

# Completing the FAFSA<sup>®</sup> 2015–16

*Free Application for Federal Student Aid*

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**Throughout this document, “you” and “your” refer to the student. “School” refers to the school, college, or postsecondary institution you attend (or are applying to).**

## **Introduction**

This website explains how to complete the 2015–16 *Free Application for Federal Student Aid* (FAFSA)<sup>®</sup>. It explains the purpose of the FAFSA questions. This document also contains a section that provides answers to a number of frequently asked questions (FAQs). After reviewing this document, if you have additional questions about how to complete an electronic or paper application, you can call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) or contact your financial aid administrator (FAA). You can also go to the Federal Student Aid website at [StudentAid.gov](http://StudentAid.gov). That site is your source for free, in-depth information on preparing for and funding education for college, career school, or graduate school.

You also may want to check out *FAFSA4caster*<sup>SM</sup>. This is an early eligibility estimator that can help you plan ahead when it comes to paying for college. Find more information at [www.fafsa.gov](http://www.fafsa.gov). At that site go to “Use *FAFSA4caster*...” under “Thinking About College.”

## **What is the FAFSA?**

The FAFSA is the application you will use to apply for the federal student aid programs offered by the U.S. Department of Education (ED). Completing and submitting the FAFSA is free and easier than ever, and it gives you access to the largest source of financial aid to help pay for college or career school. Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, transportation, and other related expenses, such as a computer and dependent care. In addition, many states and colleges use your FAFSA data to determine your eligibility for state aid and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid.

ED awards more than \$150 billion a year in federal student aid (grants, work-study funds, and loans). Learn more at [StudentAid.gov/types](http://StudentAid.gov/types).

## **How do I complete the FAFSA?**

There are three ways to complete a FAFSA:

- Online (*FAFSA on the Web*<sup>SM</sup>) at [www.fafsa.gov](http://www.fafsa.gov) (recommended)
- [www.fafsa.gov](http://www.fafsa.gov) and go to FAFSA Filing Options
- Paper FAFSA (request a copy by calling 1-800-4-FED-AID [1-800-433-3243]).

In some cases, you might be able to apply directly through your school. You should check with the financial aid administrator at the school you are interested in attending to see if the school can assist you with your application. If you are using *FAFSA on the*

*Web*, the PDF or the paper FAFSA (sometimes referred to as the paper form), you can use the instructions in this guide to help you complete the application process. Online filers who need additional assistance with a particular question can use the online help found in the “Help and Hints” box on the right-hand side of the screen for each question.

**Applying online is generally faster and easier for three reasons:**

- *FAFSA on the Web* has built-in help to guide you through the application process.
- Skip logic in *FAFSA on the Web* guides you to answer key questions and may allow you to skip other questions and complete the application faster.
- The schools you list on your application will receive your processed information faster.

**Using a Federal Student Aid PIN to sign your application**

You and your parents are encouraged to apply for a Federal Student Aid PIN to sign your online application. For a student who provides parental information on the FAFSA, at least one parent who provides information on the application must sign. Later, in the Dependency Questions, section (questions 46–58), we will cover how you can determine if your parents will need to provide information on the FAFSA.

Your PIN will serve as an identifier and as your electronic signature. It works much like the personal identification number you get from your bank. You can apply for a PIN from within *FAFSA on the Web* or at the Federal Student Aid PIN website at [www.pin.ed.gov](http://www.pin.ed.gov). After completing the PIN application, you must choose how you want your PIN delivered to you. You can do the following:

- Create your own PIN.
- Have a system-generated PIN instantly displayed online.
- Have a system-generated PIN instantly sent in a secure link to your e-mail address.

You or your parent (if you are a dependent student) may use the new PIN immediately to sign an original FAFSA. Then within one to three days after you receive your PIN, your name, date of birth, and Social Security number (SSN) are verified with the Social Security Administration (SSA). If the SSA confirms your information, your PIN is then valid for all its uses, which include

- access to your *Student Aid Report* online,
- access to your data to make corrections,
- the option of completing a FAFSA Renewal with most of your information retained from the previous year, and
- access to your information on other Federal Student Aid websites, such as the *National Student Loan Data System*<sup>®</sup>.

If there is a problem with the SSA match, your PIN will be deactivated and you will be notified.

Both Web and paper FAFSA filers may provide their e-mail addresses by completing question 13. If you provide your e-mail address, you will receive your student financial aid correspondence by e-mail. Federal Student Aid uses your e-mail address to communicate important information about your application. For more information, see the Privacy Act on page 18.

You are not required to have a PIN to complete and submit an original application; however, using a PIN is the fastest way to sign your application. If you do not have a PIN to electronically sign your application, you can print, sign, and mail in a signature page. If you choose to submit your application and mail in a signature page, you will automatically receive a PIN, by e-mail, if we determine that you do not already have a PIN assigned to you and you provided an e-mail address. If you already have a PIN and need a copy of it sent to you, you can go to [www.pin.ed.gov](http://www.pin.ed.gov) to request a duplicate copy.

If you have any further questions about the PIN, please visit the above website.

**Tip:** Beginning in April 2015, the FSA ID will replace the PIN. The FSA ID will comprise a user-selected username and password. This change will eliminate the need for individuals to enter personal identifiers (Social Security number, name, and date of birth) each time they log in. In April, additional information will be available on [www.fafsa.gov](http://www.fafsa.gov), and we will update this section of this document. Until that update, continue to use your assigned PIN.

### **If you filed a FAFSA previously**

When you start to complete your 2015–16 application you will be asked if you want the information from the 2014–15 FAFSA to pre-fill the new application. You will be given this option if you filed a 2014–15 FAFSA. This process will allow you to complete the 2015–16 FAFSA in less time.

## **General Information**

### **Am I eligible for federal student aid?**

In general, to receive federal student aid, you must have financial need, must be a U.S. citizen or eligible noncitizen, and must be enrolled in an eligible degree or certificate program at your college or career school. Make sure you're familiar with these basic eligibility criteria, and ask a college financial aid office if you have any questions about whether you qualify. You can find more detailed information at [StudentAid.gov/eligibility](http://StudentAid.gov/eligibility).

## Resources

You can find general information about federal student aid and many of our publications, brochures, and fact sheets by going to [StudentAid.gov/resources](https://studentaid.gov/resources). You can find several of these publications below. Check the above website for the availability of our publications in English, Spanish, PDF, and Braille.

- *Funding Your Education: The Guide to Federal Student Aid* helps students and parents understand the financial aid process. Find *Funding Your Education* at [StudentAid.gov/funding](https://studentaid.gov/funding).
- *Financial Aid for Graduate and Professional Students* helps graduate and professional degree students understand the types of federal student aid programs that are available to them and how to apply for those programs. It also explains what to consider when taking out a student loan, and where to look for other types of funding. Find more information at [StudentAid.gov/grad](https://studentaid.gov/grad).
- *Funding Your Education: Audio Highlights* introduces blind and visually impaired students to critical information for them to consider as they prepare for college or career school. In addition, *Audio Highlights* includes other resources (websites and Braille and print publications) that provide in-depth information relating to each topic listed in the contents. Find *Audio Highlights* at [StudentAid.gov/resources#funding-audio](https://studentaid.gov/resources#funding-audio).
- *College Preparation Checklist* explains how to prepare academically and financially for college through “to do” lists aimed at elementary and secondary school students and their parents, as well as adult students. This is the primary publication for any student considering college. Find more information at [StudentAid.gov/resources#checklist](https://studentaid.gov/resources#checklist).
- *Do You Need Money for College? Federal Student Aid at a Glance* is a fact sheet that provides a quick glimpse outlining the federal student aid programs, eligibility criteria, and application tips. Find more information at [StudentAid.gov/need-money](https://studentaid.gov/need-money).
- *EFC Formula Worksheets* are a set of forms that explain the need analysis calculation that produces the EFC.

You can obtain a copy of any of these and other ED publications at no charge at [www.edpubs.gov](https://www.edpubs.gov).



## Frequently Asked Questions

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

- A. Go to *FAFSA on the Web* at [www.fafsa.gov](http://www.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 call us at 1-800-4-FED-AID (1-800-433-3243). TTY users can call 1-800-730-8913. Lastly, you also can e-mail us with any technical issues you may have while you are completing the application. The address is [FederalStudentAidCustomerService@ed.gov](mailto:FederalStudentAidCustomerService@ed.gov).

### **Q. I don’t have a computer with Internet access. What do I do?**

- A. You can usually find Internet access at your local library, high school, or a financial aid office at a nearby campus. Over 99 percent of FAFSA filers apply online. See How Do I Complete the FAFSA on page 5 to find out more about the benefits of completing your application online.

### **Q. Why does the Department of Education ask for income information from the year before I go to school?**

- A. The law requires income information from the previous year, since studies have consistently shown that verifiable income tax information from the most recently completed tax year (2014 for the 2015–16 award year) is more accurate than projected (2014) information and provides a reasonable basis for determining your Expected Family Contribution (EFC). The EFC is an index used to determine your eligibility for federal student aid.

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

- A. If you or your family has unusual circumstances (such as 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 2014, the FAA may decide on a case-by-case basis to adjust data elements used to calculate your EFC. 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 (the student) do if I have a special 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 a special circumstance. If you are completing *FAFSA on the Web*, answer the questions

regarding special circumstances and the remaining student questions. Sign and submit the form for processing. If you are completing a paper application, complete as much of the form as you can, sign, and submit it for processing. Your application will be incomplete with no EFC calculated; 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. Examples of special circumstances are: your parent or parents are incarcerated or you had to leave home because of an abusive situation.

**Tip:** Not living with your parents or the fact that your parents do not want to provide their information on your FAFSA, are not considered special circumstances. If you are in that 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 only. 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. 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. However, you must report for question 45(j) any cash support given by relatives except food and housing.

**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. What if I live with a girlfriend or boyfriend who pays the rent?**

- A. You should not report any information for a friend or roommate unless the two of you are actually married or have a common-law marriage under state law. You must report in question 45(j) any cash support given by the friend, except food and housing. You would have to report the rent the roommate paid on your behalf.

**Q. What's the difference between cash support and in-kind support?**

- A. Cash support is support given either in the form of money or money that is paid on your (the student's) behalf. You must report *cash support* as untaxed income. Thus, if

a friend or relative gives you grocery money, you must report it as untaxed income in question 45(j). If the friend or relative pays your electric bill or part of your rent, you must also report those payments.

Examples of in-kind support are free food or housing that a family receives, usually in exchange for work or services. You usually don't report such support.

However, the application does require you to report the value of housing a family receives as compensation for a job. The most common example is free housing or a housing allowance provided to military personnel or members of the clergy, which is required to be reported in question 45(g).

**Q. When is student aid considered income?**

- A. Generally, grants and scholarships that do not exceed tuition, fees, books, and required supplies are not considered income. If you have an ROTC scholarship, a private scholarship, or any other type of grant or scholarship, that grant or scholarship may be considered as taxable income if it exceeds tuition, fees, books, and required supplies. That grant or scholarship will be considered as an available resource by the financial aid office when packaging aid.

You should report grants and scholarships you reported on your tax return. You should then report these items as exclusions from income in question 44(d): Student's 2014 Additional Financial Information. These amounts will be treated as exclusions from your income. For more information on amounts to be excluded from income, see chapter 1 of IRS Publication 970 (Tax Benefits for Education) at [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf).

**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. I'm going to get married this summer. How do I answer the question that asks if I am married?**

- A. You must answer question 47 based on your marital status on the day you complete and sign your FAFSA. Answer "Yes" if you are married on the day you complete and sign your FAFSA, otherwise, answer "No." If your marital status changes after the date you first signed your FAFSA, you may be able to update that information. First, check with your financial aid office. They will determine if the update more accurately reflect your financial situation.

**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. You would answer "Yes" to question 54 if you are currently an emancipated minor. You would also answer "Yes" if you were an emancipated minor immediately before you reached the age of being an adult in your

state. 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. You would answer "Yes" to question 55 if you are currently in legal guardianship. You would also answer "Yes" if you were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time 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 I was a National Guard or Reserve enlistee called to active duty or was an active duty military member, am I considered a veteran for purposes of completing the FAFSA?**

A. If you were a member of the National Guard or a Reserve enlistee called to active duty for other than state or training purposes, and were released under a condition other than dishonorable, you are considered a veteran for FAFSA purposes.

**Q. If I am currently serving in the National Guard or as a Reserve enlistee and am called to active duty, am I considered an independent student for purposes of completing the FAFSA?**

A. If you are currently serving in the National Guard or as a Reserve enlistee and are called to active duty for other than state or training purposes, you would answer "Yes" to question 49 and would then be considered an independent student.

**Q. I'll be filing a tax return this year but I probably won't get around to it until April. How should I answer the financial questions? Should I wait to fill out this form after I've filed my tax return?**

A. Ideally, you should complete a FAFSA after you've done your tax return, but don't wait until April. Many schools award aid on a first-come, first-served basis. In addition, you may not be eligible for state aid if you wait until April to submit your FAFSA. Many state aid deadlines are early in the calendar year (calendar year 2015 for the 2015–16 award year). You can find your state's deadline by going to the Deadlines page at [www.fafsa.gov](http://www.fafsa.gov).

If your 2014 income is similar to your 2013 income, use your 2013 income tax return to provide estimates for questions about your income. If your 2014 income is not similar to 2013 income, answer the income-related FAFSA questions to the best of your ability by estimating the amounts. If estimating, you must indicate that you "will file."

Once you complete your tax 2014 tax return, you must update any estimates you provided. At that point, you may be able to use the IRS Data Retrieval Tool (DRT) to transfer your tax return information into the FAFSA. Make sure you complete the “Sign and Submit” part of the IRS DRT. Check with your school for further clarification. You might have to provide your school with a copy of your completed tax return (assuming you’re required to file one) before you receive federal student aid.

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

- A. Report the information of the parent with whom you lived the most during the 12 months preceding the date you completed the FAFSA. It does not make a difference which parent claims you as a dependent for tax purposes. If you did not live with either parent or lived equally with each parent, 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 financial aid. If you believe that your situation is unique or unusual other than the stepparent’s simple refusal to provide the requested information, you should discuss the matter further with your financial aid administrator.

**Q. How do you know who should be counted in the household size?**

- A. If you are a dependent student, your household will include you, your parents, your siblings (in many cases), and other persons who live with and are supported by your parents. For cases where a dependent student’s parents are separated, not living together, or where stepparents are involved, the FAFSA instructions will help guide you in determining who is your parent. If you are an independent student, your household will include you, your spouse (if you are married), your children (if you have any—and in most cases), and other persons who live with you and receive more than 50 percent of their support from from you. However, see the instructions for question 73 (dependent students) and question 95 (independent students) for the exact rules on who counts in your household size.

Household size and tax exemptions are not necessarily the same. Exemptions look at the previous year or tax year and household size refers to the school year for which the student is applying for aid.

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

A. Report only your mother's income and asset information because you lived with her the most during the past 12 months. Use a W-2 Form or other record(s) to determine her 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. If I (the student) am separated but filed a joint tax return, how do I report the information?**

A. You should give only your portion of the exemptions, income, and taxes paid.

**Q. Who qualifies to be counted in the number in school?**

A. Count any person (other than your parents) in the household and attending any term of the academic year as at least half-time. The person must be working toward a degree or certificate leading to a recognized education credential at a postsecondary school eligible to participate in the federal student aid programs. You (the student) need not be enrolled half-time to be counted in the number in school. Do not include students at a U.S. service academy because most of their primary educational expenses are paid for by the federal government.

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

A. The Department will send your application information (including the codes for the schools to which you apply) to all the schools listed. You should list each school's Federal School Code, which is explained in greater detail later in this document. For purposes of federal student aid, it does not matter in what order you list the schools. However, if you want state aid, several states require you to list a school from that state first. Therefore, if you list a state school in your state of residence as one of the schools in this section, you should list that school first. After the first school, you may wish to list additional schools in alphabetical order.

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

A. Your school must have your information by your last day of enrollment in 2015–16, or by mid-September, 2016, whichever comes first. If your school has not received your application information electronically, you must submit your paper *Student Aid Report* (SAR) to the school by the deadline. But 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 SAR that has been processed by the Department must have an official EFC. 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 EFC 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.

**Q. What if I don't get a *Student Aid Report (SAR)* or SAR Acknowledgement, or I need another copy of that form?**

- A. If you do not receive an e-mail with a link to your SAR (if you provided an e-mail address on your FAFSA), or your paper SAR or SAR Acknowledgement 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 report. 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 SAR at [www.fafsa.gov](http://www.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 that ED has received your application, and the Federal Student Aid Information Center can use your confirmation number to track your application if necessary. For more information on the SAR and SAR Acknowledgement, see "The Application Process."

**Q. What if I think somebody is misusing federal student aid funds?**

- A. If you have reason to suspect fraud, waste or abuse involving federal student aid funds, you should call ED's Office of Inspector General toll-free hotline at 1-800-MIS-USED (1-800-647-8733).

## The Privacy Act

The U.S. Department of Education (ED) uses the information that you provide on the FAFSA to calculate an Expected Family Contribution (EFC). Participating schools that you select and list on your FAFSA use your EFC to determine your eligibility for federal student aid. Section 483 and 484 of the Higher Education Act (HEA) of 1965, as amended, provide ED the authority to ask you and your parents the questions on the FAFSA and to collect the Social Security numbers of you and your parents. We use your Social Security number to verify your identity and retrieve your records, and we may request your Social Security number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on the FAFSA to determine if you are eligible to receive state and institutional aid. Therefore, ED will disclose the information that you provide on your FAFSA to each college listed on your FAFSA, the state agencies in your state of legal residence, and the state agencies in the states for the colleges listed.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1–9, 14–16, 18, 21–23, 26, 28–29, 32–37, 39–59, 61–68, 70, 73–86, 88–102, 104–105. If you do not answer these questions, you will not receive federal aid.

Without your consent, ED may disclose information that you provide to entities under a published “routine use.” Under such a routine use, we may disclose information to

- third parties we have authorized to assist us in administering our programs;
- other federal agencies under computer-matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice, and Veterans Affairs;
- your parents or your spouse (if you are married); and
- members of Congress if you ask them to help you with student aid questions.

If the federal government, ED, or an employee of ED is involved in litigation, the Department may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, the Department may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, ED may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the records; the amount, status, and history of the claim; and the program under which the claim arose.



## **The Paperwork Reduction Act of 1995**

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average two hours for applicants who use the paper or PDF version of the FAFSA, 50 to 55 minutes for *FAFSA on the Web* to complete and submit the application, and an average of 40 to 45 minutes for an applicant who has previously used *FAFSA on the Web* and completes a renewal FAFSA. These averages include time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact:

Federal Student Aid Information Center  
P.O. Box 84  
Washington, DC 20044

We may request additional information from you to process your application more efficiently. We will collect this information only as needed and on a voluntary basis.

## The Application Process

### Getting Started

Whether you apply online, by downloading a PDF FAFSA, or by completing the paper application, you need to do the following:

- Gather the documents you need.
- Print and complete the *FAFSA on the Web Worksheet* (optional).
- Apply for a Federal Student Aid PIN if you do not have one.
- Parents of dependent students should apply for a PIN if they do not have one.
- Plan how to sign your FAFSA (using a PIN or a signature page).
- Note eligibility requirements.
- Note important deadline dates.

If you do not sign your *FAFSA on the Web* application electronically with a PIN, you, and your parents, if you are a dependent student, will need to print out, sign, and mail in a signature page with the proper signatures within 14 days. Submitting a signature page will increase the time it takes to

- process your application, and
- transmit your application data to the schools you listed on your application.

To complete a PDF FAFSA, you can download the file from [www.fafsa.gov](http://www.fafsa.gov) under FAFSA Filing Options. You may type in your responses on the form and print it, or you may simply print the form and write in your answers. Remember, you must sign, date, and mail the form to the address provided. If you want to complete a paper FAFSA, you must call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) to have a form mailed to you. If you choose to fill out a PDF or paper FAFSA, use a pen with black ink. Round dollar amounts to the nearest whole dollar. Report dates in numbers in the boxes provided, and numbers below 10 should have a zero in front. (For instance, report April as 04.) Print clearly in capital letters and skip a space between words.

Also, do not leave any questions blank on either the Web version or paper version unless told to do so.

As you complete the FAFSA, you—and your parents, if applicable—should have the following records available to help you answer questions on the application:

- Social Security card
- Driver’s license (if any)
- Permanent Resident Receipt Card (if applicable)
- W-2 forms and other 2014 records of money earned
- 2014 income tax return (see the instructions on the FAFSA if the tax return has not been completed)
- Records of child support paid
- Records of taxable earnings from Federal Work-Study or other need-based work programs
- Records of student grant, scholarship and fellowship aid, including AmeriCorps awards, that was included in your (or your parents’) AGI
- Current stock, bond, and other investment records
- Current business and farm records
- Current bank statements

A dependent student (as determined in questions 46–58) should have all the records listed above from his or her parents except for their driver’s licenses.

### **Submitting your completed application**

Verify your answers to make sure they are complete and accurate. Be sure you have provided the necessary signatures electronically or on paper.

If you are applying electronically, follow the online instructions to print a copy of your application for your records. Be sure to submit your application and receive your confirmation page. If you are applying on paper, make copies of your completed application for your files before you mail it. Do not put letters, tax forms, or any extra materials in the envelope provided. **They will be destroyed.** Make sure that you put any important documents such as tax forms or letters in a secure file so you can refer to them in the future if you need them. When you get ready to mail in your completed application, put the form (pages 3 through 8) in an envelope and mail the completed application to the appropriate address, listed on the front page of the paper FAFSA under “Mailing Your FAFSA.”

### **What happens after you apply?**

After receiving your completed application, the FAFSA processor will analyze your FAFSA information and, using a formula established into law by Congress, calculate an **Expected Family Contribution (EFC)** for you. The results of your application will be sent to the schools you list on your application and to you in the form of a *Student Aid Report (SAR)* or a SAR Acknowledgement. If you have a valid e-mail address on file, you will receive an e-mail that provides you with a link to view and print your SAR data online. We will send this e-mail if

- your name, date of birth, and Social Security number match Social Security Administration records; and
- you and your parents have signed the application or SAR.

If you do not meet both of the conditions above, you will receive your application results in the mail: A *Student Aid Report* (SAR).

### **When to expect the results**

After you submit the *Free Application for Federal Student Aid* (FAFSA), we will send you an e-mail within 3 to 5 days to access your *Student Aid Report* (SAR). The SAR contains a summary of your application information and the processing results. If you applied electronically, but did not provide an e-mail address or sign with your PIN, you will receive a SAR Acknowledgement in the mail.

You also can check your application status by going to [www.fafsa.gov](http://www.fafsa.gov) and selecting the “Log in” button. If you filed a paper FAFSA, you can check the status in 7 to 10 days from the date you mailed the application. Another way to check the status of your application is by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).

If you need to make changes to your application information, follow the procedures in the previous paragraph. You’ll be given the option to make any necessary changes or corrections. Note, however, that you must not make any changes to income or asset information if that information was correct at the time you submitted your original application. Such information represents a “snapshot” of your family’s financial strength and cannot be updated.

### **Key application dates and deadlines**

The application processor must receive your completed application no later than June 30, 2016. Your school must have your correct and complete application information by your last day of enrollment during the 2015–16 year, or by **mid-September 2016** whichever comes first. There are no exceptions to these dates.

Note also that various state and school deadlines may apply to you. These deadlines are often early in the calendar year (2015 for the 2015–16 award year). Check with your school’s financial aid office to make sure you are aware of, and are able to meet, all student financial aid deadlines. Therefore, you should apply as soon after January 1, 2015 as possible. State deadlines are listed under “Deadlines” on the *FAFSA on the Web* site, on the front of the *FAFSA on the Web Worksheet*, and on the front of the PDF and paper FAFSA.

## Receiving student aid

Your school will pay you your aid from the federal student aid programs. The school will notify you of your aid package and will likely disburse the aid each payment period (semester, quarter, trimester, etc.). Typically, your school will first use the aid to pay tuition and fee charges and room and board, if provided by the school. Any remainder will be paid to you for your other education-related expenses.

To meet your financial need, each school you list on the FAFSA will send you a notice of the types and amounts of aid you're eligible to receive. **Financial need** is the difference between your school's **cost of attendance** (including living expenses), as calculated by your school, and your **EFC**. The amount of your financial aid award will depend on whether you're a full-time or part-time student and whether you attend school for a full academic year or less.

If you believe you have unusual circumstances that your school should take into account to determine your financial need, contact the financial aid administrator at the school awarding your aid. Unusual circumstances might include extremely high medical or dental expenses or a significant change in income from one year to the next. Please note that the financial aid administrator's decision is final and cannot be appealed to the U.S. Department of Education (ED).

## The Application Questions

### Overview

*FAFSA on the Web* filers will find complete instructions for each question on the application at [www.fafsa.gov](http://www.fafsa.gov). At that site, they can go to “Search” at the top of the page and enter the word “question” followed by a blank space and the FAFSA question number. The Search command takes them to a list of help topics related to that question and identifies each question as numbered on the paper application. Several of the questions contain both a number and lower-case letter, such as questions 45a through 45j. Search for these questions by entering the word “question” followed by a blank space and then the number and letter with no space between the number and lower-case letter. Or, you can use the online help found in the “Help and Hints” box on the right-hand side of the screen. The corresponding question instructions will appear as you answer each question.

Alternatively, you can use the instructions from this section for an overview of how to complete your FAFSA.

If you are using *FAFSA on the Web*, you will either key in your answers or use the drop-down menus or radio buttons to select your answers as you progress through the website. If you are filing a PDF or paper FAFSA, use the Notes pages as a guide to write or fill in the answers on the paper application.

*FAFSA on the Web* offers the *FAFSA on the Web Worksheet* to help you prepare to complete the FAFSA online. We suggest that you print a copy of the worksheet and write your answers down on the worksheet so that you can easily transfer the data from the worksheet to the Web when you begin completing the FAFSA online.

*FAFSA on the Web* filers may be able to skip some questions based on their answers to earlier questions. You might qualify if, for example, you (and your parents, if you are a dependent student) don't have income over a certain amount **and** filed, or were eligible to file, an IRS Form 1040A or 1040EZ (that is, not required to file an IRS Form 1040). If you are able to skip certain questions, *FAFSA on the Web* will only display the questions you need to answer. However, you will also have the option to answer all questions since some states and schools require this information anyway. Do not leave any questions blank unless otherwise instructed.

### Questions 1–31 (All applicants must complete)

**Purpose:** These questions collect personal identification information (name, telephone number, address, Social Security number, and so on). Also included is a question about citizenship status because you must be a U.S. citizen or eligible noncitizen to receive federal student aid.

For the questions in this first section, unless otherwise specified, only use letters (A-Z), numbers (0-9), periods (.), commas (,), apostrophes ('), dashes (-), number symbols (#), at symbols (@), percent symbols (%), ampersands (&), slashes (/), or blanks (spaces). No other characters are allowed.

### Questions 1–13

#### 1–3. Name.

This is your proper name, not a nickname, and it must match exactly the name on your Social Security card. This is your proper last name, not a nickname, and it must match exactly the name on your Social Security card.

#### 4–7. Mailing address.

This is your street number and street name (include apartment number), your state, and your permanent zip code. Use street address abbreviations, such as APT (apartment) or AVE (avenue), if the address is longer than the space provided.

**Tip:** While a [homeless](#) student may use his or her school’s administrative address, eligible incarcerated students should use the mailing address of their current corrections or juvenile or corrections facility. If such a student uses a school’s administrative address, the school’s financial aid administrator (FAA) must include a letter with the FAFSA indicating that the student is incarcerated or homeless and is therefore using either the school’s address or the mailing address of the current correctional or juvenile justice facility. Use the table below to determine the two-character code for your state, territory, province, or country.

|                                |    |                       |    |                          |        |
|--------------------------------|----|-----------------------|----|--------------------------|--------|
| Alabama                        | AL | Indiana               | IN | New Mexico               | NM     |
| Alaska                         | AK | Iowa                  | IA | New York                 | NY     |
| Alberta                        | AB | Kansas                | KS | North Carolina           | NC     |
| American Samoa                 | AS | Kentucky              | KY | North Dakota             | ND     |
| Arizona                        | AZ | Louisiana             | LA | Northern Mariana Islands | MP     |
| Arkansas                       | AR | Maine                 | ME | Northwest Territories    | NT     |
| Armed Forces - Americas        | AA | Manitoba              | MB | Nova Scotia              | NS     |
| Armed Forces - Europe          | AE | Marshall Islands      | MH | Nunavut                  | NU     |
| Armed Forces - Pacific         | AP | Maryland              | MD | Ohio                     | OH     |
| British Columbia               | BC | Massachusetts         | MA | Oklahoma                 | OK     |
| California                     | CA | Mexico                | MX | Ontario                  | ON     |
| Canada                         | CN | Michigan              | MI | Oregon                   | OR     |
| Colorado                       | CO | Minnesota             | MN | Palau                    | PW     |
| Connecticut                    | CT | Mississippi           | MS | Pennsylvania             | PA     |
| Delaware                       | DE | Missouri              | MO | Prince Edward Island     | PE     |
| District of Columbia           | DC | Montana               | MT | Puerto Rico              | PR     |
| Federated States of Micronesia | FM | Nebraska              | NE | Quebec                   | PQ, QC |
| Florida                        | FL | Nevada                | NV | Rhode Island             | RI     |
| Georgia                        | GA | Newfoundland          | NF | Saskatchewan             | SK     |
| Guam                           | GU | Newfoundland/Labrador | NL | South Carolina           | SC     |
| Hawaii                         | HI | New Brunswick         | NB | South Dakota             | SD     |
| Idaho                          | ID | New Hampshire         | NH | Tennessee                | TN     |
| Illinois                       | IL | New Jersey            | NJ | Texas                    | TX     |

|                |    |
|----------------|----|
| Utah           | UT |
| Vermont        | VT |
| Virgin Islands | VI |

|               |    |
|---------------|----|
| Virginia      | VA |
| Washington    | WA |
| West Virginia | WV |

|           |    |
|-----------|----|
| Wisconsin | WI |
| Wyoming   | WY |
| Yukon     | YT |



**8. Social Security number.** You are required to provide a Social Security number (SSN). The [Privacy Act](#) statement gives information about how your SSN may be used.

The **one exception to the SSN requirement** is for students from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau (the Freely Associated States). If you are from one of these areas, you are not required to have an SSN. Instead, you are required to enter “666” for this question and the system will assign the remaining six digits while processing your application.

**Tip:** The number assigned to you will serve as your pseudo SSN when applying for federal student aid. This number does not work as an SSN for any other purpose. You should save the nine-digit pseudo SSN assigned to you and continue to use the same number every year you complete a FAFSA.

If you do not have an SSN or need a replacement Social Security card, contact your local Social Security office. For additional information (in English or Spanish), you can call the SSA at 1-800-772-1213 (1-800-325-0778–TTY)—or go to its website at [www.ssa.gov](http://www.ssa.gov).

**9. Your date of birth.** For an extra level of security on FOTW, select the Virtual Keyboard icon and use your mouse to select the characters. This is your date of birth in “mmddyyyy” format, and it must match exactly the date of birth on your Social Security card. For example, if your birthday is May 3, 1980, enter 05031980.

**10. Your permanent telephone number.** Enter your permanent telephone number. Provide the area code first. Enter the numbers, without parentheses and dashes. For example, 2025551212. If you do not have a telephone number, you may leave this question blank.

**11–12. Your driver’s license number and state.** Enter your driver's license number (question 11) or the number on your identification card and the licenses’ state of issue if you have one (question 12).

**13. Your e-mail address.** Federal Student Aid uses your e-mail address to communicate important information about your application. E-mail addresses have only one @ symbol. The first character cannot be the @ symbol. Periods cannot be first, last, or next to another period.

## Questions 14–31

**14. Citizenship status.** This question cannot be left blank.

Select the option that indicates your citizenship status.

Select “U.S. citizen” if you are a U.S. citizen or U.S. national. A person is a United States citizen by birth or by naturalization. Persons (except for the children of foreign

diplomatic staff) who are born in the 50 states, the District of Columbia, and in most cases, Puerto Rico (PR), the U.S. Virgin Islands (VI), Guam (GU), and the Northern Mariana Islands (MP) are U.S. citizens, as are most persons born abroad to parents (or a parent) who are citizens. All U.S. citizens are considered to be U.S. nationals, but not all nationals are citizens: natives of American Samoa and Swain's Island (AS) are not U.S. citizens but are nationals.

Select "Eligible noncitizen" if you are not a U.S. citizen (or U.S. national) and you are

- a U.S. permanent resident, with a Permanent Resident Card (I-551), or a conditional permanent resident with a Conditional Green Card (I-551C);
- an eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.), or "Cuban-Haitian Entrant";
- the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking";
- a resident of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM); or
- a Canadian-born Native American under terms of the Jay Treaty.

Select Neither citizen nor eligible noncitizen if you are in the U.S. on:

- A F1 or F2 student visa
- A J1 or J2 exchange visitor visa
- A G series visa (pertaining to international organizations)
- Deferred Action for Childhood Arrivals
- Other categories not included under U.S. citizen and eligible noncitizen

If you are neither a citizen nor an eligible noncitizen, you are not eligible for federal student aid. If you have a Social Security number but are not a citizen or an eligible noncitizen, you should still complete the FAFSA because you may be eligible for state or college aid. You should check with your college's financial aid office to see what kind of financial aid you may be eligible to receive.

**15. Alien Registration Number (A-Number).** Enter your eight- or nine-digit Alien Registration Number. If your Alien Registration Number is eight digits, type a zero before the Alien Registration Number. Do not enter the "A" before the number. If you are a citizen of the Federated States of Micronesia, the Marshall Islands, or Palau you do not need to answer this question.

**16. Marital status.** This question cannot be left blank.

Select the answer that describes your marital status as of the day you submit your Free Application for Federal Student Aid (FAFSA). If your marital status has changed or will change since the time the application was initially submitted, check with your college's financial aid office.

“Married/remarried” does not mean living together unless your state of legal residence recognizes the relationship as a common law marriage.

Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage, without regard to where the couple resides.

**17. Date of marital status.** Enter the date (the month and the year) you were married, remarried, separated, divorced, or widowed. If the month is less than 10, enter a zero in front of the month number. If you never married, leave this question blank.

**18. State of legal residence.** Select your current state or country of legal residence. Select Foreign Country if your legal residence is in a foreign country.

Your answer represents the residency or domicile of your true, fixed, and permanent home. If you moved into a state for the sole purpose of attending a school, do not count that state as your state of legal residence.

Each state determines legal residency differently. You should contact your college's financial aid office for assistance with state of legal residence qualifications.

**19. Legal resident before January 1, 2010.**

Select “Yes” if you became a legal resident of the state you entered in the state of legal residence question before January 1, 2010.

Select “No” if you became a legal resident of the state you entered in the state of legal residence question on or after January 1, 2010.

States use various criteria for determining whether you are a resident for purposes of state financial aid. However, all states consider you a resident if you became a legal resident of that state more than five years ago.

Contact your college's financial aid office for assistance with state of legal residence qualifications.

**20. Date (month and year) of legal residency.**

You indicated you were not a legal resident of the state entered in the state of legal residence question before January 1, 2010. You must type the month and year you became a legal resident.

Your state will use this information to determine if you meet its criteria for state financial aid.

Enter two numbers for the month and four numbers for the year. If the month is less than 10, type a zero in front of the number. For example, August 2012 must be entered as 082012. You cannot enter a year that is later than the current one.

**21. Are you male or female?** Your gender is used to determine if you need to register with Selective Service. Most male students must register with Selective Service to receive federal student aid.

Select male if you are male. Select female if you are female.

**22. Selective Service registration.** If you were born male, are 18 through 25 years of age, and have not registered with the Selective Service System, you can select “Register me” and the Selective Service System will register you. You can also register on the Web at [www.sss.gov](http://www.sss.gov). If you believe that you are not required to register, call the Selective Service office at 1-847-688-6888 for information regarding exemptions.

**Tip:** Most males, age 18 through 25 must be registered with the Selective Service System to be eligible for federal student aid.

**23. Illegal Drug Offenses.** Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)? (fotw12b.htm)

Select “No” if:

- You have never received federal student aid.
- You have never had a conviction for possessing or selling illegal drugs.
- The conviction was not a state or federal offense.
- The conviction occurred before you were 18 years of age and you were not tried as an adult.
- The conviction was removed from your record.
- The offense that led to your conviction did not occur during a period of enrollment for which you were receiving federal student aid (grants, loans, or work-study).

If you select “Yes,” you may still be eligible for federal student aid. Additional questions will display to help you determine your eligibility. Past convictions do not automatically make you ineligible for student aid.

Do not count

- convictions that were removed from your record; and
- convictions that occurred before you turned 18 years old, unless you were tried as an adult.

Even if you are not eligible for federal student aid, complete and submit your *Free Application for Federal Student Aid* (FAFSA) because you may be eligible for state or school financial aid.

For more information about drug-related convictions, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

**24–25. Parent 1’s/Parent 2’s highest school level.**

Select the answer that best describes your parent’s highest level of education completed.

This question is used for state scholarship purposes only and does not affect your eligibility for federal student aid. For this question, parent means your birth or adoptive parent. Do not answer this question about a stepparent, legal guardian, or foster parent.

**26. High school diploma/GED or state equivalent test/Home Schooled/None of the above.** You are required to indicate your high school completion status or its equivalent before beginning the 2015–16 school year. Choose from the following:

|  |
|--|
| High school diploma  |
| General Educational Development (GED) certificate or state equivalent test |
| Home schooled  |
| None of the above  |

High school diploma means you have received or will receive a high school diploma before the first date of your enrollment in college or you have received or will receive a foreign school diploma that is equivalent to a U.S. high school diploma before the first date of your enrollment in college.

GED certificate or state equivalent test means you have received or will receive a General Educational Development (GED) certificate or state authorized high school equivalent certificate before the first date of your enrollment in college. A state authorized high school equivalent certificate is a certificate that the issuing state recognizes as the **equivalent of a high school diploma in that state. Tip: A high school certificate of**

attendance and/or a certificate of completion are **not** the equivalent of a high school diploma.

Home schooled means you have completed home schooling at the secondary level regulated by your state.

None of the above means you do not have a high school diploma, GED, or equivalent and did not complete secondary school in a home school setting.

## **27. High school information.**

Enter the name, city, and state of the high school where you received or will receive your high school diploma. Select Foreign Country from the “In what state is your high school located?” dropdown box if you received an international high school diploma.

Enter as much information as possible to receive the most relevant search results. For the high school name and city, you may enter the full name or commonly accepted abbreviations or aliases. For example, you can enter “Kennedy HS” for Kennedy High School, or “St. Paul” for Saint Paul.

Enter Confirm to continue and we will search for high schools that match the information you provided. You can then select the correct high school from the search results. If you do not find a matching high school in the search results, click Next to continue.

If the high school name, city, and state combination that you entered does not match any schools in our database, then double-check the spelling of the city and/or school name, and try your search again.

## **28. First bachelor’s degree.**

Will you have your first bachelor’s degree by July 1, 2015? Select from the following:

- Select “**Yes**” if you have or will have a bachelor’s degree by July 1, 2015.
- Select “**Yes**” if you have or will have a degree that is equal to a bachelor’s degree from a school in another country by July 1, 2015.
- Select “**No**” if you do not and will not have a bachelor’s degree by July 1, 2015.

**29. Grade level during the 2015–16 school year.** Select your grade level in college from July 1, 2015 through June 30, 2016. If you are currently a senior in high school or will be a first-time college student, select **Never attended college/1st yr**. Select from the following choices:

- Never attended college and 1st-year undergraduate (high school seniors and/or first-time college students should choose this grade level)
- Attended college before and 1st-year undergraduate
- 2nd-year undergraduate/sophomore

- 3rd-year undergraduate/junior
- 4th-year undergraduate/senior
- 5th-year/other undergraduate
- 1st-year graduate/professional
- Continuing graduate/professional or beyond

**Tip:** Grade level does not mean the number of years you have attended college. It means grade level in regard to completing your degree/certificate. (For example, if you are enrolled less than full time, it will take longer for you to reach the same grade level than for a full-time student.)

**30. Degree or certificate.** Select the degree or certificate that you will be working toward during the 2015-16 school year. If your degree or certificate does not fit into any of the categories listed below or if you are undecided, select Other/undecided from the list below.

- 1st bachelor's degree
- 2nd bachelor's degree
- Associate degree (occupational or technical program)
- Associate degree (general education or transfer program)
- Certificate or diploma (occupational, technical, or education program of less than two years)
- Certificate or diploma (occupational, technical, or education program of two or more years)
- Teaching credential (non-degree program)
- Graduate or professional degree
- Other/undecided

**31. Are you interested in being considered for work-study?** The Federal Work-study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses. Select from the following:

- Select **“Yes”** if you are interested in being considered for work-study. Selecting this response does not guarantee that you will be offered Federal Work-study.
- Select **“No”** if you are not interested in being considered for work-study.
- Select **Don't know** if you do not know if you are interested in being considered for work-study.

**Tip:** All students will be considered for federal student grants and loans. You can decline any financial aid that is offered to you, including Federal Work-study.

## Questions 32–58 (All applicants must complete)

**Purpose:** All students (dependent and independent) must provide their financial information for these questions. The Expected Family Contribution (EFC) calculation, determined by a formula specified by law, uses a family’s income, assets, exemptions, and household size to determine whether the family has discretionary income. If the family has discretionary income, a portion, and only a portion, of that income is included in the EFC as available for the student’s educational costs.

### How to complete the income section

Use a completed 2014 income tax return to fill out this application. However, if you have not completed a 2014 income tax return, you can do the following: If your 2014 income is similar to your 2013 income, use your 2013 income tax return to provide estimates for questions about your income. If your 2014 income is not similar to 2013 income, answer the income-related FAFSA questions to the best of your ability by estimating the amounts.

Once you complete your 2014 tax return, you must update any estimates you provided. At that point, you may be able to use the IRS Data Retrieval Tool to transfer your tax return information into your FAFSA. Check with your school for further clarification.

You might have to provide your school with a copy of your completed tax return (assuming you’re required to file one) before you receive federal student aid. When your application is compared with the tax return actually filed, the financial information must agree. If there are differences, you must correct the information using *Corrections on the Web* or by correcting your paper SAR and mailing it back to the U.S. Department of Education (ED).

If you complete your FAFSA online, you may be eligible to electronically retrieve your tax information from the Internal Revenue Service and have it automatically transferred into your FAFSA. Retrieving your information from the IRS is an easy and efficient way to make sure that your most accurate tax information is included on your application.

Even if you (and your spouse, if you are married) are not required to file a 2014 income tax return, you will need to calculate your earnings for the year. Use W-2 forms and other records to answer the questions in this section.

If an answer is zero or a question does not apply to you, enter 0 (zero). Do not leave any of these questions blank.

For the 2015–16 FAFSA, you will use 2014 tax information to answer the income tax questions. The income tax questions give 2014 Internal Revenue Service (IRS) tax form line references.



If you are **married** at the time you submit the FAFSA, even if you were not married in 2014, both your **and** your spouse's income, assets and exemptions must be reported. If you and your spouse filed (or will file) separate tax returns for 2014, be sure to include the combined information from both returns on the FAFSA.

If you are single, divorced, separated, or widowed, you must answer the questions for yourself only and ignore the references on the FAFSA to "spouse."

If you are **divorced, separated, or widowed** but filed (or will file) a joint tax return for 2014, you must give only your portion of the exemptions, income and taxes paid for the income and asset questions.

**Tip:** Use the information from one of the following 2014 income tax forms to complete the FAFSA in the same manner as U.S. tax information:

- Puerto Rico
- Guam
- American Samoa
- The U.S. Virgin Islands
- Swain's Island
- The Northern Mariana Islands
- One of the Freely Associated States ((the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).

The amounts on these returns are already reported in U.S. dollars.

### **Foreign income**

Income earned in a foreign country is treated the same as income earned in the U.S. Convert all figures to U.S. dollars, using the exchange rate in effect on the day you complete the FAFSA. You can find information on current exchange rates at [www.federalreserve.gov/releases/h10/current](http://www.federalreserve.gov/releases/h10/current).

Include the value of any taxes paid to the foreign government in the "U.S. income tax paid" line item. If income earned in the foreign country was not taxed by the central government of that country and was not subject to the foreign income exclusion based on filing an IRS Form 2555 or 2555EZ, the income must be reported as untaxed income in question 45(i).

In many cases, if you file a return with the IRS for a year in which foreign income was earned, a portion of the foreign income can be excluded on IRS Form 2555 for U.S. tax purposes. The figure reported on line 45 of Form 2555 (or line 18 of Form 2555EZ) should not be reported in question 45(i).

## Questions 32–35

### 32. Filing return.

You must select the answer that describes your tax filing status:

- Already completed
- Will file
- Not going to file

If you indicate you “Will file” a 2014 tax return and your 2014 income is similar to your 2013 income, use your 2013 income tax return to provide estimates for questions about your income. If your income is not similar, click **Income Estimator** for assistance estimating your adjusted gross income, and answer the remaining questions about your income to the best of your ability.

Once you file, you **must** correct your FAFSA, changing 1) your filing status from “Will file” to “Already completed,” and 2) your estimated answers to the final amounts on your 2014 tax return. You may also be eligible to use the IRS Data Retrieval Tool to transfer your tax return information into the FAFSA.

Click the “How to answer the ‘Student Filed 2014 Income Tax Return?’ question when student and spouse didn’t file a “joint federal tax return” link for additional instructions on how to answer if you (and your spouse, if you are married) filed separate tax returns.

### 33. Type of return filed.

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.”

If the answer to this question is not pre-filled, you must select the income tax return that you filed or will file for 2014:

- IRS 1040
- IRS 1040A or 1040EZ
- A foreign tax return
- A tax return for a U.S. territory or a Freely Associated State (including Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, and Palau tax returns)

Click the “How to answer the “Student’s Type of 2014 Tax Form Used” question when student and spouse didn’t file a joint federal tax return” link for additional instructions on how to answer if you and your spouse (if you are married) filed separate tax returns.

**34. Tax filing status.** Indicate your tax filing status from the following:

If you filed or will file a tax return, you must select your tax return filing status for 2014:

- Single
- Head of Household
- Married-Filed Joint Return
- Married-Filed Separate Return
- Qualifying Widow(er)
- Don't know

If you (and if married, your spouse) filed a 1040 or 1040A tax return, select the tax return filing status from the "Filing Status" field of your tax return.

If you (and if married, your spouse) filed a 1040EZ tax return, select **Single** if you are not married and select **Married-Filed Joint Return** if you are married.

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be identified as "Transferred from the IRS."

**35. Eligible to file a 1040A or 1040EZ.**

Select "**Yes**" if you (and if married, your spouse)

- filed or will file a 1040 or a foreign tax return but were eligible to file a 1040A or 1040EZ,
- filed a 1040 only to claim *Lifetime Learning Tax Credit* and you would have otherwise been eligible to file a 1040A or 1040EZ, or
- filed a 1040 and were not required to file a tax return.

Select "**No**" if you (or if married, your spouse) filed or will file a 1040 and were not eligible to file a 1040A or 1040EZ.

If you do not know if you are eligible to file a 1040A or 1040EZ, select **Don't know**.

**For questions 36–38**, if you file online and use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

**36. Adjusted Gross Income.**

If the answer to this question is not pre-filled, enter the amount of your (and if married, your spouse's) adjusted gross income (AGI) in 2014.

If you filed a tax return (or if married, you and your spouse filed a joint tax return), the AGI can be found on:

- IRS Form 1040 – Use Line: 37
- IRS Form 1040A – Use Line: 21
- IRS Form 1040EZ – Use Line: 4

**Tip:** The line numbers above are from the Internal Revenue Service (IRS) tax form, **not** from the W-2 form.

### **37. Income tax.**

If the answer to this question is not pre-filled, enter your total tax amount for 2014. This information may be on the following forms:

- IRS Form 1040 – Use Line: 56
- IRS Form 1040A – Use Line: 37
- IRS Form 1040EZ – Use Line: 10

**Tip:** The line numbers above are from the Internal Revenue Service tax form, **not** from the W-2 form.

### **38. Exemptions.**

If you filed (or if married, you and your spouse filed a joint tax return), the total exemptions can be found on:

- IRS Form 1040 – Use Line 6d
- IRS Form 1040A – Use Line 6d
- IRS Form 1040EZ and didn't check either box on line 5, enter **01** if you are single or **02** if you are married.
- IRS Form 1040EZ and checked either the "you" or "spouse" box on line 5, use line F on the EZ worksheet to determine the number of exemptions (\$3,950 equals one exemption).

**39. Student's income earned from working.** List below your income earned from working.

If you are not married and use the IRS Data Retrieval Tool, the answer to this question will be pre-filled.

If you are married and use the IRS Data Retrieval Tool, your and your spouse's total income earned from working is transferred from the IRS. You are required to enter your portion of the transferred amount.

If you filed a 1040 tax return and use the IRS Data Retrieval Tool, tax information from IRS Schedule K-1 (Form 1065) is not transferred from the IRS. You are required to enter the amount that you reported in Box 14 [Code A] of IRS Schedule K-1 (Form 1065), if applicable.

If you filed or will file a tax return and do not use the IRS Data Retrieval Tool, include the “wages, salaries, tips, etc.” from your 2014 income tax return. If the amount is on a joint tax return, report your earnings separately from your spouse’s.

If you filed:

- IRS Form 1040 – Use Lines: 7 + 12 + 18+ Box 14 [Code A] of IRS Schedule K-1 (Form 1065)
- IRS Form 1040A – Use Line: 7
- IRS Form 1040EZ – Use Line: 1

**Tip:** Lines 12 and 18 and Box 14 [Code A] of IRS Schedule K-1 (Form 1065) are for tax filers who **are** self-employed. Tax filers who are not self-employed should only use line 7

**Tip:** If values from lines 12 or 18 or Box 14 [Code A] of IRS Schedule K-1 (Form 1065) are negative, treat them as zero when determining the income earned from work. **If you did not file taxes** enter the information from your 2014 W-2 Forms - box numbers 1 + 8.

**40. Spouse’s income earned from working.** List below your spouse’s income earned from working.

If you are not married and use the IRS Data Retrieval Tool, the answer to this question will be pre-filled.

If you are married and use the IRS Data Retrieval Tool, your and your spouse’s total income earned from working is transferred from the IRS. You are required to enter your portion of the transferred amount.

If you filed a 1040 tax return and use the IRS Data Retrieval Tool, tax information from IRS Schedule K-1 (Form 1065) is not transferred from the IRS. You are required to enter the amount that you reported in Box 14 [Code A] of IRS Schedule K-1 (Form 1065), if applicable.

If you filed or will file a tax return and do not use the IRS Data Retrieval Tool, include the “wages, salaries, tips, etc.” from your 2014 income tax return. If the amount is on a joint tax return, report your earnings separately from your spouse’s.

If you filed:

- IRS Form 1040 – Use Lines: 7 + 12 + 18 + Box 14 [Code A] of IRS Schedule K-1 (Form 1065)
- IRS Form 1040A – Use Line: 7

- IRS Form 1040EZ – Use Line: 1
- Tax filers who **are not** self-employed should only use line 7.

**Tip:** Lines 12 and 18 and Box 14 [Code A] of IRS Schedule K-1 (Form 1065) are for tax filers who **are** self-employed.

**Tip:** If values from lines 12 or 18 or Box 14 [Code A] of IRS Schedule K-1 (Form 1065) are negative, enter zero when determining the income earned from work. **If you did not file taxes** enter the information from your 2014 W-2 Forms - box numbers 1 + 8.

## Questions 41–43

### Student Asset Information Instructions

An asset is defined as property that has an exchange value. The purpose of collecting asset information is to determine whether your family’s assets are substantial enough to support a contribution toward your cost of attendance (COA). Only the net asset value is counted in the need analysis. To determine the net value of any asset, you first determine the market value of the asset and reduce the value by the amount of debt against that asset. The result is the net value of the asset.

### Ownership of an asset

Ownership of an asset may be divided or contested in several situations:

- **Part ownership of asset.** If you (or your spouse) own an asset with others and therefore only own a portion or percentage of the asset, you (or your spouse) should report the net asset value that represents only your share of the asset owned. You would determine the current market value of the asset, reduce the value by any outstanding debt, and then multiply the net asset value by your ownership percentage. This result is then reported on the FAFSA.
- **Contested ownership.** An asset should not be reported if its ownership is being legally contested. For instance, if you and your spouse are separated and you may not sell or borrow against jointly owned property that is being contested, the FAFSA information you report would not list any value for the property or any debts against it. If ownership of the asset is resolved after the initial application is filed, you may not update this information. However, if ownership of the property is not being contested, you would report the property as an asset.
- **Lien against asset.** If there is a lien or imminent foreclosure against an asset, the asset would still be reported on the FAFSA until the party holding the lien or making the foreclosure completes legal action to take possession of the asset. If the status of the property changes after the application is filed, you may not update the asset information.

Below are examples of assets that are not reported:

- **Principal place of residence/family farm.** Your principal place of residence is not reported as an asset. Neither is your family farm if the farm is your principal place of residence and your family “materially participated in the farm’s operation.”
- **A small business with 100 or fewer employees.** If your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees, do not report the net value of the business as an asset. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent, or sister-in-law.
- **Personal possessions.** Do not report possessions such as a car, a stereo, clothes, or furniture. By the same token, personal debts such as credit card debt cannot be reported.
- **Pensions and Whole Life Insurance.** The cash value or built-up equity of a life insurance policy (often referred to as a whole-life policy) isn’t reported as an asset. The income distributed to the beneficiary must be reported as income.
- **Excluded Assets From Native American Students.** Do not report any property received under the Per Capita Act or the Distribution of Judgment Funds Act (25 United States Code [USC] 1401, et seq.), the Alaska Native Claims Settlement Act (43 USC 1601, et seq.), or the Maine Indian Claims Settlement Act (25 USC 1721, et seq.).

## Investments

- **Rental properties.** Generally, rental properties must be reported as investment assets rather than as business assets. To be reported as a business, a rental property would have to be part of a formally recognized business. (Usually such a business would provide additional services, such as regular cleaning, linen or, maid service.)
- **“Take-back” mortgages.** In a “take-back” mortgage, the seller takes back a portion of the mortgage from the buyer and arranges for the buyer to repay that portion of the mortgage to the seller. For IRS purposes, the seller must report the interest portion of any payments received from the buyer on Schedule B of IRS Form 1040. If an amount is reported on Schedule B, the family should report the outstanding balance of the remaining mortgage on the FAFSA as an investment asset.
- **Trust funds.** If trust funds are in your (or if you are married, your spouse’s) name, they should be reported as your (or your spouse’s) asset on the application. In the case of divorce or separation, where the trust is owned jointly and

ownership is not being contested, the property and the debt are equally divided between the owners for reporting purposes, unless the terms of the trust specify some other method of division.

How the trust must be reported varies according to whether you (or your spouse) receive or will receive the interest income, the trust principal or both. If you (or your spouse) receive only interest from the trust, any interest received in the base year must be reported as income. Even if interest accumulates in the trust and is not paid out during the year, if you will receive the interest, you must report an asset value for the interest you will receive in the future. The trust officer can usually calculate the present value of the interest you will receive while the trust exists. This value represents the amount a third person would be willing to pay to receive the interest income you (or your spouse) will receive from the trust in the future.

The present value of the principal is the amount a third person would pay at present for the right to receive the principal when the trust ends (basically, the amount you would have to deposit now to receive the amount of the principal when the trust ends, including the accumulated interest). Again, the trust officer can calculate the present value.

As a general rule, you must report the present value of the trust as an asset, even if your (the beneficiary's) access to the trust is restricted. If the creator of a trust has voluntarily placed restrictions on the use of the trust, then you should report the trust in the same manner as if there were no restrictions. However, if a trust has been restricted by court order, you should not report it as an asset. An example of such a restricted trust is one set up by court order to pay for future surgery for the victim of a car accident.

### **Student Asset Information Questions**

If you are eligible to skip these questions, but you choose to answer them on the Web or on paper, answering these questions will not affect your eligibility to receive Federal Student Aid, such as a Federal Pell Grant.

#### **41. Total current balance of cash, savings, and checking accounts.**

Add the account balances of your (and if married, your spouse's) cash, savings, and checking accounts as of today. Enter the total of all accounts as the total current balance. If the total is negative, enter zero as the total current balance.

- Do not add student financial aid into your account balances.
- Round to the nearest dollar and do not include commas or decimal points.



**42. Net worth of investments.**

$$\text{Investment Value} - \text{Investment Debt} = \text{Net Worth of Investments}$$

If you (and your spouse) own real estate or investments other than your principal residence, their value equals the amount they are worth today.

Investment debt equals how much you (and/or your spouse) owe on real estate and investments other than your principal residence. Investment debt means only those debts that are related to the investments.

Subtract the amount of debt on these assets from their value to determine the net worth of the asset. Indicate this amount in **question 42** for net worth of investments.

**43. Net worth of business and/or investment farm.**

$$\text{Business/Farm Value} - \text{Business/Farm Debt} = \text{Net Worth of Business/Farm}$$

For business or investment farm value, first figure out how much the business or farm is worth today. An investment farm is a farming business where the student (and/or spouse, if married) does not reside on the farm, nor do they materially operate the farm.

Business or investment farm debts are what you (and/or your spouse) owe on the business or farm. Include only debts for which the business or farm was used as collateral.

Subtract the amount of debt from the value. Indicate this amount in question 43 for net worth of business and/or investment farm.

To report current market value for a business, you must use the amount for which the business could sell as of the date of the application. Also, if you are not the sole owner of the business, you should report only your share of its value and debt.

**44. Student's 2014 Additional Financial Information.** Enter the combined amounts for you and your spouse.

**a. Education credits.**

If the answer to this question is not pre-filled, enter the total amount of education credits (*American Opportunity Tax Credit* or *Lifetime Learning Tax Credit*) you (and if married, your spouse) received in 2014.

If you filed (or if married, you and your spouse filed a joint tax return), the total education credits can be found on:

|          |          |
|----------|----------|
| IRS Form | Use Line |
|----------|----------|

|       |    |
|-------|----|
| 1040  | 50 |
| 1040A | 33 |

**If you and your spouse filed separate tax returns**, use the table below to calculate your total education credits.

| <b>If you filed a...</b> | <b>...and your spouse filed a...</b> | <b>Then enter the following:</b>  |
|--------------------------|--------------------------------------|---|
| 1040                     | 1040                                 | Add line 50 from both tax returns and enter the total amount                    |
| 1040                     | 1040A                                | Add line 50 from the 1040 and line 33 from the 1040A and enter the total amount |
| 1040A                    | 1040A                                | Add line 33 from both tax returns and enter the total amount                    |
| 1040A                    | 1040                                 | Add line 33 from the 1040A and line 50 from the 1040 and enter the total amount |

**If you or your spouse will file a federal tax return, but have not yet filed, estimate the amount that will appear in the lines noted in the table above.**

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**Tip:** For more information about these tax credits, visit the IRS website at [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf).

#### **b. Child support payments.**

Enter the total amount of child support you (and if married, your spouse) **paid** because of divorce or separation or as a result of a legal requirement in 2014. Do not include support for children in your household.

#### **c. Taxable earnings from need-based employment programs.**

Enter the total amount of taxable earnings that you (and if married, your spouse) received in 2014 from Federal Work-study or other need-based work programs such as fellowships and assistantships.

**Tip:** Federal Work-study is income earned from work. This income should appear on your W-2 form and should be reported as wages, whether or not you are a tax filer.

**d. Student grants and other awards.**

Enter the total amount of grant and scholarship aid reported to the IRS as part of your (or if married, your spouse's) adjusted gross income for 2014.

Student aid types to report as part of the AGI may include:

- Grants
- Scholarships
- Waivers/Remissions
- Fellowships/Assistantships (grant or scholarship portions)
- AmeriCorps education awards
- AmeriCorps living allowances (but not insurance or child care payments)
- AmeriCorps interest accrual payments (for student loan interest that accrued during your AmeriCorps term of service)

If you filed:

| IRS Form | AGI is on line |
|----------|----------------|
| 1040     | 37             |
| 1040A    | 21             |
| 1040EZ   | 4              |

**Tip:** Do not report here any items included elsewhere in the Student's Additional Financial Information fields.

**e. Combat Pay or Special Combat Pay.**

Enter the total amount of taxable combat pay or special combat pay that you (and if married, your spouse) received in 2014. Only enter the amount that was taxable and included in the adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q.

Round to the nearest dollar and do not include commas or decimal points.

**f. Earnings from work under a cooperative education program.**

Enter the total amount of income you (and if married, your spouse) earned from work under a cooperative education program offered by a college in 2014.

**45. Student's 2014 Untaxed Income.** Enter the combined amounts for you and your spouse.

**a. Payments to tax-deferred pension and retirement savings plans.**

Enter the total amount you paid to your (and, if you are married, your spouse’s) tax-deferred pension and retirement savings plans (paid directly or withheld from your earnings). These amounts are reported on the W-2 form in boxes 12a through 12d, codes D, E, F, G, H, and S. Don’t include amounts reported in code DD (employer contributions toward employee health benefits).

**b. IRA and other plans.**

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.”

If the answer to this question is not pre-filled, enter the total amount of your (and if married, your spouse’s) IRA deductions and payments to self-employed Simplified Employee Pension (SEP), Savings Incentive Match Plan for Employees (SIMPLE), Keogh, and other qualified plans in 2014. If you filed (or if married, you and your spouse filed a joint tax return), the IRA/Keogh/SEP/SIMPLE payments can be found on:

- IRS Form 1040 – Use Lines: 28 + 32
- IRS Form 1040A – Use Line: 17

**If you and your spouse filed separate tax returns**, use the table below to calculate your total IRA/Keogh/SEP/SIMPLE payments.

| <b>If you filed a...</b> | <b>...and your spouse filed a...</b> | <b>Then enter the following:</b>   |
|--------------------------|--------------------------------------|--|
| 1040                     | 1040                                 | Add lines 28 + 32 from both tax returns and enter the total amount                                 |
| 1040                     | 1040A                                | Add lines 28 + 32 from the 1040 and line 17 from the 1040A and enter the total amount              |
| 1040A                    | 1040A                                | Add line 17 from both tax returns and enter the total amount                                       |
| 1040A                    | 1040                                 | Add line 17 from the 1040A and the total of lines 28 + 32 from the 1040 and enter the total amount |

If you or your spouse will file a federal tax return, but have not yet filed, estimate the amount that will appear in the lines noted in the table above.

**c. Child support received.**

Enter the total amount of child support you (and if married, your spouse) received in 2014 for all children in your household.

**d. Tax-exempt interest income.**

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.”

If the answer to this question is not pre-filled, enter the total amount of tax-exempt interest income you reported in 2014.

If you filed:

- IRS Form 1040 – Use Line: 8b
- IRS Form 1040A – Use Line: 8b
- If married, and you and your spouse filed separate tax returns, enter the total amount of your combined tax-exempt interest income.

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**e. Untaxed portions of IRA distributions.**

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.” You must subtract rollover amounts from the total.

If the answer to this question is not pre-filled, enter the total amount of the untaxed portions of IRA distributions you (and if married, your spouse) received in 2014. If the total is a negative amount, enter a zero (0).

If you filed (or if married, you and your spouse filed) a joint tax return:

- IRS Form 1040 – Use Lines: 15a minus 15b, and subtract rollover amounts from the total.
- IRS Form 1040A – Use Lines: 11a minus 11b, and subtract rollover amounts from the total.

If you and your spouse filed separate tax returns, use the table below to calculate your total untaxed portions of IRA distributions.

| <b>If you filed a...</b> | <b>...and your spouse filed a...</b> | <b>Then enter the following:</b>  |
|--------------------------|--------------------------------------|---|
| 1040                     | 1040                                 | Subtract the total of lines 15b from the total of lines 15a. Then subtract all rollover amounts from the remainder. |

|       |       |  |
|-------|-------|--|
| 1040  | 1040A | For the 1040 - Subtract line 15b from line 15a, then subtract all rollover amounts from the remainder.<br><br>For the 1040A - Subtract line 11b from line 11a, then subtract all rollover amounts from the remainder.<br><br>Add the total remainders from the 1040 and 1040A and enter this amount. |
| 1040A | 1040A | Subtract the total of lines 11b from the total of lines 11a. Then subtract all rollover amounts from the remainder.  |
| 1040A | 1040  | For the 1040A - Subtract line 11b from line 11a, then subtract all rollover amounts from the remainder.<br><br>For the 1040 - Subtract line 15b from line 15a, then subtract all rollover amounts from the remainder.<br><br>Add the total remainders from the 1040 and 1040A and enter this amount. |

If you or you and your spouse will file a federal tax return, estimate the amount that will appear in the lines noted in the table above.

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**f. Untaxed portions of pensions.**

If you use the IRS Data Retrieval Tool and transfer your information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.” You must subtract rollover amounts from the total.

If the answer to this question is not pre-filled, enter the total amount of untaxed portions of your pensions earned in 2014. If the total is a negative amount, enter a zero (0).

If you filed (or if married, you and your spouse filed a joint tax return):

- IRS Form 1040 – Use Lines: 16a minus 16b, and subtract rollover amounts from the total.
- IRS Form 1040A – Use Lines: 12a minus 12b, and subtract rollover amounts from the total.

**If you and your spouse filed separate tax returns**, use the table below to calculate your untaxed portions of pensions.

| <b>If you filed a...</b> | <b>...and your spouse filed a...</b> | <b>Then enter the following:</b>  |
|--------------------------|--------------------------------------|---|
| 1040                     | 1040                                 | Subtract the total of lines 16b from the total of lines 16a. Then subtract all rollover amounts from the remainder.   |
| 1040                     | 1040A                                | For the 1040 - Subtract line 16b from line 16a, then subtract all rollover amounts from the remainder.<br><br>For the 1040A - Subtract line 12b from line 12a. Then subtract all rollover amounts from the remainder.<br><br>Add the total remainders from the 1040 and 1040A and enter the amount. |
| 1040A                    | 1040A                                | Subtract the total of lines 1b from the total of lines 12a. Then subtract all rollover amounts from the remainder.  |

|       |      |  |
|-------|------|--|
| 1040A | 1040 | <p>For the 1040A - Subtract line 12b from line 12a. Then subtract all rollover amounts from the remainder.</p> <p>For the 1040 - Subtract line 16b from line 16a, then subtract all rollover amounts from the remainder.</p> <p>Add the total remainders from the 1040 and 1040A and enter the amount.</p> |
|-------|------|--|

If you or your spouse will file a federal tax return, but have not yet filed, estimate the amount that will appear in the lines noted in the table above.

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**g. Housing, food, and other living allowances.**

Enter the total cash value of housing, food, and any other living allowances you received in 2014. These allowances are often paid to military, clergy, and others.

**Tip:** Do not include rent subsidies for low-income housing, the value of on-base military housing or the value of a basic military allowance for housing.

**h. Veterans' noneducation benefits.**

Enter the total amount of veterans noneducation benefits you received in 2014. Veterans noneducation benefits include Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.

**Tip:** Do not include veterans educational benefits such as the:

- Montgomery GI Bill



- Dependents Education Assistance Program
- VA Vocational Rehabilitation Program
- VEAP Benefits
- Post-9/11 GI Bill

**Tip:** Don't include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (for example, cafeteria plans), foreign income exclusion, or credit for federal tax on special fuels.

**i. Other untaxed income and benefits.**

Enter the total amount of any other untaxed income or benefits, such as workers compensation, Black Lung Benefits, untaxed portions of Railroad Retirement Benefits, disability, etc. that you or your spouse received in 2014. Also include the untaxed portions of health savings accounts from IRS Form 1040 – line 25.

Do not include extended foster care benefits, student aid, earned income credit, child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

**j. Money received or paid on student's behalf.**

Enter the total amount of cash support you (and if married, your spouse) received in 2014 from a friend or relative (other than your parents, if you are a dependent student). Report the amount if it is not reported elsewhere on this application.

If someone is paying rent, utility bills, etc., for you while you attend school, include the amount of that person's contributions, unless the person is your **parent** whose information is reported on this application.

Include money that you received from a parent whose financial information is not reported on this form and that is not part of a legal child support agreement.

**Tip:** This includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents or non-custodial parents (such as your grandparents, aunts, and uncles).

Certain income and benefits should **not** be reported in questions 44 and 45:

- **Student financial aid.** Student aid received is already taken into account when a school packages your aid. However, work-study earnings must be reported as taxed income in the income questions of the Student's Income and Assets section.
- **Food stamps and other programs.** Benefits received from federal, state, or local governments from the following programs are not counted as untaxed income:
  1. Supplemental Nutrition Assistance Program (SNAP);
  2. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC);
  3. Food Distribution Program;
  4. Commodity Supplemental Food Program;
  5. National School Lunch and School Breakfast Programs;
  6. Summer Food Service Program; and
  7. Special Milk Program for Children.
- **Dependent Assistance.** You may be eligible to exclude a limited amount of benefits received for dependent care assistance if certain requirements are met. Generally, up to \$5,000 of benefits may be excluded from an employee's gross income, or \$2,500 for a married employee who files a separate return from his or her spouse. This exclusion cannot exceed the employee's (or his or her spouse's) earned income. (**Tip:** Some states provide reimbursement for childcare expenses incurred by welfare recipients through Temporary Assistance for Needy Families [TANF]. You must report this on the application because you bill the state for the amount of childcare costs incurred while on welfare and are reimbursed on that basis.)
- **Per capita payments to Native Americans.** You should not report individual per capita payments received in 2014 from the Per Capita Act or the Distribution of Judgment Funds Act unless any individual payment exceeds \$2,000. Thus, if an individual payment were \$1,500, you would not report it on your application. However, if a payment were \$2,500, you would report the amount that exceeds \$2,000: \$500.
- **Heating/fuel assistance.** Exclude from consideration as income or resources any payments or allowances received under the Low-Income Home Energy Assistance Program (LIHEAP). (**Tip:** Payments under the LIHEAP are made through state programs that may have different names.)

Questions 46–58 (**Dependency questions: All applicants must complete**)

These questions appear in Step Three of the PDF or paper FAFSA and will also be displayed on *FAFSA on the Web*.

**Purpose:** These questions are used to determine, according to law, whether you are a dependent or an independent student for purposes of calculating an EFC. If you answer “No” to all of these questions, you are a dependent student, even if you do not live with your parents. On a case-by-case basis, a financial aid administrator (FAA) may make an otherwise dependent student independent if he or she can document in the student’s file that the student’s individual circumstances warrant the decision. The reason must relate to that individual student and not to an entire class of students. **The FAA’s decision is final and cannot be appealed to the U.S. Department of Education (ED).**

A dependent student moves on to questions 59–94, and provides information about his or her parents in the purple areas of the paper FAFSA or in the area designated for parental income on *FAFSA on the Web*. On the 2015–16 *FAFSA on the Web* application, student only and parent/student combined pages are blue and parent only pages are purple. An independent student, who answers “Yes” to any one of the dependency questions, skips questions 59–94 and picks up with question 95 and continues through to the end of the application. All students must complete the rest of the application from question 103 through the end.

You must answer “Yes” or “No” to questions 46–58. On *FAFSA on the Web*, the answers to questions 46–48 are prefilled based on how you answered the questions on date of birth, marriage, and level of education earlier on the application.

**46. Were you born before January 1, 1992?**

**Tip:** On FOTW, the answer to this question is pre-filled based on your answer to the date of birth question earlier in the application.

**47. As of today, are you married?**

On FOTW, the answer to this question is pre-filled based on your answer to the marital status question earlier in the application.

The answer to this question will display “No” if you reported that you are single, divorced, or widowed.

The answer to this question will display “Yes” if you reported that you are married or separated.

**48. At the beginning of the 2015-2016 school year, will you be working on a master’s or doctorate program?**

This includes an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc. On FOTW, the answer to this question is pre-filled based on your answer to the grade level in college question earlier in the application.

The answer to this question will display “No” if you indicated you never attended college or that you are an undergraduate student.

The answer to this question will display “Yes” if you reported that you are a graduate or professional student.

**Tip:** A graduate or professional student is not eligible for a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant, so if you incorrectly report that you are a graduate or professional student, you will need to correct this answer to receive any of these federal grants as an undergraduate student who is otherwise eligible.

**Tip:** If you expect to begin a master's or doctorate program sometime during the 2015-2016 school year, you should contact your college's financial aid office for assistance with answering this question.

**49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?**

**50. Are you a veteran of the U.S. Armed Forces?** You should answer “Yes” if

- You have engaged in active duty (including basic training) in the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, or Coast Guard), or you were a member of the National Guard or Reserve who was called to active duty for purposes other than state or training purposes, or you were a cadet or midshipman at one of the service academies, **and**
- You were released under a condition other than dishonorable. Box 24 of the DD214 indicates the “Character of Service.” If anything other than “dishonorable” appears in that box, you should answer “Yes” to this question, as long as you were called to active service. There is no minimum amount of time the student has to have served to be considered a veteran for federal student aid purposes, but the service does have to be considered “active service.” If “dishonorable” appears in box 24, you must answer “No” to question 50.
- You should also answer “Yes” if you are not a veteran now but will be one by June 30, 2016.

You should answer “No” (you are not a veteran) if

- you have never engaged in active duty in the U.S. Armed Forces,
- you are currently an ROTC student or a cadet or midshipman at a service academy, or
- you are a National Guard or Reserve enlistee activated only for training purposes.
- You were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Note that if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2016, you should answer “No” to this particular question.

**51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2015 and June 30, 2016?**

Select “Yes” if you have children and they are receiving more than half of their support from you (and if married, your spouse).

Select “Yes” if you are expecting a child who will be born before or during the school year, and you (and if married, your spouse) will provide more than half of the child's support.

Select “No” if you do not have children. Also select “No” if your children are not receiving more than half of their support from you (and if married, your spouse).

**52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2016?**

Select “Yes” if other people (not your children or spouse) live with you. These other dependents must also be receiving more than half of their support from you and will continue to receive more than half of their support from you through June 30, 2016.

Select “No” if you do not have dependents (other than your children or spouse). Also select “No” if you have dependents, but they are not receiving more than half of their support from you.

**53. At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?**

The answer to this question may be pre-filled based on your answer to the foster care question earlier in the application.

Select “Yes” if you had no living parent at any time since you turned age 13, even if you are now adopted.

Select “Yes” if you were in foster care at any time since you turned age 13, even if you are no longer in foster care as of today.

Select “Yes” if you were a dependent or ward of the court at any time since you turned age 13, even if you are no longer a dependent/ward of the court as of today.

**Tip:** For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

**Tip:** The financial aid administrator at your college may require you to provide proof that you were in foster care or a dependent/ward of the court.

**54. Are you or were you an emancipated minor as determined by a court in your state of legal residence?**

**55. Are you or were you in legal guardianship as determined by a court in your state of legal residence?**

The answer to this question may be pre-filled based on your answer to the foster care question earlier in the application.

Select “Yes” if you had no living parent (biological or adoptive) at any time since you turned age 13, even if you are now adopted.

Select “Yes” if you were in foster care at any time since you turned age 13, even if you are no longer in foster care as of today.

Select “Yes” if you were a dependent or ward of the court at any time since you turned age 13, even if you are no longer a dependent/ward of the court as of today.

**Tip:** For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

**Tip:** The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardian. You are also not considered a legal guardian of yourself.

**Tip:** If you answered “yes” to either of these questions (54–55) the financial aid administrator at your college may require you to provide proof for that answer.

**56. At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**

**57. At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**

**58. At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless?**

For questions 56–58, answer “Yes” if you received a determination at any time on or after July 1, 2014, that you were an unaccompanied youth who was homeless, or for question 58, at risk of being homeless. Note that the financial aid administrator at your college may require you to provide a copy of the determination if you answered “Yes” to question 56, 57, or 58.

You may be considered an unaccompanied homeless youth or be a youth who was self-supporting and at risk of being homeless even though you do not have a determination from the district liaison or the director of the programs cited in these questions. These officials only make these determinations if you are in high school or are receiving their services. If you are not in high school or receiving the services of these programs, your financial aid office can determine whether you should be considered an unaccompanied homeless youth or an unaccompanied youth who is self-supporting and at risk of being homeless.

You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless. If you are older than 21 but not yet 24, you should also contact your financial aid office if you are homeless or are self-supporting at risk of being homeless. Note that if you answer “Yes” to any of the previous three questions (56, 57, or 58), the financial aid administrator at your college may require you to provide proof of your status.

Answer “No” if you are not homeless, or at risk of being homeless, or do not have a determination from a district liaison, director of a cited program, or your financial aid administrator.

**Homeless** means lacking fixed, regular, and adequate housing. You may be considered homeless if you are living in shelters, parks, motels, or cars, or are temporarily living with other people because you have no place else to go. If you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would provide support and a place to live.

**Unaccompanied** means you are not living in the physical custody of your parent or guardian.

**Youth** means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

If you answered “Yes” to any of the questions 46–58, you should now skip to question 95. If you answered “No” to every one of these questions, continue with question 59. If you are a health professions student, your school may require you to complete questions 59–94 even if you answered “Yes” to any of the dependency questions.

**Questions 59–94** (Dependent applicants must complete)

**Purpose:** Your legal parents (see definition below) must provide financial information for questions 59–94 if you are a dependent student (i.e., if you answered “No” to every question from 46–58). The EFC calculation, determined by congressional formula, uses information from this part to determine what portion of your parents’ income and assets should be available to contribute to your educational cost of attendance.

Who is a Legal Parent?

A legal parent is biological, adoptive, or as determined by the state (for example, listed on the birth certificate). Use the table below to determine whose income to include on the FAFSA. The term “legal parent” is not restricted to biological parents. There are instances (such as when a grandparent legally adopts the applicant) in which a person other than a biological parent is treated as a parent, and in these instances, the parental questions on the application must be answered, since they apply to such an individual (or individuals).

|  |   |
|--|---|
| If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried:  | Answer the questions about that parent.   |
| If your parents are both living and married to each other as of the date you complete this application: *  | Answer the questions about both of them.  |
| If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and live together: | Select “unmarried and both parents living together” and provide information about both of them regardless of their gender. ** |



|   |  |
|---|--|
| <p>If one, but not both, of your parents has died:</p>  | <p>Answer the parental questions about the surviving parent. Do not report any financial information for the deceased parent on the FAFSA. If the surviving parent dies after the FAFSA has been filed, you must submit a correction to question 53, thus updating your dependency status to independent, and correct all other information as appropriate (for example, you will no longer fill out questions 59–94). If the surviving parent is remarried as of the date you complete the FAFSA, answer the questions about both that parent and the person he or she married (your stepparent).</p>             |
| <p>If your parents are divorced (or separated): ***</p> | <p>Answer the questions about the parent you lived with more during the 12 months preceding the date you complete the FAFSA. If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the 12 months preceding the date you complete the FAFSA, or during the most recent year that you actually received support from a parent. If this parent has remarried as of the date you fill out the FAFSA, answer the questions on the remaining sections of the FAFSA about that parent and the person he or she married (your stepparent).</p> |

\* Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, same-sex couples must report their marital

status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage, without regard to where the couple resides.

\*\* Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-4-FED-AID (1-800-433-3243) for assistance in completing questions 80–94.

\*\*\* If your parents are legally separated, the same rules that apply for a divorced couple are used to determine which parent’s information must be reported. A couple doesn’t have to be legally separated in order to be considered separated for purposes of the FAFSA. The couple may consider themselves informally separated when one of the partners has permanently left the household. If the partners live together, they can’t be considered informally separated.

**Tip:** A stepparent is treated in the same manner as a biological parent if the stepparent is married, as of the date of application, to the biological parent whose information will be reported on the FAFSA, or if the stepparent has legally adopted you. There are no exceptions. Prenuptial agreements do not exempt the stepparent from providing required data on the FAFSA. Note that the stepparent’s income information for the entire year prior to application (2014) must be reported even if your parent and stepparent were not married until after the start of 2014, but were married prior to the date the FAFSA was completed.

**Tip:** A widowed stepparent is not considered a parent for the FAFSA unless he or she legally adopts the applicant.

A foster parent, legal guardian, or a grandparent or other relative is not treated as a parent for purposes of filing a FAFSA unless that person has legally adopted the applicant. An adoptive parent is treated in the same manner as a biological parent on the FAFSA.

If one, but not both, of your parents has died, you should answer the parental questions about the surviving parent. Do not report any financial information for the deceased parent on the FAFSA. If the surviving parent dies after the FAFSA has been filed, you must submit a correction to question 53, thus updating your dependency status to independent, and correct all other information as appropriate (for example, you will no longer fill out questions 59–94). If the surviving parent is remarried as of the date you complete the FAFSA, answer the questions about both that parent and the person he or she married (your stepparent). Questions 59–79

**59. Parents’ marital status as of today.** This question cannot be left blank. Select the answer that describes your parents’ marital status as of the day you submit your Free Application for Federal Student Aid (FAFSA).

“**Unmarried and both parents living together**” means that both of your legal parents (biological and/or adoptive) are not married to each other but live in the same household.

“**Married/Remarried**” does not mean living together unless your parents' state of legal residence recognizes their relationship as a common law marriage.

**60. Parent’s marital status date.** If your parents are legally married as of today, enter the date they married or remarried.

If your parents are currently separated, enter the date they separated.

If your parents are currently divorced, enter the date they were separated or divorced, whichever is earlier.

If your parent is currently widowed, enter the date he or she became widowed.

Enter two numbers for the month and four numbers for the year. If the month is less than 10, enter a zero in front of the number. For example, August 1989 must be entered as **081989**.

**61. Parent 1’s (father/mother/stepparent) Social Security number.** Enter parent 1’s Social Security number (SSN). The Social Security number must match **exactly** the SSN on the Social Security card.

**62–64. Parent 1’s (father/mother/stepparent) last name, first initial, and date of birth.** Use letters (A-Z), numbers (0-9), periods (.), apostrophes (’), dashes (-), or blanks (spaces). No other characters are allowed. If your parent does not have a last name, enter his or her first name. Use his or her proper name, not a nickname.

**65. Parent 2’s (father/mother/stepparent) Social Security number.** Enter parent 2’s Social Security number (SSN). The Social Security number must match **exactly** the SSN on the Social Security card.

**66–68. Parent 2’s (father/mother/stepparent) last name, first initial, and date of birth.** Use letters (A-Z), numbers (0-9), periods (.), apostrophes (’), dashes (-), or blanks (spaces). No other characters are allowed. If your parent does not have a last name, enter his or her first name. Use his or her proper name, not a nickname.

**Tip:** If necessary, for information on how to update or correct the name on parent 1/parent 2’s Social Security card, he/she can call the SSA at 1-800-772-1213 or go to their website at [www.ssa.gov](http://www.ssa.gov).

**Tip:** The [Privacy Act](#) statement on the FAFSA explains how parent 1’s/parent 2’s SSN can be used. If your parent doesn’t have a Social Security number, enter 000-00-0000. *FAFSA on the Web* filers should enter the numbers without dashes.

**69. Your parents' e-mail address.**

If your parents have an e-mail address and would like to be notified by e-mail when your FAFSA is processed, enter the e-mail address now.

If your parent(s) do not have an e-mail address, leave this field blank.

**Tip:** E-mail addresses have only one @ symbol. The first character cannot be the @ symbol. Periods cannot be first, last, or next to another period.

**70. State of legal residence.** Select your parents' current state or country of legal residence. Select Foreign Country if your parents' legal residence is in a foreign country.

Your parent's answer represents the residency or domicile of their true, fixed, and permanent home.

If your parents are separated or divorced, use the state or country of legal residence for the parent whose information is reported on this application.

Each state determines legal residency differently. You should contact your college's financial aid office for assistance with state of legal residence qualifications.

If your legal parents (biological and/or adoptive) have different states of legal residence, answer for the parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months, or during the most recent year that you actually received support from a parent.

**Tip:** Use the [State Abbreviations](#) list to provide the abbreviation for your parents' state of legal residence. If your parents live in a foreign country, enter "FC" in the state abbreviation space or select "Foreign Country" on *FAFSA on the Web*.

**71. Legal resident before January 1, 2010.** Did your parents become legal residents of their state before January 1, 2010?

Select "Yes" if your parents have lived in this state for five years or more.

Select "No" if your parents have lived in this state for less than five years.

**72. Date (month and year) of legal residency.** If you selected "No" in question 71, you must enter the month and year for the parent who has been a legal resident of the state the longest. If your parents are divorced or separated, use the date for the parent whose financial information you reported on this application.

Enter two numbers for the month and four numbers for the year. If the month is less than 10, enter a zero in front of the number. For example, August 2012 must be entered as 082012.

**73. Number in parents' household.** To determine your parents' household size, include

- yourself;
- your parents;
- the number of other children (other than yourself) who will receive more than half of their support from your parents between July 1, 2015 and June 30, 2016; and
- the number of people who are not your parents' children but who live with your parents and receive more than half of their support from your parents, and will continue to receive more than half of their support from your parents between July 1, 2015 and June 30, 2016.

**Tip:** To determine whether to include children in the household size, the “support” test is used (rather than a residency requirement) because there may be situations in which a parent supports a child who does not live with the parent, especially in cases where the parent is divorced or separated. In such cases, the parent who provides more than half of the child’s support may claim the child in his or her household size. It does not matter which parent claims the child as a dependent for tax purposes. If your parent receives benefits (such as Social Security or Temporary Assistance for Needy Families [TANF] payments) in the child’s name, these benefits must be counted as parental support to the child.

**Tip:** Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, and payment of school costs.

**74. Number of college students in parents' household.** Enter the number of people in your parents' household who will attend college between July 1, 2015 and June 30, 2016. Include

- yourself, even if you will attend college less than half-time in 2015-2016; and
- other people in your parents' household only if they will attend college at least half-time in 2015-2016, in a program that leads to a college degree or certificate.

Do not include:

- your parents, even if they are enrolled at least half-time in 2015-2016 in a program leading to a degree or a certificate, and
- students at a U.S. service academy, because most of their primary educational expenses are paid for by the federal government.

**75–79. Benefits your parents (or anyone in your parents' household) received during 2013 or 2014.** Select the appropriate check box if your parents or anyone in your parents' household received any of the following during 2013 or 2014:

- Question 75: Supplemental Security Income (SSI)
- Question 76: Supplemental Nutrition Assistance Program (SNAP)
- Question 77: Free or Reduced Price Lunch
- Question 78: Temporary Assistance for Needy Families (TANF)
- Question 79: Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

**Tip:** Check None of the above if none of these benefits were received during 2013 or 2014.

**Tip:** Family assistance programs such as SNAP and/or TANF might have different names in your state. Also, answering this question will not reduce your eligibility for federal student aid or your eligibility for these federal benefits.

### **Instructions for questions 80–92 (How to complete the income section)**

It is best to use a completed 2014 income tax return to complete the application. However, if they have not filed a 2014 income tax return, they can do the following: If your parents' 2014 adjusted gross income is similar to their 2013 income, use their 2013 income tax return to provide estimates for questions about their income. If their 2014 income is not similar to 2013 income, they should answer the income-related FAFSA questions to the best of their ability by estimating the amounts.

Once they complete their 2014 tax return, they must update any estimates they provided. At that point, they may be able to use the IRS Data Retrieval Tool to transfer their tax return information into your FAFSA. Check with your school for further clarification. They might have to provide your school with a copy of their completed tax return (assuming they're required to file one) before you receive federal student aid.

When your application is compared with the tax return actually filed, the financial information must agree. If there are differences, you should correct the information using *Corrections on the Web* or by correcting your paper SAR and mailing it back to the U.S. Department of Education (ED).

Even if your parents **are not required to file a 2014 income tax return**, they will need to calculate their earnings for the year. Use W-2 forms and other records to answer the questions in this section.

For the 2015–16 FAFSA, your parents will use 2014 tax information to answer the income tax questions. The income tax questions give 2014 Internal Revenue Service (IRS) tax form line references.

Use the information from one of the following 2014 income tax forms to complete the FAFSA in the same manner as U.S. tax information: the income tax return required by:

- Puerto Rico

- Guam
- American Samoa
- U.S. Virgin Islands
- Swain’s Island
- Northern Marianas Islands, or
- Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).

The amounts on these returns are already reported in U.S. dollars.

### **Foreign income**

Income earned in a foreign country is treated in the same way as income earned in the U.S. Convert all figures to U.S. dollars, using the exchange rate in effect on the day you complete the FAFSA. Your parents can find information on current exchange rates at [www.federalreserve.gov/releases/h10/current](http://www.federalreserve.gov/releases/h10/current).

Your parents should also include the value of any taxes paid to the foreign government in the “U.S. income tax paid” line item. (If the income earned in the foreign country was not taxed by the central government of that country and was not subject to the foreign income exclusion based on filing an IRS Form 2555 or 2555EZ, the income should be reported as untaxed income in question 94(i).

In many cases, if your parents file a return with the IRS for a year in which foreign income was earned, a portion of the foreign income can be excluded on IRS Form 2555 for U.S. tax purposes. The figure reported on line 45 of Form 2555 (or line 18 of Form 2555EZ) should not be reported in question 94(i).

### **Questions 80–94**

**Tip:** Before moving on to questions 80-94, if the answer to question 59 is “unmarried and both parents living together” contact 1-800-4-FED-AID (1-800-433-3243) for assistance answering questions 80–94.

**80. Filing return.** This question asks whether or not your parents have filed or will file a 2014 income tax return. If your parents are now married (even if they were not married in 2014) answer this question about them as a couple. If your parents are either not married, divorced, separated, or widowed, answer this question about the parent who is reporting financial information on this application.

Select the option that indicates your parents’ 2014 income tax return filing status:

- Already completed
- Will file
- Not going to file

If your parents indicate they “Will file” a 2014 tax return and their 2014 income is similar to their 2013 income, use their 2013 income tax return to provide estimates for questions about their income. If their income is not similar, click **Income Estimator** for assistance estimating your parents’ adjusted gross income, and answer the remaining questions about their income to the best of your ability.

Once your parents file, they **must** correct the FAFSA, changing 1) their status from “Will file” to “Already completed,” and 2) their estimated answers to the final amounts on their 2014 tax return. They may also be eligible to use the IRS Data Retrieval Tool to transfer their tax return information into the FAFSA.

Click the “How to answer the ‘Parents Filed 2014 Income Tax Return?’ question when parents didn’t file a joint federal tax return” link for additional instructions on how to answer if your parents filed separate tax returns.

**81. Type of return filed.** If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.”

If the answer to this question is not pre-filled, you must select the income tax return that your parents filed or will file for 2014:

- IRS 1040
- IRS 1040A or 1040EZ
- A foreign tax return
- A tax return for a U.S. territory or a Freely Associated State (including Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, and Palau tax returns),

Select the “How to answer the “Parents’ Type of 2014 Tax Form Used” question when parents didn’t file a joint federal tax return” link for additional instructions on how to answer if your parents filed separate tax returns.

**82. Tax filing status.** If your parents filed or will file a tax return, you must select your parents’ tax return filing status for 2014:

- Single
- Head of Household
- Married-Filed Joint Return
- Married-Filed Separate Return
- Qualifying Widow(er)
- Don’t know

If your parents filed a 1040 or 1040A tax return, select the tax return filing status from the “Filing Status” field of your parents’ tax return.



If your parents filed a 1040EZ tax return, select **Single** if your parents are not married and select **Married-Filed Joint Return** if your parents are married.

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be identified as “Transferred from the IRS.”

**83. Eligible to file a 1040A or 1040EZ.** Select “Yes” if your parent (or both of your parents if you are reporting information for both parents)

- filed or will file a 1040 or a foreign tax return but were eligible to file a 1040A or 1040EZ,
- filed a 1040 only to claim *Lifetime Learning Tax Credit* but would have otherwise been eligible to file a 1040A or 1040EZ, or
- filed a 1040 and were not required to file a tax return.

In general, your parents are eligible to file a 1040A or 1040EZ if they:

- Make less than \$100,000 per year
- Do not itemize deductions
- Do not receive income from their own business or farm
- Do not receive self-employment income or alimony
- Are not required to file Schedule D for capital gains

If your parents filed a 1040 only to claim *Lifetime Learning Tax Credit*, and your parents would have otherwise been eligible for a 1040A or 1040EZ, your parents should answer “Yes” to this question.

If your parents filed a 1040 and were not required to file a tax return, your parents should answer “Yes” to this question.

Select “**No**” if either of your parents filed or will file a 1040 and were not eligible to file a 1040A or 1040EZ.

Your parents are **not** eligible to file a 1040A or 1040EZ if they:

- Make \$100,000 or more per year
- Itemize deductions
- Receive income from their own business or farm
- Receive self-employment income or alimony
- Are required to file Schedule D for capital gains

If your parents do not know if they are eligible to file a 1040A or 1040EZ, select **Don't know**.

**84. Dislocated Worker.** As of today is either of your parents a dislocated worker?  
In general, a person may be considered a dislocated worker if he or she

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster;
- is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station;
- is the spouse of an active duty member of the Armed Forces and is a displaced homemaker, (as described in the next bullet); or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (for example, a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally they are not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer “Yes” to question 84 if your parent is a dislocated worker.

Answer “No” to question 84 if your parent is not a dislocated worker.

Answer “Don’t know” to question 84 if you are not sure whether your parent is a dislocated worker.

You can contact your financial aid office for assistance in answering this question. Note that the financial aid administrator at your school may require you to provide proof that your parent is a dislocated worker if you answered “Yes” to question 84.

**85. Adjusted Gross Income.** If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.”

If the answer to this question is not pre-filled, enter the amount of your parents’ adjusted gross income (AGI) in 2014. The AGI can be found on:

- IRS Form 1040 – Use Line: 37
- IRS Form 1040A – Use Line: 21
- IRS Form 1040EZ – Use Line: 4

**Tip:** The line numbers above are from the Internal Revenue Service (IRS) tax form, **not** from the W-2 form.

**Tip:** AGI includes more than just wages earned; for example, it also includes interest, dividends, alimony, taxable portions of Social Security, and business income.

**86. Income tax.** Enter the amount of income tax your parents' paid.

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

If the answer to this question is not pre-filled, enter your parents' total tax amount for 2014.

If your parents filed:

- IRS Form 1040 – Use Line: 56
- IRS Form 1040A – Use Line: 37
- IRS Form 1040EZ – Use Line: 10

**Tip:** The line numbers above are from the Internal Revenue Service tax form, **not** from the W-2 form.

**Tip:** Income tax is **not** income. It is the amount of tax that your parents paid on the income that they earned from work. Your parents' income tax amount **should not** be the same as their adjusted gross income (AGI).

**87. Exemptions.** Enter the amount of your parent's exemptions.

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

If the answer to this question is not pre-filled, enter your parents' exemptions for 2014.

If your parents filed

- IRS Form 1040 – Use Line: 6d.
- IRS Form 1040A – Use Line: 6d.
- IRS Form 1040EZ and did not check either box on line 5, enter **01** if they are not married or **02** if they are married.
- IRS Form 1040EZ and checked either the "you" or "spouse" box on line 5, use line F on the EZ worksheet to determine the number of exemptions (\$3,950 equals one exemption).

**Tip:** The line numbers above are from the IRS tax form, **not** from the W-2 form.

**88 and 89. How much did your parents earn from working in 2014?** Question 88 asks how much Parent 1 (father/mother/stepparent) earned from working, and question 89 asks how much Parent 2 (father/mother/stepparent) earned from working.

If your parent is not married and uses the IRS Data Retrieval Tool, the answer to this question will be pre-filled.

If your parents are married and use the IRS Data Retrieval Tool, your parents' total income earned from working is transferred from the IRS. You are required to enter each parents' portion of the transferred amount.

If your parent filed a 1040 tax return and uses the IRS Data Retrieval Tool, tax information from IRS Schedule K-1 (Form 1065) is not transferred from the IRS. You are required to enter the amount that your parent reported in Box 14 [Code A] of IRS Schedule K-1 (Form 1065), if applicable.

If your parent filed or will file a tax return and does not use the IRS Data Retrieval Tool, enter the "wages, salaries, tips, etc." from his or her 2014 income tax return. Also, include income that he/she earned from Federal Work-study or any other need-based employment.

If your parent filed a joint tax return, report each parent's earnings separately. Your parents can use their W-2s or other earning statements to calculate their separate earning amounts.

**For tax filers:**

| <b>IRS Form</b> | <b>Enter Amount From Lines</b>                                 |
|-----------------|--|
| 1040            | 7 + 12 + 18* + Box 14 [Code A] of IRS Schedule K-1 (Form 1065) |
| 1040A           | 7  |
| 1040EZ          | 1  |

Tax filers who **are not** self-employed should only use line 7.

\*Lines 12 and 18 and Box 14 [Code A] of IRS Schedule K-1 (Form 1065) are for tax filers who **are** self-employed.

**Note:** If values from lines 12 or 18 or Box 14 [Code A] of IRS Schedule K-1 (Form 1065) are negative, treat them as zero when determining the income earned from work.

**Note:** The line numbers above are from the IRS tax form, **not** from the W-2 form.

**If your parent did not file taxes,** enter the total amount of earnings from work in 2014. Add up the earnings from the W-2 form and any other earning statements.

If your parent's 2014 income earned from work is:

| <b>Parent's Income from Work</b> | <b>Enter</b> |
|----------------------------------|--------------|
| Ten million or more              | 9999999      |
| Negative ten million or less     | -9999999     |
| Zero                             | 0            |

Round to the nearest dollar and do not include commas or decimal points.

**Tip:** If your parents filed (or will file) a 2014 tax return, each should include only his or her share from IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; 1040EZ—line 1. Even if your parents filed a joint return, they should report their earnings **separately** in questions 88 and 89.

If your parents filed a tax return using other than an IRS form, such as a foreign or Puerto Rican tax form, they should report on the FAFSA the amounts (converted to U.S. dollars) from the lines of the non-IRS form that correspond most closely to those on the IRS forms.

If your parents did not file a tax return, they should report their earnings from work in 2014. They can find this information on their W-2 form(s).

## **Questions 90–92**

### **Parent Asset Information Instructions**

An asset is a property with an exchange value. The purpose of collecting asset information is to determine whether your family's assets are substantial enough to support a contribution toward your cost of attendance (COA). Only the net asset value is counted in the need analysis. To determine the net value of any asset, you first determine the market value of the asset and reduce the value by the amount of debt against that asset. The result is the net value of the asset.

### **Ownership of an asset**

Ownership of an asset may be divided or contested in several situations:

- **Part ownership of asset.** If your parents own an asset with others and therefore only own a portion or percentage of the asset, they should report the net asset value that represents only their share of the asset owned. They would determine the current market value of the asset, reduce the value by any outstanding debt, and then multiply the net asset value by their ownership percentage. This result is then reported on the FAFSA.

- **Contested ownership.** Don't report the asset if its ownership is being legally contested. For instance, if your parents are separated and they may not sell or borrow against jointly owned property that is being contested, the FAFSA information they report would not list any value for the property or any debts against it. If ownership of the asset is resolved after the initial application is filed, they may not update this information. However, if ownership of the property is not being contested, they would report the property as an asset.
- **Lien against asset.** If there is a lien or imminent foreclosure against an asset, the asset would still be reported on the FAFSA until the party holding the lien or making the foreclosure completes legal action to take possession of the asset. If the status of the property changes after the application is filed, you may not update the asset information.

**Below are examples of assets that are not reported:**

- **Principal place of residence/family farm.** Don't report your parents' principal place of residence as an asset. Don't report their family farm if the farm is their principal place of residence and they "materially participated in the farm's operation."
- **A small business with 100 or fewer employees.** If your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees, do not report the net value of the business as an asset. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent, or sister-in-law.
- **Personal possessions.** Do not report possessions such as a car, a stereo, clothes or furniture. By the same token, personal debts such as credit card debt cannot be reported.
- **Pensions and Whole Life Insurance.** The cash value or built-up equity of a life insurance policy (often referred to as a whole-life policy) isn't reported as an asset. The income distributed to the beneficiary must be reported as **income**.
- **Excluded Assets From Native American Students.** Do not report any property received under the Per Capita Act or the Distribution of Judgment Funds Act (25 United States Code [USC] 1401, et seq.), the Alaska Native Claims Settlement Act (43 USC 1601, et seq.), or the Maine Indian Claims Settlement Act (25 USC 1721, et seq.).

**Investments**

- **Rental properties.** Generally, rental properties must be reported as investment assets rather than as business assets. To be reported as a business, a rental property would have to be part of a formally recognized business. (Usually such a

business would provide additional services, such as regular cleaning, linen, or maid service.)

- **“Take-back” mortgages.** In a “take-back” mortgage, the seller takes back a portion of the mortgage from the buyer and arranges for the buyer to repay that portion of the mortgage to the seller. For IRS purposes, the seller must report the interest portion of any payments received from the buyer on Schedule B of IRS Form 1040. If an amount is reported on Schedule B, the family should report the outstanding balance of the remaining mortgage on the FAFSA as an investment asset.
- **Trust funds.** If trust funds are in your parents’ names, they should be reported as their asset on the application. In the case of divorce or separation, where the trust is owned jointly and ownership is not being contested, the property and the debt are equally divided between the owners for reporting purposes, unless the terms of the trust specify some other method of division.

How the trust must be reported varies according to whether your parents receive or will receive the interest income, the trust principal or both. If your parents receive only interest from the trust, any interest received in the base year must be reported as income. Even if interest accumulates in the trust and is not paid out during the year, if your parents will receive the interest, they must report an asset value for the interest they will receive in the future. The trust officer can usually calculate the present value of interest they will receive while the trust exists. This value represents the amount a third person would be willing to pay to receive the interest income your parents will receive from the trust in the future.

The present value of the principal is the amount a third person would pay at present for the right to receive the principal when the trust ends (basically, the amount that one would have to deposit now to receive the amount of the principal when the trust ends, including the accumulated interest). Again, the trust officer can calculate present value.

As a general rule, your parents must report the present value of the trust as an asset, even if their access to the trust is restricted as beneficiary/beneficiaries. If the creator of a trust has voluntarily placed restrictions on the use of the trust, then they should report the trust in the same manner as if there were no restrictions. However, if a trust has been restricted by court order, they should not report it as an asset. An example of such a restricted trust is one set up by court order to pay for future surgery for the victim of a car accident.

## **Parent Asset Information Questions**

**Tip:** If your parents are eligible to skip these questions, but choose to answer them on the Web or on paper, answering these questions will not affect your eligibility for federal student aid, such as a Federal Pell Grant.

**90. Total current balance of cash, savings, and checking accounts.**

Add the account balances of your parents’ cash, savings, and checking accounts as of the day you submit your Free Application for Federal Student Aid (FAFSA). Enter the total of all accounts as the total current balance. If the total is negative, enter zero as the total current balance. **Do not** add student financial aid into the account balances.

When calculating balances use the following table:

| <b>Total Current Balance</b> | <b>Enter</b> |
|------------------------------|--------------|
| Ten million or more          | 9999999      |
| Negative or zero             | 0            |

**91. Net worth of investments.**

The net worth of your parents’ current investments is the amount left over after deducting the debt from the value of the investment.

**Example: Your parents own an investment property valued at \$100,000; however, \$75,000 in debt is owed on the property. The net worth of the investment is \$25,000 (\$100,000-\$75,000 = \$25,000).**

If your parents own multiple investments, total the net worth amounts and report them as a lump sum.

**Example: Your parents own two investment properties. One property’s net worth is \$25,000 and the other property’s net worth is \$15,000; the total net worth of current investments is \$40,000.**

If your parents’ net worth **as of the day you submit your Free Application for Federal Student Aid (FAFSA)** is:

| <b>Net worth value</b>    | <b>Enter</b> |
|---------------------------|--------------|
| Ten million or more       | 9999999      |
| Zero or a negative amount | 0            |

**Investments include** real estate (do not include the home in which your parents live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.



**Tip:** UGMA and UTMA accounts are considered assets of the student and must be reported as an asset of the student on the FAFSA, regardless of the student's dependency status. Do not include UGMA and UTMA accounts for which your parents are the custodian but not the owner.

**Investments also include** qualified educational benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans.

**Tip:** Students who must report parental information on this form should report all qualified educational benefits or education savings accounts owned by the parents and/or the dependent student as part of the parental assets.

**Investments do not include** the home in which your parents live; cash, savings and checking accounts; the value of life insurance and retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.).

Investment value means the current balance or market value of these investments as of the day you submit your FAFSA. Investment debt means only those debts that are related to the investments.

For more information about reporting investments, call the Federal Student Aid Information Center **1-800-4-FED-AID (1-800-433-3243)**.

**Tip:** Investments also include trust funds, Uniform Transfers to Minors Act (UTMA)/Uniform Gifts to Minors Act (UGMA) Custodial Accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts owned by your parents, 529 college savings plans, the refund value of 529 prepaid tuition plans, installment and land sale contracts (including mortgages held), commodities, etc. Do not include the value of life insurance and retirement plans (401[k] plans, pension funds, annuities, non-Education IRAs, Keogh plans, etc.). Do not include UTMA or UGMA accounts for which your parents are the custodians but not the owners.

Your parents must report in question 91 all qualified educational benefits or education savings accounts, including Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans that they own for any member of the household. This includes accounts owned by the dependent student.

### **Investment Value – Investment Debt = Net Worth of Investments**

If your parents own real estate or investments other than their principal residence, the value equals the amount they are worth today.

Investment debt equals how much your parents owe on real estate and investments other than their principal place of residence. Investment debt means only those debts that are related to the investments.

Subtract the amount of debt on these assets from their value. Indicate this amount in question 91 for net worth of investments.

**92. Net worth of business and/or investment farm.**

**Tip:** Do not include the net worth of a family owned and controlled small business with not more than 100 full-time or full-time equivalent employees.

$$\text{Business/Farm Value} - \text{Business/Farm Debt} = \text{Net Worth of Business/Farm}$$

For business or investment farm value, first figure out how much the business or farm is worth today. An investment farm is a farming business where the parents do not reside on the farm, nor do they materially operate the farm.

Business or investment farm debts are what your parents owe on the business or farm. Include only debts for which the business or farm was used as collateral.

Subtract the amount of debt from the value. Indicate this amount in question 92 for net worth of business and/or investment farm.

To report current market value for a business, your parents must use the amount for which the business could sell as of the date of the application. Also, if your parents are not the sole owners of the business, they should report only their share of its value and debt.

**93. Parents' 2014 Additional Financial Information.** Enter the combined amounts for your parents.

**a. Education credits.**

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

If the answer to this question is not pre-filled, enter the total amount of education credits (*American Opportunity Tax Credit* and *Lifetime Learning Tax Credit*) your parents received in 2014.

If your parents filed a:

| IRS Form | Use Line |
|----------|----------|
| 1040     | 50       |
| 1040A    | 33       |

**If your parents filed separate tax returns**, use the table below to calculate their total education credits.

| If one parent filed a... | ...and the other parent filed a... | Then enter the following:   |
|--------------------------|------------------------------------|---|
| 1040                     | 1040                               | Add line 50 from both tax returns and enter the total amount                    |
| 1040                     | 1040A                              | Add line 50 from the 1040 and line 33 from the 1040A and enter the total amount |
| 1040A                    | 1040A                              | Add line 33 from both tax returns and enter the total amount                    |

If one or both parents will file a federal tax return, but have not yet filed, estimate the amount that will appear in the lines noted in the table above.

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**Tip:** For more information about these tax credits, visit the IRS website at [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf).

**b. Child support payments.**

Enter the total amount of child support your parents **paid** in 2014 because of divorce or separation or as a result of a legal requirement. Do not include child support paid for children in your parents' household .

**c. Taxable earnings from need-based employment programs.**

Enter the total amount of taxable earnings your parents received in 2014 from Federal Work-study or other need-based work programs such as fellowships and assistantships.

Federal Work-study is income earned from work. This income should appear on your parents' W-2 form and should be reported as wages, whether or not your parent is a tax filer. Do not worry about the fact that you are reporting work-study income in both places. The amounts from the Parents' Additional Financial Information fields are treated differently in the EFC calculation, and your parents will not be penalized.

**d. Student grants and other awards.**

Enter the total amount of grant and scholarship aid reported to the IRS as part of your parents' adjusted gross income (AGI) in 2014.

Student aid types to report as part of the AGI may include the following:

- Grants
- Scholarships
- Waivers or Remissions
- Fellowships or Assistantships (grant or scholarship portions)
- AmeriCorps education awards
- AmeriCorps living allowances (but not insurance or child care payments)
- AmeriCorps interest accrual payments (for student loan interest that accrued during the parents' AmeriCorps term of service)

**e. Combat Pay or Special Combat Pay.**

Enter the total amount of taxable combat pay or special combat pay that your parents received in 2014. Only enter the amount that was taxable and included in the adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q.

**f. Earnings from work under a cooperative education program.**

Enter the total amount of income your parents earned from work under a cooperative education program offered by a college in 2014.

**94. Parents' 2014 Untaxed Income.** Enter the combined amounts for your parents.

**a. Payments to tax-deferred pension and retirement savings plans.**

Enter the total amount your parents paid to their tax-deferred pension and retirement savings plans (paid directly or withheld from their earnings) in 2014. These amounts are reported on the W-2 form in boxes 12a through 12d, codes D, E, F, G, H, and S. Don't include amounts reported in code DD (employer contributions toward employee health benefits).

**b. IRA and other plans.**

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as "Transferred from the IRS."

If the answer to this question is not pre-filled, enter the total amount of your parents' IRA deductions and payments to self-employed Simplified Employee Pension (SEP), Savings

Incentive Match Plan for Employees (SIMPLE), Keogh, and other qualified plans in 2014. IRA/Keogh/SEP/SIMPLE payments can be found on:

- IRS Form 1040 – Use Lines: 28 + 32
- IRS Form 1040A – Use Line: 17

**If your parents filed separate tax returns,** use the table below to calculate their total IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans.

| <b>If one parent filed a...</b> | <b>...and the other parent filed a...</b> | <b>Then enter the following:</b>  |
|---------------------------------|---|---|
| 1040                            | 1040                                      | Add lines 28 + 32 from both tax returns and enter the total amount                    |
| 1040                            | 1040A                                     | Add lines 28 + 32 from the 1040 and line 17 from the 1040A and enter the total amount |
| 1040A                           | 1040A                                     | Add line 17 from both tax returns and enter the total amount                          |

**If one or both parents will file a federal tax return, but have not yet filed, estimate the amount that will appear in the lines noted in the table above.**

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**c. Child support received.**

Enter the total amount of child support your parents received in 2014 for all children in their household.

**d. Tax-exempt interest income.**

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.”

If the answer to this question is not pre-filled, enter the total amount of tax-exempt interest income your parents earned in 2014. If your parents filed:

- IRS Form 1040 – Use Line: 8b
- IRS Form 1040A – Use Line: 8b

If your parents filed separate tax returns, add line 8b from both tax returns and enter the total amount.

**Tip:** The line numbers above are from the Internal Revenue Service tax form, **not** from the W-2 form.

Round to the nearest dollar and do not include commas or decimal points.

**e. Untaxed portions of IRA distributions.**

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.” You must subtract rollover amounts from the total.

If the answer to this question is not pre-filled, enter the total amount of the untaxed portions of IRS distributions your parents received in 2014. If the total is a negative amount, enter a zero (0).

If your parents filed:

- IRS Form 1040 – Use Lines: 15a minus 15b, and subtract rollover amounts from the total.
- IRS Form 1040A – Use Lines: 11a minus 11b, and subtract rollover amounts from the total.

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**f. Untaxed portions of pensions.**

If your parent uses the IRS Data Retrieval Tool and transfers his or her information from the IRS into your FAFSA, the answer to this question will be pre-filled and identified as “Transferred from the IRS.” You must subtract rollover amounts from the total.

If the answer to this question is not pre-filled, enter the total amount of untaxed portions of your parents’ pensions earned in 2014. If the total is a negative amount, enter a zero (0).

If your parents filed:

- IRS Form 1040 – Use Lines: 16a minus 16b, and subtract rollover amounts from the total.
- IRS Form 1040A – Use Lines: 12a minus 12b, and subtract rollover amounts from the total.

**If your parents filed separate tax returns,** use the table below to calculate their total untaxed portions of IRA distributions.

| <b>If one parent filed a...</b> | <b>...and the other parent filed a...</b> | <b>Then enter the following:</b>   |
|---------------------------------|---|--|
| 1040                            | 1040                                      | Subtract the total of lines 16b from the total of lines 16a. Then subtract all rollover amounts from the remainder.  |
| 1040                            | 1040A                                     | For the 1040 - Subtract line 16b from line 16a, then subtract all rollover amounts from the remainder.<br><br>For the 1040A - Subtract line 12b from line 12a. Then subtract all rollover amounts from the remainder.<br><br>Add the total remainders from the 1040 and 1040A and enter this amount. |
| 1040A                           | 1040A                                     | Subtract the total of lines 12b from the total of lines 12a. Then subtract all rollover amounts from the remainder.  |

If one or both parents will file a federal tax return, but have not yet filed, estimate the amount that will appear in the lines noted in the table above.

**Tip:** The line number references above are from the IRS tax form, **not** from the W-2 form.

**g. Housing, food, and other living allowances.**

Enter the total cash value of housing, food, and any other living allowances your parents **received in 2014. These allowances are often paid to military, clergy and others.**

**Tip:** Do not include rent subsidies for low-income housing, the value of on-base military housing or the value of a basic military allowance for housing.

**h. Veterans' noneducation benefits.**

Enter the total amount of veterans noneducation benefits received by your parents in 2014. Veterans noneducation benefits include Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.

Do not include veterans educational benefits such as the:

- Montgomery GI Bill
- Dependents Education Assistance Program
- VA Vocational Rehabilitation Program
- VEAP Benefits

- Post-9/11 GI Bill

**i. Other untaxed income and benefits.**

Enter the total amount of any other untaxed income or benefits, such as workers compensation, Black Lung Benefits, untaxed portions of Railroad Retirement Benefits, disability, etc. that your parents received in 2014. Also include the untaxed portions of health savings accounts from IRS Form 1040 – line 25.

Do not include extended foster care benefits, student aid, earned income credit, child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

Certain income and benefits should **not** be reported in questions 93 and 94:

- **Student financial aid.** Student aid received is already taken into account when a school packages your aid. However, work-study earnings must be reported as taxed income in the income questions of the Student’s Income and Assets section.
- **Food stamps and other programs.** Benefits received from federal, state or local governments from the following programs are not counted as untaxed income:
  1. Special Nutrition Assistance Program (SNAP);
  2. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC);
  3. Food Distribution Program;
  4. Commodity Supplemental Food Program;
  5. National School Lunch and School Breakfast Programs;
  6. Summer Food Service Program; and
  7. Special Milk Program for Children.
- **Dependent Assistance.** Your parents may be eligible to exclude a limited amount of benefits received for dependent care assistance if certain requirements are met. Generally, up to \$5,000 of benefits may be excluded from an employee’s gross income, or \$2,500 for a married employee who files a separate return from his or her spouse. This exclusion cannot exceed the employee’s (or his or her spouse’s) earned income. (**Tip:** Some states provide reimbursement for childcare expenses incurred by welfare recipients through Temporary Assistance for Needy Families [TANF]. You must report this on the application because you bill the state for the amount of childcare costs incurred while on welfare and are reimbursed on that basis.)
- **Per capita payments to Native Americans.** Your parents should not report individual per capita payments received in 2014 from the Per Capita Act or the Distribution of Judgment Funds Act unless any individual payment exceeds



\$2,000. Thus, if an individual payment were \$1,500, you would not report it on your application. However, if a payment were \$2,500, you would report the amount that exceeds \$2,000: \$500.

- **Heating/fuel assistance.** Exclude from consideration as income or resources any payments or allowances received under the Low-Income Home Energy Assistance Program (LIHEAP). (**Tip:** Payments under LIHEAP are made through state programs that may have different names.)

### **Questions 95-102 (Independent Students)**

If you answered “Yes” to any of the dependency questions (46–58), you will need to respond to questions 95 to 102.

**Purpose:** The number of family members you report determines the allowance that will be subtracted from your family’s income to provide for basic living expenses when the Department’s processor calculates your Expected Family Contribution (EFC). The number of family members in college directly affects your family’s ability to contribute to your education costs. Your EFC is divided by the number of family members in college.

#### **95. Number in student’s (and spouse’s) household.**

To determine your household size, include

- yourself (and if married, your spouse);
- the number of children who will receive more than half of their support from you (and if married, your spouse) between July 1, 2015 and June 30, 2016. You may include any unborn children if they will be born during the school year; and
- the number of people (not your children or spouse) who live with you and receive more than half of their support from you, and will continue to receive more than half of their support from you between July 1, 2015 and June 30, 2016...

**Tip:** To determine whether to include children in your household size, the “support” test is used (rather than a residency requirement) because there may be situations in which you support a child who does not live with you, especially in cases of divorce or separation. In such cases, the parent who provides more than half of the child’s support may claim the child in his or her household size. It does not matter which parent claims the child as a dependent for tax purposes. If you receive benefits (such as Social Security or Temporary Assistance for Needy Families [TANF] payments) in the child’s name, these benefits must be counted as parental support to the child.

**Tip:** Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, and payment of college costs.

**96. Number of college students in household.**

You must enter the number of people in your household who will attend college between July 1, 2015 and June 30, 2016.

**Include:**

- Yourself even if you will attend college less than half-time in 2015–16.
- Other people in your household only if they will attend college at least half-time in 2015–16, in a program that leads to a college degree or certificate.

**Do not include:**

- Students at a U.S. service academy, because most of their primary educational expenses are paid for by the federal government.

**97–101. Benefits you (or your spouse or anyone in your household) received during 2013 or 2014.**

Select the appropriate check box if you (or if married, your spouse) or anyone in your household received any of the following during 2013 or 2014:

- Question 97: Supplemental Security Income (SSI)
- Question 98: Supplemental Nutrition Assistance Program (SNAP)
- Question 99: Free or Reduced Price Lunch
- Question 100: Temporary Assistance for Needy Families (TANF)
- Question 101: Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Check **None of the above** if none of these benefits were received during 2013 or 2014.

**Tip:** Family assistance programs such as SNAP and/or TANF might have different names in your state. Also, answering this question will not reduce your eligibility for federal student aid or your eligibility for these federal benefits.

**102. Dislocated Worker.** As of today, are you (or your spouse) a dislocated worker?

In general, a person may be considered a dislocated worker if he or she

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster;

- is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station;
- is the spouse of an active duty member of the Armed Forces and is a displaced homemaker, as described in the next bullet; or
- is a displaced homemaker. A displaced homemaker is generally a person who **previously provided unpaid services to the family (for example, a stay-at-home mom or dad)**, is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally they are not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer “Yes” to question 102 if your parent is a dislocated worker.

Answer “No” to question 102 if your parent is not a dislocated worker.

Answer “Don’t know” to question 102 if you are not sure whether your parent is a dislocated worker.

**Tip:** If you answer “Yes,” the financial aid administrator at your college may require proof that you or your spouse is a dislocated worker.

**Tip:** You can contact your financial aid office for assistance in answering this question. Note that the financial aid administrator at your school may require you to provide proof that your parent is a dislocated worker if you answered “Yes” to question 102.

### **103. College Codes and Housing Plans**

**Purpose:** This section of the application allows you to list up to four schools on the paper FAFSA and up to 10 schools online that you are interested in attending. If you apply using *FAFSA on the Web*, you must list at least one school. The system offers a School Code Search feature if you do not know the school code(s). If you are completing a paper FAFSA and do not know the school code(s), you can use the use the School Code Search feature at [www.fafsa.gov](http://www.fafsa.gov), or you can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) and they can give you that information to put on your application. We strongly encourage you to list the schools you are most interested in attending and from which you wish to receive financial aid. On the paper FAFSA, the questions will be numbered 103. a-h (with “h” corresponding to the housing plan for the fourth school).

The Department will send your information to all the schools listed. You should list each school’s Federal School Code, which is explained in greater detail below. For purposes of federal student aid, it does not matter in what order you list the schools. However, to be considered for state aid, several states require you to list a state school first. Therefore, if

you plan to list a state school in your state of residence as one of the schools in this section, you might want to list it first.

**Tip:** If you do not want this information sent to a particular college, do not list that school.

If you want information sent to more schools than allowed for on either the paper or online FAFSA, there are several ways to make sure all the schools receive your data:

- You can go to the *FAFSA on the Web* home page at [www.fafsa.gov](http://www.fafsa.gov) and select “Login.” You will be given the option to “Make FAFSA Corrections.” Remove some of the colleges listed on your FAFSA, add the additional school codes, and submit the corrections for processing.
- You can give your Data Release Number (DRN) to a school you did not list on your application. The school will use your DRN to get a copy of your application information electronically. You can find your DRN on the confirmation page received after submitting a *FAFSA on the Web* application or on the *Student Aid Report (SAR)* you receive after submitting your FAFSA.
- If you have a paper SAR, you can replace the colleges listed on the SAR with other colleges and mail the SAR back to Federal Student Aid. Note that the paper SAR only allows you to change up to four colleges.
- You can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) and provide your Data Release Number (DRN) to request a change to your SAR to replace some or all of the original schools with other schools. You must receive your SAR before requesting these changes.

The FAFSA processor will send data to only the schools originally listed. For example, if you originally listed the maximum number of schools on the application and then replaced them with new schools by changing your SAR, only the second set of schools would get data from any corrections. If you made corrections to your FAFSA information at (or after) the time you listed the new schools, only the second set of schools would get the corrected data.

**Federal School Code.** The Department assigns a number called a Federal School Code to each school that participates in the federal student aid programs. For a school to receive your application data, you must list the school’s Federal School Code. These codes are not in the FAFSA instructions. You will find them in the Federal School Code List at [www.fafsa.gov](http://www.fafsa.gov). At that site, select “School Code Search.” High schools, colleges, and public libraries also have access to the *Federal School Code List*.

The Federal School Code begins with “0” (zero), “G,” “B,” or “E” and ends in five digits. **Foreign schools** may qualify to disburse aid, but some may not have Federal School Codes.

If you cannot get the Federal School Code, **indicate clearly the complete name, address, city, and state** of each school you are interested in attending. If a school is a branch campus, include the complete name of the branch. Also, indicate if it is a specific part of a university, such as the law school. Note, however, that your FAFSA will be processed faster if you provide the Federal School Code.

Either way, it is very important to indicate the correct Federal School Code, or—if not known—the full and correct name and address of the school so that it can be identified. By answering the questions in the school listing section and signing the FAFSA, you give permission to the U.S. Department of Education (ED) to provide your application information to the school(s) listed. Schools will use your FAFSA information to determine the amount of your financial aid package. You should not indicate the name of a school if you do not want it to receive your information. If you leave these questions blank, the Department will not send your application information to any schools.

**Housing plans.** For each school listed, indicate your housing plans by selecting the pull down menu on *FAFSA on the Web* or by filling in the circle (on the paper FAFSA) corresponding to your housing plans at that school: on campus, with parent, or off campus.

#### **Date and Signatures** (Questions 104–105 on the PDF or paper FAFSA)

**Purpose:** This part of the application asks for the date the application was completed (on the paper form), your signature, and your parent’s signature if you are a dependent student. If you are completing a *FAFSA on the Web* application, you can sign your application electronically using your Federal Student Aid PIN. If you choose not to sign electronically, you can print a signature page, sign, and mail it to the U.S. Department of Education (ED). Dependent students will also need to provide a parent’s signature. Parents can electronically sign the application using their PIN or the parent can sign the student’s printed signature page.

**Shown below is the numbered order of the questions as they appear on the paper FAFSA:**

**104. Date this form was completed.** If you apply on paper, fill in the month and day spaces using 2-digit numbers, for example, “04” for April. Then fill in the appropriate circle for the year. Note that all information you report on the FAFSA must be accurate as of the date you complete the form. If you apply online, the date you submit the application will automatically pre-fill this field.

**105. Student and parent signatures.** The student (and a parent of a dependent student) must use either his or her PIN to provide an electronic signature on *FAFSA on the Web* or print out, sign and submit a signature page. If applying on paper, the student (and a parent of a dependent student) must sign the FAFSA.

If the student submits a *FAFSA on the Web* application and indicates that he or she will print and mail in a signature page, the application will be held for 14 days awaiting the proper signature(s). If the processor does not receive the signature(s) within 14 days, it will reject the application and send the student a SAR indicating that the proper signatures are missing. Also, if a student mails in a PDF or paper FAFSA without the proper signatures, the application will be rejected immediately and the student will receive a SAR indicating that the proper signatures are missing. If the student (or parent, if applicable) signs the SAR and returns it, processing will continue.

You (and anyone else who signs the form) certify that all information on the form is correct and that those who signed are willing to provide documents to prove that the information is correct. This information may include U.S. or state income tax forms that you filed or are required to file. You also certify the following:

- You will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education.
- You are not in default on a federal student loan or have made satisfactory arrangements to repay the loan.
- You do not owe money back on a federal student grant or—if you do—you have made satisfactory arrangements to repay the grant.
- You will notify your school if you default on a federal student loan.
- You will not receive a Federal Pell Grant for attendance at more than one school for the same period of time.

### **Giving permission to state agencies to obtain income tax information and certifying your application data**

By electronically signing *FAFSA on the Web* or signing a PDF or paper FAFSA, you also give permission to the state financial aid agency receiving that information to obtain income tax information for all persons required to report income and for all periods reported on this form. Finally, by electronically signing *FAFSA on the Web* or signing a PDF or paper FAFSA, you are certifying that the data you are providing the Secretary of Education is true and accurate as of the date signed. The Higher Education Act provides that the Secretary can verify certain student and parental data with the Internal Revenue Service (IRS) and other federal agencies to insure its accuracy.

You cannot submit a 2015–16 *FAFSA on the Web* application before January 1, 2015. Nor should you sign, date, or mail a PDF or paper FAFSA before January 1, 2015. Note, that if you sign and submit the FAFSA before that date, we will process it (put it in the system), but you will receive a rejected SAR that you must sign and submit.

### **Understanding the proper use of a PIN**

You should not share your PIN with anyone—even if that person is helping you complete the application—nor should your parents share their PINs with anyone. In addition, only the person providing the data should sign the application. Note that if you (or a parent, if

you are dependent) sign electronically any document related to the Federal Student Aid Programs using a PIN, you certify that you are the person identified by that PIN and have not disclosed that PIN to anyone else. Revealing the PIN could make the PIN holder susceptible to identity theft.

### **Alternatives to a parental signature**

Although parental information must be provided for a dependent student, a high school counselor or a postsecondary school's financial aid administrator (FAA) may sign the application in place of your parents in the following limited cases:

- Your parents are **not** currently in the U.S. and cannot be contacted by normal means.
- Your parents' current address is not known.
- Your parents have been determined physically or mentally incapable of providing a signature.

Your parents' unwillingness to sign the FAFSA or provide financial information is not, in and of itself, a reason for the FAA to sign your FAFSA in place of them.

If your counselor or FAA signs the PDF or paper FAFSA in place of your parents, he or she should provide his or her title when signing and briefly state the reason why he or she is signing for your parents. By signing your application, however, your counselor or FAA does not assume any responsibility or liability in this process. If a financial aid office finds any inaccuracies in the information reported, you will have to submit corrections on paper, on the Web, or through the financial aid office.

If you complete a *FAFSA on the Web* application and need a counselor to sign in place of your parent, you will need to either print a signature page or wait to receive a SAR. (Note, however, that waiting for a SAR will delay the processing of the application.)

### **Preparer's name/Social Security number (SSN)/signature and date**

These are questions 106–108 on the PDF or paper FAFSA. If you or your family paid a fee to someone to fill out your FAFSA, or advise you as to how to fill it out, that person must provide his or her Social Security number or Employment Identification Number (EIN) on the *FAFSA on the Web*, and on the paper FAFSA. If the application is completed on PDF or paper, that person must also sign and date the form.

**Tip:** If someone charges a fee to help you complete the Free Application for Federal Student Aid (FAFSA), you should tell that person to list him or herself as a “preparer” at the end of your FAFSA. The preparer should provide his or her Social Security number or Employer Identification Number (EIN) to verify that the information reported is correct to the best of his or her knowledge.

Remember that the FAFSA is completely **FREE**. You do not have to pay anyone to fill it out for you. Here are some free tools to help you fill out the FAFSA:

- Contact the financial aid office at your college.
- Click **Need Help?** at the bottom of any *FAFSA on the Web* entry page.
- Read the **Help & Hints** located on the right side of any *FAFSA on the Web* entry page.
- Call the Customer Service Center toll free at **1-800-4-FED-AID (1-800-433-3243)**.
- Get live help by selecting the **Help** icon at the top of any *FAFSA on the Web* entry page. On the page that comes up, select **Contact Us**.