



ACE – SUMMER 2021

PREPARING TO PAY FOR COLLEGE

Today's Presenters



Maria Rebecchi
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Education

Introductions: Trang Tran



Fun Facts about me:

1. I am a new auntie!
2. I know all the words to the Canadian national anthem
3. I love food! Cooking, eating, watching, trying, all of it!

Introductions: Maria Rebecchi



Fun Facts about me:

- **Hometown:** Buenos Aires, Argentina
- University of California & St. Edward's University
- **Alumna:** BA in Sociology, esp. Diversity, Women/Latin American Studies; MA in Human Services with a specialization in Social & Psych Services
- **Financial aid literacy** is my passion and an incredible tool to merge my values of equity and economic justice in the field of education access for all students. Gardening and roller skating too!
- I'm the super proud sister of a Silver Olympic medalist.

OBJECTIVES



1. Prepare to apply for the FAFSA or WASFA
 - Know what form to complete
 - Create FAFSA FSA ID
 - Create WASFA Account
 - Gather required documents (Handout)
 - Discover how to address special family or financial circumstances (Handout)
2. Make your college list
3. Research scholarship opportunities
 - Prepare for CSF Scholarships
4. Create your college list
5. Talk about summer jobs, savings and borrowing
6. Create a calendar of VIP dates
7. Next steps
8. Q&A

Apply for Financial Aid: Which application to complete?

FAFSA	OR	WASFA
<ul style="list-style-type: none">• U.S. Citizens• U.S. Nationals (American Samoa or Swains Islands)• U.S. Permanent Residents• I-94 Holders : Refugee, Asylum granted, Cuban-Haitian Entrant, Conditional entrant, Parolee• Visa Holders under VAWA• T or T-1 Visa Holders		<ul style="list-style-type: none">• Undocumented students, students with DACA (expired or not), or other non-citizens* (check w/ individual college/university) meeting SB 5194* requirements

APPLY: GET LOGINS

FAFSA: <https://fsaid.ed.gov>



Who needs an FSA ID?

- Student
- One of the parent(s) if :
 - The student is a dependent student
 - The parent has a social security number

What number should you use?

- Use your SSN
- If parent doesn't have SSN, do not get an FSA ID (use all zeroes)

Tips:

- Parent and student need **different email addresses and phone numbers**
- If multiple children or parent is a student, parents can **use same FSA ID/WASFA Account**

WASFA: <https://wsac.wa.gov/wasfa>



Who needs an Account?

- Student
- One of the parent(s) if :
 - The student is a dependent student

What number should you use?

- Use your SSN, DACA, or ITIN, if you have one. If you don't, leave blank.

Dependency Status: Whose information do I need?

If answered “No” to all questions:

DEPENDENT STUDENT

PARENT(S) INFO REQUIRED

- Over 24 years of age?
- Enrolled in graduate program?
- Married?
- With dependents?
- Actively serving in the U.S. armed forces (other than training)?

If answered “Yes” to any questions:

INDEPENDENT STUDENT

NO PARENT(S) INFO REQUIRED

- Deceased, incarcerated parents or in foster care since age 13?
- Emancipated or in legal guardianship (court intervention)?
- Unaccompanied youth?
- At risk or effectively experiencing homelessness?

Who is considered a parent?



BIOLOGICAL OR ADOPTIVE PARENTS ONLY



Grandparents, foster parents, legal guardians, older brothers or sisters, and aunts and uncles are not considered parents unless they have legally adopted the student.

Creating FAFSA FSA ID

Visit

[FSAID.ED.GOV](https://fsaid.ed.gov)

to create a FSA ID



You'll need:

- Username
- Password
- Social Security Number
- Date of Birth
- Email Address
- Mailing address
- Phone Number
- Challenge questions and answers

You'll use your FSA ID every year you fill out a FAFSA and for the lifetime of any loans. So be sure to take a little time while making it to create a memorable username, password, and answers to your "challenge questions." Keep your FSA ID in a safe place, or memorize it.

Creating FAFSA FSA ID: Create a Username and Password

Create an FSA ID Manage My FSA ID

Create your FSA ID username and password below.

Username

Password

Numbers Uppercase Letters Lowercase Letters 8-30 Characters Show Text

Confirm Password

CONTINUE >



- Don't forget your FSA ID!
- You will use your FSA ID **every year** you apply for financial aid

Creating FAFSA FSA ID: Enter Personal Information



If your parent does not have a Social Security Number, they will not be able to get an FSA ID.

In that case your parent will print, sign, and mail in a paper signature page.

Enter your name, date of birth, and social security number exactly as they appear on your Social Security card.

First Name

 ?

Middle Initial

 ?

Last Name

 ?

Date of Birth

 ?

Social Security Number

 - - ?

Show Text

[< PREVIOUS](#)

[CONTINUE >](#)

Creating FAFSA FSA ID: Enter Contact Information

TIPS:

Use an email address that you will be able to access after you graduate!

Select that you would like to provide your cell-phone number in case you forget your username or password

Email	<input type="text" value="testaccount@xyzemailservice.com"/>
Confirm Email	<input type="text" value="testaccount@xyzemailservice.com"/>
Mobile Phone	<input type="text" value="(312) 555-1212"/>
Confirm Mobile Phone	<input type="text" value="(312) 555-1212"/>
	<input checked="" type="checkbox"/> I would like to use my phone to receive one-time secure codes if I forget my username or password. I have read and agree to the Terms and Privacy Policy . Message and data rates may apply.
Alternate Phone	<input type="text" value="(773) 555-1212"/>
Mailing Address	<input type="text" value="123456 Main Street"/>
City, State, Zip Code	<input type="text" value="Chicago"/> <input type="text" value="IL -"/> <input type="text" value="60606"/>
Language Preference	<input checked="" type="radio"/> English <input type="radio"/> Español
<input type="button" value="PREVIOUS"/>	

Creating FAFSA FSA ID: Fill out your Challenge Questions

Challenge Question 1

What was the name of your elementary school?

Answer 1

✓ Criteria Met

Show Text

Challenge Question 2

What was your high school's mascot?

Answer 2

✓ Criteria Met

Show Text

Challenge Question 3

What was the name of your first pet?

Answer 3

✓ Criteria Met

Show Text

Challenge Question 4

What was your childhood nickname?

Answer 4

*****|

✓ Criteria Met

Show Text

Creating FAFSA FSA ID: Confirm and Verify



Review all information and make sure it is **accurate**

Mistakes can cause delays or problems with your financial aid, so always review!

Review Your Information and Terms and Conditions

Verify the information you provided for your FSA ID below. Mistakes can cause delays or problems with the disbursement or repayment of financial aid. If there are no errors, then read the Terms and Conditions, check the box to signal you accept them, and select CONTINUE.



Personal Information



Contact Information



Challenge Questions



Confirm and Verify



Complete

Personal Information

Username	<input type="text" value="testaccount2020"/>	
Password	<input type="password" value="*****"/>	
	<input checked="" type="checkbox"/> Criteria Met Show Text	
Confirm Password	<input type="password" value="*****"/>	
First Name	<input type="text" value="Test"/>	
Middle Initial	<input type="text"/>	
Last Name	<input type="text" value="Account"/>	

Creating FAFSA FSA ID: Verify Phone Number, Email and Submit

Verify Your Mobile Phone Number

You must verify your mobile phone number before you can create an FSA ID. Once your phone number is verified, you can use your mobile phone number to log in and for account recovery. Follow the instructions below to verify your mobile phone number.



Enter the Secure Code

A six-digit secure code has been sent to the mobile phone number below.

 XXX-XXX-1212

Enter the secure code on this page to verify your mobile phone number.

It may take a few minutes for the text to arrive. You can request a new secure code using the "Resend Secure Code" link below.

Secure Code

[Resend Secure Code](#)

Creating WASFA Account

Visit

<https://wsac.wa.gov/wasfa>

to create a **WASFA Account**

**COLLEGE
SUCCESS**
FOUNDATION



You'll need:

- Username
- Password
- Social Security Number, DACA, or ITIN (If applicable)
- Date of Birth
- Email Address
- Challenge question and answer

Creating your WASFA Account

The screenshot displays two main sections for account creation. The top section is titled 'New User' and includes a list of tasks: 'Complete a WASFA for the first time' and 'Eligibility questionnaire'. Below this list is a prominent orange-bordered button with the text 'NEW USER' in large blue letters and 'Learn More & Start a New WASFA' in smaller black text below it. The bottom section is titled 'Returning User' and includes a list of tasks: 'Make a correction/Add a school' and 'Submit an application for a new year'. Below this list is a prominent teal-bordered button with the text 'RETURNING USER' in large blue letters and 'Info & Log-In' in smaller black text below it.

New User

- Complete a WASFA for the first time
- Eligibility questionnaire

NEW USER
Learn More & Start a New WASFA

Returning User

- Make a correction/Add a school
- Submit an application for a new year

RETURNING USER
Info & Log-In

Who needs an account?

- Student
- Parent

TIPS

- Parent and student should use **different email addresses**
- Don't forget your WASFA login credentials! You will have to login **every year** to apply for financial aid

WASFA Eligibility

1

The Washington Application for State Financial Aid (WASFA) is for people who don't file a federal FAFSA application. People who complete a WASFA are applying for state aid. There are various reasons to complete a WASFA instead of a FAFSA:

- A person may not be eligible for federal aid due to:
 - Citizenship or immigration status, including being undocumented.
 - Defaulted federal student loans.
 - Repayments owed on federal grants.
- A person may choose not to apply for federal aid due to:
 - Family members who do not want to file the FAFSA.
 - Other personal reasons.

After you complete the WASFA, the college(s) or program(s) you choose will determine whether you meet *state residency requirements* and *state financial aid eligibility*. State financial aid could include Washington College Grant, the College Bound Scholarship, Passport to Careers, National Guard Grant, or State Work Study.

The following questions will confirm if the WASFA is the correct application for you.

[Start](#)

2

Are you any of the following?

- U.S. citizen.
- U.S. permanent resident with a Permanent Resident Card (also known as a "Green Card").
- U.S. national (including American Samoa or Swains Island).
- Citizen of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia.
- T-Visa holder.
- Person with Violence Against Women Act (VAWA) status.
- Person with an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services (USCIS) showing any of the following:
 - Refugee
 - Asylum Granted
 - Cuban-Haitian Entrant
 - Conditional Entrant (if issued before April 1, 1980)
 - Parolee (you must be paroled for at least one year, and you must be able to show that you are in the United States for other-than-temporary reasons with the intention of becoming a U.S. citizen or permanent resident)

Yes
 No

[Previous](#) [Next](#)

3

Have you completed a Free Application for Federal Student Aid (FAFSA)?

Yes
 No

[Previous](#) [Next](#)

4

Submit the WASFA to apply for Washington state aid

Based on your responses, you should complete a WASFA to apply for Washington state financial aid.

Click the link below to complete your WASFA on the Regent website. For more information, or to update your application in the future, please visit: wsac.wa.gov/wasfa.

[Click here for WASFA](#)

We encourage you to create a profile on thewashboard.org. On this free site, you can search and apply for scholarships that match your qualities and interests.

[Previous](#)

Creating WASFA Account

1. Select "Create Your Account"

LOGIN

Email Address:

Password:

[Forgot your password?](#)

Sign In

NEED AN ACCOUNT?

To access the WASFA,
please create an account.

Create Your Account

2. Confirm WASFA eligibility

Washington Application for State Financial Aid (WASFA)

Washington State financial aid applicants should only submit one financial aid application (FAFSA or WASFA) per academic year. If you have already completed a FAFSA or [are eligible to apply for federal financial aid](#) you do not need to complete a WASFA.

Are you eligible to complete an [Application for Federal Student Aid \(FAFSA\)](#), or have you already submitted a FAFSA?

Yes No

Creating WASFA Account

CREATE YOUR ACCOUNT

TIPS

- Use an email address you can access after you graduate
- Write down your password and secret question in case you forget!

Please complete the following registration form

* - Required Field ? - Help and Hints ! - Error Information

Email Address *

? Please ensure that this is a valid, permanent personal email address, not a school issued email, that you check regularly.

Confirm Email Address *

Create Password *

? Passwords should contain 8-16 characters, include at least one upper case and one lower case letter, and one number or any of the following symbols ! @ \$ % * () ? . Do not include common words or names, and combine uppercase letters, lowercase letters, numbers, and symbols.

Confirm Password *

Secret Question *

? If you forget your password you can use your secret answer to verify your identity.

Secret Answer *

Creating WASFA Account: Personal Information

What number should you use?

- Use your SSN, DACA, or ITIN, if you have one. If you don't, leave blank.



Remember to review all your information before you register!

First Name *

If you have a Social Security or DACA Card, your first/last name should match that document. If you don't have a Social Security or DACA Card, your first/last name should match the name you provided to your college(s).

Last Name *

If you have a Social Security or DACA Card, your first/last name should match that document. If you don't have a Social Security or DACA Card, your first/last name should match the name you provided to your college(s).

Date of Birth *

Please enter a valid date of birth.

Social Security, DACA, or ITIN (optional)

Provide the exact number listed on your Social Security, DACA, or ITIN card excluding the dashes. If you do not have a Social Security, DACA, or ITIN number, leave blank.

Confirm Social Security, DACA, or ITIN Number

WASFA ID

If you submitted a WASFA in a previous year, please supply your unique, nine-digit WASFA ID, starting with 980, if known.

Security Code *

Please enter the security code that appears in the image below. This helps us prevent unauthorized automation of our services. If you cannot read the numbers, reload the page to generate a new image.

830032

REGISTER

CANCEL

Who, what and how do we sign?

What?	Who?	How?
FAFSA	Parent & Student w/SSN	S&P: FSA ID
FAFSA	Parent w/o SSN, but student w/SSN	S: FSA ID P: Signature page
WASFA	Parent & Student w/o SSN	S&P:WASFA Account
WASFA	Student w/SSN because of DACA & Parent w/o SSN	S&P:WASFA Account

S: student
P: parent



Poll questions

1. Who needs to create an FSA ID?
2. Who needs to create a WASFA account?
3. I have an SSN but my parents don't.
Which form should I complete?
4. How often do I have to fill out a new FAFSA or WASFA?

Gathering required documents



Tip:

- **IMPORTANT:** Make sure your parents file their 2020 taxes before Oct 1st
- Report tax and benefits information from **2020**
- Report account balances as of the day you complete application

Addressing special circumstances

Within the application:

- No social security number
- Parents' marital status and taxes

Gather documentation to submit to the financial aid office:

- Homelessness
- Self-supporting
- Unaccompanied minor
- Foster Youth
- Ward of the court
- Deceased parents
- Incarcerated parents
- Emancipated, legal guardianship

Prepare dependency override (petition) to submit to the financial aid office:

- Unable to locate parents
- Staying with family members/friends

Prepare appeal to submit to the financial aid office:

- Changes in family income
- Unexpected/additional expenses



Addressing special circumstances

1. Types of special circumstances and how to address them:

- Some circumstances will be addressed while completing the financial aid application (FAFSA or WASFA)
- Others will require you to follow up with the financial aid office after completing the financial aid application

REFER TO
HANDOUT
(WEBSITE)

Circumstance	Address within FAFSA/WASFA	Address with Financial Aid Office	Desired outcome
Married/Divorced/Unmarried parents, living together	Report both of their tax information		
Divorced parents, not living together	Report the income of the parent that provides 50% or more of your support, even if student is not claimed on this parent tax return.		
Changes in family income	Use your and your parents' 2019 tax information.	Submit a special circumstances appeal to the financial aid office. You will need to write a statement explaining changes and documentation supporting this change (i.e. paystub, letter of job termination) with an estimate of new income.	*Decrease your Expected Family Contribution (if your EFC = 0, no need to appeal). *Increase financial aid received.



Poll questions

1. What tax year you will need to use to complete your next 2022-23 FAFSA or WASFA?
2. T/F: If I am a youth of care, I should submit documentation to my financial aid office.
3. T/F: If my family experienced changes in income since filing their taxes, we should submit an appeal to the financial aid office.

Make your College List!



- Give yourself plenty of **options**
- Not all financial aid offers are created the same – set yourself up to find the **most affordable** offer!
- Use other financial aid offers as **bargaining tools** to ask for more aid
- Do research on what is the best **fit** for you!
- Don't forget to research **financial aid priority deadlines!**

Research scholarship opportunities



- Create an account at WashBoard (www.washboard.org) and review scholarship opportunities
- Start drafting scholarship essays
- Make sure you check with schools regarding their scholarship process:
 - *Are you considered for scholarships when you apply for admissions? What is the deadline?*
 - *Is there a separate scholarship application? What is the deadline?*



Did you know:

To save \$5000 with WA state minimum wage position, you must work at least 384+ hours!

Research scholarship opportunities



These are great sites to get you started:

- www.thewashboard.org
- www.collegegreenlight.org
- www.waopportunityscholarship.org
- <https://bigfuture.collegeboard.org/scholarship-search>
- www.fastweb.com
- www.scholarships.com
- www.collegeresourcenetwork.com
- www.chegg.com/scholarships
- www.thedream.us
- www.uncf.org
- www.hispanicfund.org
- <https://scholarshipjunkies.org/>
- www.Gearup.wa.gov
- www.unigo.com

Preparing for CSF Scholarships

	L1000	Governors	MLK	Sunshine Brooks
Eligibility	<ul style="list-style-type: none"> - 2.5 GPA - WA state resident - Attend college in WA - Financial need 	<ul style="list-style-type: none"> - 2.0 GPA - WA state resident - Attend college in WA - Be youth of care 	<ul style="list-style-type: none"> - 2.5 GPA - WA state resident in Mt. Baker area - Attend college in U.S. 	<ul style="list-style-type: none"> - 3.0 GPA - Parent be a Costco employee - Attend college in U.S
Application	12/1/2021 – 1/31/2022; 2/11/22 for documents			
Documents	Unofficial transcript; letter of recommendation L1000: FAFSA/WASFA; Gov: court documents			

Get a summer job and start saving!

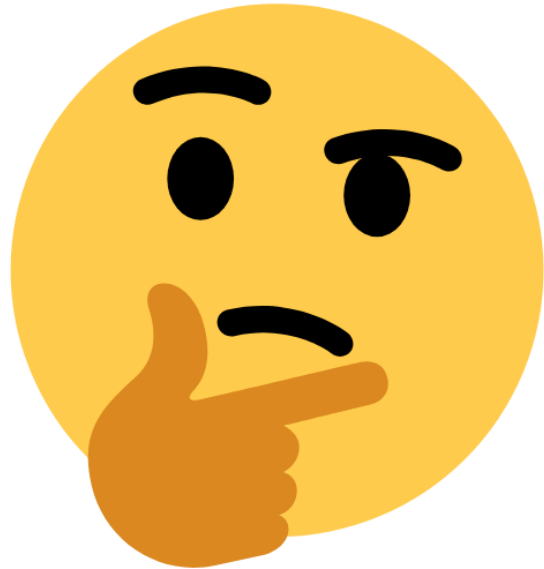
You may have a gap that is not covered by financial aid – start preparing now!



Risks of non-payment

- Dropped from classes
- Hold on transcript
- Unable to register for next term
- Balance still due
- Unpaid balances can go to collections

Determine your borrowing limit



- How much are you willing to borrow over 4-6 years?
- Consider future career, income and monthly repayment amount
- Start researching careers and their entry level salaries in majors/fields that you are interested in

Calculating loan repayment

Principal Amount of Loan	38000
Number of Monthly Payments	120
Simple Interest Rate	5
Reset	Compute Payment and Cost
Your Monthly Payment Will Be	403.04
Your Total Interest Cost Will Be	10365.87
Minimum annual salary to handle these payments:	60457.00

Nothing left for emergencies, savings, cost increases.

After taxes salary:	\$2,850
Rent	\$1,200
Utilities	\$250
Food	\$300
Transportation	\$400
Health	\$200
Entertainment	\$100
Loans	\$400



Average Starting Salary for Recent **College Grads** Hovers Near \$51,000. Recent **college graduates** in the U.S. earned an overall **average starting salary** of \$50,944, according to the Summer 2019 **Salary** Survey report by the nonprofit National Association of **Colleges** and Employers (NACE).
Aug 22, 2019



Creating a calendar of VIP dates

July:

* Create an **FSA ID or WASFA Account** for yourself and one of your parents. Only biological or adoptive parents should get an FSA ID. If your parent does not have a SSN, do not get an FSA ID for them. They will submit a signature page instead.

* Start drafting your **personal statements**

August/September:

* Attend at least one virtual **college fair** and speak to college representatives.

* Identify teachers, coaches, supervisors, and others who can write strong **letters of recommendation**.

* Create a list and begin your college **admissions applications**. Check deadlines!

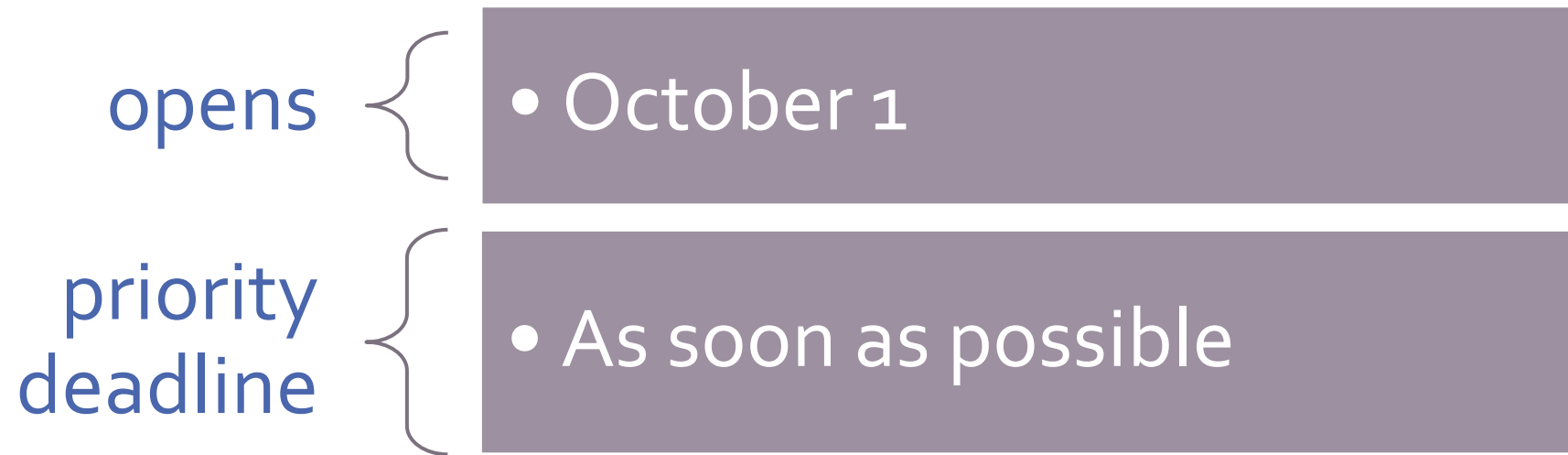
October:

* File the **2022-23 FAFSA or WASFA** starting **October 1st**. Use 2020 tax returns.

* Seek a teacher or another adult to **help proofread** admission and scholarship essays.

* Create an **account at WashBoard** (www.washboard.org) and review scholarship opportunities.

Creating a calendar of VIP dates



Tip:

Make sure to check **each school's** financial aid office individual deadline. If you are planning to attend an out-of-state institution, also check that state's deadline.

Creating a calendar of VIP dates

November:

- * Wrap up outstanding **college applications** and meet priority deadlines.
- * Continue your scholarship search, both through the college(s) and outside organizations.
- * Request your **letters of recommendation**. Remember to ask your recommender in person and follow-up to ensure they mail it on time; also, provide plenty of time to meet the deadline.

December:

- * Continue applications at colleges that did not have a priority admissions deadline pass.
- * Request student and/or parent(s) IRS Tax Return Transcript at www.irs.gov. This may be required for verification; it is recommended to request early, just in case!

Next steps

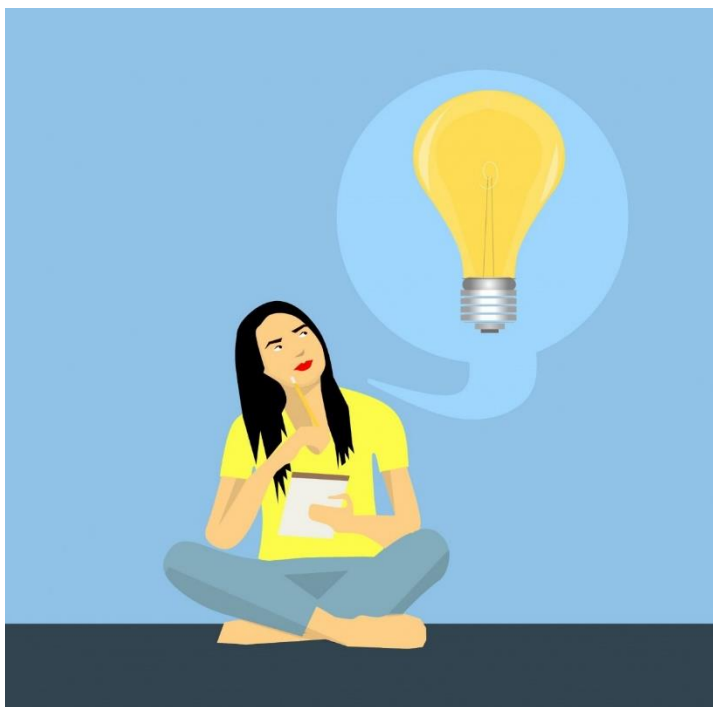
- ❑ Create your FSA ID/WASFA Account
- ❑ Help your parent create theirs, if applicable
- ❑ Gather documents → refer to handout
- ❑ If you think you will need to file a petition with the financial aid office, start working on it now.
- ❑ Start thinking of potential recommenders, start drafting your essays, start making a list of volunteer activities, honors/awards you received, jobs you held.
- ❑ Start thinking about personal statements:
 - Your strengths and vulnerabilities that will help (or not!) get through college
 - Your career goals –what led you to this field of study? How are you preparing?
 - Challenging times –how you got through it, who supported you, what you learned from it.
- ❑ Make your college list!
- ❑ Research scholarship opportunities
- ❑ Create a calendar of VIP dates!
- ❑ Find a summer job and start saving!
- ❑ Research careers and their entry level salaries to help determine your borrowing limit



Poll questions

What will you work on next?

Questions? Comments? **Help?**



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