

Mapping Your Future

Completing the 2022-23 FAFSA webinar

Question and Answer document

September 2021

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General information	
How does the FAFSA link the student and the parent accounts?	The FSA IDs used on the FAFSA to let the Department of Education know who the student and parent are. When a student is completing the FAFSA, the student will complete the student section and the parent will complete the parent section. The key to completing a FAFSA with your parent when you aren't together is something called the Save Key. The Save Key is a short, temporary password you can give someone when it is time for them to work on your FAFSA. More information about the Save Key can be found at https://studentaid.gov/help/filling-out-without-child-fsa-id .
I made the mistake of filling out the 2021-22 FAFSA (have not submitted yet). Is there any way to transfer data to the newer form once it is released on October 1?	If you filed for the wrong year, then you'll need to submit a new FAFSA form for the correct award year to be eligible for aid.
My daughter is a senior and we filled out the FAFSA form this week and submitted already for 2021-22 but it should it be for the following year, how can I change it or fix it?	If you filed for the wrong year, then you'll need to submit a new FAFSA form for the correct award year to be eligible for aid.
Are we able to complete the FAFSA anytime, including the weekend?	Yes, the FAFSA should be available at any time unless the Department of Education has scheduled maintenance. Remember that the 2022-23 FAFSA will be available on Oct. 1, 2021
Can a parent change the email that is on FAFSA for last year?	You should be able to log into StudentAid.gov with your FSA ID username and password and then update your contact information there. Make sure update your email address both on the FAFSA and for your FSA ID, if needed.
Did you say that the FSA ID requires the email address of both student and parent or just the student?	The FAFSA will ask for an email address for both the student and for the parent.

Is it possible to only apply for scholarships and not loans?	The FAFSA determines your eligibility for need-based and non-need based aid. This will include grants, scholarships, work-study, and loans. If you do not want loans, you can always turn them down if they are included in your financial aid offer.
Is it wise to send this to just the schools interested in or is it better to send to multiple schools even ones you don't plan to attend?	I recommend only sending it to the schools you are interested in attending.
Is there ever a situation where it is not necessary to fill out the FAFSA? Does everyone get financial aid?	We recommend that everyone complete a FAFSA even if you don't have financial need, because it is often a requirement of merit-based aid, such as scholarships. Also, even if you don't qualify for need-based aid, you may decide later that you want student loans. If you meet the basic eligibility requirements for federal financial aid, you are eligible for federal student loans.
Isn't the FAFSA required to graduate for 2022?	Some states do require a FAFSA as a requirement for high school graduation. In those states, some students can receive a waiver if they do not want to complete a FAFSA. If you are unsure if your state requires it and/or to request a waiver, speak to your high school counselor.
My student has legally changed their name. Which name (new or old) should we use for the FAFSA?	Since the name was legally changed, did the student register that new name with the Social Security Administration? If so, they will need to use their new name. You will want the information you put on the FAFSA to match what is with the Social Security Administration.
When do I need to apply for FAFSA? Before college admission or after school admission?	You can do either. Since admissions is a separate process, you can apply for admissions before or after completing the FAFSA. If your state has a college application week with admissions application fee waivers for those institutions that the student wants to attend, you may want to apply at that time.
Where are the handouts located?	The handouts are located at: <ul style="list-style-type: none"> • https://mappingyourfuture.org/downloads/202223FAFSAStudentParent.pdf • https://mappingyourfuture.org/Downloads/FinancialAidWebinarHandout.pdf • https://mappingyourfuture.org/Downloads/MappingYourFuture_Scholarship_Tracking.xlsx • https://mappingyourfuture.org/downloads/FAFSAprep202223.pdf
Which is better to use fill out as student or parent for student?	The FAFSA belongs to the student, so a student should start the FAFSA. Parents often help students fill out the FAFSA and parents will also need to provide some of their information for their student's FAFSA. Let me know if that answers your question.
Does the Pell Grant need to be repaid?	No, Pell Grants do not have to be paid back.
If Work Study box is checked and the student decides later not to use it. Will that affect the federal grant being received?	Turning down work-study should not impact your eligibility for need-based aid.
Will we get a recording of this webinar?	Yes. The webinar recording will be added to the Webinars on-demand page at https://mappingyourfuture.org/services/webinararchive.cfm

FSA ID	
Is the FAFSA filled out under the parents' FSA ID? You said the parent and student each need their own FSA ID.	The student should begin the FAFSA by logging in with their FSA ID to StudentAid.gov. The parent will need an FSA ID to log into StudentAid.gov and complete their portion of the FAFSA if they are not with the student. In addition, the parent will need an FSA ID to sign the FAFSA, to use the IRS Data Retrieval Tool, and to apply for a Direct PLUS (parent) loan, if desired.
When completing the 2022-23 FAFSA forms, do we complete it through parent's or the student's account?	The student should begin the FAFSA by logging in with their FSA ID to StudentAid.gov. The parent will need an FSA ID to log into StudentAid.gov and complete their portion of the FAFSA if they are not with the student.
When creating the FSA ID, is it the parent information first or the student?	As a parent, you will create your FSA ID separate from your student. You can create yours at any time as can your student. If you need help, let us know.
Does Parent 2 have to have a FSA ID separately?	At least one parent will need an FSA ID. Parent 2 can obtain one, but it is not required.
I set up my FSA ID last week. All three kids will each set up their own, but I only need one FSA ID, right?	That is correct. Each student needs his or her own FSA ID, but the parent will use the same FSA ID for all three students.
If a parent has an FSA ID for their own schooling, do they need another one for their child?	No, once you have an FSA ID, that is the one you will use into the future. So, you will use the same ID as a parent. Your student will need to create their own FSA ID.
Financial information	
Do you have to include the value of siblings 529 plans in total assets?	Yes, 529 accounts owned by the parent(s) should be included as an asset of the parent(s).
I have 3 children - under parents' assets, do I need to include 529 accounts for all 3 children?	Yes, all three accounts will need to be included in the assets.
If I have a 529 college savings plan. Does it need to be reported?	Yes, it will be reported as an asset of the parent(s).
Are trusts included in assets?	Yes, trust funds are included in assets. Often the balance of the trust fund are included as an asset of student if the student is the beneficiary. Distributions of the funds may also need to be reported as income. However, there may be some exceptions depending on the type of trust fund, for example trust funds established by court order.
I am required to fill out the FAFSA for a college application, but I know that my parents have too much income to qualify for any student aid. Do I have to enter in all of the investments and accounts if the income is too high to qualify?	The Department of Education asks that you complete the FAFSA as true and complete to the best of your knowledge. Even though you think you may have too much income to qualify for need-based aid, you may want to fill out the FAFSA to be considered for some merit-based aid, including financial aid offered by your state, by colleges and universities, and by private foundations.
So, the asset questions are real-time, not 2020?	Yes, you report the current value (as of the day the FAFSA is completed) of the assets.

How does the Florida Bright Futures program affect the FAFSA?	Bright Futures is a merit-based scholarship. Students are encouraged to complete the FAFSA, but it is not a requirement to apply for Bright Futures. Bright Futures requires each student to complete a Florida Financial Aid Application (FFAA) by August 31 of their high school graduation year. By completing the FFAA, the student is also considered for other Florida aid programs.
Does an inherited IRA have to be listed as an asset?	The answer to this question may depend on how that inherited IRA is being handled so more information may be needed. However, it is possible that it could be considered an asset since it was a part of an inheritance, unless it is placed in another retirement account.
What about Health Savings Accounts (HSA)? Are HSAs an asset?	If you contributed pretax dollars to the HSA accounts, you will include that amount as untaxed income. Don't include the total amount of those accounts or any employer contribution as untaxed income. Do not include the balance of HSA account as an asset nor do you need to report as income any HSA funds that were used for qualified medical expenses.
What if your parent didn't file 2020 taxes?	Your parent(s) will then report income earned from work.
When it asks for income from the W-2, do they mean the "net" income or "gross" income?	If you are referring to the income earned from work question, it will ask about earnings (wages, salaries, tips, etc.) in 2020. Answer the questions about whether a tax return was filed. This information may be on the W-2 forms or on IRS Form 1040—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A).
Do we have to declare state prepaid college plans anywhere?	Yes, the value of prepaid college plans are reported as an asset of the parent.
What if the Florida prepaid college program is been paid by grandparents, not the parent?	If the plan is owned by the grandparents, it is not reported as an asset on the FAFSA, but the distributions are considered untaxed income to the beneficiary (student). The student will need to report the distributions as untaxed income on future FAFSA filings.
Is a pension considered a retirement fund?	You will include any pre-tax contributions to retirement or pension plans in untaxed income. However, do not include any employer contributions. Also, do not include the retirement plans as an asset on the FAFSA.
Please clarify if the total net worth includes or excludes retirement accounts.	Do not include retirement accounts as an investment asset.
The payments to tax deferred pensions - that means in the year 2020, right?	Yes, that is correct. If your pension is through your employer, you may find the information you need on your W-2.
Also, if applying only for scholarships, do we need to fill out all of this (assets, liabilities), etc.?	Yes, you will need to answer all of the questions you receive on the FAFSA. Depending on your income, you may not receive asset questions.
Can you go back to FAFSA before going to IRS DRT?	You are not required to use the IRS DRT. You can enter the information manually. If you do use the IRS DRT, it will automatically return you to the FAFSA.
Do you have to enter the untaxed income if you use the IRS Data Retrieval tool?	Yes, because the IRS tool won't have information about untaxed income.

Do you still need to report child support if it is ending prior to student attending college? For example, student turns 18 next year at which time child supports stops.	You will need to report any untaxed income you received in 2020, which includes child support.
For the upcoming portion about parents' finances, my husband was laid off June 2021 and is receiving severance for a year. I know you said the colleges will ask us for more info. but is there a specific way for us to fill this in?	You will only be able to fill out the FAFSA questions as asked -- which is for 2020 income. However, what you will need to do is contact the college's financial aid office and let them know about your situation and ask them to reconsider any financial aid offer for your student.
If my son gets social security death benefits, where would I enter that (but those soc sec death benefits are stopping when he turns 18 6/6 before he goes to college)?	You do not need to report Social Security benefits on the FAFSA
Is this IRS data for student or parent?	Both the parent and the student can use the IRS Data Retrieval Tool (if eligible) to fill in some of the financial information.
Our household income will be significantly lower in 2021 compared to 2020 due to Covid reasons. Should we wait until we file 2021 tax returns before completing the FAFSA?	The 2022-23 FAFSA requires that you use 2020 income so waiting to complete the FAFSA will not make any difference. If the FAFSA doesn't accurately reflect your current financial situation, I recommend you contact the financial aid office at the college or colleges the student listed on the FAFSA and let them know that your circumstances have changed significantly, and you want them to consider those circumstances.
Household size	
If a sibling is in the military but answer no to all of the dependency questions, are they considered a household member?	The sibling in the military would not be included in the household because of answering Yes to being active-duty military (one of the dependency questions).
Parental information	
How would being divorced in September 2021 affect the FAFSA?	The 2022-23 FAFSA requires that you provide 2020 income. The IRS Data Retrieval could not be used.
If my father isn't in my life, would my stepdad be the second parent?	Yes, if a student lives with one parent and a stepparent, the student will report information on both the parent and stepparent.
If parents are divorced and one parent claims the child on taxes and provides most of the support, would that one parent and only that parent fill out the FAFSA?	No, not necessarily. The parent who claims the student on their taxes has no bearing on the FAFSA. The student will report information about the parent with whom they lived with the most. If the student splits time evenly between two parents, then the student will provide information about the parent who provided the most financial support.
If parents are divorced and the student lives primarily with one parent, do you not add any of the other parent's information? Put zeroes in for the other parent social?	The parent's marital status answer would determine that only one parent's information would be requested on the FAFSA. The student will report information about the parent with whom they lived with the most. They will not report any information about the non-custodial parent.

<p>If parents are divorced, both parents are remarried and split custody. Would just one parent and their spouse have to add their information?</p>	<p>A student will report information about the parent (and stepparent) with whom they lived with the most. However, if a student's parents share joint custody and the time is split evenly, then the student will report information about the parent and stepparent that provided the most financial support.</p>
<p>If you are in a divorced household, should you list claim with the parent with the most income or least?</p>	<p>The student will report information about the parent with whom they lived with the most. If the student splits time evenly between two parents, then the student will provide information about the parent who provided the most financial support.</p>
<p>With divorced parents living in different states, would each parent create their own login and be able to submit their own tax information? and can both parents use the IRS data retrieval tool?</p>	<p>If the student's parents are divorced, the student will only provide information about the parent with whom the student lived the most. Because of this, only one parent would need to use the IRS Data Retrieval Tool.</p>
<p>For circumstances where there is shared custody with a remarried parent. So, there would be 3 parents total. How would you determine which would go into Parent 1 and Parent 2?</p>	<p>The student should first determine who the student lived with most. If time was split equally, then the student should look at who provided the most financial support. Once the student has determined which parent's information to include, if that parent is remarried, the student will report on that parent and stepparent. The student will not report on three parents.</p>
<p>I am in the process of getting a divorce. My 12th grader lives with me 100% of the time. My soon to be ex-husband moved out over a year ago. Do I have to wait until the divorce is final? Or is there an option to say "Separated" and use only my income?</p>	<p>For FAFSA purposes, married parents are separated if they are considered legally separated by a state, or if they are legally married but have chosen to live separate lives, including living in separate households, as though they were not married. In that case, the student only report income for the parent with whom they lived the most.</p>
<p>Do I have to enter all my info 3 times for three children? or just once?</p>	<p>Just once. Here is more information for parents of multiple children: https://studentaid.gov/articles/fafsa-multiple-children/</p>
<p>Does the parent with the higher income need to be parent 1?</p>	<p>I recommend having the parent who is listed first on the tax return listed as parent 1 on the FAFSA, but that is not a requirement.</p>
<p>Education on the parents.... can this be for a stepparent or is it just biological?</p>	<p>They would prefer it to be biological, if possible. As this is just to determine first-generation students, the answer won't impact your financial aid.</p>
<p>I have 3 children high school seniors (triplets) who will be completing the FAFSA this year. I'd rather not provide all our financial data to my children. As a parent, can I enter that information, or does it have to be input by the child?</p>	<p>Your students will create a save key and then you can complete the parent section separately. In addition, if you use the IRS Data Retrieval Tool, the financial data transferred won't appear on the screen or the Student Aid Report (SAR). Other financial information that you enter will display on the FAFSA and on the SAR.</p>
<p>I only have one adopted parent. How would this work when it asks for two parents' information?</p>	<p>If your parent is single, you will provide information about your one parent.</p>

<p>If a parent is not a citizen and does not live, work or pay taxes in the US. But the son is a citizen. Should she still complete the application? Or should he? Will we be able to take advantage of financial assistance?</p>	<p>If the student is a U.S. citizen, they should be eligible for financial aid and can complete the FAFSA. As a parent, you will need to provide information as well.</p>
<p>So, the mom should still complete the application? I was under the impression that they wouldn't be able to complete the questions if they didn't live, work or pay taxes in the US.</p>	<p>The parent should try to complete the FAFSA. However, if it is a challenge, the student can indicate that they can't provide parent information and then the colleges the student lists on the FAFSA will reach out to the student for more information.</p>
<p>If divorced, do you have to put other parent's SS#?</p>	<p>No, the student will only report information for the parent with whom they lived the most.</p>
<p>If my mother married someone after my father passed away, would my mother have to put my stepfather's information?</p>	<p>Yes, if you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well.</p>
<p>If you are remarried but do not have any access to the new spouse tax or financial information, how do you apply for FAFSA?</p>	<p>The FAFSA does require a student to provide information about a parent and a stepparent. You may want to discuss the situation with the financial aid office at the college the student plans to attend. However, the school will follow the Department of Education regulations that require the student to report for both a parent and a stepparent with whom they live.</p>
<p>Is there a way to link different accounts so that parent information can be shared between the students' accounts? I will have 2 children in college next year.</p>	<p>Yes, you can complete the form for one student and then transfer your information to the next FAFSA for the second student. More details are on StudentAid.gov at https://studentaid.gov/articles/fafsa-multiple-children/</p>
<p>What about if one of the parents is deceased, do you have to list him?</p>	<p>No, if a student's parent is deceased, the student will only report information about the surviving parent with whom they live.</p>