



2024-25 FAFSA/ORSAA Q&A and Updates

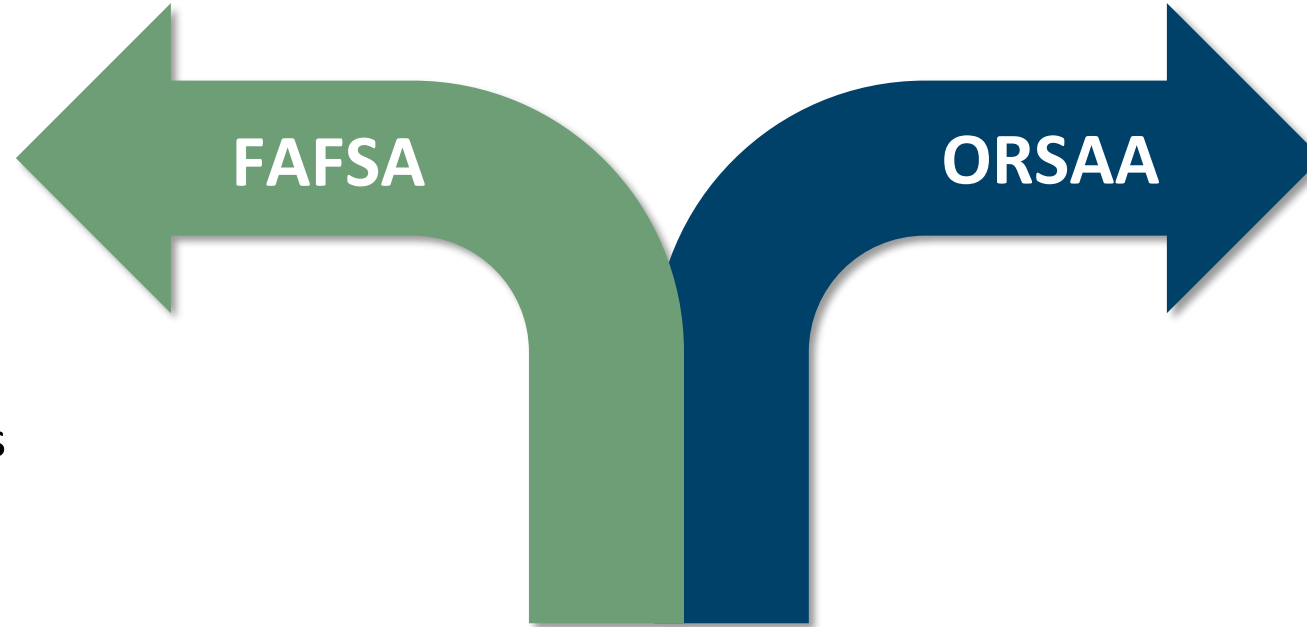
OSAC WEBINAR SERIES

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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 launched 12/30/23 and the 2024-25 ORSAA launched on 1/19/24, along with additional processing delays for both applications
- 2 The Expected Family Contribution (EFC) has been replaced by the Student Aid Index (SAI)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

Federal Student Aid: Issue Alerts

- FSA has created a resource page listing open issues and suggesting work arounds when available.
- Check this page periodically for updates and changes to processes that have not been working well, during this soft launch period.
- <https://fsapartners.ed.gov/knowledge-center/topics/fafsa-simplification-information/2024-25-fafsa-issue-alerts>
- Inflation Adjustment:
 - Dept. of Education is fixing the inflation adjustment for the 24-25 application, adding additional delays to students, colleges, and state agencies from receiving processed FAFSA information.

Contributors & FSA ID

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

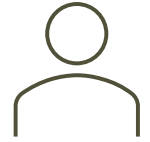
- Every contributor will need an FSA ID to access the FAFSA
- Every contributor must provide consent
- All individuals must set up at least one form of multi-factor authentication

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.
- 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 for FSA ID creation.



Student



Parent(s)



Spouse

FSA ID and Application Process

Visit <https://studentaid.gov/fsa-id/create-account/launch> to create your FSA ID if you do not have one already. FSA ID is for life – **do not attempt to make one if you have one (this goes for students and parents).**

1. What you need to create an FSA ID
 - Social Security number
 - Full legal name
 - Date of birth
2. Create an account username and password, along with challenge questions (in case you forget it)
3. Multi-Factor authentication required – (email, U.S. phone number, authenticator app)
4. It will take 1-3 days after FSA ID account creation before it can be used.

A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, only one person can use that email for an FSA ID.

Undocumented Parents: FSA ID and Application Process

StudentAid.gov Account Creation Instructions (step-by-step) for Individuals Without a Social Security Number (SSN)

This process outlines the steps needed in order for an individual without an SSN to have their identity verified and StudentAid.gov account created.

Step 1: An individual should visit StudentAid.gov, select “Create Account” and complete all steps, including answering 1-4 knowledge-based verification questions via TransUnion®.

Step 2: Upon completing the Create Account process, the individual will see a confirmation page with the results of their identity verification. If they failed the TransUnion® process, the individual will be informed that FSA was unable to verify their information and that they must contact the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

■ *Note: The individual will also receive an email from FSA informing them to call FSAIC for next steps and verify their identity.*

Undocumented Parents: FSA ID and Application Process

Step 3: For those who failed the verification process or could not complete it, they must contact FSAIC. Once the individual contacts FSAIC, FSA will create a case number and send them a verification email, which will include guidance on how to submit copies of unexpired acceptable documentation (listed below) to verify their identity. Individuals will also be required to submit an attestation and validation of identity form along with their approved identity documentation. This form will be available on <https://studentaid.gov/forms-library>.

Acceptable Documents to Establish an Individual's Identity:

Provide one (1) of the following documents to establish identity:

- U.S. Driver's License
- U.S. State/City Identification Card
- Foreign Passport

Or

One (1) set of documents below to establish identity:

- Municipal Identification Cards + utility bill
- Community ID + utility bill
- Consular Identification Cards/Matricula Consular + utility bill

Step 4: Upon receipt of the email that FSA was unable to verify their identity, an individual is then required to submit one or a combination of their acceptable documentation from the list above and a signed attestation form to: IDVerification@ed.gov.

Step 5: FSA will review an individual's submitted documentation and signed attestation form to ensure it is acceptable and matches the account information provided during the Create Account process. If there is a successful match, the Department will finalize the account creation. The individual will receive an email indicating their identity has been verified and that they may now use their account username and password (FSA ID) to log in at StudentAid.gov and complete applications for student financial assistance programs.

FSA ID & Troubleshooting

- What info do I need to create an FSA ID?
 - Full name and SSN, as they appear on social security card (if applicable)
 - Date of birth
 - Valid email address & phone number (no foreign phone numbers)
 - Immediate access to your email account for verification
 - Your residential address (even if a foreign address)
- Multi-Factor Authentication Required (2-Steps)
 - Text
 - Email
 - Authenticator App
- Can I edit my FSA ID?
 - Yes. If your personal information changes or is updated, log in at studentaid.gov and select “settings” under your account information.
- What if I forget my FSA ID?
 - Username retrieval or password reset: secure code sent to your phone/email or answering challenge questions (30-minute delay). **DO NOT CREATE MULTIPLE ACCOUNTS.**
- What if I do need help?
 - Contact the Federal Student Aid Center: <https://studentaid.gov/help-center/contact>

ORSAA Account Creation

1. Student goes through FAFSA/ORSAA filter tool to determine if they should complete FAFSA, ORSAA, or neither
2. If eligible to submit ORSAA, click ORSAA button to go to ORSAA Student Portal (students should bookmark link for future use)
3. If new student, create account. If existing user, log in with credentials. **Students should contact ORSAAHelp@hecc.oregon.gov before attempting to make duplicate account.**
4. Student goes through the application (completing both student and parent sections, if applicable), and then electronically signs.
5. If dependent student, student sends electronic invite from ORSAA Form to parent (using the email they will use for their ORSAA Parent Account). **If parent already has parent account, use the same email for the parent.**
6. Parent logs into their email, clicks unique link that creates their account. Parent will need to enter in both student and parent name and DOB to confirm identity before account is created.
7. Parent reviews all answers, then electronically signs.

Unusual Circumstances & Special Circumstances

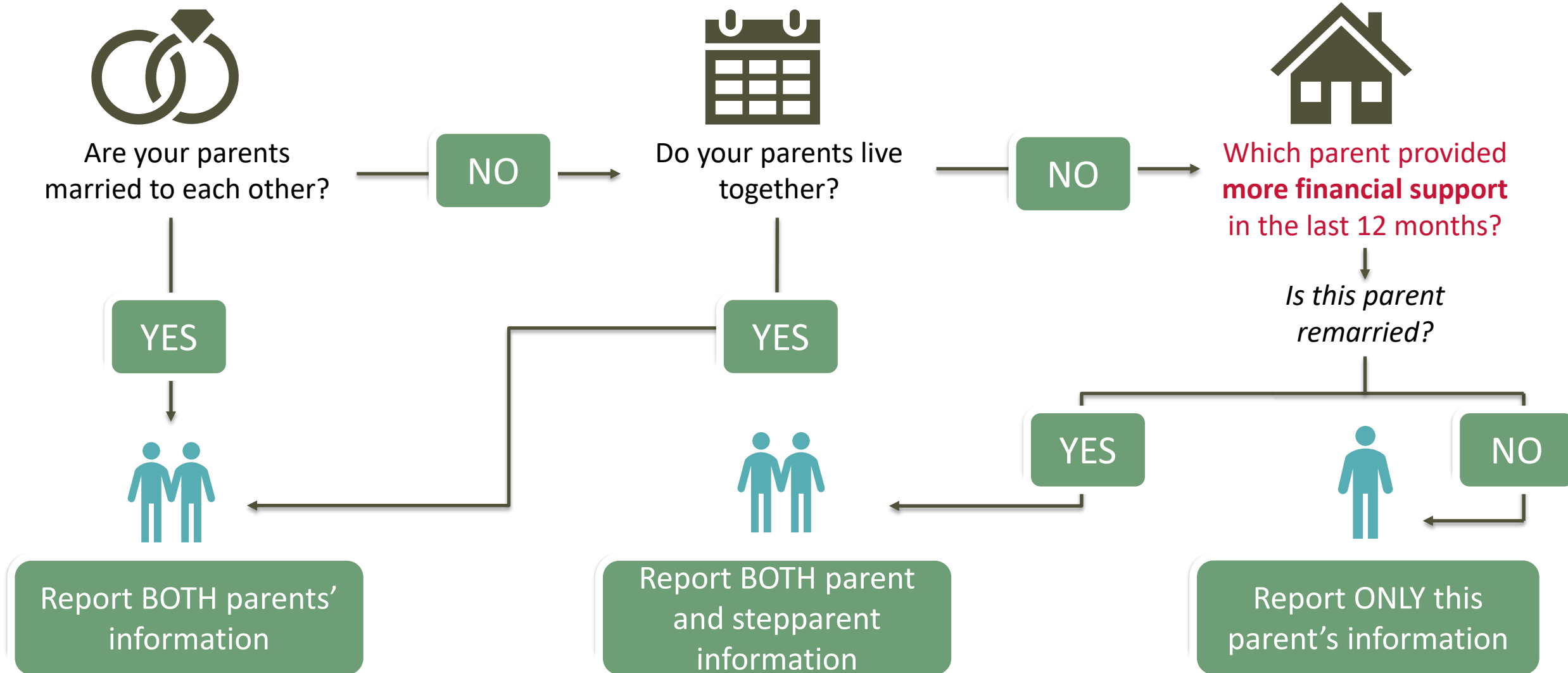
Unusual Circumstances

- 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

FAFSA and ORSAA: Who's the Parent?



FAFSA and ORSAA: Not Financial Aid Parents

Unless they have legally adopted the student



Grandparents



Foster
Parents



Legal
Guardians



Older
Siblings



Other
Family



Widowed
Stepparent

FAFSA Eligibility Overview

On the Eligibility Overview tab, the student sees information about what federal student aid they may be eligible for, such as a Federal Pell Grant and Federal Direct Loans. They are also able to view the Student Aid Index. Any amounts of financial aid that display on this tab are estimates and are not guaranteed. Final determination of the student's financial aid eligibility is provided by their school's financial aid office.

The screenshot displays the 'Eligibility Overview' tab of the FAFSA application. The page title is 'Estimated Federal Student Aid'. It lists three types of aid: Federal Pell Grant (up to \$4,556), Federal Direct Loans (up to \$4,556), and Federal Work-Study (You May Be Eligible). A disclaimer states that these are estimates based on full-time enrollment and average cost of attendance. A green callout box at the bottom reminds the user that this is only an estimate and to refer to the school's financial aid offer for a final determination.

Eligibility Overview FAFSA Form Answers School Information **Next Steps**

Estimated Federal Student Aid


Federal Pell Grant ⓘ Up to **\$4,556**
A **Federal Pell Grant** is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Federal Direct Loans ⓘ Up to **\$4,556**
A **federal direct loan** is money lent by the government to you that you must repay with interest.

Federal Work-Study ⓘ **You May Be Eligible**
Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

 **Keep in mind, this is only an estimate**
Always refer to your school's financial aid offer for a final determination of financial aid available.

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Questions?

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