

Online FAFSA Resources

FSA Eligibility for Non-U.S. Citizens:

studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens

FSA Financial Aid and Undocumented Students Q&A:

studentaid.gov/sites/default/files/financial-aid-and-undocumented-students.pdf

FAFSA Walkthrough Videos: ktsutah.org/resources

Financial Aid Webinars: ktsutah.org/resources

FAFSA Encouragement Strategies

Ways to alleviate parent & student concerns about the FAFSA

Concern: "I am undocumented."

Solution: Explain that parents' immigration status has no bearing on a US citizen student's eligibility for Title IV aid. The Department of Education does not share information with immigration entities.

Concern: "The application is too difficult."

Solution: Offer to set up an appointment to assist them with the FAFSA, or introduce them to resources, such as your school's FAFSA Night

Concern: "We make too much money."

Solution: Clarify that the FAFSA is not just for need-based federal aid. The FAFSA is a requirement for an increasing number of state, institutional, and private forms of aid.

Concern: "I don't want to share my private information."

Solution: Remind the parent that the federal government already has access to most of the information the FAFSA asks for (like Social Security numbers) and that the FAFSA form uses federally-approved encryption.



Concern: "My parents don't want to be responsible for my debt."

Solution: Clarify that the FAFSA asks for parent information only to assess financial need. Federal student loans don't have cosigners.

Concern: "I don't want to take on debt."

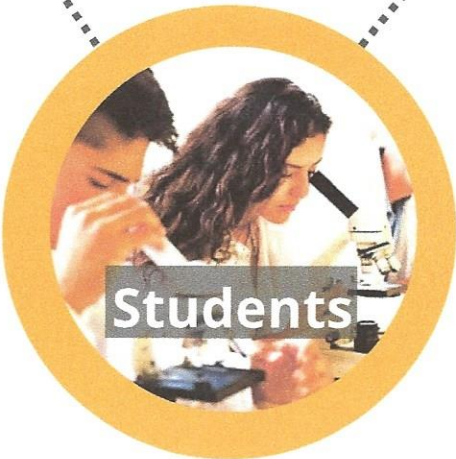
Solution: Explain that the FAFSA is just an application; the student does not have to take out federal student loans if they don't want or need to.

Concern: "I already have a full-ride scholarship."

Solution: Encourage the student to utilize all forms of free aid available to them; federal student aid may help cover factors in the cost of college attendance that their scholarship may not cover, such as transportation.

Concern: "My parents aren't part of my life."

Solution: Ask questions to see if the student might fit the FAFSA's definition of an "independent student", or if they might be able to appeal their dependency status at the financial aid office.



What You'll Need to Complete the FAFSA

To complete the 2022-2023 FAFSA, you will need this info:

- Student's and parent(s)' Social Security card (if their parent does not have one, that is okay)
- Student's I-9 paperwork or Permanent Resident Card (if the student has one. Typically this applies to refugee or asylee students)
- Student's driver's license (if the student has one)
- Student's and parent(s)' 2020 W-2 forms and other records of taxed income*
- Student's and parent(s)' 2020 Federal Income Tax Return**
- Student's and parent(s)' current bank statements
- Student's and parent(s)' 2020 untaxed income records
- Student's and parent(s)' current business & investment, property mortgage information, business and farm, stocks, bonds, and other investment records.***

** If you were gainfully employed.*

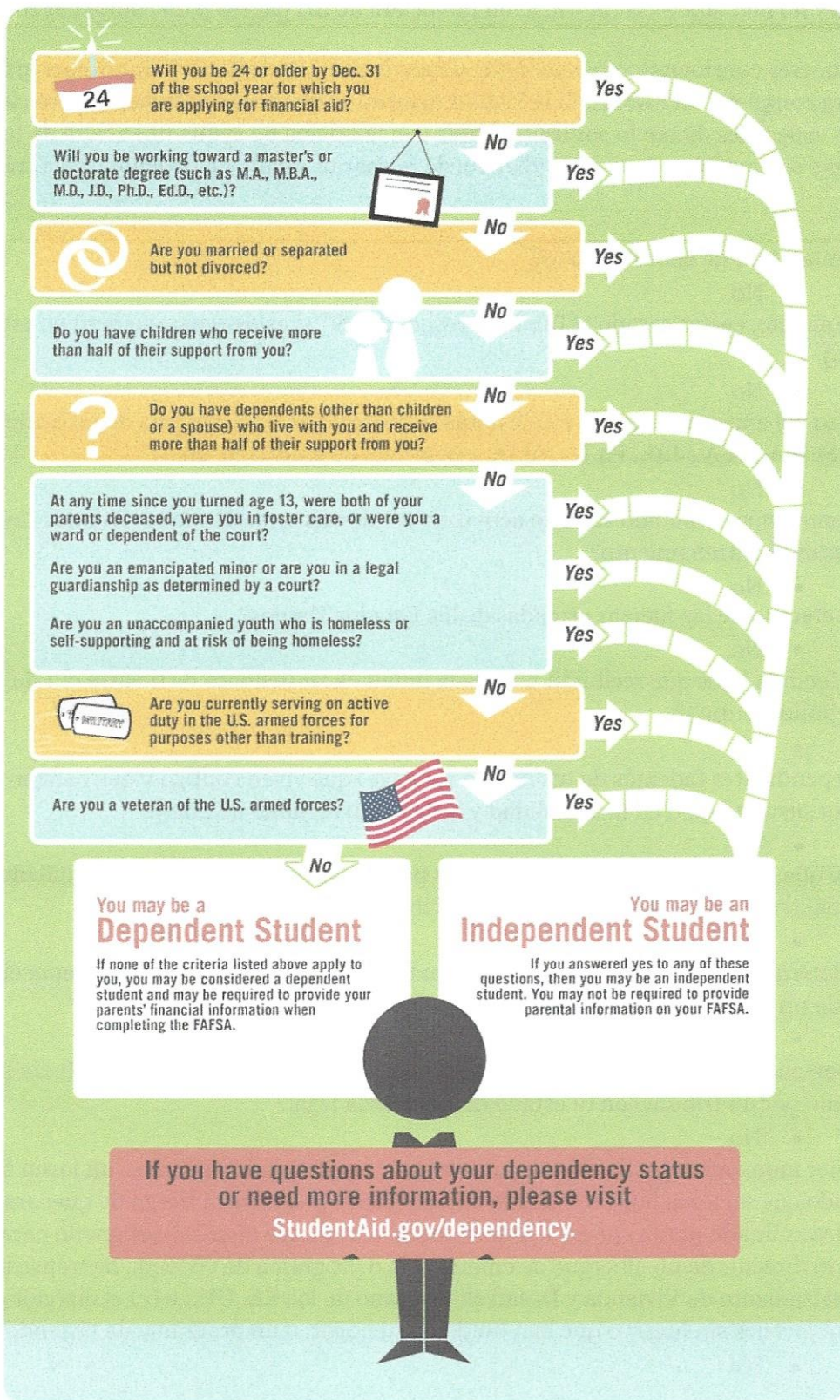
*** If you filed an income tax return. IRS 1040, 1040A, 1040EZ, Foreign Tax Return, or Tax Return from Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau.*

****Stocks, bonds, and other investments designated for retirement (such as those found in a 401(k) or IRA) are not reported on the FAFSA. The value of businesses with fewer than 100 FTE employees is also not reported on the FAFSA.*

KEEP THESE RECORDS! You may need them again. Do NOT mail your records to Federal Student Aid.

Do I Have to Provide My Parents' Information on the Free Application for Federal Student Aid (FAFSASM)?

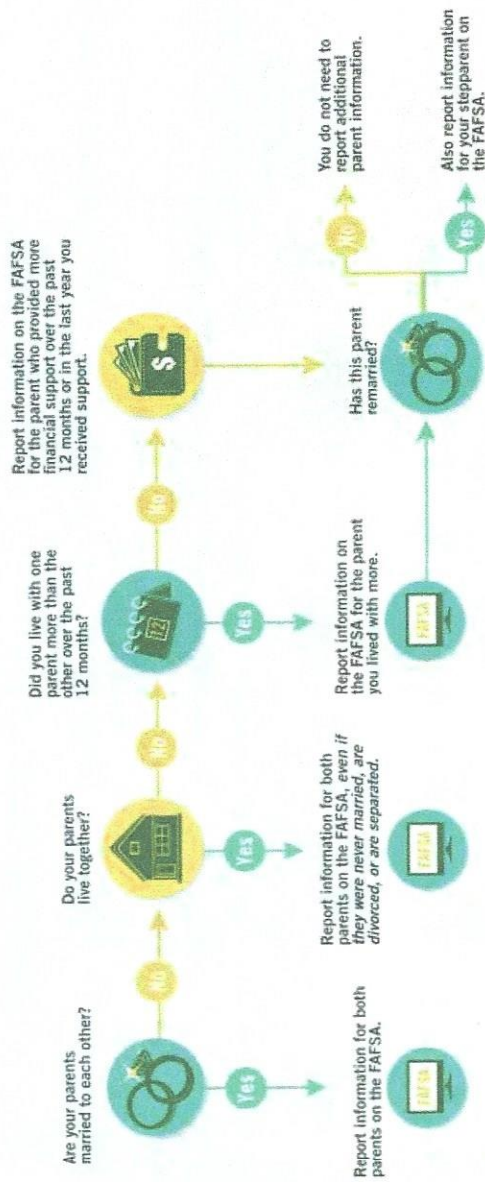
All applicants for federal student aid are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the FAFSA. By answering a few questions, you can get a good idea of which category you fit into.



WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*. For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:

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

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filing-out/parent-info or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to StudentAid.ed.gov/fafsa/filing-out/dependency

Federal Student Aid

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THE AMERICAN DREAM

Completing the FAFSA: Order of Operations

STEP ONE:

Gather required paperwork and create both parent and student FSA IDs at studentaid.gov/fsa-id/sign-in/landing

STEP TWO:

The FAFSA is available on October 1. File at fafsa.gov or using the myStudentAid Mobile App and use IRS Data Retrieval*

STEP THREE:

FAFSA sends info to colleges you selected on your application

STEP FOUR:

Colleges will contact you (through your student account) for any extra info needed

STEP FIVE:

Colleges will send you award letters/email notifications

STEP SIX:

Decide what aid you want to accept

STEP SEVEN:

Notify your college of your aid acceptance decision

**When using the IRS Data Retrieval Tool, your personal information will not be displayed for others to see; you will see "Imported from IRS" in any fields that have been retrieved from the IRS.*

Create Your FSA ID

Go to: studentaid.gov/fsa-id



6 Steps to create your FAFSA legal signature

1

Create FSA ID

In the search bar lookup FSA ID. Begin by creating your username and password. Make sure you remember these because you will use them **every year** you need aid for college. **DO NOT CREATE AN FSA ID FOR ANYONE OTHER THAN YOURSELF.***

2

Personal Identity Info

Now, fill in the required information: first name, middle initial, last name, DOB, & Social Security Number (SSN). Make sure this information matches your Social Security Card.

3

Profile Info

You will now create your username & password, insert your email address (use a non-school-based email), mailing address, and phone number. Your email and phone number cannot be reused on another account.

4

Challenge Questions

Then you will pick 4 challenge questions and create answers for each of them. Choose questions you can easily answer and remember. Tip: write them down and put them in a safe place.

5

Confirm & Verify

On the review page double-check all your information to confirm it is correct, this will help you avoid future issues that may come up. Once everything has been looked over, read the terms & conditions and check the agreement box.

6

Verify Email & Phone #

Finally, verify your email and/or phone number with the verification code sent. Once they are confirmed, you are done! Now, if you are a dependent student, have one parent create their FSA ID.

**Parents, do not create an FSA ID if you don't have a SSN. Instead, you will physically sign and mail your signature at the end of the FAFSA.*

If you do experience issues, select "Forgot Password" or call FSA at 1-800-433-3243



UTAH SYSTEM OF HIGHER EDUCATION

Deferment and the FAFSA

Some students defer college to complete a humanitarian, religious, or military service after high school. If you do not plan to start college immediately after high school graduation:

We recommend:

File the FAFSA the fall of your senior year of high school, even if you aren't planning to attend college right away.

Why we recommend it:

- Filing your FAFSA as a senior makes the renewal process much easier when you decide to enroll in college.
- If you have time to fit a semester of college before you leave for your religious mission, military service, or humanitarian service, you may be eligible for financial aid.
- If your plans change suddenly, (for example, due to an unexpected injury) you will be ready to attend college.
- Because of the important role the FAFSA can play in some scholarships (especially the [Utah Opportunity Scholarship](#)), you should file early to be considered for those awards. You may be able to defer your scholarships.

When you return from deferment:

If you do complete the FAFSA, (or create an FSA ID) write down your information below and save it in a safe place for when you return. This can help you avoid the complications of forgotten passwords, usernames, emails, and other information when you return. We also recommend writing down your parent's account information as well.

FSA ID Username: _____

FSA ID Password: _____

Email Associated with Account: _____

Phone Number Associated with Account: _____

Challenge Question Answer 1: _____

Challenge Question Answer 2: _____

Challenge Question Answer 3: _____

Challenge Question Answer 4: _____

COVID-19 & THE FAFSA

An important message for Class of 2022 Seniors:

Unfortunately, as a result of the COVID-19 pandemic, many families are experiencing unexpected financial burdens, including unemployment or a decrease in pay.

If you plan to complete the 2022-23 Free Application for Federal Student Aid (FAFSA), please note that this application uses tax information from 2020 to determine your eligibility for federal financial aid. **If your financial situation has changed drastically since 2020, it is very important to contact the financial aid office at your college or university as soon as possible to discuss your options.** Each institution will have its own method for documenting your new financial situation and reassessing your financial need:

Bridgerland Tech College: 435-753-6780

Brigham Young University: 801-422-4104

Davis Tech College: 801-593-2195

Dixie State University: 435-652-7575

Dixie Tech College: 435-674-8400

Ensign College: 801-524-8111

Mountainland Tech College: 801-753-6282

Ogden-Weber Tech College: 801-627-8327

Salt Lake Community College: 801-957-4410

Snow College: 435-283-7129

Southern Utah University: 435-586-7735

Southwest Tech College: 435-586-2899

Tooele Tech College: 435-248-1800

Uintah Basin Tech College: 435-725-7100

University of Utah: 801-581-6211

Utah State University: 435-797-0173

Utah Valley University: 801-863-8442

Weber State University: 801-626-7569

Westminster College: 801-832-2500

If you receive a check or deposit from the federal government in response to the COVID-19 emergency, The Department of Education has also clarified that you should not report this money as an asset on the FAFSA.

If you have additional questions or need help completing the FAFSA, contact the Utah System of Higher Education Access Team at fafsahelp@ushe.edu or 801-366-8487



UTAH SYSTEM OF
HIGHER EDUCATION



This sheet is designed to help undocumented students and DACA recipients in Utah understand their options for attending and paying for college.

Dreamers are welcome here.

Photo by Nathan Dumlao, used with permission

Attending college

Attending college in Utah

Undocumented students and DACA recipients can attend college in Utah. All students, regardless of immigration status, are eligible for admission into any of the accredited colleges and universities (public or private) in Utah.

Attending college out-of-state

Each state has its own laws pertaining to college admissions for undocumented and DACA recipients. Talk to the admissions office at your prospective college to discuss your options.

Affording College

In-state tuition

Under Utah House Bill 144, undocumented students qualify for in-state tuition if they attend a Utah high school for three or more years and graduate from a Utah high school or obtain a GED in Utah. Students must submit an HB 144 Affidavit through their college to qualify.

Scholarships

Under Utah Senate Bill 253, students who graduate from Utah high schools are not required to prove their lawful presence in the US to qualify for privately funded scholarships administered by Utah's colleges and universities.

Students are encouraged to apply for any scholarships for which they are eligible.

Helpful websites include:

- Keys to Success
- Dream Centers (SLCC & UU)
- Edúcate-Utah

FAFSA

The Free Application for Federal Student Aid (FAFSA) is the application students must complete each year to apply for federal financial aid, including Pell grants, work-study, and federal student loans.

Certain "eligible noncitizens" can complete the FAFSA and qualify for federal financial aid. In order to complete the FAFSA as an eligible noncitizen, you will need to enter your "Alien Registration Number" on the FAFSA.

Under current laws, undocumented students and DACA recipients are not included in the eligible noncitizen category, and therefore do not qualify for federal financial aid. In many cases, undocumented students and DACA recipients will not need to complete the FAFSA. If you are applying for a scholarship that requires you to complete the FAFSA, talk to the financial aid office at your college or university for assistance.

If you are a US citizen but your parent is undocumented, you can and should complete the FAFSA. You will need to enter zero's for your parent's Social Security number and print, sign, and mail the FAFSA signature page.

Refugee students and students who have been granted asylum are eligible to attend college in the United States.

FAFSA

The Free Application for Federal Student Aid (FAFSA) is the application students must complete each year to apply for federal financial aid, including Pell grants, work-study and federal student loans.

Refugee students and students who have been granted asylum are considered “eligible noncitizens” and can complete the FAFSA and qualify for federal financial aid. In order to complete the FAFSA as an eligible noncitizen, you will need to enter both your Social Security Number and your Alien Registration Number on the FAFSA.

In-state tuition

Refugee students and students who have been granted asylum qualify for in-state tuition in Utah.

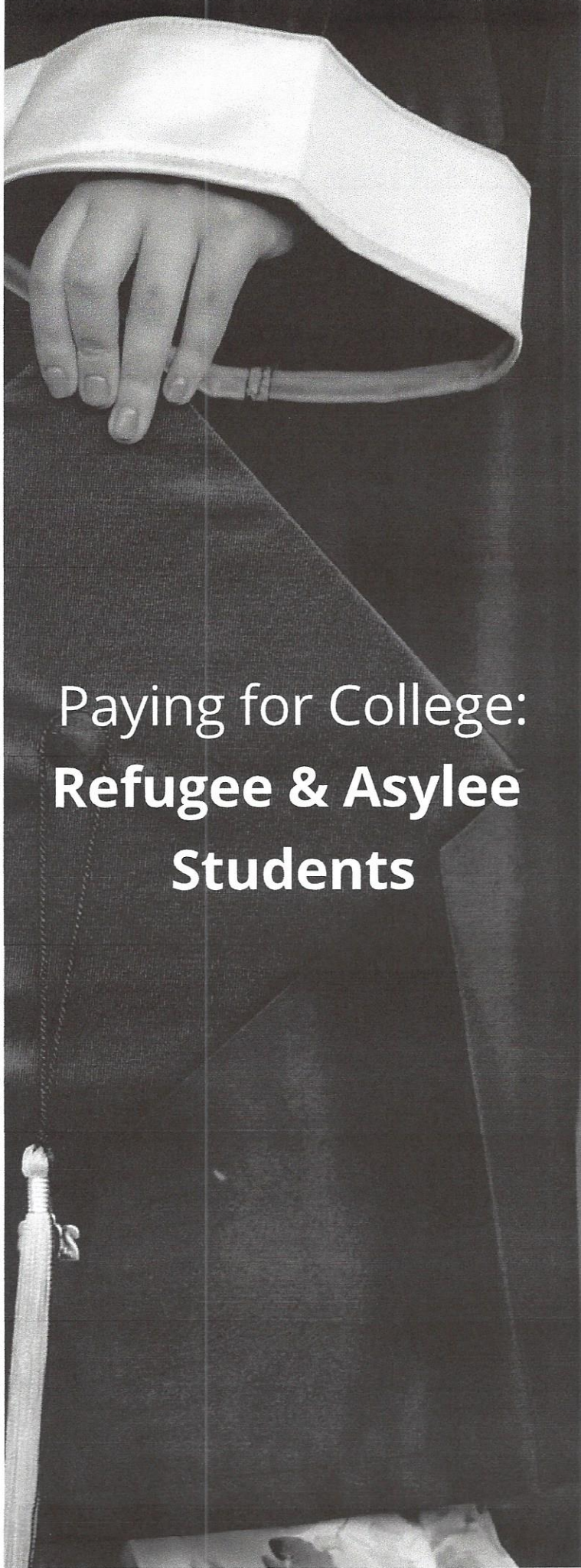
Scholarships

Refugee students and students who have been granted asylum are eligible to apply for scholarships from the state of Utah.

Students are encouraged to apply for any other scholarships for which they are eligible. Helpful websites include:

- Keys to Success
- The UN Refugee Agency

fafsa-help@ushe.edu / 801-366-8487



Paying for College: Refugee & Asylee Students

Paying for College Guide

Our Paying for College Guide is a great resource to help students and families understand how to afford higher education. Some of the handouts in this section are either included in or are similar to content in the Paying for College Guide. Although the guide is not included in this manual, below is the link to a digital version of the guide. You are welcome to print the guide out at your school.

You can download the guide in English and Spanish under the “PDF Resources” section of ktsutah.org/resources.





UTAH EDUCATIONAL SAVINGS PLAN

PO Box 145100
Salt Lake City, UT 84114-5100
Phone: 800.418.2551
Fax: 800.214.2956
my529.org
advisor.my529.org

Frequently Asked Questions about my529, an Educational Savings Plan

1. What is a 529 plan?

A 529 plan is a tax-advantaged vehicle designed to encourage individuals to invest for future qualified higher education expenses. 529 funds can also be used to pay up to \$10,000 of annual K-12 tuition expenses. These plans are authorized by Section 529 of the Internal Revenue Code.

2. What is my529?

my529 is the official 529 plan established and sponsored by the State of Utah. It is a direct-sold plan, which means you can set up an account and make contributions by dealing directly with my529.

3. Is there any cost to open or maintain a my529 account?

- No. Opening an account is free—no startup fees.
- There are no initial or ongoing contribution requirements.

4. What are the tax benefits?

- Earnings grow tax-deferred from federal and Utah state taxes.
- Withdrawals are tax-free when used for qualified higher education expenses.
- Utah taxpayers may qualify for a Utah state income tax benefit on contributions.

Read the Program Description for more information on the tax benefits of investing in my529.

5. Who can own an account?

An account owner can be an individual, a corporation or even a trust. An individual can be an account owner regardless of the relationship to the beneficiary but must be at least 18 years old and a U.S. citizen with a valid Social Security or Taxpayer Identification Number. The individual account owner also must have a physical address in the United States.

6. Who can be a beneficiary?

Anyone can be a beneficiary of an account regardless of his or her relationship to the account owner. The beneficiary must be a U.S. citizen with a valid U.S. Social Security or Taxpayer Identification Number.

7. Can I change the beneficiary?

An account owner may change the beneficiary of the account to a member of the family of the current beneficiary. "Member of the family" is broadly defined and includes but is not limited to siblings, first cousins, parents, children, and grandchildren.

Read the Program Description for more information on how "member of the family" is defined.

8. How can 529 plan funds be used?

Funds saved through my529 may be used for a beneficiary's qualified higher education expenses, including tuition and fees; required books, supplies, and equipment; computers, software, and internet access; and certain room and board costs. 529 funds can also be used to pay up to \$10,000 of annual K-12 tuition expenses. Qualified expenses also include payments on qualified education loans (up to a lifetime total of \$10,000 from all 529 accounts) and costs of registered apprenticeship programs.

Read the Program Description for more information on qualified higher education expenses.

9. Where can 529 plan funds be used for higher education?

Funds may be used at any eligible educational institution that participates in federal financial aid programs for students in the United States and abroad. You can find a complete list of eligible educational institutions at the U.S. Department of Education's federal aid website, www.studentaid.gov.

10. How can 529 plan funds be used for K-12 expenses?

Federal law allows that 529 plan funds may be used for K-12 tuition expenses at public, private, or religious schools from kindergarten through 12th grade. Withdrawals cannot exceed a total of \$10,000 per year per beneficiary from all 529 accounts (regardless of who owns the account).

11. Who can contribute to an account?

Anyone can contribute to a my529 account, but only the account owner can (1) control how assets

are invested and used, and (2) claim tax benefits related to the account, regardless of who contributed to the account.

12. How can you make contributions to a my529 account?

- Online
- Check
- One-time or recurring electronic contributions from a checking or savings account
- Rolling in funds from another 529 plan
- my529 Gift Program
- Special occasion contributions on birthdays, holidays, or other special events
- Payroll direct deposit if authorized by employer

13. What are my529's investment options?

my529 offers 24 investment options: 12 Enrollment Date, 10 Static, and two Customized. Underlying investments include Vanguard* and Dimensional* mutual funds, a PIMCO stable value fund, and FDIC-insured accounts.

Read the Program Description for more information on my529's investment options.

14. Can I make an investment option change?

The IRS allows an account owner two investment option changes per calendar year for the same beneficiary. An account owner may also change investment options in connection with a change of beneficiary.

15. What if I make a nonqualified withdrawal?

The earnings portion of funds withdrawn from a my529 account that is not used for qualified higher education expenses or up to \$10,000 of K-12 tuition expenses will be subject to federal and state income taxes and a 10% federal tax penalty. In addition, the Utah account owner must add back the amount of a nonqualified

withdrawal (to the extent it was deducted or used in calculating the Utah my529 credit on their current or a previously filed Utah tax return) as income on his or her Utah state income tax form for the taxable year the nonqualified withdrawal was made.

16. How will a change in circumstances impact my529 accounts?

Unforeseen circumstances occur, and the law accommodates certain situations. You may request a nonqualified withdrawal without penalty in the following circumstances:

- If the beneficiary dies or becomes disabled
- If the beneficiary receives a scholarship (up to the amount of the scholarship)
- If the beneficiary attends a U.S. service academy
- If 529 funds are used to claim certain federal education benefits

In those circumstances, the earnings portion of a nonqualified withdrawal will be subject to federal and state income taxes but will be exempt from the additional 10% federal tax penalty.

Read the Program Description for more information on when certain withdrawals can be made without penalty.

17. What happens if I end up with more in the account than the beneficiary needs for higher education?

- Keep the funds in the account to pay for graduate school or future qualified higher education expenses
- Transfer the funds to a member of the beneficiary's family
- Make a nonqualified withdrawal

*Vanguard is a trademark of The Vanguard Group Inc.

Dimensional is a trademark of Dimensional Fund Advisors LP.

Important Legal Notice

Investing is an important decision. Read the Program Description in its entirety for more information and consider all investment objectives, risks, charges and expenses before investing. For a copy of the Program Description, call 800.418.2551 or visit my529.org.

Investments in my529 are not insured or guaranteed by my529, the Utah Board of Higher Education, the Utah Higher Education Assistance Authority Board of Directors or any other state or federal agency. Your investment could lose value. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. Please read the Program Description to learn about the FDIC-insured accounts.

The state in which you or your beneficiary pays taxes or lives may offer a 529 plan that provides state tax or other benefits, such as financial aid, scholarship funds, and protection from creditors, not otherwise available to you by investing in my529. You should consider such benefits, if any, before investing in my529.

my529 does not provide legal, financial, investment, or tax advice, and the information provided in this document does not contain legal, financial, investment or tax advice and cannot be construed as such or relied upon for those purposes. You should consult your own tax or legal advisor to determine the effect of federal and state tax laws on your particular situation.