

Time for college-bound seniors to fill out the FAFSA

High school seniors planning to attend college or technical school next fall should fill out the Free Application for Federal Student Aid, or FAFSA, as soon as possible beginning Oct. 1.

The information on the FAFSA determines if students qualify for federal grants and student loans. It is also required to apply for state grants and scholarships. In addition, many colleges use the information to award their own grants and scholarships.

The FAFSA asks for information about income, assets and expenses. A formula set by Congress determines eligibility for federal and state aid. If the student is considered a dependent under federal guidelines, both the student and parents must provide financial information. Nearly all students going directly to college from high school are considered dependent.

Some student aid programs have limited money and provide funds on a first-come, first-served basis, so it's important for families to submit the FAFSA as soon as possible.

Even if they don't think they'll qualify for financial aid, students should submit the FAFSA. They may be surprised, because student aid rules change all the time.

The FAFSA should be submitted at studentaid.ed.gov/sa/fafsa. Students who do not have an FSA ID, which is needed to file the FAFSA, must first visit fsaid.ed.gov to set one up. Parents of dependent students must also set up an FSA ID.

What you will need to file the FAFSA



In addition to an FSA ID, students will need the following to file the FAFSA:

- **Social Security number.**
- **Driver's license number** (if they have one).
- **2018 tax records.** On the 2020–2021 FAFSA, students and parents will use their 2018 income information.
- **Records of untaxed income.** This may not apply to everyone. It includes things like child support received, interest income and veterans' noneducation benefits.
- **Records of assets.** Includes savings and checking account balances, as well as the value of investments such as stocks and bonds and real estate (but not the home in which the family lives).
- **List of interested schools.** Even if there is only a slight chance they will apply to a college, they should list the school on the FAFSA. They can always remove schools later. If they wait to add a school, they could miss out on first-come, first-served financial aid.



ADVANTAGE Education Loan

Focus on the future

With fixed rates as low as 3.50% APR* with autopay and NO FEES, the Advantage Education Loan can take students' minds off money so they can focus on their future.

For details or to apply, go to
AdvantageEducationLoan.com

*APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made.



Scholarship Spotlight

Alabama Nursery and Landscape Association

Contact: ALNLA Scholarship Committee,
P.O. Box 9, Auburn, AL 36831; 334.821.5148;
info@alnla.org; www.alnla.org

ALNLA Scholarship

Eligibility: The applicant must:

- be a resident of Alabama.
- be at least a junior in ornamental horticulture at an approved 4-year program or a second-year student in an approved 2-year program.
- have an interest in a career in nursery management, greenhouse management, garden center operation, landscape contracting or related area.
- have at least a 2.5 GPA
- submit an application.
- Financial need considered.

Award: \$2,500

Number: Varies

Deadline: Nov. 10



ACHE approves new programs

The Alabama Commission on Higher Education has approved new degrees at seven of the state's public universities. They are:

- **Alabama A&M University:** a bachelor's in visual arts and master's degrees in electrical engineering and mechanical engineering.
- **Auburn University at Montgomery:** a bachelor's in social work.
- **Troy University:** a bachelor's in geographic information systems and a master's in applied behavior analysis.
- **University of Alabama:** a master's in management information systems.
- **University of Alabama at Birmingham:** master's degrees in cultural heritage studies and health services research.
- **University of Montevallo:** a bachelor's in early childhood education and teaching and a master's in exercise science.
- **University of North Alabama:** a doctorate in business administration.
- The commission also approved off-campus sites at the Birmingham Resource Center and the Huntsville Regional Center for Troy University.

Travel Tips

With conference season rapidly approaching, you or your staff members could be traveling to different points across the U.S. for the next few months attending sessions and hopefully having fun along the way. KHEAA-Alabama cares about your safety and offers the following tips to be mindful of while you are preparing for upcoming trips.

Research your destination — Get to know the area before you arrive. Read reviews and ask locals to discover safe neighborhoods near the conference hotels that you can dine or shop in during your free time.

Don't draw attention — when you are outside the conference hotel, remove your conference badges. Nothing alerts potential thieves or pickpockets like a conference goer.

Be wary of public Wi-Fi — When you use public WiFi, you are opening your personal information up to potential hackers. This includes your banking information, credit card and social security numbers. If you need internet services, set up a virtual private network (VPN) or have your own hotspot, just make sure it is password protected!

Safeguard your hotel room — Always lock and deadbolt the door! You can also buy a door jammer, which is a portable device that slips under the door as an extra layer of protection. Don't let strangers into your room, even if they say they work for the hotel. Check with the front desk to see if they sent someone up before opening the door.

Trust your instincts — Many times your body knows something isn't right long before your brain has recognized the fact, which is commonly called the "gut instinct." If something or someone is making you feel uncomfortable, trust your instincts and remove yourself from the situation.

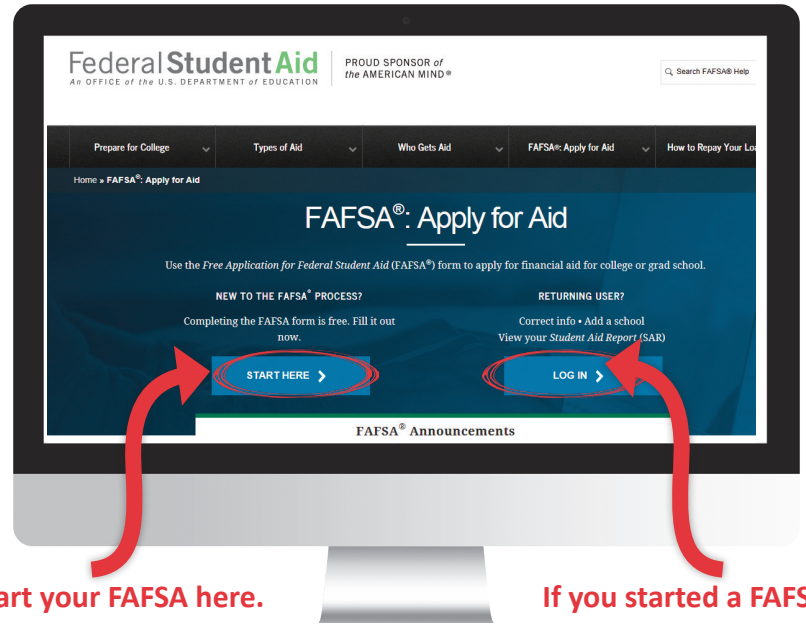
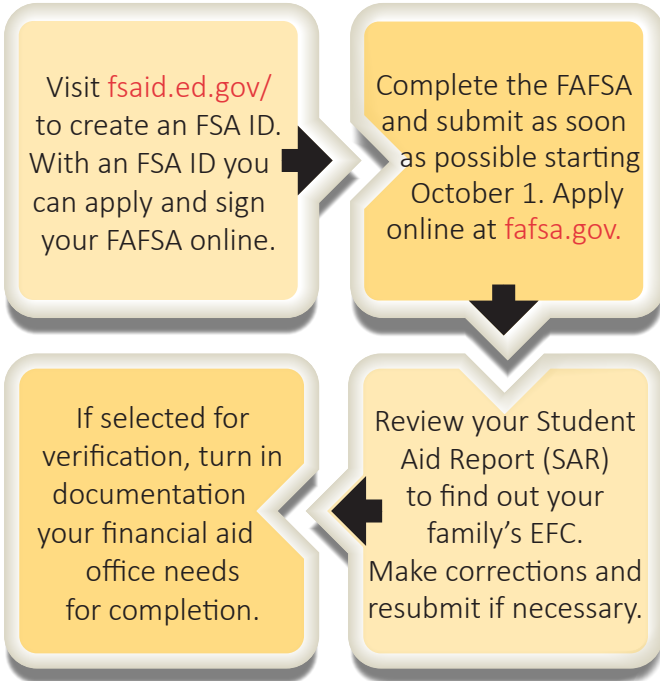
Safe travels.



2020-2021

FAFSA Completion Guide

FAFSA.gov financial aid application process



Start your FAFSA here. Make sure you select the FAFSA for the correct year.

If you started a FAFSA but didn't finish, you will go here.

What you will need:

- E-mail address or mobile phone number.
- FSA ID for **both** the student and the dependent student's parent/stepparent.
- Your Social Security number.
- Your alien registration number (if you are not a U.S. citizen.)
- Your 2018 federal income tax returns, W-2s, and other records of money earned.
- Bank statements and records of investments (if applicable.)
- Records of untaxed income (if applicable.)
- Parents' date of birth, Social Security number, marital status, and date parent was married, divorced, or widowed.

Need help? Call Federal Student Aid at 800.433.3243

Federal Student Aid ID

Use your FSA ID to confirm your identity when you access your financial aid information and electronically sign your federal student aid documents, including the FAFSA.

1

Visit
fsaid.ed.gov.

2

Create a memorable username and password.

3

Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

4

Confirm your cell phone number using the secure code, which will be texted to the number you provided.

5

Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID.

Keep track of your FSA ID since you'll use it frequently throughout the federal student aid application process each year.

Tip for Step 4:

Providing a mobile phone number you have access to will make it easier to log in to ED online systems, unlock your account, retrieve your forgotten username, or reset your forgotten password.

Are you dependent or independent?

If you answer "Yes" to any question below, you are considered an independent student.

- Were you born before January 1, 1997?
- As of today, are you married? (Answer "Yes" if you are separated but not divorced.)
- At the beginning of the 2020–2021 school year, will you be working on a master's or doctoral program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you now have or will you have children **who will receive more than half of their support from you between July 1, 2020, and June 30, 2021?**
- 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, 2021?**
- At any time since you turned age 13** were both of your parents deceased, or were you in foster care, or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you now or were you, upon reaching the age of majority, an emancipated minor (released from control by your parent or guardian)?
- As determined by a court in your legal state of residence, are you now or were you, upon reaching the age of majority, in legal guardianship (of someone other than your parent or stepparent)? Note: Custody is different from guardianship.
- At any time on or **after** July 1, 2019, did your high school or school district homeless liaison, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, the director of a runaway or homeless youth basic center, or transitional living program **or** a college financial aid administrator determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Notes

Whose information do I use?

The intent of the FAFSA is to get an idea of your household income. Use the guide on page 2 to determine if you are a dependent student. If you are dependent, use this guide to figure out which parent's information to include.

- Are your parents married to each other? If yes, then report information for both parents on the FAFSA.
- Do your parents live together? If yes, then report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.
- Did you live with one parent more than the other over the past 12 months?
 - If yes, then report information on the FAFSA for the parent you lived with more. **Also, if this parent remarried**, you will need to report information for your stepparent on the FAFSA even though he or she may not be responsible for your college costs.
 - If no, then report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent is remarried, you will need to report information for your stepparent on the FAFSA.

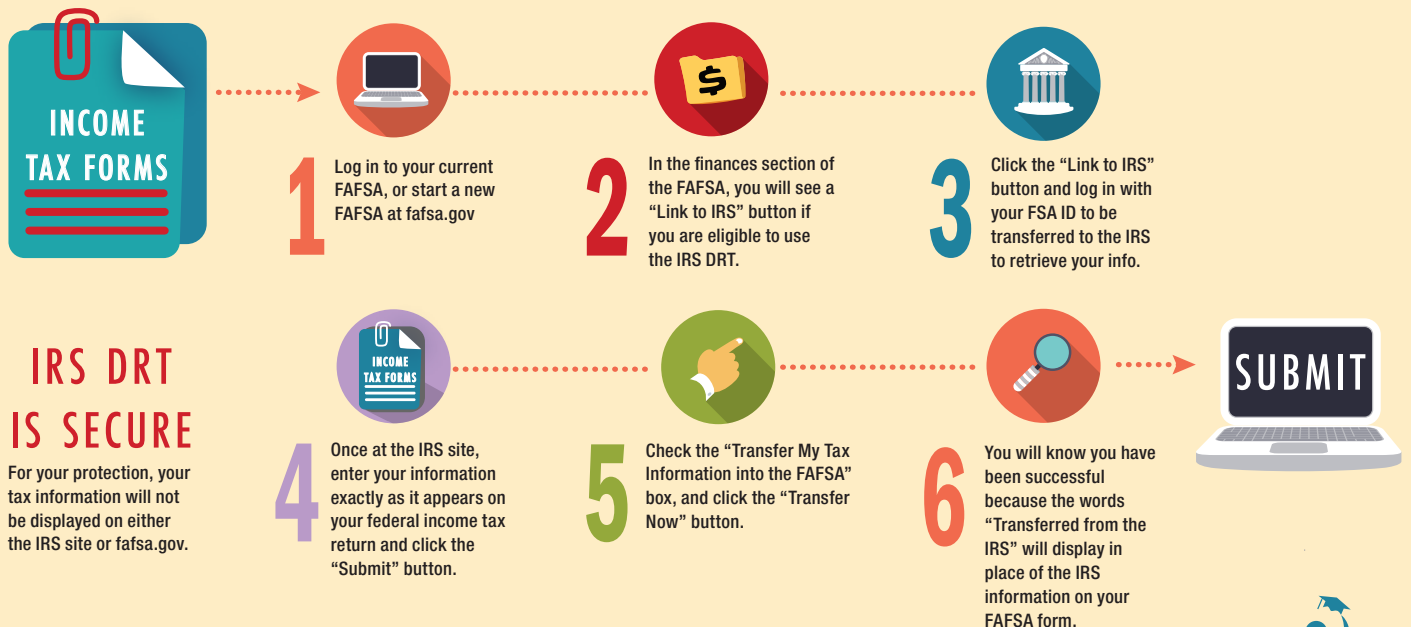
The following people are **NOT** your parents **UNLESS** they have legally adopted you:

- Widowed stepparents
- Grandparents
- Foster parents
- Legal guardians
- Older brothers or sisters
- Aunts or uncles

SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA®

The IRS Data Retrieval Tool (IRS DRT) Electronically Transfers Your Federal Tax Return Information into your FAFSA®

For Students and Parents



To learn more about the IRS DRT, visit StudentAid.gov/irs-drt

Graphic adapted from U.S. Department of Education



Helpful Hints

Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses (over 100 employees); investment farms; other investments, such as real estate (other than the home in which you live); UGMA and UTMA accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets do not include: the home and farm where you live; UGMA and UTMA accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)

Communication

- Use a personal e-mail (not school) that you check often for the FSA ID and the FAFSA. You will receive IMPORTANT information and directions via email.

Data security

- Each email address or mobile phone number can be used with only one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.
- Keep track of all usernames and passwords in a safe, secure place. You will need your FSA ID every year you complete a FAFSA, as well as to log in to all Department of Education websites.

First year college students

- The grade level for high school seniors and


first-year students will be “Never attended college and 1st year undergraduate” even if you have taken AP or dual credit courses.

- The question “What degree or certificate will you be working on when you begin the 2020–2021 school year?” is referring to the category or type of program and NOT college major. Refrain from choosing “Other/undecided.” **First-year college students will not be in a graduate program.**

Important information

- Name and Social Security number need to match what is on your Social Security card and tax forms, if applicable.
- Tax filers **should** use the **IRS Data Retrieval Tool** to transfer income information from the IRS to the FAFSA if possible (both student and parent).
- Review confirmation page and check your email as an indicator the FAFSA was submitted correctly.

Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- The top of the screen will indicate whose information is needed on that page, either STUDENT or PARENT. When the FAFSA says “you,” it is referring to the student (not the parent).
- Make sure that you select the correct form. High school seniors graduating in 2020 will need to complete the 2020–2021 FAFSA.
- Your FAFSA will reset after 45 days if it isn’t submitted.

Verification Process

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random.

If you’re selected for verification, you’ll be contacted by the college. The college or, in some cases, an agency with which the college has contracted will let you know what forms and information you need to supply.



If you are chosen for verification,

**DON'T PANIC. YOU HAVE
DONE NOTHING WRONG!**

**Don't delay. It's important to
complete verification as soon as
you're notified so there are no
delays with your financial aid.**