



# 2024-25 FAFSA/ORSAA Updates

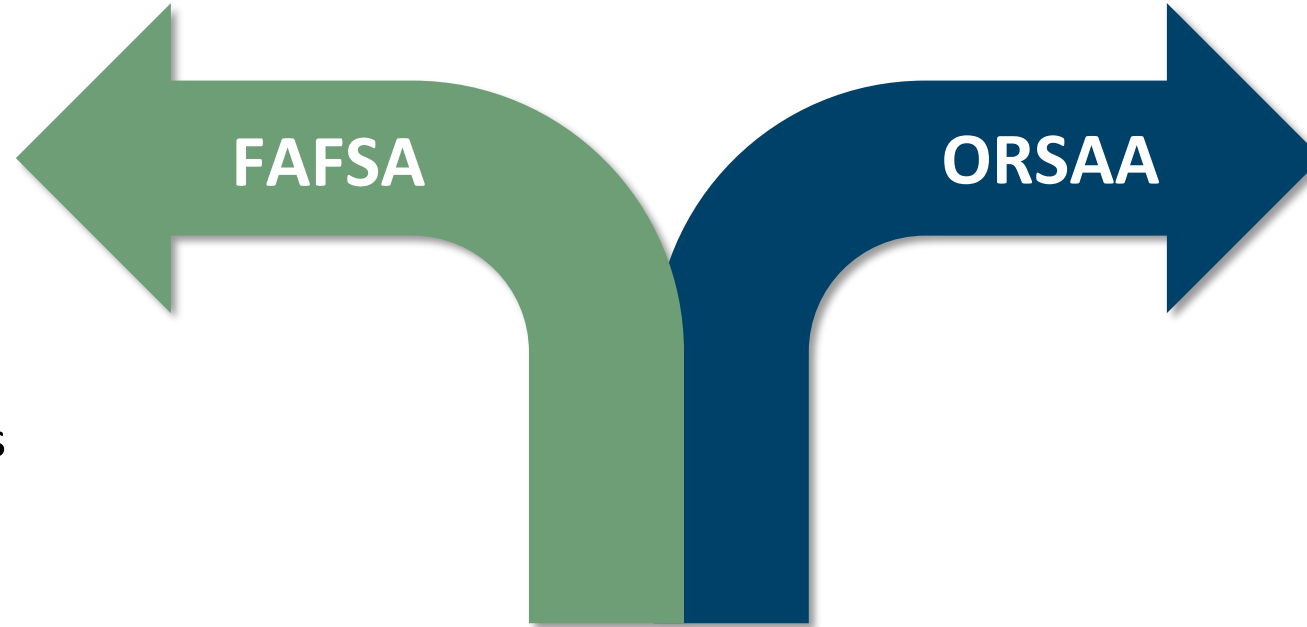
OSAC WEBINAR SERIES

**Debora Perrault, State Grants Administrator**

**Kyra King, Operations and Policy Analyst**

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# FAFSA/ORSAA Eligibility



## **FAFSA:**

- U.S. Citizens or eligible non-citizens
- Used to access Federal and State financial aid, and many scholarships

## **ORSAA:**

- Oregon students who are undocumented, or have DACA/TPS status
- Used to access state financial aid, and many scholarships

## **Only Submit 1**

If you are unsure which form to complete use the OSAC FAFSA/ORSAA filter tool

# Better FAFSA/ORSAA

## What we know about changes to the FAFSA and ORSAA

- 1 The 2024-25 FAFSA and ORSAA will be launched **by** December 31, 2023, along with additional processing delays
- 2 The Expected Family Contribution (EFC) will be replaced with Student Aid Index (SAI)
- 3 Every contributor on the FAFSA will need an FSA ID, and it will need to be set up prior to use
- 4 Pell Grant eligibility will be expanded to serve more students. The Dept. of Ed estimates about 7,200 Oregon students will be Pell eligible for 2024-25.
- 5 Don't panic, we are here to help

# Better FAFSA/ORSAA



The screenshots in this presentation are not final and may change once the FAFSA is released

## What we are still waiting to learn

- 1 JUST IN: The FSA ID process for parents without a social security number
- 2 The manual tax and income information entry process if student/contributor cannot pull their data directly from the IRS
- 3 When FAFSA records to colleges/state agencies and the FAFSA Submission Summary to students will be delivered. The current estimate is late January 2024.
- 4 How to advise students and families on assessing the net worth of family farms and small businesses
- 5 How the changes to the FAFSA application will impact verification



How does this impact you?

# Contributors & FSA ID

A contributor is anyone who is required to provide information on the FAFSA

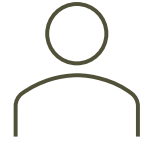
- Every contributor will need an FSA ID to access the FAFSA
- Every contributor must provide consent
- All individuals must set up at least one form of multi-factor authentication

## Types of contributors

- Students: All students who are filling out the FAFSA must have an FSA ID
- Parents: Parents and/or stepparents who are required to be listed on the FAFSA
  - If parent/parent spouse filed taxes jointly, only one parent will need an FSA ID
  - If parent/parent spouse filed taxes separately (including if they did not file), both parents/parent spouse will need individual FSA IDs
- Student Spouse: Only if student and their spouse filed taxes separately

## Undocumented Parents

- Must create FSA ID. There will be no more paper signatures. They cannot make an FSA ID prior to the 2024-25 FAFSA release date.
- Parent(s) will have the opportunity to confirm they don't have a social security number when applying for an FSA ID and completing the FAFSA. Zeroes or ITIN will not be used in lieu of the SSN.



Student



Parent(s)



Spouse

# Undocumented Parents: FSA ID and Application Process

- Undocumented Contributor will be allowed to apply for an FSA ID without an SSN.
- Required fields: unique email address, date of birth, full name and an address (foreign or local).
- Email must be verified during the account set-up process.
- Two-Step Verification required for all FSA ID accounts (email, phone number (if US), free Authenticator App)
- Identity Verification required: generated by credit bureau, no credit history is required, and credit will not be checked
  - If Contributor can answer verifying questions, correctly, account will be immediately created
  - If Contributor is unable to verify questions, they will be prompted to contact FSA and will have to submit supporting documents: Attestation Form, Proof of Identity or Utility Bill and ID
- Contributor who creates an FSA ID without an SSN will have their SSN grayed out on FAFSA form and will not be required to use it. Contributor will be asked if they have an ITIN and want to use it so information from IRS can be transferred automatically.

# Dependency Status

Age 24 by January 1 of  
award year

Married

Graduate student – working  
on master's or doctorate  
degree

Active duty in the U.S.  
armed forces or are a  
veteran

Since age 13 – had no living  
parent, were in foster care,  
or were ward of the court

Emancipated minor

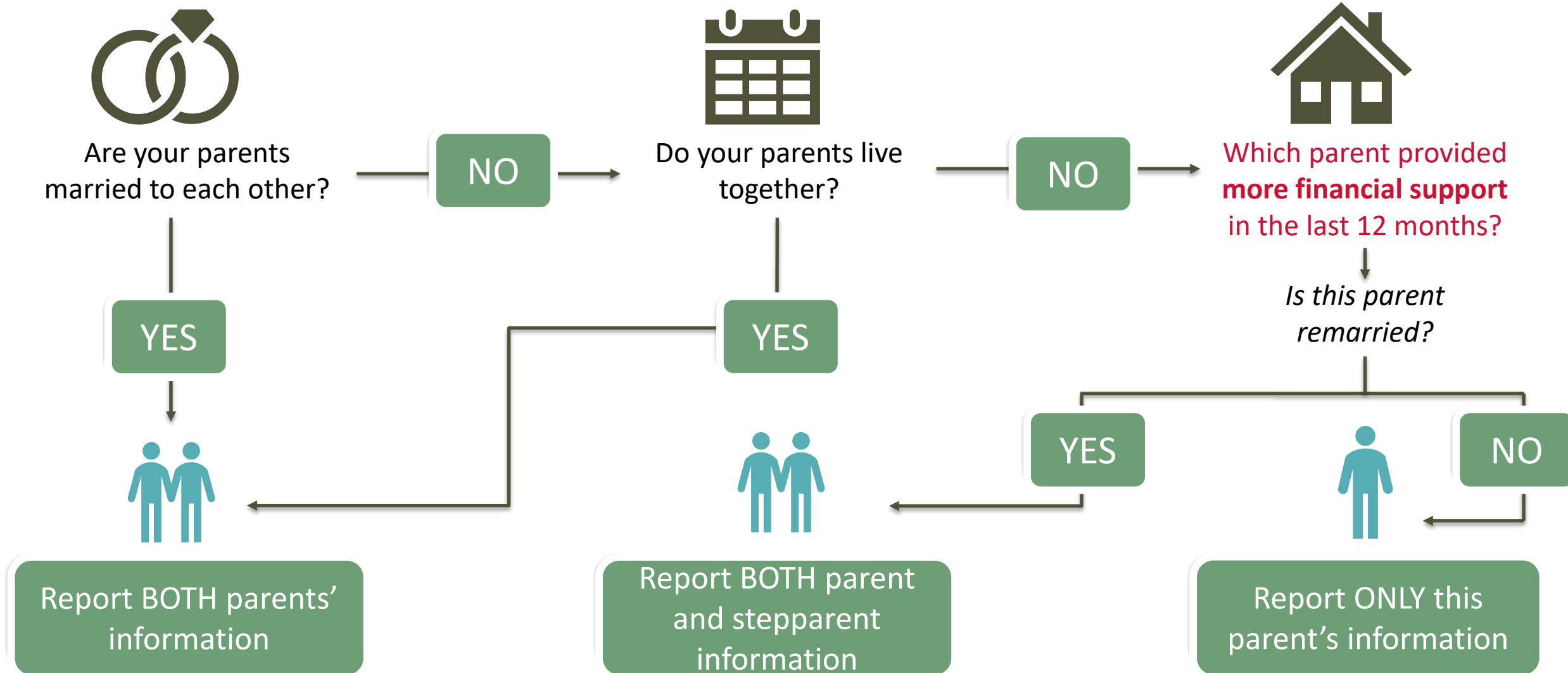
Court-ordered legal  
guardian

Have children or  
dependents who live with  
student and receive more  
than half their support  
from the student

Unaccompanied youth who  
is homeless



# Who's the Parent?



# Parent Wizard Questions

- ARE YOUR PARENTS MARRIED TO EACH OTHER?
  - If yes, provide information about both parents
  - If no, next question
- DO THE PARENTS LIVE TOGETHER?
  - If yes, provide information about both parents
  - If no, next question
- DID ONE PARENT PROVIDE MORE FINANCIAL SUPPORT THAN THE OTHER OVER THE PAST 12 MONTHS?
  - If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.
  - Yes or No, next question
- HAS THE PARENT YOU IDENTIFIED IN THE PREVIOUS QUESTION REMARRIED?
  - If yes, provide information for the parent and stepparent
  - If no, provide information about this parent only

Are the parents married to each other?

Yes  No

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Do the parents live together?

Yes  No

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Did one parent provide more financial support than the other parent over the past 12 months?

*If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.*

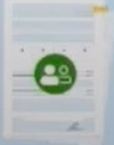
Yes  No

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Has the parent you identified in the previous question remarried?

*Remember, this applies to the parent with the greater income and assets.*

Yes  No



**Provide Information for This Parent Only**

Based on your answers in the previous section, you'll need to provide information about only this parent on the FAFSA® form. You can invite this parent to the form and have them complete their required sections.

# Not Financial Aid Parents

Unless they have legally adopted the student



Grandparents



Foster  
Parents



Legal  
Guardians



Older  
Siblings



Other  
Family



Widowed  
Stepparent

# Parent Experience in the FAFSA

- Parent can start the FAFSA and provide majority of student information (**not recommended**)
- Every section can be answered except for consent and signature
- Parent will need to manually provide student tax information
- Parent will need to invite student to contribute – like parent invite when student starts the form
- Student will need to create an FSA ID, sign in, consent, and submit the FAFSA to be eligible for federal financial aid
- Students consent to direct data exchange (DDX) will replace manually provided tax information

# Dependent Student FAFSA Form Landing Page

- This is the main FAFSA Form landing page
- On this page, students are directed to "Start a New Form" or "Edit Existing Form"
- For the purpose of this presentation, the student is beginning a new application

An official website of the United States government. Help Center English | Español

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

## Get Money to Pay for School

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.

### 2024-25 FAFSA Form

[Start a New Form](#) [Edit Existing Form](#)

Need to access last year's form? [Start or Edit a 2023-24 Form](#)

#### Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year  State of Residence

[Find Deadlines](#)

[View All FAFSA Deadlines](#)

#### Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

#### How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.

#### What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

# Dependent Student MUST Provide Consent

- This page informs the student about consent and their federal tax information
- By providing consent, the student's federal tax information is transferred directly into the FAFSA® form from the IRS to help complete the Student Financials section
- The student selects "Approve" to provide consent and is taken to the next page

**FAFSA** FORM 2024-25 Student Raya Tran Save FAFSA Menu

## Provide Consent or Be Ineligible for Federal Student Aid

**Summary**  
Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine your eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the *Higher Education Act of 1965*, as amended.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(d)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C. 6103(d)(13)(D)(iii), which includes:
  - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
  - state higher education agencies; and
  - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

# Dependent Student Invites Parents to FAFSA® Form

The student is asked to enter personal information about their parents to send them an invite to their FAFSA® form. In this scenario, the student invites one parent.

**FAFSA® FORM 2024-25** Student **Raya Tran** Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Invite Parents to your FAFSA® Form

**You will need to provide information for your parents**  
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

*Please make sure to provide information that your parents would use to login to StudentAid.gov.*

Parent	Parent Spouse <small>optional</small>
<p>First Name</p> <input type="text" value="Alcina"/>	<p>First Name</p> <input type="text"/>
<p>Last Name</p> <input type="text" value="Tran"/>	<p>Last Name</p> <input type="text"/>
<p>Date of Birth</p> <p>Month Day Year</p> <input type="text" value="05"/> <input type="text" value="05"/> <input type="text" value="1973"/>	<p>Date of Birth</p> <p>Month Day Year</p> <input type="text"/> <input type="text"/> <input type="text"/>

Social Security Number (SSN)

SHOW  My parent doesn't have a SSN

Email Address

Confirm Email Address

# Dependent Student Section Complete (You're Almost There!)

- Upon signing the student section, the student is presented the student section complete page
- This page displays information for the student about next steps, including tracking their FAFSA® form. The student is reminded that their form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it
- Next, in this scenario, the student's invited parent will enter the FAFSA form and complete the parent section

The screenshot shows the FAFSA 2024-25 interface for a student named Raya Tran. The page features a light blue background with hot air balloon illustrations. A central banner reads "You're Almost There! The Student Section is complete!". Below this, a section titled "Parent Contributors" contains a white box with the text: "Requirements for Dependent Students: Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing." A table lists two contributors: Alcina Tran and Travis Tran, both with a date request sent of 07/13/2024 and a status of "Invite Sent". At the bottom, a dark blue footer contains the text "Track and Manage Your FAFSA Application and Your Contributors" and a "View Status" button. Below this, it states: "This application has been added to My Activity in your StudentAid.gov account. Go there to:" followed by three bullet points: "Review, edit, or cancel any FAFSA application information.", "Revise your household size, contact your schools.", and "Start your state application to apply for state-based financial aid".

FAFSA® FORM 2024-25 Student Raya Tran FAFSA Menu

## You're Almost There!

The Student Section is complete!

### Parent Contributors

**Requirements for Dependent Students**

Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent <a href="#">Edit</a>
Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent <a href="#">Edit</a>

**Track and Manage Your FAFSA Application and Your Contributors** [View Status](#)

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid



# Dependent Student Section Complete (Continued)

## Here's What You Can Do Next



### Check Your Email

You will receive an email version of this page at the following email address:  
rayaatran@gmail.com.



### Your FAFSA® Form Still Needs Contributor Information

The contributor(s) you selected will receive an email invitation to join your form every seven days until the application is complete.

## Things You Should Know



### View Your FAFSA® Submission Summary

Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (FSA ID).



### Questions About Your Eligibility For Aid?

Visit the "FAFSA Help" page for more information.

[Get Help >](#)

We strongly recommend that your parent(s) complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and sign the form.

[Provide Parent Information Manually >](#)

# College List & Number in College

FAFSA<sup>®</sup> FORM 2024-25 Student Raya Tran

Personal Circumstances Demographics Financials **Colleges** Signature

Where should we send your FAFSA?  
Search for the colleges to which you'd like to send your FAFSA<sup>®</sup> information.  
You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected View Selected Schools

Search by School Name Search by School Code

State  
Cal  
California (CA)

School Name - optional

Search

Students can list up to 20 colleges

Number in college will no longer impact federal formula

FAFSA<sup>®</sup> FORM 2024-25 Parent of Raya Tran

Demographics **Financials**

Number in College

How many people in the parent's family will be in college between July 1, 2024, and June 30, 2025?  
Do not include the parent.

1

Previous Continue

Question will still appear for institutional aid purposes

# Parent Status Center

- After successfully logging in, the parent is taken to their “My Activity” page.
- The parent sees an invitation to be a contributor on the student’s FAFSA® form.
- This is the same FSA ID the parent currently uses for their own schooling/student loans or if they signed for another dependent of theirs – everyone gets one FSA ID for life.

The screenshot shows the 'My Activity' page on the Federal Student Aid website. At the top, there is a navigation bar with the text 'An official website of the United States government', 'Help Center', and language options 'English | Español'. Below this is the 'Federal Student Aid' logo and navigation links for 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. A search bar and a user profile icon labeled 'Alcina' are also present.

The main content area is titled 'My Activity' and 'Currently Active'. A prominent blue banner contains the message: 'You have been requested to be a Contributor on a FAFSA for Raya Tran'. It explains that the FAFSA form helps students apply for federal grants, work-study, and loans. To the right of the text is a large 'FAFSA' logo with an illustration of a student and a parent. Below the banner are two buttons: 'Decline Invitation' and 'Get Started'.

Below the banner, there are two activity cards. The first is 'Borrower Defense Case #07688447' with a yellow 'Action Required' tag and a 'Last Updated: 06/27/2022' timestamp. The second is 'PSLF Application' with a yellow 'Action Required' tag, a 'Last Updated: 06/22/2022' timestamp, and a logo for 'The Peace Corps'.

# FAFSA Submission Summary Landing Page

The screenshot shows the FAFSA Submission Summary landing page. At the top left is a '< Back' link. At the top right is a 'Print This Page' button with a printer icon. The main header features the FAFSA logo (FAFSA FORM 2024-25) and the title 'FAFSA Submission Summary'. Below the header is a light blue box containing student information: 'Student' with a graduation cap icon and the name 'Raya Tran', 'Application Received' with the date 'Sept. 10, 2024', 'Application Processed' with the date 'Sept. 12, 2024', 'Data Release Number' with the value '2572' and a help icon, and 'Viewing: Submission 1' with a help icon. Below this box is a navigation bar with four tabs: 'Eligibility Overview' (underlined), 'FAFSA Form Answers', 'School Information', and 'Next Steps' (with a red exclamation mark icon).

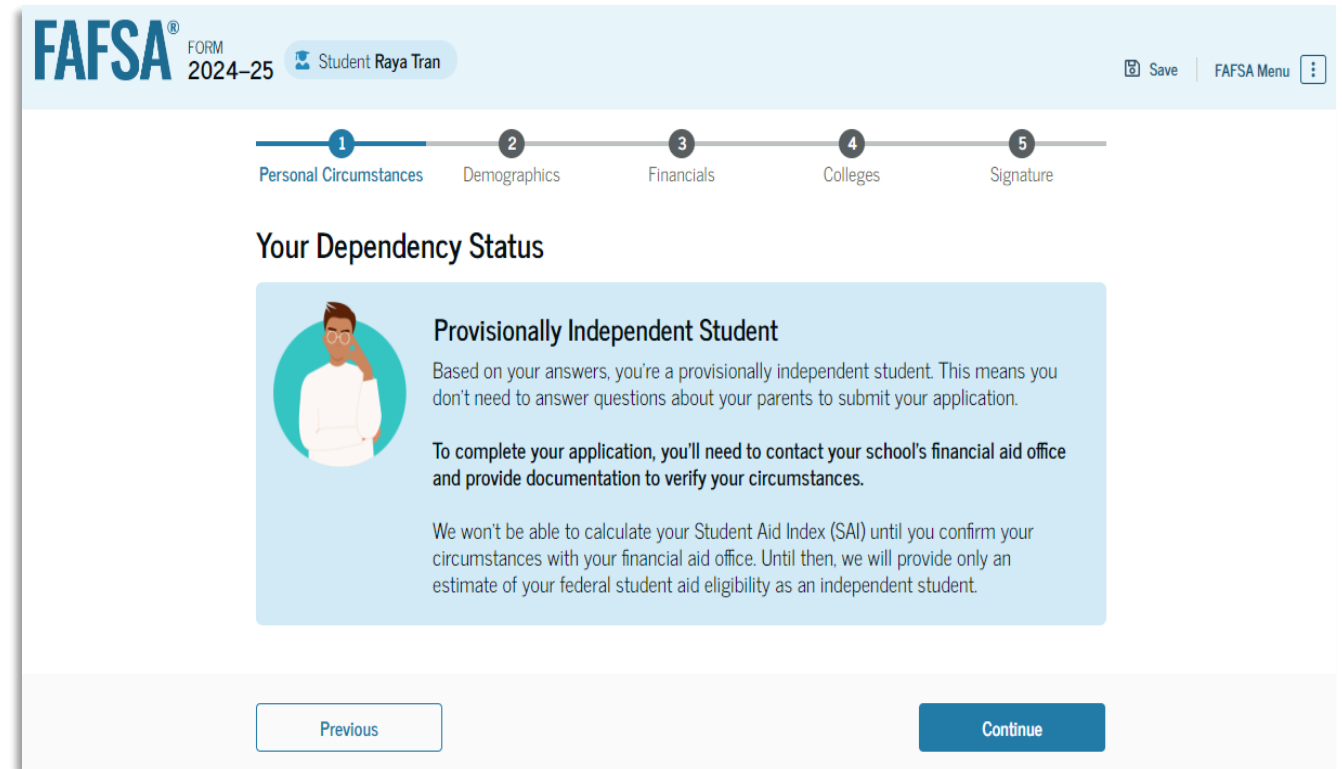
The student receives a FAFSA Submission Summary for their processed FAFSA® form and any subsequent corrections that they submit. The FAFSA Submission Summary is broken into four tabs:

**Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps.**

At the top, the student will see information about when their form was received and processed. They also have the option to print their FAFSA Submission Summary to keep for their records.

# Impact of Provisionally Independent Status

- Based on the answers provided by the student, they are considered a provisionally independent student and are not required to provide parent information
- The student is able to sign and submit their FAFSA® form, but they will need to contact their school to see what supporting documentation they need to submit
- A financial aid administrator at the school will review and make a determination regarding a dependency override
- **Until the student's circumstances are verified, Federal Student Aid will only provide the student an estimate of their federal student aid eligibility**



The screenshot displays the FAFSA 2024-25 application interface for Student Raya Tran. At the top, the FAFSA logo and form year are visible, along with a 'Save' button and a 'FAFSA Menu' icon. A progress bar indicates the current step is 'Personal Circumstances' (1), with other steps being 'Demographics' (2), 'Financials' (3), 'Colleges' (4), and 'Signature' (5). The main content area is titled 'Your Dependency Status' and features a light blue box with an icon of a student. The text in this box states: 'Provisionally Independent Student. Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application. To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances. We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.' At the bottom of the interface, there are 'Previous' and 'Continue' buttons.

# Unusual Circumstances & Special Circumstances

## Unusual Circumstances

- A dependent student may indicate that they are unable to contact their parent(s) due to an unusual circumstance
- This will allow student to submit FAFSA with a “provisional independent” status
- FAA will determine whether student is eligible for dependency override or not

## Special Circumstance

- A dependent student completes the FAFSA and indicates they have a special circumstance
- FAFSA calculates a provisional SAI
- Student/family provide documentation to FAA that could lead to a change in the data elements on the FAFSA (tax, income, etc.)
- FAA will approve or deny request

# Federal Tax Information & Assets

**Direct Data Exchange (DDX)** will replace the IRS Data Retrieval Tool (DRT) as the process for transferring tax information from the IRS



This will **reduce** the number of financial questions that most families will see on the FAFSA

- Families with an Adjusted Gross Income (AGI) greater than \$60,000 will be required to report asset information
- The net worth of businesses and farms of any size will now be included

- All contributors must consent to having their tax information transferred, even if they did not file 2022 taxes
- Few exceptions allow for manual entry

## **If consent is not granted:**

- FAFSA will be considered **incomplete**
- **Ineligible** for federal financial aid

# Student Aid Index (SAI) vs. EFC

SAI will replace Expected Family Contribution

New SAI formula may result in student receiving a negative SAI

Change in formula is expected to **increase** the number of Pell Grant recipients

Used to determine eligibility for federal financial aid

## EFC

- Household size reported by student applicant
- Number in college impacts EFC
- Businesses and farms with fewer than 100 employees not counted as an asset
- Lowest EFC is 0

## SAI

- Family size automatically calculated based on tax forms
- Number in college no longer considered in SAI
- Businesses and farms of any size counted as an asset
- Lowest SAI is -1500



# Pell & Enrollment Intensity

*Pell Grant* will be determined in three steps:

1. Maximum Pell Grant – A student **may** qualify for a maximum Pell Grant based on on family size, AGI, poverty guidelines, and tax filing status. A student qualifying for maximum Pell Grant will also have an SAI between -1500 and 0.
2. Calculated Pell Grant – A student **may** qualify for Pell if their SAI is less than the maximum Pell Grant award amount for the award year.
3. Minimum Pell Grant – A student whose SAI is greater than the maximum Pell Grant award for the year **may** still be eligible based on family size, AGI, and poverty guidelines.

*Enrollment Intensity* is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent. For example, if full-time enrollment is 12 credit hours and the student is enrolled in 7 hours, the enrollment intensity would be  $7 \div 12 \times 100\% = 58\%$ . The Pell Grant must be prorated according to the student's enrollment intensity rounded to the nearest whole percent.

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%

## Suggestion: FSA ID Night



- PLEASE keep your “regularly scheduled” Financial Aid nights for Fall, if possible
- Turn them into FSA ID & ORSAA Username & Password nights
- OSAC Student Portal – Oregon Promise & OSAC Scholarship Application are now open
- Schedule a second night in 2024 for FAFSA/ORSAA workshops

# 5 FAFSA Toolkit & FSA Resources

1 OSAC: <https://oregonstudentaid.gov/fafsa-orsaa/2024-25-fafsaorsaa-changes/>

2 NCAN Better FAFSA: <https://www.ncan.org/page/better-FAFSA>

3 uASPIRE Resources: <https://www.uaspire.org/For-Students>

4 FSA FAFSA Simplification Website: <https://financialaidtoolkit.ed.gov/tk/announcement-detail.jsp?id=better-fafsa-better-future>

5 FSA Financial Aid Toolkit: <https://financialaidtoolkit.ed.gov/tk/resources.jsp>

# Trusted Partners & Social Media

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# Questions?

Debora Perrault, *State Grants Administrator*

[debora.perrault@hecc.oregon.gov](mailto:debora.perrault@hecc.oregon.gov)

Kyra King, *Operations and Policy Analyst*

[kyra.king@hecc.oregon.gov](mailto:kyra.king@hecc.oregon.gov)