

# WELCOME TO JUNIOR JUMPSTART FINANCIAL AID NIGHT!

THANK YOU FOR ATTENDING!

Please allow us a few minutes to get everyone checked in.  
We will begin the presentation shortly.





# JUNIOR JUMPSTART FINANCIAL AID NIGHT

2026–2027 Award Year

Session sponsored by:  
Pacific Financial Aid Association & Hawai'i P-20



**HAWAI'I P-20**  
Partnerships for Education

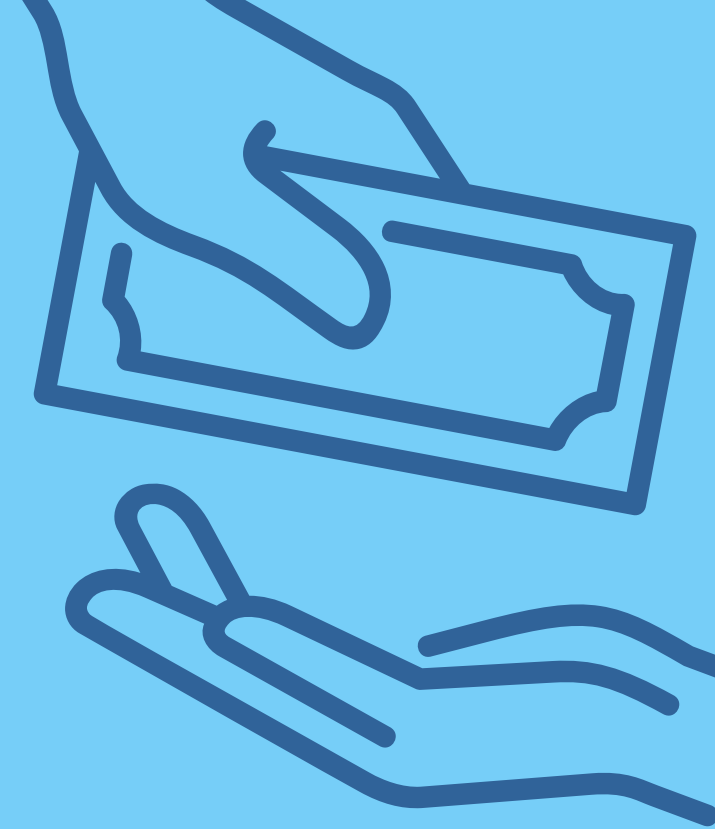




PRESENTED BY

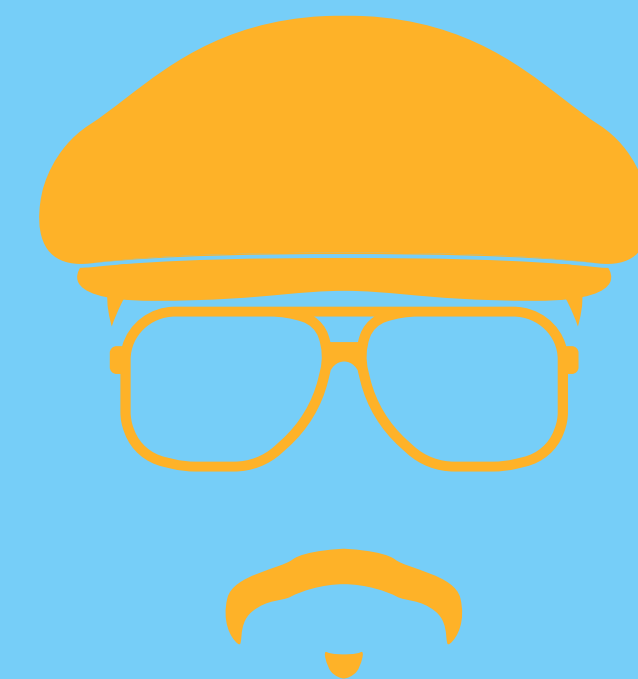
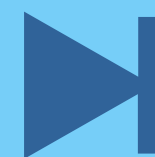
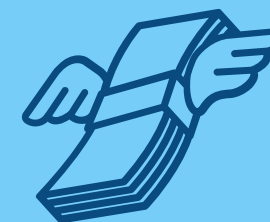
DJ GUSTY GUS

College Application & Transition Specialist  
Hawai'i P-20 Partnerships for Education



Frank Green

Financial Aid Outreach  
University of Hawaii – West Oahu



● REC

# Housekeeping



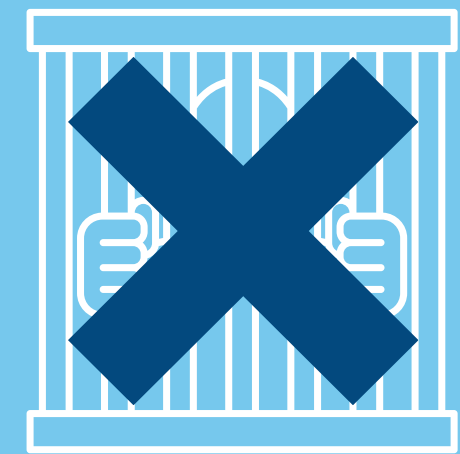
- Session is being recorded and will be posted to the PacFAA and P-20 websites – [www.pacfaa.org](http://www.pacfaa.org) and [www.collegeiswithinreachhawaii.com](http://www.collegeiswithinreachhawaii.com).
- Your cameras, microphones and the chat have been turned off. Please post your questions in the Q&A during the session.
- Please do not post personal information in the Q&A. Personal questions can be emailed to [FAFSA@hawaii.edu](mailto:FAFSA@hawaii.edu).
- Restrooms are down the hall to the left or right, pick your favorite tree.



# Why College?



- College graduates earn **one million dollars more** in their lifetime than high school graduates
- Greater job satisfaction
- Less likely to be incarcerated
- More likely to participate in their community
- Live longer and happier lives



# *Things to Consider*



- Location



- School Size



- School Type



- Admissions



- Requirements



- Cost/Affordability

# *School Type*



Two-  
Year

Four-  
Year

Technical/  
Vocational





# WHAT IS FINANCIAL AID?



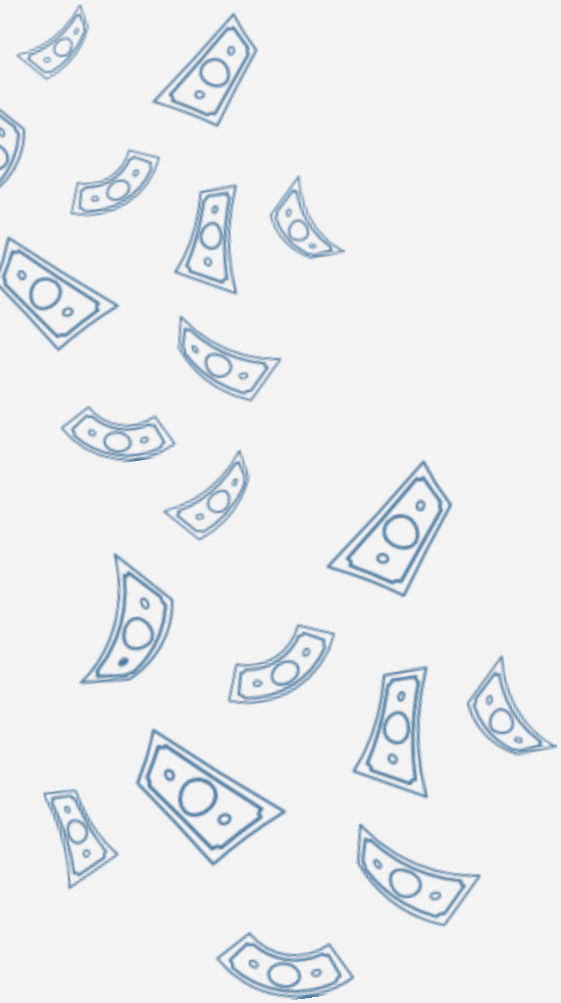
- Funds to help Students & families pay for educational expenses.
- Financial aid funds consist of:
  - Grants
  - Scholarships
  - Employment
  - Loans





# SOURCES OF FINANCIAL AID

- Federal Government
- State Government
- Institution or College
- Private Sources
- Charitable, civic and church organizations
- Employers/Unions/Individuals

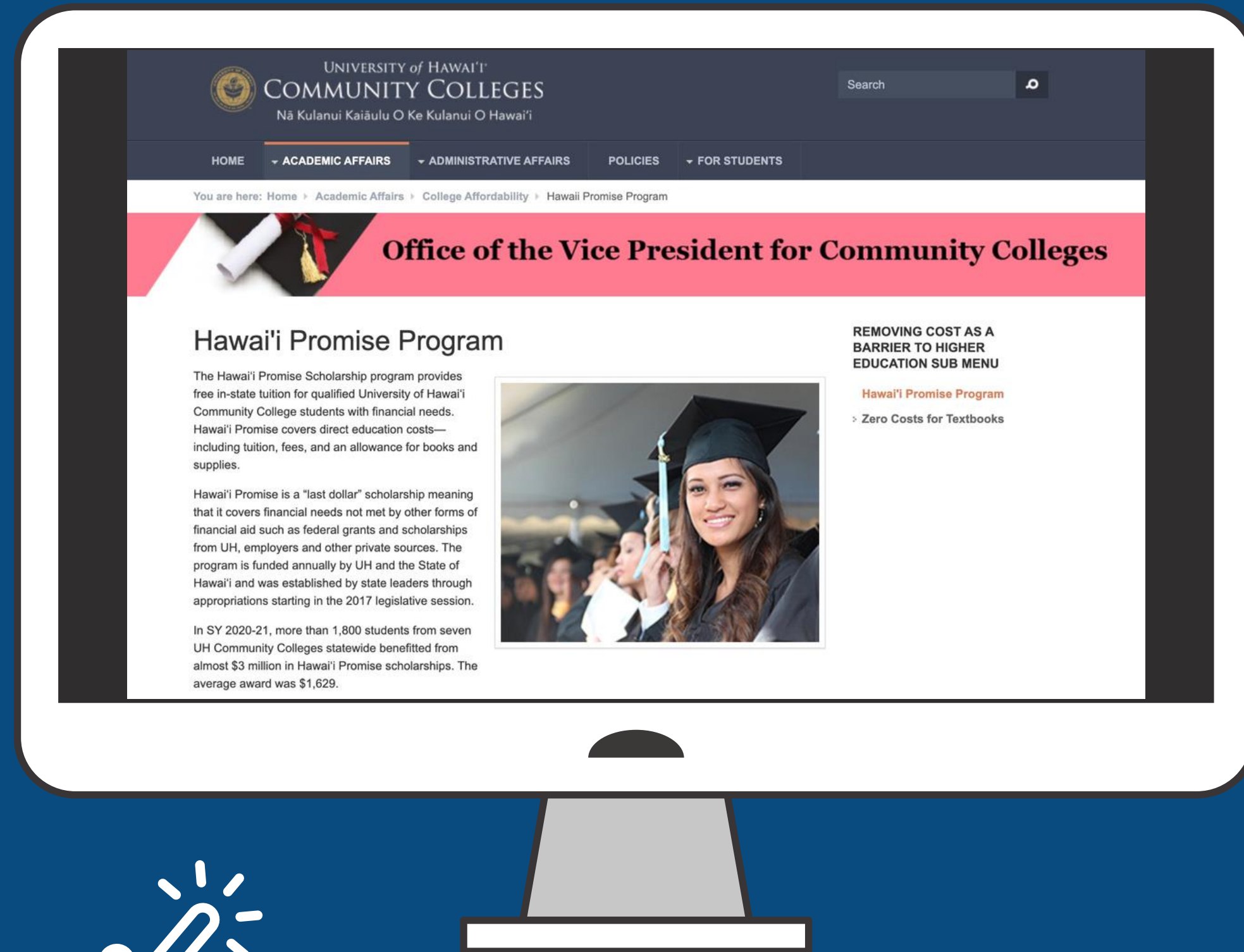


# STATE PROGRAMS

## Hawaii Promise Scholarship (UH Community Colleges Only)

“Last Dollar” award

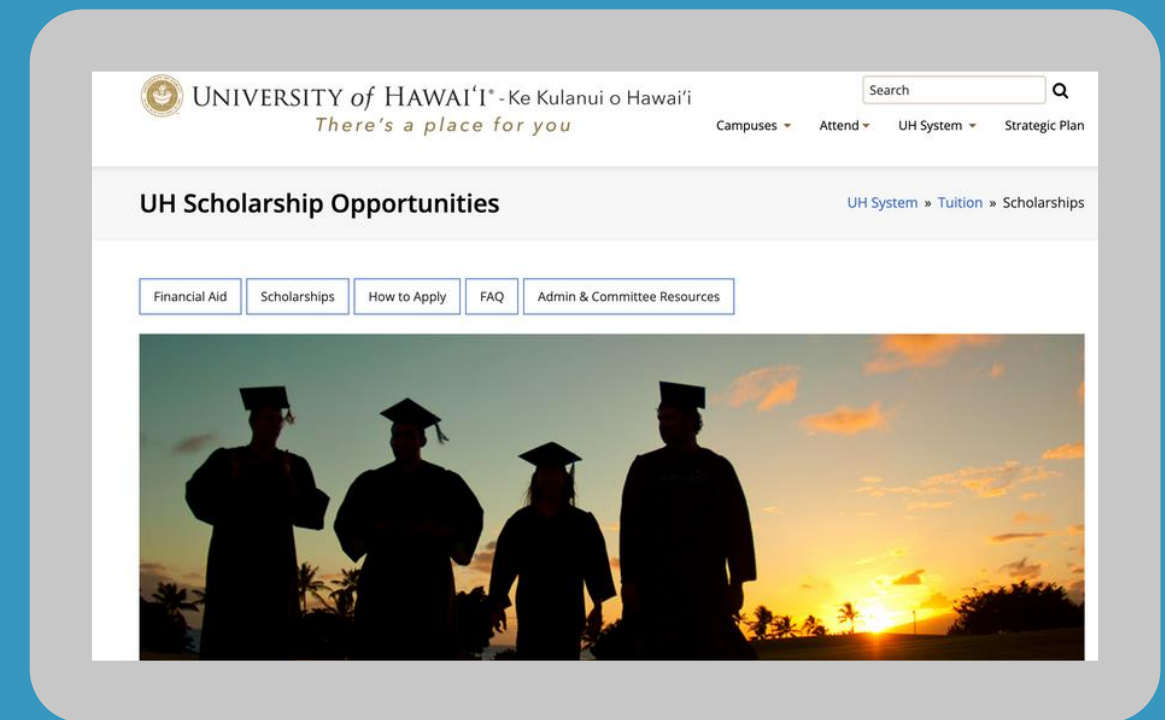
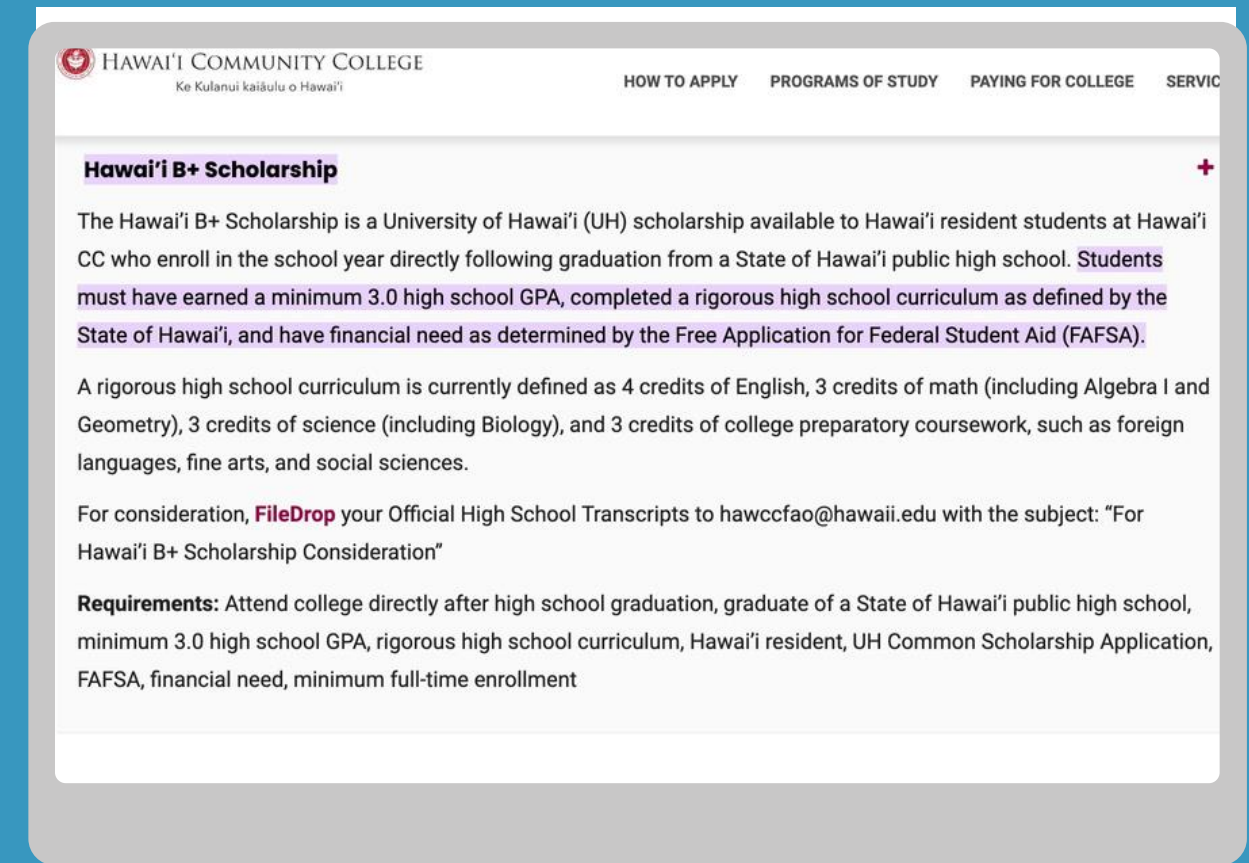
- No application, but **MUST** complete FAFSA
- Takes care of remaining Direct Cost
- Minimum half-time enrollment
- Must meet Satisfactory Academic Progress (SAP)



# STATE PROGRAMS

## Hawaii B+ scholarship (UH schools only)

- 3.00 HS GPA, HS transcripts needed
  - Hawaii Public HS with rigorous curriculum
  - Financial Need
- UH System Website
    - [www.hawaii.edu/tuition/scholarships/](http://www.hawaii.edu/tuition/scholarships/)



# WESTERN UNDERGRADUATE EXCHANGE (WUE) PROGRAM

- Reduced tuition rate
- Check for participating colleges
- Application process varies by college

<https://www.wiche.edu/tuition-savings/wue/>





# WHERE ELSE DO I LOOK?

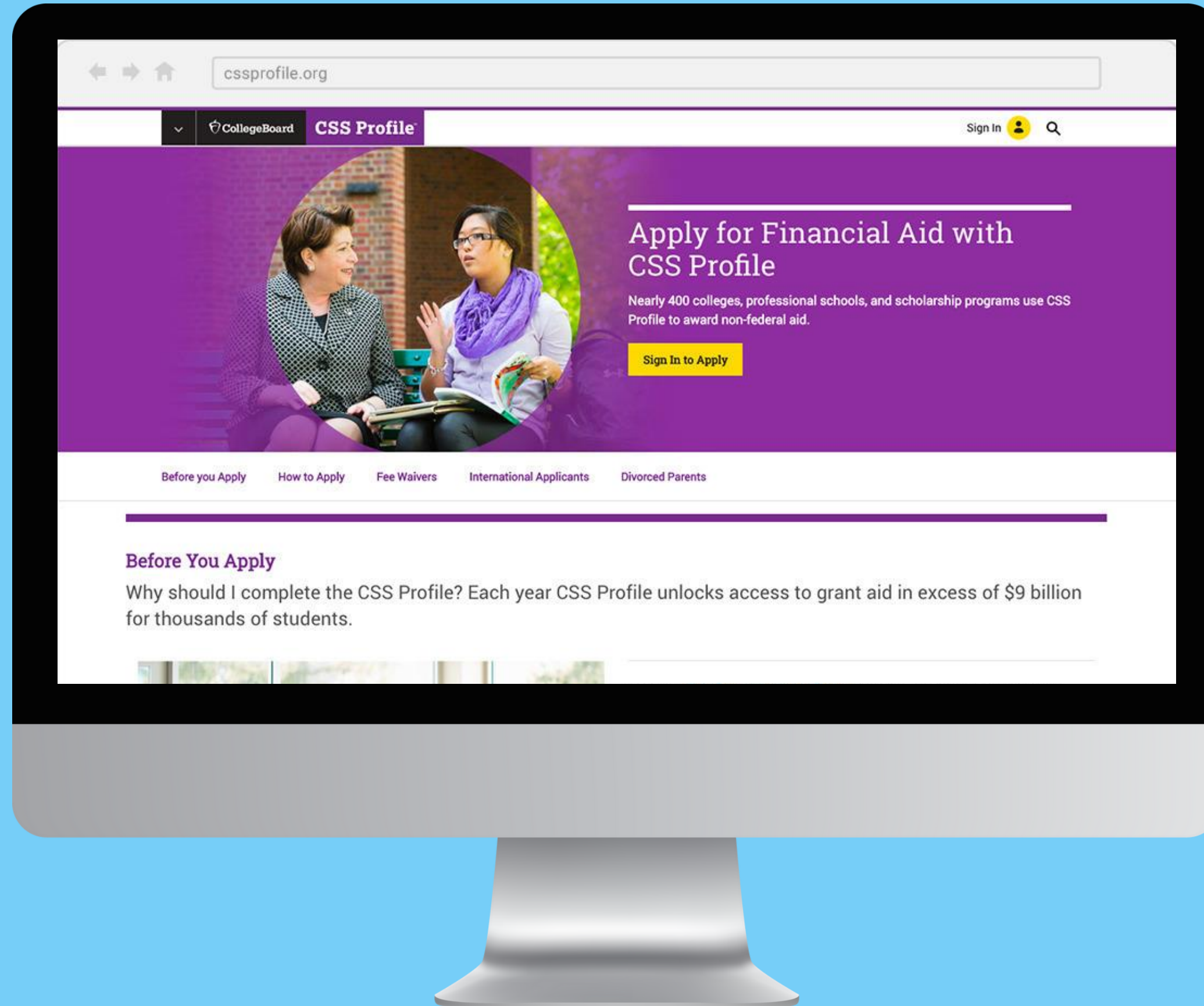


- Financial Aid / Admission Office Websites
- High School Counselor Office
- Internet Search
  - (Google 'scholarships')
  - Watch out for scams!



# CSS PROFILE

cssprofile.org







# WHY THE FAFSA?

(Free Application for Federal Student Aid)



- Determines the ***Student Aid Index (SAI)***
- Required to determine Federal financial aid eligibility
- Helps financial aid office determine types of financial aid the Student is eligible for
- Used to determine eligibility for many state, institutional and private financial aid programs





# WHEN DO I APPLY FOR FAFSA?



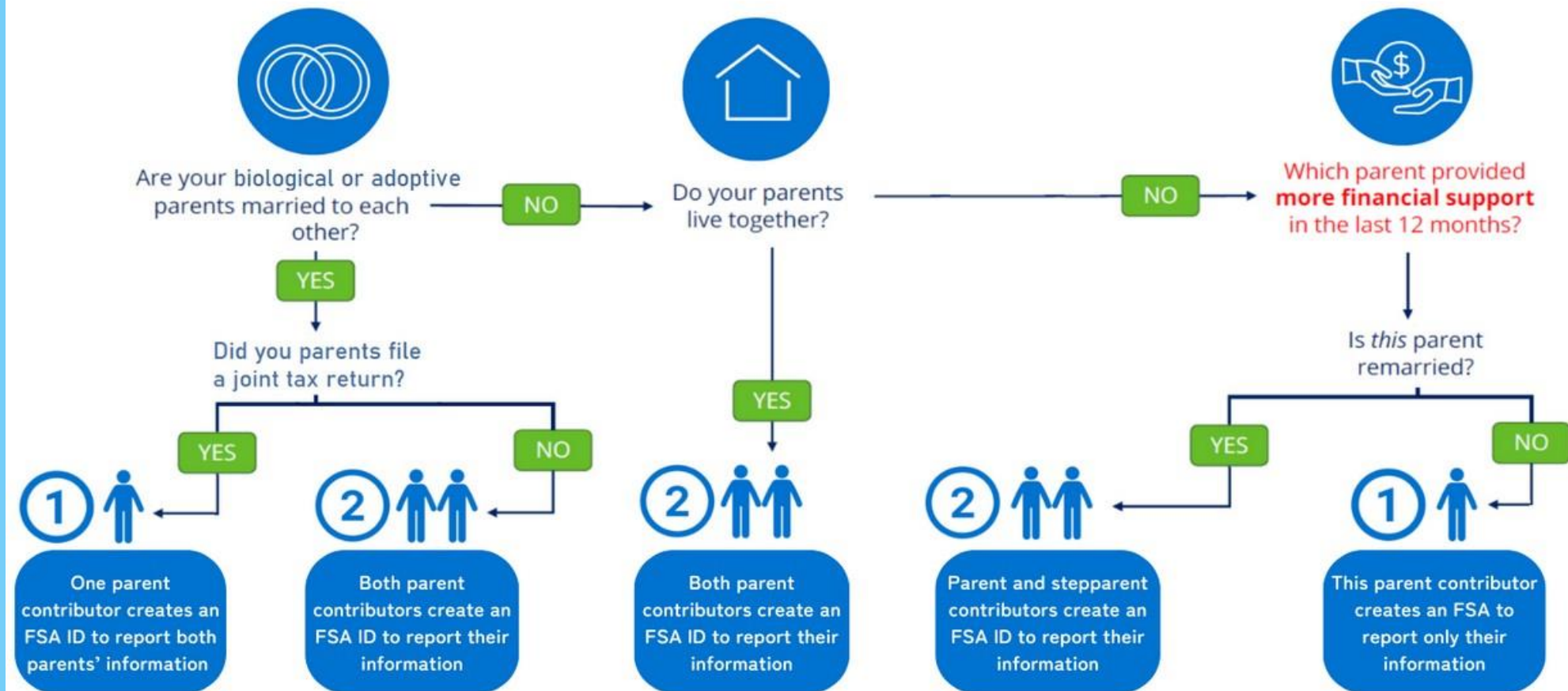
- Early!!
- 2026 – 2027 FAFSA will open in October 2025
- Many funds are limited– applying early will increase your chances to receive aid
- The 2026-2027 FAFSA is valid from July 01, 2026 to June 30, 2027

# Create an FSA ID at: [studentaid.gov](https://studentaid.gov) (FAFSA ACCOUNT)

Who needs an FSA ID and Why?

- Student (spouse)
- Parent(s); if student must provide parent information

## DETERMINING A PARENT CONTRIBUTOR AND WHO NEEDS AN FSA ID



- If Parents are married & filed a joint return
  - *one parent*
- If Divorced/Separated
  - *one parent*
- If Parents filed separated returns
  - *both parents*

1. Start, Contribute and Sign the FAFSA electronically
2. Required to access all Federal Financial Aid
3. Information Must clear verification before it can be used

# Studentaid.gov

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾

Grants and Loans ▾

Loan Repayment ▾

Loan Forgiveness ▾

Log In | Create Account



## Create and Manage Your StudentAid.gov Account

Create an Account

Log In

### POPULAR TOPICS

[Apply for Aid Using the FAFSA® Form >](#)

[Complete a \*Master Promissory Note \(MPN\)\* >](#)

[Apply for a Direct PLUS Loan >](#)

[Learn About Public Service Loan Forgiveness >](#)

[View Your Loan Information >](#)



<https://studentaid.gov/mpn/>



## Create an Account

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

Get Started

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

### What You Can Use Your Account For

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

### What You'll Need

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



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[View Your Loan Information >](#)



# LOG IN PAGE



## Log In ↗

Email, Phone, or FSA ID Username

test595011023

Password

.....

Show Password


Log In

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

# FAFSA.GOV

 An official website of the United States government.

[Help Center](#)

[FAFSA Form](#)

[English](#) | [Español](#)

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[Grants and Loans](#) ▾

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## 2025–26 FAFSA® Form Now Available!

The 2025–26 FAFSA® form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school.

Start a 2025–26  
FAFSA® Form

[Log In To Start](#)

Edit a 2025–26 FAFSA® Form or  
Accept an Invitation

[Log In To Edit](#)



# ROLE SELECTION

**FAFSA**<sup>®</sup> FORM  
2025–26



Welcome, Brenda,  
to the FAFSA<sup>®</sup> Form



I am starting the FAFSA form as a

Student



Parent



Previous

Continue



# Student Provides Consent

## Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ⓘ

### Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA<sup>®</sup> form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025–26 FAFSA form.
- Tax return information is required to complete the FAFSA form.

- Federal tax information is used to determine your eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their *Free Application for Federal Student Aid (FAFSA<sup>®</sup>)* form.
2. Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for and amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, for myself or a FAFSA applicant who has requested that I share my federal tax information on the FAFSA form.
3. ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
  - Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended
  - State higher education agencies
  - Scholarship organizations designated prior to Dec. 19, 2019, by the secretary of education
  - Contractors of institutions of higher education and state higher education agencies to administer aspects of the institution's or state agency's activities for the application, award, and administration of such financial aid

# Student Provides Consent

4. ED may redisclose my federal tax information to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my federal tax information will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my federal tax information to that FAFSA form.


By consenting and providing my affirmative approval, I further understand the following:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form, for federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, even if I did not file a U.S. federal tax return.
2. I am providing my written consent for the redisclosure of my federal tax information by ED to include, but not limited to, institutions of higher education, state higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
5. If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.


By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

## Frequently Asked Questions

Who should provide consent and approval? 

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information? 

What happens after I provide consent and approval? 

What happens if I decline consent and approval? 

*Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.*


Previous


Decline


Approve

# Dependent Student Imports IRS Information

**FAFSA**<sup>®</sup> FORM  
2025–26

 Student Jenny Price

 Save

FAFSA Menu 



**We're securely importing your information.**

Do not leave this page while your information is being imported into your application.



Loading...

# Student Invites Parents to FAFSA® Form

FAFSA® FORM 2025-26 Student Jenny Price Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

## Invite Parent(s) to This FAFSA® Form

**We Need Information for Your Parent(s) Now**

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

**IMPORTANT:** If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again.

Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.

**Parent**

First Name ⓘ  
Mark

Last Name ⓘ  
Price

**Parent Spouse or Partner**  
*Optional*

First Name ⓘ  
[ ]

Last Name ⓘ  
[ ]

**Date of Birth** ⓘ

Month Day Year  
01 01 1980

**Social Security Number (SSN)** ⓘ

...-..-8744 SHOW SSN

My parent doesn't have an SSN. **Checking this box when your parent does have an SSN may delay processing of your FAFSA form.**

**Email Address** ⓘ

brianprice@gmail.com [ ]

**Confirm Email Address** ⓘ

brianprice@gmail.com

**Send Invite**

**Date of Birth** ⓘ

Month Day Year  
[ ] [ ] [ ]

**Social Security Number (SSN)** ⓘ

[ ]

My parent doesn't have an SSN. **Checking this box when your parent does have an SSN may delay processing of your FAFSA form.**

**Email Address** ⓘ

[ ]

**Confirm Email Address** ⓘ

[ ]

# Student Assets



## Student Assets

### Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$  .00 ⓘ

### Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$  .00 ⓘ

### Current Net Worth of Businesses and Investment Farms

Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$  .00 ⓘ


Previous

Continue

# Student's Parent Log In

An official website of the United States government. [Help Center](#) [Submit a Complaint](#) [English](#) | [Español](#)

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[FAFSA® Form](#) ▾ [Loans and Grants](#) ▾ [Loan Repayment](#) ▾ [Loan Forgiveness](#) ▾ [Log In](#) | [Create Account](#) 

## Log In

Email, Phone, or FSA ID Username

Password

 [Show Password](#)


[Log In](#)

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)




[Help Me Log In to My Account](#)

# Parent Status Center – My Activity

 An official website of the United States government. [Help Center](#) [Submit a Complaint](#) [English | Español](#)

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  [Mark](#) ▾ 

## My Activity


**Jenny Price Wants Your Help on a FAFSA® Form**

**Jenny Price** has identified you as a parent on their 2025-26 *Free Application for Federal Student Aid* (FAFSA®) form.

Parents are required to provide their financial and demographic information on the student's FAFSA form. This does not make you financially responsible for Jenny's educational costs or any federal student loans they decide to accept.

[Visit the FAFSA Help Center](#)

[Accept Invitation](#) [Decline Invitation](#)



# WHAT HAPPENS AFTER I FILE THE FAFSA?



**1. Apply** for Admission!!



**2. Email** notification of official results sent to STUDENT

- **(FAFSA Submission Summary or FSS)**



**3. Review** your FSS comments and results. Make any necessary corrections



**4. Information** sent to colleges



**5. Work with schools** to complete any additional documentation



**6. Receive** financial aid award notification



**7. Student Accepts** or declines awards





# Special Circumstances

- Conditions exist that cannot be documented with the FAFSA
- Contact your College for guidance on what steps you will need to follow
- College will review and request additional information if necessary
- Decisions are final and cannot be appealed to U.S.

Department of Education





# FINANCIAL AID NIGHTS

**Join Us: Wednesdays for FREE ONLINE  
Information about *Financial Aid* and *FAFSA***

Register at:

**[collegeiswithinreachhawaii.com](http://collegeiswithinreachhawaii.com)**

Starting August 2025-October 2025

6:00pm-7:30pm

Need help?

Check with your College & Career Counseling Office



# FAFSA COMPLETION NIGHTS

Join us Wednesdays for FREE ONLINE  
Information to

***Complete FAFSA for Students and Parents***

Register at:

**[collegeiswithinreachhawaii.com](https://collegeiswithinreachhawaii.com)**

Starting November 2025-March 2026

6:00pm-7:30pm

Need help?

Check with your College & Career Counseling Office



# SCHOLARSHIP SEARCHES



HAWAI'I COMMUNITY  
FOUNDATION

▪ [hawaiicommunityfoundation.org](http://hawaiicommunityfoundation.org)

▪ [ksbe.edu/finaid](http://ksbe.edu/finaid)

▪ [pauahi.org](http://pauahi.org)

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

▪ [salliemae.com/college-planning/college-scholarships/](http://salliemae.com/college-planning/college-scholarships/)

▪ [finaid.org](http://finaid.org)

▪ [scholarsapp.com](http://scholarsapp.com)



Pauahi Foundation



Kamehameha  
Schools®



**finaid**



UNIVERSITY  
of HAWAII®  
FOUNDATION



# SCHOLARSHIP FOR:



- Academic Achievement
- Financial Need
- Organizational Membership
- Leadership
- School Activities/Clubs
- Sports
- Community Involvement
- Talent or Skill
- Ethnicity
- Religious Affiliation



# KEEP LOOKING!

- Local Community Based Scholarships
- Federal and State Agencies
- Religious Organizations
- Employers
- Libraries
- Private Organizations
- Major Corporations





# SCHOLARSHIP WORKSHOPS

Join us Thursdays for FREE ONLINE  
Information about **Scholarships** from:



Register at:

**[collegeiswithinreachhawaii.com](http://collegeiswithinreachhawaii.com)**

Starting November 2025 6:00p-7:30p

# PRESENTATION SLIDES

A copy of this presentation will be posted to the following websites:

- [\*\*www.collegeiswithinreachhawaii.com\*\*](http://www.collegeiswithinreachhawaii.com)





GET IT DONE EARLY!



# MAHAIO

Questions?

 Email: [FAFSA@hawaii.edu](mailto:FAFSA@hawaii.edu)

 Instagram: [CollegesWithinReachHawaii](https://www.instagram.com/CollegesWithinReachHawaii)

 Facebook: [GEAR UP Hawaii](https://www.facebook.com/GEARUPHawaii)



Session sponsored by:

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