dependent students, depending on how the student filled out Section C.

» Allow participants a few seconds to read.

Questions 44 and 46 collect household information for an independent student and his or her spouse.

- This **gray area** is to be filled out only by independent students.

Questions 46 through 50 collect household information about a dependent student's family.

- This **blue area** is to be filled out by dependent students.

Before answering these questions, it is important for students and their parents to **read the instructions carefully**.

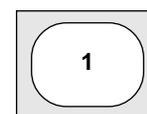
- Please turn to page 5 of the FAFSA instructions.
- Take a moment to read all the instructions for parents' household information—the **blue areas** on page 5, dealing with Questions 46-50. Then I'll ask you a couple of questions.

» Allow participants a few minutes to read the instructions.

Q: Now, see if you can answer this question. You are a dependent student. Your sister lives in another town and receives more than half of her support from your parents. Should she be included in the family's household size? (OH 1)

A: Yes. Where she lives makes no difference.

Q: Here's a similar question. You are a dependent student. Your grandmother lives in another town, and receives more than half her support from your



parents. Should she be included in the household size?

A: No. Except for the parents and their children, people are only counted in the number of family members if they live in the household as well as receive more than half their support from the parents.

- The number of family members reported in Questions 44 or 49 determine the income-protection allowance that will be subtracted from the family's income to account for basic living expenses.
- The number of family members in college as reported in Questions 45 or 50 directly affects the family's ability to contribute to the student's education costs. The student's EFC is divided by the number of family members in college.

Are there any questions about Section E?

Section E: 1997 Income, Earnings, and Benefits

Turn now to Section E.

When filling out Sections E and F, it is important for students/parents to have the items listed in the instructions on page 2.

Section E collects information on the **base-year income** of the parents (if the student is dependent) and of the student and spouse (if applicable), as well as income tax paid, tax-filing status, and the number of exemptions claimed. The base year for applicants for 1998-99 is the 1997 tax year. Each question gives line references to the 1997 IRS tax form.

Estimated base-year income for the tax year may be used if the family has not yet filed its 1997 tax return. However, if

Instructor's Notes

it turns out that the estimated information is incorrect, the student must make corrections when the tax return is filed.

Questions 51 through 62 collect financial information for all students (and their spouses, if applicable).

- All students, regardless of whether they are dependent or independent, fill out the **white area** on the left.
- In addition, if the student is **dependent**, the **blue area** on the right, Questions 63 through 74, must also be filled out to provide the parents' financial information.
- If a student and his or her parents or spouse, as applicable, do not file and are not required to file a tax return, or have not yet filed it, they still must report their earnings. In this case, W-2 forms and other such

Social Security benefits, Aid to Families with Dependent Children (AFDC or ADC) payments, and child support because these are the most common forms of untaxed income and benefits.

Note that if Social Security benefits are paid to parents on behalf of a student (because the student was under 18 years old at the time), those benefits are reported as the parent's income, not the student's income. If, however, the Social Security check was made payable to the student, it would be reported as the student's income.

Also, as of 1997-98, FAFSA filers must report VA Educational Work-Study allowances as untaxed income. Also, the instructions now inform applicants not to include contributions to or payments from flexible spending arrangements, such as cafeteria plans.

Students must be sure that Questions 61 or 73, "Other untaxed income and benefits," does not include any of the benefits already reported elsewhere on the form.

Worksheet #2, on page 11 of the FAFSA instructions, helps students calculate their untaxed income and benefits.

Any cash support that the student receives from a friend or a relative, other than the parent if the student is dependent, must be reported as untaxed income. Cash support includes payments made on behalf of the student. For instance, if the student's aunt pays the student's rent or utility bill, the student must report those payments as untaxed income on the application.

There are other items listed on Worksheet #2 that must be reported as untaxed income and benefits. Again, it is important to **read all of the FAFSA instructions carefully.**

Note, too, that at the bottom of Worksheet #2 there is a list of income and benefits received by the student or parent that should **not** be reported on the application.

Questions 62 and 74 ask for the total of income and benefits that are to be excluded from taxable income.

Worksheet #3, on page 12 of the FAFSA instructions, helps students calculate exclusions for amounts included in taxed income, such as work-study earnings. Because the items listed in this worksheet will be entered on the form and excluded from income in the calculation, the student should not subtract them from the income listed in Questions 53, 55, and 56, or 65, 67, and 68. The dollar amounts listed in those questions should be calculated on the basis of what was received between January 1, 1997 and December 31, 1997, **not on what was received during the school year.**

Now that you have briefly examined the income, earnings, and benefit questions on the FAFSA, I have some common “what if” questions to ask you.

Q: What if the student lives with an aunt, uncle, or grandparent, should that relative's income be reported instead of parental information?

A: Only if the relative is the student's adoptive parent or legal guardian, as defined on the FAFSA. The student can only be considered to be dependent on his or her parent(s) or guardian, and only parental/guardian information may be reported on the FAFSA. Any cash support given by relatives must be reported as untaxed income, but in-kind support (such as food and housing) from relatives is not reported.

Q: What if the student lives with a girlfriend or boyfriend who pays the rent?

A: The student should not report any information for a friend or roommate unless they are actually married or are considered to have a common-law marriage under state law. The student must report any cash support given by the friend as untaxed

income, but in-kind support (such as food) is not reported.

Note that the student must report the rent paid by the roommate as income if the student's name is on the lease and if the roommate is paying the rent on the student's behalf.

Are there any questions about the form so far?

Section F: Asset Information

Look now at Section F on the FAFSA.

The purpose of Section F is to determine if a family's assets are substantial enough to support a contribution toward a student's cost of attendance.

Before Section F can be completed, independent applicants should complete Worksheet A (**gray**) on page 7 of the instructions and dependent applicants are to complete Worksheet B (**blue**) also on page 7.

- Based on the completed worksheet, some students will qualify for the Simplified Needs Test (SNT), on which information on financial assets is not required. The primary purpose of the "Simplified Needs Test" is to shorten the application process for students from lowest-income families. In this instance, some students may be able to skip Section F entirely.

Why must some students list their assets and others not?

The explanation lies in how the student's EFC is calculated.

Families that are required to file IRS Form 1040 **do not qualify** for the SNT, so their assets **must** be factored into the calculation of the EFC and, therefore, they **must** fill out Section F.

Families that are not required to file an IRS Form 1040 and have an AGI or earned income of less than \$50,000 **qualify** for the SNT, so they do not have to complete Section F.

Students who qualify for the SNT may, if they wish, complete Section F anyway to be considered for state or institutional aid. (Some states and institutions require that Section F be completed if students are applying for their aid.) If they do, two EFCs will be calculated for them:

- A **primary** EFC using the simplified formula and
- A **secondary** EFC using the regular full data formula.
 - The primary EFC will be on the front of the SAR or on the ISIR.

When completing Section F, assets should be reported as of the **date the FAFSA is signed**.

In the **white area**, Questions 75 through 81, students list their personal assets or any real estate or investments of his or hers (and/or his or her spouse) as of the date the FAFSA is signed.

The **blue area**, Questions 82 through 89, asks for asset information of the student's parents as of the date the FAFSA is signed.

Q: As an example, a student's parents have \$2,000 in cash, savings, and checking accounts and have indicated this in Question 83. The only property or investment the parents own is their home, which has a market value of \$60,000, with a balance on their mortgage of \$20,000. Their responses to Questions 84 and 85 were zeros. Is that correct?

A: Yes! Instructions for Questions 84 and 85 tell you not to include the home—only rental property, land, second or summer homes, and investments (such as stocks and bonds).

Instructor's Notes

As usual, students should **read the instructions very carefully**. Pages 7 and 8 of the instructions point out some items that should **not** be included when listing student and parent assets.

Are there any questions about Section F?

Section H: Releases and Signatures

Questions 90 through 101 collect information on up to six colleges the student might attend in 1998-99. For each, the Title IV school code or the college's name and address must be listed. The Title IV codes are not listed in the FAFSA instructions; they are provided in the *Title IV Institutional Code List*. Each year, ED sends this Title IV code list to postsecondary schools, public libraries, and high schools. Your school will receive its institutional code number when it is approved to participate in Title IV programs.

The applicant is also asked about his or her housing plans at each of the listed colleges because this can have a significant impact on the student's cost of attendance and need for federal financial aid.

If the student decides to make changes in the schools to which the SAR is sent, or to make a change to his or her address, then the student can call the toll number at 319-337-5665 to make these changes. The student must receive his or her SAR before requesting these changes, get his or her Data Release Number (DRN) from the SAR, and provide the DRN to the phone representative at the toll number.

Question 102 asks for the student's permission to send the data to the financial aid agency in his/her state. The permission release is very important if a student wants to be considered for state aid. Please note that this question is responded to only if the student does **not** want the information revealed.

Note to Instructor:
ED prefers that students list only the Title IV institution code—doing so allows for quicker processing. To receive an institution's code number, call the toll-free number at 1-800-433-3243.

Note to Instructor:
If a student answers "No" to Question 102, a statement noting this will appear on the SAR.

Question 103 asks for permission to register the student with the Selective Service. Students should read the FAFSA instructions on page 9 carefully to decide whether they need to fill in this oval. This question corresponds with Question 8 on the General Student Eligibility Checklist provided in Session 6.

On the FAFSA, in Questions 104 and 105, a dependent student and parents certify the accuracy of the information provided on the FAFSA by signing and dating the form. They are also certifying that the student is not in default on a federal student loan, has resolved any overpayment if it exists, and will notify his or her school if he or she is in default or owes an overpayment on a federal student grant. With an independent student, only the student needs to sign the FAFSA. The FAFSA will be returned unprocessed if the student does not sign it, or if the student signs it before January 1, 1998 or after June 30, 1999.

The date the student and parent(s) sign the FAFSA becomes the date used for completing asset information in Section F, if appropriate, and for verifying information.

Are there any questions about Section G before we go on to Section H?

Section H: Preparer's Use Only

This section should be completed only if someone other than the student, the student's spouse, or the student's parents prepared the FAFSA.

A preparer is someone who actually completes the items or dictates responses, not someone who just helps the student understand the instructions. Also, a preparer is not necessarily someone who is paid.

Even if a preparer completes the form, the applicant and his or her parent still must sign the FAFSA.

Instructor's Notes

The FAFSA is now ready to mail. The address where it should be mailed and other completion directions are given at the bottom of the last page of the form.

Included with 1998-99 FAFSA is a preaddressed envelope and a postcard that students can add postage to and send to the processor with their completed application if they wish to be notified when their application is received. The postcard will be dated and returned to the student. The application packet also includes an envelope properly addressed to the processor to which the applicant must add postage.

“School Use Only Box” and Dependency Overrides

On the first page of the FAFSA, at the bottom of the page on the right, there is a box telling students to notify the financial aid administrator at the schools where they are applying of any unusual circumstances they may have, such as:

- the family pays elementary school or secondary school tuition expenses; **or**
- the family has unusual medical or dental expenses not covered by insurance; **or**
- a family member recently became unemployed; **or**
- the family has other unusual circumstances, such as changes in income or assets, that might affect eligibility for student financial aid.

A student sometimes has unusual circumstances that may justify a dependency status override. You may override only from dependent to independent.

Under Section H, there is the “School Use Only” box. It is used by a financial aid administrator to change a student's dependency status from dependent to independent.

To override dependency status on the FAFSA, the student fills out both the gray and white areas of the form and the

Note to Instructor:
An override can be cancelled using the SAR.

Instructor's Notes

financial aid administrator (FAA) then authorizes the dependency override by marking the oval for an override, filling in the school's Title IV Institution Number, and signing in the "School Use Only" box. A separate letter attached to the application (in lieu of completing the "School Use Only" box in Section H) is **not** acceptable.

Note: Dependency overrides on the FAFSA cannot change students from independent to dependent status.

Q: But what if problems arise? For example, what if the student's parents, owners of a business, go out of business a few weeks after the original FAFSA was submitted? Then what?

A: The FAA can choose to address the student's unusual circumstances using professional judgment; a dependency status override can be implemented by submitting a correction on Part 2 of the SAR by completing the "School Use Only" box in Section H or through the Electronic Data Exchange (EDE). (OH 2)

We have now finished our section-by-section trip through the FAFSA.

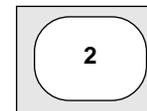
Q: As you can see, and as you have noticed throughout this session, the best advice to give a student completing the FAFSA is what?

A: To read the instructions carefully.

Are there any questions?

THE RENEWAL FREE APPLICATION FOR FEDERAL STUDENT AID (RENEWAL FAFSA)

The Renewal FAFSA allows a student who filed a FAFSA or a renewal the previous year to update and correct information without completing an entirely new application.



Note to Instructor:

Although the student must have filed a FAFSA, he or she need not have been awarded aid and, if awarded it, need not have accepted it. Other criteria for receiving a Renewal FAFSA include:

- having a non-rejected transaction that does not reflect a professional judgment or a dependency override; *and*
- the student must not be in default on a Title IV loan.

To receive a Renewal FAFSA, the student must have on file a post-office deliverable, nonforeign address and an unduplicated Social Security number.

Like the FAFSA, the Renewal FAFSA is free. However, the Renewal Application doesn't need to be requested; it is mailed directly to the student by the school or FAFSA processor. This application can also be processed electronically using EDEXpress or FAFSA on the Web.

The same questions, in the same order as on the FAFSA, are on the Renewal FAFSA. The difference is that the student only updates the questions indicated by arrows or any other questions where the answer changed from the past year.

- A copy of the Renewal FAFSA is provided in ED's 1998-99 Action Letter #3, November 1997 (GEN-97-13).

Are there any questions about the Renewal FAFSA?

FAFSA Quiz "Find the Mistakes"

Turn now to page 6 in your Workbook. [IG, pgs. 23-26]

PW 6-10

Pages 7-10 contain Chris Jackson's FAFSA. Chris submitted her application for processing, but it came back unprocessed. What did she do wrong? There are five possible mistakes. See if you can spot them. Write your answers on the lines provided.

» Allow participants a 5 minutes to complete the quiz.

Q. What was wrong with Chris's application?

A: #8 Your Social Security number. Chris left this blank. A student must have a Social Security number to apply for federal financial assistance. If a student fails to fill in his or her Social Security number, the FAFSA will be returned to the student unprocessed.

Instructor's Notes

#9 Your date of birth. The year that Chris reported as her birth date was for the current year. This will not cause her application to be returned unprocessed, but she will receive a reject on her SAR that asks her to correct this information.

#19 First bachelor's degree. Chris stated that she would have her first bachelor's degree before July 1, 1998. This is conflicting information since she also stated that she is a first-year/never attended college student. If true, which is unlikely, it also means she will not be eligible for a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant (FSEOG). Her SAR would come back and ask her to clarify this information.

#102 Sending information to state agencies to be considered for state aid. Most students leave this blank even if the student has missed the deadline because it's possible the student could qualify for state aid from other sources. The date Chris signed the FAFSA should have been within state limitations, so Chris may want to reconsider.

#104 Signatures. Chris is a dependent student; therefore, her mother or father would have to sign and date the application.

Are there any questions or comments about the sample student's FAFSA?

Note to Instructor:

This is not necessarily a mistake. It's a legitimate answer. Chris's FAFSA would NOT be returned because of a "No" answer here.

BACK AT THE OFFICE

Once you get back to your office, you should become more familiar with the FAFSA and its instructions by reviewing it. You should also check to see if you have a copy of *The 1998-99 Counselor's Handbook for Postsecondary Schools*. This source will help you advise students on the federal student aid from the U.S. Department of Education.

What else should you do when you return to your office?

Instructor's Notes

PW 11

Chris's FAFSA, page 1

Chris's FaFSA, pg. 3

Chris's FAFSA, Page 4