



WHY YOU SHOULD COMPLETE = THE = FAFSA

(Free Application For Federal Student Aid)



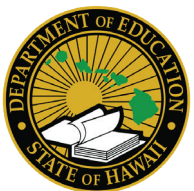
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FOR MORE INFORMATION VISIT:

CollegesWithinReachHawaii.com

Paying for a College Education

Understanding the various sources of financial aid can help make college more affordable for you and your family!

Here are the five basic financial resources: grants, scholarships, loans, work-study, and personal savings.

GRANTS: Money that you don't have to repay; based on financial need.

Many grants come from the federal government.

- Pell Grant: The largest source of free federal money for students with financial need. Awards range from \$750 to approximately \$7,395 per year for qualified students.
- Other Federal Grants: Find out about other federal grants at: <http://studentaid.gov/>



SCHOLARSHIPS: Money you don't have to repay; usually based on student talents or interests.

- Examples include athletic, musical, or other special talents; community service; good grades; or academic achievements.
- Scholarships are available through religious and community organizations, foundations, businesses, schools, and labor unions. Talk to your school counselor for more information.
- Beware of scholarship scams! Be alert if a company makes scholarship promises, charges a fee, or asks for your credit card information to hold a scholarship.

WORK-STUDY: Students with financial need can earn money through part-time jobs.

- Colleges assist students in finding job placements.
- Non, need-based employment opportunities are also available through colleges.
- Jobs often have flexible hours that will fit a student's schedule.

LOANS: Borrowed money that must be paid back, usually with interest.

Federal loans have a low interest rate and are paid over a minimum of ten years. Three federal loans are:

- **Federal Stafford Loan:** The most common student loan. There are two types: *subsidized* (government pays the interest while the student is in college) and *unsubsidized* (student pays interest that accrues while student is in college).
- **Federal Perkins Loan:** Low-interest loans for students with significant financial need.
- **Federal PLUS Loan for Parents:** Parent loan to help their student pay for their education.

PERSONAL SAVINGS: The more money you are able to save, the less you will have to borrow. Setting aside a small amount of money each week sets the expectation that college is part of your future.

- **Parents:** consider creating a **529 College Savings Plan**. This allows your money to grow federal and state tax-free as long as it's used for college expenses. You can open an account for as little as **\$15**. Learn more by visiting hi529.com.

SCHOLARSHIP WEBSITES

University of Hawai'i Scholarships:

<https://www.hawaii.edu/tuition/scholarships/>

Scholarships for Hawai'i Residents:

hawaiicommunityfoundation.org/scholarships

Scholarships for Native Hawaiians:

oha.org/scholarships
pauahi.org/apply-for-a-scholarship

Asian & Pacific Islander Scholarships:

apiasf.org

College Board Scholarship Tool:

bigfuture.collegeboard.org/scholarship-search

Federal Student Aid Scholarship Tool:

<https://studentaid.gov/understand-aid/types/scholarships>

Scholarship Portal for Students:

fastweb.com
SallieMae.com



Example of Average College Costs



Estimated Cost of Attendance – Hawai'i Resident – 2023-2024

	University of Hawai'i Community Colleges (Public)	UH Mānoa (Public)	Hawai'i Pacific University (Private)	Chaminade University (Private)	University of Oregon (Public mainland)	University of Southern California (Private mainland)
Tuition (12-15 credits, full time)	\$3,144	\$11,304	\$28,800	\$26,914	\$40,464	\$60,446
Mandatory Fees	\$30	\$882	\$500	Included in Tuition	\$469	\$1,057
Books & Supplies	\$1,350	\$1,350	\$1,200	\$1,600	\$1,158	\$1,200
Room & Board (if living on campus)	N/A	\$14,936	\$19,260	\$11,108 – \$19,710	\$13,509	\$10,102
Personal Expenses	\$2,742	\$2,742	\$1,600	Included in total cost	\$2,196	\$1,640
Transportation	tbd	tbd	\$660	tbd	\$1,308	\$584
Total Cost	*\$7,266	\$23,854* \$31,214**	\$49,602* \$52,598**	\$35,168* \$48,434**	\$61,275*	\$85,648*

* Living w/parents | **Living on campus

Sources: University of Hawai'i CC website, University of Hawai'i at Mānoa website, Hawai'i Pacific University website, Chaminade University website, University of Oregon website, and University of Southern California website.

Financial Aid Family Timeline

JUNIOR YEAR

- Attend a financial aid night at your school.
- Research colleges and scholarships now! Become familiar with the costs of attending the colleges you are interested in (tuition, room and board, fees, and books).
- If you are eligible for a social security number and don't have one, visit your local post office or social security office to apply for it, or visit ssa.gov for more information.
- You will need a social security number to apply for federal and state aid. Get a FSA ID (fsaid.ed.gov) to complete the FAFSA online. Note: Student and parent each need a separate FSA ID.

SENIOR YEAR

FALL

- Attend a financial aid night at your school if you haven't already.
- Starting in December, complete the FAFSA at fafsa.gov, along with any other financial aid applications your chosen school(s) may require. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February. If you need help completing your FAFSA email FAFSA@hawaii.edu.
- After you submit the FAFSA, the FAFSA Submission Summary will arrive by mail/email. Review, make

corrections if necessary and return immediately.

- If your FAFSA is selected for verification, follow up with your high school counselor for next steps.
- Start working on scholarship applications.

WINTER

- Submit scholarship applications by deadline dates. Note: Hawai'i Community Foundation and UH Scholarship applications are usually due during this time.

SPRING

- Review college financial aid award letters which are usually sent after acceptance letters. If you have not received an award letter within a month after receiving an acceptance letter, contact the college's financial aid office.
- Contact a school's financial aid office if you have questions about the aid that the school has offered you.
- Return the form indicating acceptance or rejection of financial aid.

To Receive Federal or State Aid
**A Student Must Meet
One Of These Conditions:**

Be a
U.S. CITIZEN
or a
**U.S.
NATIONAL**



You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in America Samoa or Swains Island, then you are a U.S. national.

Have a
**GREEN
CARD**



You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.

Have an
**ARRIVAL-
DEPARTURE
RECORD**



Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

Have a
**BATTERED
IMMIGRANT
STATUS**



You are designated as a "battered immigrant - qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Woman Act.

Have a
T- VISA



You are eligible if you have a T-visa or a parent with a T-1 visa.

AND

Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau

If you, the student, or your parents are a citizen of the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau, and you do not have a Social Security number, you can still create your FSA ID. You will enter 666 in the SSN block on the application and the Processor will create a pseudo number. The pseudo SSN will start with "000-25" and will be used now and in all future years.

**Adapted from Federal Student Aid Eligibility Requirements Infographic, studentaid.gov*

Creating a FSA ID

The first step to completing your FAFSA is to create a FSA ID (a username and password). Your FSA ID gives you access to Federal Student Aid's online system and serves as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use. You'll use your FSA ID every year you are in college to complete the FAFSA and review your federal student aid.

You can use this tip sheet to help you complete the FSA ID Process.

Important: remember to write down your user name and passwords so you don't forget. This information should be kept confidential and stored in a safe location.

To get started, log on to studentaid.gov.

IDENTITY INFORMATION

Please be sure to fill out your legal name and date of birth correctly when you complete your FSA ID! Social Security Number must match what is on your **Social Security Card**.

Student Information:

E-mail Address: _____

Username: _____

Password: _____

First Name: _____ Middle Initial: _____ Last Name: _____

Date of Birth: ____/____/____

Social Security Number (SSN) _____-_____-_____

PROFILE INFORMATION

Include your **Cell Phone Number** to aid in recovery assistance should you lose your FSA ID.

Mailing Address: _____

CELL: (____) _____-_____ ALT Phone Number: (____) _____-_____

Challenge Questions: You will be asked to create four challenge questions from a drop down list. Below are some examples. Write down your questions and answers.

- What was the name of your elementary school?
- What is the nickname of your youngest sibling?
- What city were you born in?
- What was your high school's mascot?
- Who was your first boss?
- What was the name of your first pet?
- What was the name of your first teacher?
- What color was your first car?

CONFIRM & VERIFY INFORMATION

DO NOT CLOSE PAGE AFTER HITTING SUBMIT! FSA will send you an e-mail and cell phone verification.

Reminder: Your parents will also need to create an FSA ID by providing the same information above.

If your parents have created an FSA ID for themselves when applying for aid for an older sibling, they will use the same FSA ID to help file your FAFSA and for all FAFSAs. Make sure they write down their user name and passwords so they can remember in the future.

Pre-FAFSA Information

Before you sit down to file the FAFSA, it is important that you take the time to gather materials.
Use this checklist to make sure you have everything you need:

INFORMATION

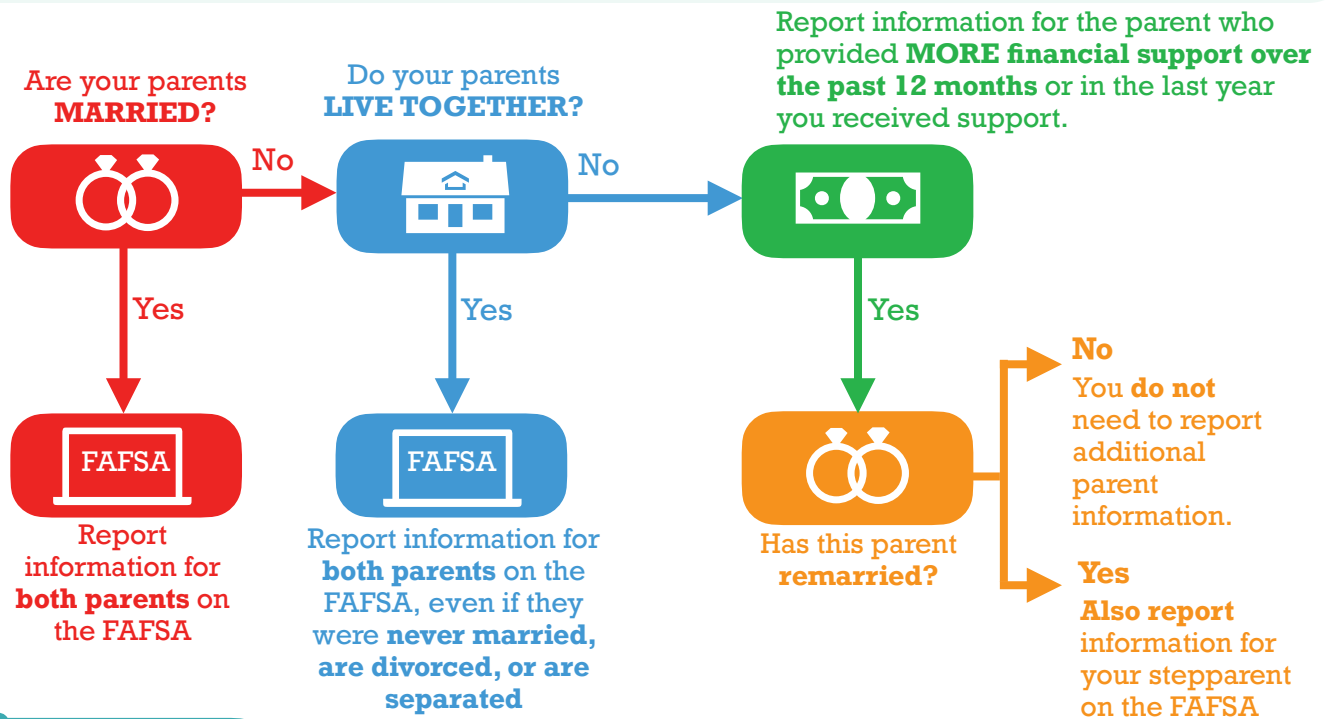
- Your email address (not your high school email) and cell phone number
- Parent* email address and cell phone number
- Your social security number
- Your parents'* social security number
- If you are not a U.S. citizen, your permanent resident/green card
- Your parents'* date of birth
- Your driver's license (optional)
- The month and year your parents* were married, divorced or separated
- The highest level of school your parents* completed

DOCUMENTS

- 2022 W-2 forms for you and your parents*
- 2022 federal income tax forms for you and your parents*
- Most current statements from all accounts for you and your parents* (checking, savings, investments, etc.)
- Child support paid or received
- Value of investments, farms, business
- Other prior year benefits (workers comp, military, clergy, veteran amounts)

*Who Is My Parent?

Dependent students are required to include parent information on the FAFSA. Use this guide to figure out which parent's information to include on the FAFSA.



The following people are **NOT** your parents unless they have adopted you:

Widowed Stepparent, Grandparents, Older Brothers or Sisters, Uncles and Aunts, Foster Parents, Legal Guardians

*Adapted from Federal Student Aid Eligibility Requirements Infographic, studentaid.gov

Filling Out the FAFSA

Follow these instructions:

Go to: <https://fafsa.gov>

If you need help filing the FAFSA, contact your college/career counselor to find out when you and your family can get free assistance completing the form. You can also email FAFSA@hawaii.edu and a local Financial Aid Specialist will assist. When filing the FAFSA, questions often arise about dependency status, parental information and citizenship status. Below, you will find some charts to help you answer those questions.

What is My Dependency Status?

The following statements will determine your dependency status for the FAFSA. Mark any that are true. If none of the statements are true, you are a dependent student and must provide parental information on the FAFSA. If you marked any of the statements, you are independent and will not provide parental information on the FAFSA.

- I will be 24 or older by Dec. 31 of the school year for which I am applying for aid.
- I am married.
- In the upcoming school year**, I will be working on a master's or doctorate program.
(such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)
- I am serving on active duty in the U.S. Armed Forces.
- I am a veteran of the U.S. Armed Forces.
- I now have or will have children for whom I will provide more than half of their support.
- Since age 13 or later, both of my parents were deceased.
- Since age 13 or later, I was in foster care.
- Since age 13 or later, I was a dependent or ward of the court.
- I have dependents (other than children or my spouse) who live with me and I provide more than half their support.
- I am currently or I was an emancipated minor.
- I am currently or I was in legal guardianship.
- I am homeless or I am at risk of being homeless.

Great job filling out the FAFSA!
Next, let's look at what to expect
after you submit.



FAFSA Completion & Next Steps

What to Expect After You Submit Your FAFSA:

1. Your completed FAFSA will be electronically submitted to the federal processor contracted by the Department of Education (ED).
2. Your FAFSA will be processed and your **Student Aid Index (SAI)** will be determined based on ED's *Federal Need Analysis Methodology* and information you provide on your application. Note: Your SAI is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.
3. FAFSA will monitor your application status daily until it is **fully processed** and will notify you by e-mail once it is complete.
4. Within 7-10 days, you and the financial aid offices of up to ten schools listed on your FAFSA will receive a copy of your **FAFSA Submission Summary (FSS)** that specifies your Student Aid Index (SAI). The FSS is your record that your FAFSA was processed. *Note: If your FAFSA is incomplete, your FSS will **NOT** include an SAI, but it will display text that specifies any issues that need to be resolved. Make sure to add or correct the information that caused your FAFSA to be incomplete and submit your corrections.*
5. College financial aid administrators use your FSS and other information you have provided to them to prepare a financial aid award package for you. Depending on the types and amount of financial aid for which you are eligible, **your financial aid package** may include a mixture of grants, scholarships, work-study programs, college-sponsored aid, and/or loans, and will be communicated to you in the form of a Financial Aid Award Notice.
6. You will typically receive a **Financial Aid Award Notice** only from those colleges to which you have been offered admission. The notice will include specific information on how to accept and/or apply for any financial aid offered, along with next steps in the process.
7. Some colleges may require additional forms and/or applications for financial aid (ex: CSS Profile); it will be **your responsibility** to complete and submit these documents on time.
8. Students are encouraged to **contact college financial aid administrators** to determine exact financial aid policies, procedures, and deadlines. Financial aid administrators can tell you when award notices will be distributed, and if any additional forms or applications for aid are required. They will also be able to answer any specific financial aid questions you have.
9. Because you must file a new FAFSA each year to be considered for most types of financial aid, including non-need-based federal aid, you will be notified when it is time to **renew your application** for the coming academic year.

For any questions regarding your FAFSA application please contact your High School College Counselor or the College's Financial Aid office.
For general FAFSA questions email FAFSA@hawaii.edu or go to: fafsa.gov



I've been selected for verification— **Now What?**

What is verification?

Verification is the process through which the government and colleges can make sure that the information that you provided on your FAFSA is accurate. After submitting your FAFSA, you may be asked to verify certain information by submitting documents to the school(s) at which you applied for aid. Students are randomly selected for verification and being selected does not decrease your chances of receiving aid, as long as you submit required documents by the deadline provided by the college.

How will I know that I have been selected for verification?

You will be notified in your FSS notification letter following the completion of FAFSA. Additionally, if your college needs additional documentation they may request this directly via email, letter or online student portal. Check all regularly!

Next steps:

Provide necessary documentation by submitting appropriate information to the college(s) you applied for aid at. By submitting this information as soon as possible, you will complete the verification process quickly and increase your opportunities to receive financial aid. **Do not delay!** Missing key deadlines can limit the aid that you are eligible to receive.

Tax verification:

The most common information that students are asked to verify is reported tax income. To verify this information, you will need to submit a tax transcript.





Requesting a Tax Transcript:

Visit irs.gov/individuals/get-transcript to request a tax transcript online or by mail. Be sure to request as soon as you find out that you are undergoing verification as mailed transcripts can take up to 10 days to be sent.

Things to Remember:

Verification is a normal part of the financial aid process. Check email or mail regularly and respond to requests promptly. Remember, verification won't impact your aid eligibility if completed on time, but financial aid cannot be awarded to you until you complete the verification process.

Other Documents You May Need to Provide:

You may be asked to verify...	You can provide...
Income earned for non-tax filers 	Signed statement, copies of W2, or confirmation of non-filing from IRS (Except dependent student).
Number of household members 	Signed statement by applicant, and if dependent, one parent. Provide a list of names and ages of household members.
High School Completion 	Copy of diploma or official transcript. Note GED/HiSET and homeschooled students may require different documentation.
Identity/Statement of Educational Purpose 	Appear in person with government issued photo ID and a signed statement of educational purpose, or a copy of government issued photo ID and notarized statement of education purpose.

If you have any questions regarding the verification process, **Contact your High School College Counselor or the Financial Aid Office at the college that is requesting the information.**



You can also email FAFSA@hawaii.edu or contact the Federal Student Aid office directly by phone at **1(800)433-3243** or visit studentaid.gov/help-center/contact to live chat with an agent



Frequently Asked Unique FAFSA Questions

Q. Where can I go to get assistance if I have questions while I am completing the FAFSA?

A. You can email FAFSA@hawaii.edu and a local Financial Aid Specialist will get back to you. You can also go to fafsa.gov and select the “Help” icon at the top of any page of the application. The “Help” page lists all of the available options for getting additional assistance, including a live help option that is available through a secure online chat session with one of our customer service representatives. You can also call **1-800-4-FED-AID (1-800-433-3243)** for assistance.

Q. What should I (the student) do if my family has special circumstances not mentioned in the application?

A. If you or your family has special circumstances (such as a loss of employment, loss of benefits, death, or divorce), complete the FAFSA to the extent that you can and submit it as instructed. Then talk to the financial aid administrator (FAA) at the school you plan to attend. If your family’s circumstances have changed from the tax year 2022, the FAA may decide on a case-by-case basis to adjust data elements used to calculate your Student Aid Index (SAI). Any adjustment the FAA makes must relate only to your individual circumstances at the school you are currently attending and not to any conditions that exist for a whole class of students. Students can’t carry over circumstances from school to school. The FAA’s decision is final and cannot be appealed to ED.

Q. What should I do if I have an unusual circumstance and cannot get my parent’s data to report on the FAFSA?

A. If you are considered a dependent student, have no contact with your parents, and are unable to provide your parents’ data on the FAFSA, you may have an unusual circumstance. If you are completing the FAFSA online, select the box that says “not able to provide parent data” and complete the remaining student questions. Sign and submit the form for processing. Your application will be incomplete, however, the financial aid offices at the schools listed on your FAFSA will still receive your data. Contact those schools listed on your FAFSA for further assistance to complete your application and inform them of your circumstances. (Examples of unusual circumstances are: your parent or parents are incarcerated or you had to leave home because of an abusive situation). The financial aid office will need to make the final decision using professional judgment to either make the student independent or only award them a certain type of financial aid.

Tip: Not living with your parents because you are self-supporting or the fact that your parents do not want to provide their information on your FAFSA, are not considered unusual circumstances. If you are in either situation, you should still submit the incomplete FAFSA and contact the financial aid office at the schools listed on your FAFSA for information about applying for unsubsidized loans. You do not have to demonstrate financial need to borrow an unsubsidized loan, but you will be responsible for paying interest on the loan during all in-school, grace, deferment, and forbearance periods.

Q. If I live with an aunt, uncle, or grandparent, should I include that relative's income on my FAFSA?

A. No. You can only report your birth parents' or adoptive parents' income on your FAFSA. Only if a relative has adopted you and is now your adoptive parent can you report that person's information on your FAFSA.

Q. I'm not sure if I am interested in work-study during the school year. What should I enter for the question asking if I am interested in work-study?

A. Some schools use the answer about work-study on the FAFSA to construct a financial aid package for you. Answering "Yes" to this question does not obligate you to accept a work-study position. It usually just means that the school will consider offering you a work-study job as part of your financial aid package. If you do indicate on the application that you are interested in work-study, you can change your mind and not accept the work-study job later. Keep in mind that if you answer "No" to the work-study question when you apply — and subsequently change your mind—a work-study job may not be available if the school awarded all of the work-study funds to other students.

Q. I am now a U.S. citizen, but have an Alien Registration Number (A-Number). How do I indicate this on the application?

A. Indicate that you are a U.S. citizen; do not provide your A-Number.

Q. If I'm an emancipated minor, am I now independent?

A. If you can provide a copy of a court's decision that you are or were an emancipated minor as determined by a court in your state of legal residence, you may meet the definition of an independent student. The court must be located in your state of legal residence at the time of the court's decision. You may be asked to provide a copy of the court's decision.


Q. What if I am in legal guardianship, am I now independent?

A. If you can provide a copy of a court's decision that you are or were in a legal guardianship as determined by a court in your state of legal residence, you may meet the definition of an independent student. The court must be located in your state of legal residence at the time of the court's decision. You may be asked to provide a copy of the court's decision.

Tip: The definition of legal guardianship does not include your parents, even if a court appointed them as your guardian. You are also not considered a legal guardian of yourself.

Q. If my parents are divorced, whose information do I need?

A. Provide the parental information for the parent from whom you received the most financial support during the preceding 12 months or the parent from whom you received the most support the last time support was given. If your legal parents are divorced but living together, select "Unmarried and both parents living together."



Q. I am entering financial information for my mother and stepfather on the FAFSA. Should I give my father's Social Security number (SSN) and last name, or my stepfather's?

A. You should provide the SSN and last name of the same person or people for whom you are reporting financial information. In this case, provide the SSNs and names of your mother and stepfather.

Q. What should I do if my parent with whom I live has remarried and my stepparent refuses to supply information?

A. If you are a dependent student and your parent has remarried, the stepparent's information must be included or you will not be considered for federal student aid. If you believe that your situation is unique or unusual other than the stepparent's refusal to provide the requested information, you should discuss the matter further with your financial aid administrator.

Q. My parents separated four months ago. My parents filed a joint tax return and claimed me as an exemption. Do I report income for both parents, or for just one?

A. Report the income and asset information of the parent who provided the greater support during the past 12 months. Use a W-2 Form or other record(s) to determine the share of the income reported and taxes paid on the tax return. If your legal parents are separated, but living together, select "Married or remarried," not "Divorced or separated" as their marital status.

Q. Should I list my school codes in a specific order on the application?

A. For purposes of federal student aid, it does not matter in what order you list the schools. However, to be considered for state aid, some states require your schools in a specified order. Click on the name of your state at studentaid.gov/apply-for-aid/fafsa/filling-out/school-list to find your state's guidance for listing schools on your FAFSA.

Q. When does my college have to receive the results from my application?

A. Your college must have your information by your last day of enrollment in 2024-25, or by mid-September 2025 whichever comes first. If your school has not received your application information electronically, you must submit your paper FAFSA Submission Summary (FSS) to the school by the deadline. However, do not wait until the deadline date so you have plenty of time to submit your information and make any necessary corrections. Either the electronic record, the Institutional Student Information Record (ISIR), or the paper FSS that has been processed by ED must have an official SAI. If you make corrections electronically, you will be prompted to save those corrections and to sign and submit them so they can be processed. Once the school receives your information, it will use your SAI to determine your eligibility for federal student aid. The FAA will send you a financial aid award letter explaining the aid the school is offering.

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Q. What if I don't get a FAFSA Submission Summary (FSS) or FSS Acknowledgment, or I need another copy of that form?

A. If you do not receive an e-mail with a link to your FSS (if you provided an e-mail address on your FAFSA), or your paper FSS or FSS Acknowledgment in the mail within two-to-three weeks after submitting your application, call the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**. If you have a touch-tone phone, you can use the automated system to find out whether your application has been processed or to request a duplicate copy of your FSS. You will need to provide your Social Security number and the first two letters of your last name. You can also check the status of your FAFSA and print a copy of your FSS at fafsa.gov.

If you apply online, you will receive a confirmation page with a confirmation number after you select "Submit My FAFSA Now." This confirmation guarantees that ED has received your application, and the Federal Student Aid Information Center can use your confirmation number to track your application if necessary.

Any other questions, please see your high school counselor or email FAFSA@hawaii.edu.



Best of Luck – now go complete that FAFSA!

