



1



2

SCENARIO 1

MAKING YOUR CHOICES BETTER
FAFSA

NCAN

- Student Amy wants to file her FAFSA. Her parents are divorced, and neither is remarried. Amy was living with her father until two weeks ago. He took a job in a different city, and Amy has moved in with her mother and will live there until she graduates from high school. There is no formal child support arrangement because Amy had lived with her father since the divorce. Which parent should Amy include in the FAFSA? What is the rationale?



3

SCENARIO 1

 

- Use the parent who provided the most support in the last 12 months



4

SCENARIO 2

 

- Student Mohammed wants to file his FAFSA. He cannot convince his parents to provide consent for the IRS to share their federal tax information for his FAFSA. They manually enter their income information and then submit the form. Mohammed's college receives his rejected FAFSA and notifies him that he is not eligible for federal financial aid unless his parents consent to transfer their tax information is received. Upon receiving this news, his father agrees to provide consent for their joint tax return. What steps should Mohammed and his parents take to grant consent on the FAFSA?



5

SCENARIO 2

 

- Mohammed does not have to do anything
- The parent will log in to provide consent



6

SCENARIO 3  

- A college access advisor assists Student Jeremy and his mother at a FAFSA workshop. Jeremy's mother and father have been separated for a year. While attempting to answer the Parent Wizard questions for separated parents, the mother indicates that each parent provides an equal amount of financial support for Jeremy, and their shared custody arrangement means that Jeremy lives an equal amount of time with each parent. How should the access advisor guide them in completing the FAFSA? What types of questions might the advisor ask to determine which parent's financial information belongs on the FAFSA? What is the rationale?



7

SCENARIO 3  

- **The Department has not and will not clarify what financial support may encompass and leaves it up to the student and family to determine**
- **Reminder: the FAFSA is not asking who the student is living with, only the parent who provides more financial support**



8

SCENARIO 4  

- Student Sarah is dependent and lives with both biological parents, who live together but are not married. Sarah's parents do not file taxes because their income is below the tax filing threshold. How many FSA IDs must be set up so Sarah can file her FAFSA? What is the rationale?



9

SCENARIO 4  

- Three FSA ID's are needed, since we need to confirm a non-tax filer status for each parent



10

SCENARIO 5  

- Student Bryn has finished the student section of the FAFSA and now has to complete the parent section. Her biological parents divorced a few years ago, and she lives with her mother and stepfather, who married in February 2023. In 2022, her mother and stepfather did not file their taxes together. What will the process be to enter the parent income information on the FAFSA?



11

SCENARIO 5  

- First, decide if the mother is the correct parent for the FAFSA or if the biological father provided more financial support
- If the mother is considered the parent of record, then she and the stepfather will both need an FSA ID, in addition to the student
- If their tax filing statuses were "single" or "head of household," then each need to provide consent for IRS tax information
- If either was married to a different spouse and filed 2022 taxes with the other spouse, will have to do manual entry of tax information



12

SCENARIO 6  

• Student Aminah and her mother come in to complete the FAFSA but realize neither has created an FSA ID yet. They spent the first half of the meeting setting up their FSA IDs. Will Aminah be able to start the FAFSA today? If so, are there any limitations to completing the FAFSA, and how should they navigate those limitations?



13

SCENARIO 6  

- Yes, they can both start the FAFSA with unmatched FSA IDs
- They will get a message discouraging this, telling them to come back once they have the identity matched
- If they continue, they will have to answer questions manually, so no SAI will be determined
 - SAI will not be calculated until consent is provided, which can only happen after SSA confirms identity



14

SCENARIO 7  

• Student Isaak is starting his FAFSA when he shares that he has two new siblings born in June 2023. What concerns does this raise about using family size based on 2022 tax forms? What questions could you ask Isaak to get an accurate family size? How can you ensure the right family size is reported?



15

SCENARIO 7  

- **Determine if the new siblings are dependents according to the IRS tax code (use the prompt question on the FAFSA)**
 - Were they eligible to be claimed as dependents on the tax return?
- **Other considerations:**
 - Will have to look at 2022 tax return for exemptions to see if that accurately indicates family size
 - Unborn siblings as of the day the FAFSA is completed are not counted in family size
 - If family size changes after FAFSA is completed, student should reach out to school to process an update



16

SCENARIO 8  

- **Student Jamar has parents who have been separated for almost two years. Jamar lives with his father. Jamar's two younger siblings also live in the household. The father claims all the children on his federal tax return. Jamar's parents' tax filing status for the last two years has been married filing jointly since they have not officially divorced. How would the family determine which parent provides the most financial support? How should Jamar determine the family size to be reported?**



17

SCENARIO 8  

- **Confirm which parent provides more financial support**
- **Report marital status as of today and the tax filing status in 2022**
- **Parent will be prompted to manually input information, which includes family size**
- **If the father provides the most financial support, family size should be 4 (Jamar, father, 2 siblings)**



18
