The Application Process: FAFSA to ISIR

CHAPTER 1

The laws governing the Federal Student Aid (FSA) programs require that a person apply for aid with a form provided by the U.S. Department of Education (ED) and that no fee be charged for processing it. This form is the Free Application for Federal Student Aid (FAFSA®), and its online version is FAFSA on the Web^SM (FOTW®).

To be considered for federal student aid, a student must complete a FAFSA. It collects financial and other information used to calculate the expected family contribution (EFC) and to determine a student's eligibility through computer matches with other agencies.

The FAFSA is the only form students must fill out to apply for Title IV aid. A school cannot require extra information from students except for verification or resolution of conflicting information. However, a school may require additional information for other purposes, such as packaging private or institutional aid. If the school collects additional information that affects Title IV eligibility, it must take the information into account when awarding Title IV aid.

TYPES OF APPLICATIONS

Most students use *FAFSA on the Web* to apply for federal student aid, but there are other options.

FAFSA on the Web (FOTW)

Students can complete an application online at www.fafsa.gov and send it directly to the Central Processing System (CPS). They can also correct any of their previously submitted data. Help is available for students online or by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).

FAA Access to CPS Online

You can submit a student's application data at FAA Access to CPS Online (https://faaaccess.ed.gov). You can also connect to the site through EDExpress.

Before submitting the data, print the signature page/FAFSA summary for the student (and parent if appropriate) to sign, or have the student fill out and sign a paper FAFSA. As noted at the end of *Chapter 2*, you will need to retain either the signed signature page/summary or signed FAFSA for your records, even if the student doesn't receive aid or attend your school.

FAFSA on the Web worksheet
To make using the Web application easier, ED makes available the FAFSA on the Web worksheet. The worksheet can be printed from the website, and schools can order bulk quantities on the Web at **www.fsapubs.gov**.

Advantages of electronic filing
We strongly recommend electronic applications over the paper FAFSA because of the following benefits:
• Faster processing
• Fewer errors and rejected applications because internal and end-of-entry data edits ensure that required fields are completed and conflicts are resolved prior to submission
• Skip logic, which helps "shorten" the form by allowing applicants to skip over questions that don't pertain to them
• Availability of online help

Websites for students

www.fafsa.gov
➜FAFSA on the Web
➜Make corrections to the application
➜Check status of application
➜Online SAR
➜FAFSA4caster, which allows future college students to estimate what their EFC might be and what kind of federal student aid they might be eligible for when they apply for aid

https://fsaid.ed.gov
FSA ID website

https://studentaid.ed.gov
Higher education portal for students

https://www.nslds.ed.gov
Students' loan database

https://studentloans.gov
Loan information and counseling

https://teach-ats.ed.gov
TEACH Grant website

FAFSA filers under the age of 13

Because the Children's Online Privacy Protection Act (COPPA) of 1998 prohibits any entity, including a government agency, from electronically conducting business or communicating with a person under age 13, applicants who are 12 or younger cannot complete FAFSA on the Web. Also, a regular paper FAFSA submitted by such an applicant will be rejected for technical reasons unrelated to COPPA. Such students will instead need to submit a COPPA Compliant Special Handling FAFSA for special processing. The student's parent or guardian, financial aid administrator, or high school counselor must request this special FAFSA by calling FSA at (202) 377-3889 or sending an e-mail to Lisa.D.Washington@ed.gov. We will mail the application with a specially addressed envelope to the address of the parent or guardian. After the FAFSA is submitted, it will be processed and a paper SAR will be sent to the student and a regular ISIR will be sent to schools. See the electronic announcement from 7/18/14 for more information.

Paper FAFSA

Schools can place limited orders (at www.fsapubs.gov) of the paper FAFSA. Students can request single copies from the FSAIC by calling 1-800-433-3243. Another paper option is the PDF FAFSA, which students can get at the FOTW site. They can print the PDF and fill it out by hand, or they can type their data on the PDF before printing and mailing it.

FAFSA on the phone

Students who have limited or no Internet access and face pressing deadlines can choose to complete and submit their application by calling 1-800-433-3243, telling a representative they would like to fill out their FAFSA over the phone and providing their information. This typically takes about half an hour. Students will receive a paper student aid report (SAR) 7–10 days later, which they (and their parents, if appropriate) must sign and return. Because this is not the preferred method to apply for aid, it should be used sparingly and only by those students identified above.

New FSA ID

Beginning with the 2015–2016 award year, students (and parents) will log on to FAFSA on the Web and other FSA websites—the National Student Loan Data System (NSLDS), StudentLoans.gov, Studentaid.gov, and the TEACH Grant website—with a username and password that they create. This removes the need for the personal identification number (PIN) and the use of personal identifiers such as name, birthdate, and Social Security number.

The changeover from the PIN to the FSA ID occurred on May 10, 2015. When users first log on to one of the above sites, they will be asked to create a username and password. If they have a PIN, they will have the option to link it to their new FSA ID, which will allow them to immediately use the ID on the above websites rather than wait 1–3 days while their identifying information is confirmed. See the electronic announcement from 5/22/15 for more information. Students and parents can find out more about the ID, and can create one, online at StudentAid.gov/fsaid.

Renewal FAFSA

A student who has received an FSA ID and who the year before had a successful match on Social Security number (SSN), name, and date of birth with the Social Security Administration (SSA) is eligible for a renewal FAFSA. When he logs on to FOTW, he will be asked if he wants to pre-fill some of the application with data from the prior year. By choosing this option, he can review each pre-filled item, correct any that has changed, and provide new information as needed. If an aid administrator's school does not appear on the renewal application, she can use the student's data release number (DRN) to access the application on FAA Access.

In January 2015, renewal-eligible students automatically received a renewal reminder by e-mail if they provided an e-mail address in the previous application year. The reminder tells students that they can reapply for aid on the Web.
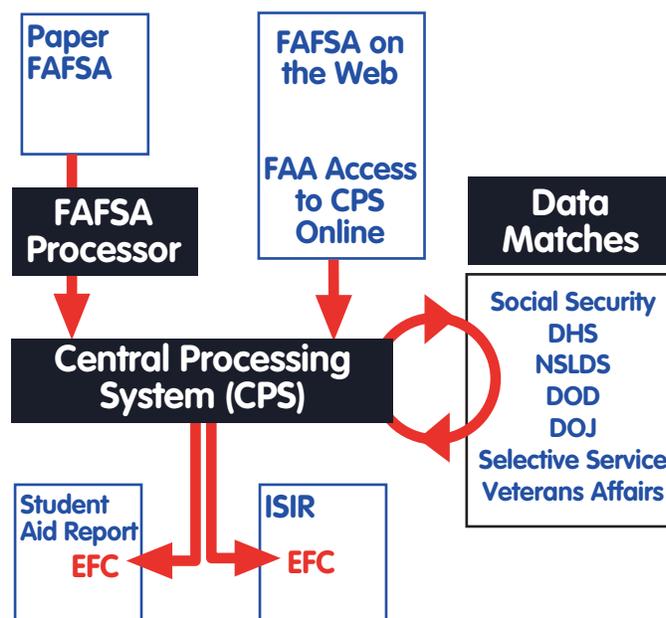
PROCESSING THE FAFSA

Paper FAFSAs go to the FAFSA processor for data entry and then to the CPS. Applications that are signed and submitted on the Web go directly to the CPS. If a Web applicant indicated she would sign electronically later or send a paper signature page, her FAFSA goes to a signature hold file for up to 14 days. If some type of signature is not received in that time, the application will be sent to the CPS but will be rejected; it won't be processed again until a signature is received.

The CPS uses application data to calculate the EFC and to match against several databases: those of NSLDS, the Department of Defense, the Department of Justice, the SSA, and the Department of Veterans Affairs, as well as the Department of Homeland Security's database of noncitizens and the Selective Service System registration database.

The CPS also checks the application for possible inconsistencies and mistakes. For instance, if a dependent student reported the parents' marital status as married but reported the household size as "2," the edit checks would catch the inconsistency. Even when data is inconsistent, the CPS may be able to calculate an EFC based on assumptions. For applications that your school submits through FAA Access, you can anticipate certain assumptions and correct or override information on the student's FAFSA submission. Students who submit applications using FOTW can also correct or override some of the CPS edits before submitting the application.

OUTPUT DOCUMENTS: THE SAR AND ISIR

After processing is complete, the CPS produces output documents or records that show the information the student originally provided, the EFC, the results of the eligibility matches, and information about any inconsistencies identified through the CPS edits. If the CPS was unable to calculate an EFC, the output record will not show one.

Renewal FAFSA and students from Palau, the Marshall Islands, and Micronesia

Because students from the above Pacific islands, known collectively as the Freely Associated States, are not eligible for an FSA ID (for lack of an SSN), they can't pre-fill data on FAFSA on the Web. But an FAA can use FAA Access to CPS Online to enter and access renewal applications for these students if they meet the renewal application eligibility requirements.

Renewal FAFSA reminders

For more information, see the electronic announcements on 1/16/15 and 10/30/14.

FAFSA on the Web demo

You can use the FAFSA on the Web demonstration to train financial aid staff or to show students how to use the online application. Go to http://fafsademo.test.ed.gov and type in eddemo for the user name and fafsatest for the password.

From FAFSA to SAR/ISIR

2015–2016 Summary of Changes for the Application Processing System

Go to **www.ifap.ed.gov** and select Publications > Summary of Changes for the Application Processing System > 2015–2016. This is posted in autumn.

✳ Resources for aid administrators

For CPS technical support and questions about EDconnect, EDExpress, and Renewal FAFSAs, call or e-mail CPS customer service:
1-800-330-5947
TDD/TTY 1-800-511-5806
CPSSAIG@ed.gov

For technical systems publications, go to **www.fsadownload.ed.gov** and click on "Technical References and Guides."

For questions about Title IV programs, regulations, and policies, call or e-mail the Federal Student Aid Research and Customer Care Center (RCCC):
1-800-433-7327
9:00 a.m.–5:00 p.m. (ET), M–F
fsa.customer.support@ed.gov

There are two types of output documents: the *Institutional Student Information Record* (ISIR), which is made available electronically to the schools the student listed on the FAFSA (or added later) and their state agency, and the *Student Aid Report* (SAR), which is sent to the student or made available to her online.

You will receive an ISIR for the student only if she includes your school on her FAFSA. If your school is not listed, you can request an ISIR for her through FAA Access by adding your federal school code if you have her DRN, which authorizes your access to the student's application information. The DRN appears in the upper right corner of the first page of the SAR and at the top of some of the correctable pages.

You are required to receive ISIRs and to accept SARs from students, but you cannot require them to submit SARs in order to receive aid. If you don't have an ISIR for a student, your federal school code must be added to her record so an ISIR is sent to you. We recommend making corrections electronically via FOTW (the student) or FAA Access (the school); however, you can require students to use a SAR to make corrections. If you don't have an ISIR for a student who provided a SAR or SAR Acknowledgement, you must use the SAR or the acknowledgement to award and disburse the student aid. Again, you must also ensure that your school code is added to the student's CPS record (see page 91).

The SAR arrives in one of three ways. (1) Students who give an e-mail address, whether on a paper FAFSA or an electronic application (FOTW or FAA Access), will receive an e-mail with a link to an online SAR they can access. (2) Students who don't give an e-mail address and who apply with a paper application will receive a paper SAR. (3) Students who apply electronically and don't provide an e-mail address will receive a SAR Acknowledgement, which has fewer and less detailed comments than the SAR and which can't be used for corrections as the SAR can. If a student or parent signature is missing, students will receive a paper SAR, which they must sign and return for processing to continue.

The SARs and ISIRs include comment codes and text explaining any questionable results from the matches and edits described here. For some of these there will also be a C code, which you must resolve before paying the student aid. For instance, if a student has defaulted on a federal student loan, the SAR and ISIR will note this in several places, including comments to the student and the NSLDS financial aid history page.

For other problems, the SAR and ISIR will show that the student's application has been rejected and no EFC has been calculated. The SAR will tell the student how to remove the reject by providing signatures or more information or by correcting errors. Reject codes are given in the FAA Information section, and a complete list of reject codes is in *The ISIR Guide 2015–2016* at **www.ifap.ed.gov**.

DEADLINES

The application processing cycle lasts 18 months. For the 2015–2016 award year, applications are accepted beginning January 1, 2015, and will be accepted through June 30, 2016.

The CPS must receive a student's electronic FAFSA by June 30, 2016. A paper FAFSA must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA in time for the processor to receive it by June 30, 2016. There are no exceptions to these deadlines. An electronic application cannot be received before January 1, 2015, and if it is received after June 30, 2016, it will not be processed. A paper application received before January 1, 2015, or after June 30, 2016, will be returned unprocessed with a letter of explanation. If it is signed before and received after January 1, 2015, it will be accepted, but the student will receive a rejected SAR asking him to date and re-sign the SAR and return it for processing.

For other deadlines pertaining to corrections, changes, disbursements, and verification, see the official deadline notice for the 2015–2016 award year, which is expected to be published in summer 2015. It will provide all the processing deadline dates and will be available on the IFAP website under "Federal Registers." For these deadlines, the date the CPS processed the ISIR transaction is considered to be the date the institution received the ISIR. On the SAR, SAR Acknowledgement, and ISIR printout, the processed date is above the EFC on the first page.

Reach FSA

You can call a single toll-free number, 1-855-FSA-4-FAA (1-855-372-4322), to reach any of the following FSA contact centers for schools:

- Campus-Based Call Center
- CPS/SAIG technical support
- COD School Relations Center
- eZ-Audit Help Desk
- Research and Customer Care Center (RCCC)
- Foreign Schools Participation Division
- G5 Hotline
- NSLDS Customer Support Center
- Nelnet Total and Permanent Disability Servicer
- School Eligibility Service Group

At this single number you can get more information about the various call centers or connect directly to the center you need. The separate phone numbers for all the centers remain, and you can use those to call the centers directly.

Valid SAR or ISIR definition

A SAR or ISIR on which all the information reported on a student's FAFSA is accurate and complete as of the date the application is signed.
34 CFR 668.2