FINANCIAL AID 101

English Presentation with Joe McDevitt and Elizabeth Ochoa
Spanish Presentation with Lucia Moreno
And Vietnamese Presentation with Lien Pham
Welcome

☐ Introduction
☐ Language
☐ Cell Phones
☐ Raise Hands
☐ Restrooms
☐ Handouts
☐ Evaluation
☐ Resources
Financial Aid 101

Types of Financial Aid
Calculating Eligibility
Application Process
Awarding and Packaging
Special Circumstances
Cost of Attendance

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous personal expenses

May also include allowance for:
- Child care
- Costs associated with a disability
- Rental or purchase of computer
Sticker Shock

- Cal Poly $25,467
- UC Berkeley $32,646
- UC Santa Cruz $35,082
- Boston University $68,856
- Stanford University $64,477

*2015-2016 Average cost of attendance as reported by institution above.
Federal Philosophy

- **Family** is responsible to pay for student’s education
  - To the extent they are financially able

- Who gets to decide what “financially able” means?
  - You or the feds?
Basic Equation of Need

Cost of Attendance (COA)
- Expected Family Contribution (EFC)

= Student’s Financial Need (eligibility)
Santa Clara
COA $63,735
- EFC 1,000
= Need $62,735

San Jose State
COA $26,227
- EFC 1,000
= Need $25,227

West Valley
COA $11,981
- EFC 1,000
= Need $10,981
Types of Financial Aid

FEDERAL
- PELL
- FSEOG
- TEACH
- CHAFEE
- Federal Work Study
- Loans

STATE
- CAL Grant
  - FTSSG @ CCC
- Middle Class Scholarship @ CSU and UC
- UC and CSU Grants
- Board of Governor's Fee Waiver
- EOPS

**Financial Aid is any money given, paid or loaned to help pay for education.**
Extended Opportunity Program And Services

**EOPS** has been a California state funded program. They provide an accessible and rewarding college experience to low income and educational disadvantaged students. You must apply for the FAFSA to be considered for this program.

- Academic Counseling
- Career Counseling
- Personal Counseling
- Transfer Assistance
- Tutoring
- Money for books
- Transportation
- Priority Registration
- CARE Program for SINGLE PARENTS
  - Monthly gas/food coupons
  - School supplies
Federal Work Study

- Campus-based aid
- Must be earned through work
  - Job may be on or off campus
- Undergraduate and graduate students
- May have annual maximum
  - funding levels vary at each institution
- Need-based
Loans

- **Subsidized** - Need based. Interest is paid by the federal government while you are in school. Fixed 4.29%. Repayment starts six months after you graduate or drop below half-time.

- **Unsubsidized** - Not need based. You pay the interest or add it to the principle balance and begins to accrue at the time you receive 1st check. Fixed 4.29%. Repayment starts six months after you graduate or drop below half-time.

- **PLUS** - Unsubsidized loan for parents of undergrads. Can borrow up to the COA – any financial aid. Fixed 6.84% and begins to accrue at the time funds are released.

*Interest rates may vary year to year and are set by Congress.*
Scholarships

- Additional **FREE** money to help pay for educational expenses.
  - **May come from various organizations**
    - Community
    - Parents Employer
    - Government
    - College or University
    - **May be merit-based or need-based**
      - [www.westvalley.edu/financialaid](http://www.westvalley.edu/financialaid)
      - [www.maldef.org](http://www.maldef.org)
      - [www.scholarships.com](http://www.scholarships.com)

- **Search:** Free Scholarships California
- **Avoid Scams!!!**
CSS Financial Aid Profile

http://student.collegeboard.org/css-financial-aid-profile

- 3 step process
  - $25 online registration/$16 per school
    - Fee Waivers are granted automatically – based on application information
    - Not used for awarding federal financial aid
    - Not all schools require the Profile
    - Application is customized for each student.
    - Filing starts October 1st
    - Assistance is available:
      - Phone (305) 829-9793
      - E-mail: help@cssprofile.org

- Complete the Application Online
- Submit the Application (no later than 2 weeks before the filing date specified by the college)
CSS / Financial Aid PROFILE®

Use PROFILE to Apply for Financial Aid.

Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 300 colleges and scholarship programs.

Apply for Financial Aid

PROFILE will be unavailable due to scheduled maintenance on Tuesday, November 17, from midnight to approximately 10:00 a.m. Eastern Time. We apologize for any inconvenience.

Complete your PROFILE application to apply for financial aid.

This interactive presentation will give you useful tips and help you prepare to apply for financial aid using CSS/Financial Aid PROFILE®.

The minimum browser requirements to view the presentation are Internet Explorer 8+, Chrome 21+, Firefox 14+, Safari 5+, and Android tablet 4.1+.

Fall 2016 or Spring 2017  Sign In  Fall 2015 or Spring 2016  Sign In

What you need to know before you apply for financial aid

- View this interactive presentation before you start your PROFILE application.
- The minimum browser requirements to view the presentation are Internet Explorer 8+, Chrome 21+, Firefox 14+, Safari 5+, and Android tablet 4.1+.
- Download and review our instructions (.pdf/zip) for completing PROFILE Online. Requires Adobe Reader (latest version recommended).
- Have all tax forms and documents ready.
- Use a secure browser and a valid credit card.
- If you are a returning student, sign up with the same username you used to submit your PROFILE application last year (2015-16) and we’ll automatically fill in some of your information.
- First-year, first-time students who took the SAT should log into PROFILE using the same credentials used for the SAT.

Useful Resources

- Interactive Presentation: CSS/Financial Aid PROFILE Tutorial
- 2016-17 PROFILE Student Guide
- Participating Colleges, Universities and Scholarship Programs
- Free On-Demand Webinar: Financial Aid — Tips and Info for High School Seniors
- BigFuture™
- YouCanGo™

We’re Here to Help

For more information about PROFILE, contact us.
2016-17 Steps to Apply for Financial Aid


2. Create a FSA ID at: fsaid.ed.gov (For the FAFSA only)
   - Student needs a FSA ID
   - Parents need a FSA ID
   - The FSA ID is your electronic signature for the FAFSA and other Federal Student Aid websites.
     - Social Security Number
     - Last name, First name, Middle initial
     - Date of Birth
     - Address
     - E-mail
     - Select and Answer a Challenge Question

3. Receive confirmation of submission

4. Follow-up with any requested documents
CA DREAM ACT
Apply by March 2, 2015

Questions about types of CA Dream Act financial aid?
- Wondering if you are a CA Dreamer?
- AB 540 eligible?
- Do you need to submit a GPA?

Announcements:
- To apply for a Cal Grant, the 2015-16 Dream Act Application is due by Monday, March 2, 2015.
- Due to scheduled site maintenance, the on-line Dream Act Application will be unavailable every Wednesday and Sunday from 11:30 p.m. to 2:30 a.m. (PST). We apologize for any inconvenience this may cause.

New California Dream Act Application
Select this option if you:
- Have never filed a California Dream Application
- Want to start a new California Dream Application
- Are ready to get started

Provide a Parent Signature
Select this option if you:
- Need to request Parent PIN
- Forgot your Parent PIN
- Need to sign your child's application

California Dream Act Application Login
Select this option if you want to:
- Continue or renew your CA Dream Application
- Update or correct current CA Dream Application
- View your Student Aid Report (SAR) and more...

Check out our Dream Act information & resources.

Start Dream Application
Sign Student Application
Login To Application
Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.
Welcome, Liz

Fill out your FAFSA (Free Application for Federal Student Aid)! To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

When are you attending college?

Between July 1, 2015 and June 30, 2016?

Between July 1, 2014 and June 30, 2015?

If you are applying for a summer session, or just don’t know which application to complete, check with the college you are planning to attend.

Federal Student Aid PIN

PIN Status: No PIN - Submit PIN Application

You do not have a PIN on file. You will need a PIN to sign your FAFSA electronically or make corrections to your FAFSA.
**Student Demographic Information**

- **Your last name**: Lastnametransfer
- **Your first name**: Sam
- **Your middle initial**: 
- **Your Social Security Number**: 966-05-3003
- **Your date of birth (mm/dd/yyyy)**: 11/02/1995
- **Are you male or female?**
  - Male
  - Female
- **Your permanent mailing address (include apt. number)**: 1122 STRAIGHT STREET
- **Your city (and country if not U.S.)**: LEESBURG
- **Your state**: California
- **Your ZIP code**: 95070
- **Have you lived in California for at least 5 years?**
  - Yes
  - No
- **Your telephone number**: 
- **Your e-mail address**: newuser@fasademo.com
- **Re-enter your e-mail address**: newuser@fasademo.com
- **What is your marital status as of today?**
  - I am single
- **Do you have driver’s license information that you want to provide?**
  - Yes
  - No

**Help and Hints**

Is the Student Male or Female?
Question 21

Your gender is used to determine if you need to register with the Selective Service System. Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid. This requirement applies to any person assigned the sex of male at birth.

Select male if you are male.

Select female if you are female.
A new question will display in FAFSA on the Web, and students who answer “Yes” will receive messaging about potential resources available to them.
Males between 18 and 25 must register

Check “Yes” and you will be automatically registered

Not yet 18, check yes and SSS will register you on birth date

May also register using Web site

www.sss.gov
Are you a U.S. citizen?

U.S. Citizen, Eligible non-citizen, or Neither

- Must have a Social Security Number to continue online application
- Matched with name and date of birth registered with SSA
- Naturalized citizens should make sure SSA has naturalization on file
- If checked ‘eligible non-citizen’, must provide the Alien Registration Number (ARN)
  - US permanent resident with alien registration card
  - Conditional permanent resident
  - Refugee, asylum granted
- The ARN will be matched with records at Department of Homeland Security (DHS)
Enter the name, city, and state of your high school, then click **Confirm**.

What is the name of your high school?
**independence high school**

In what city is your high school located?
**san jose**

In what state is your high school located?
**California**

**CONFIRM**

We found 110 results that meet your criteria. To narrow your results, change the information in the entry fields above to better clarify your request and click **Confirm** again. Otherwise, use the page links below to navigate through the results.

Click the **Select** link next to the correct high school to add it to your application. If your high school is not listed and you believe you entered the information correctly, click **Next** to continue.

### Showing 1 - 100

<table>
<thead>
<tr>
<th>Select</th>
<th>School Name</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>INDEPENDENCE HIGH</td>
<td>SAN JOSE</td>
</tr>
<tr>
<td></td>
<td>ARCHBISHOP MITTY HIGH SCHOOL</td>
<td>SAN JOSE</td>
</tr>
<tr>
<td></td>
<td>NOTRE DAME HIGH SCHOOL</td>
<td>SAN JOSE</td>
</tr>
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<td></td>
<td>PRESENTATION HIGH SCHOOL</td>
<td>SAN JOSE</td>
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<td></td>
<td>VALLEY CHRISTIAN HIGH SCHOOL</td>
<td>SAN JOSE</td>
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<td></td>
<td>ABRAHAM LINCOLN HIGH</td>
<td>SAN JOSE</td>
</tr>
<tr>
<td></td>
<td>ACE CHARTER HIGH</td>
<td>SAN JOSE</td>
</tr>
</tbody>
</table>

**Help and Hints**

**Student’s High School Name, City, and State**

Question 27

Enter the name, city, and state of the high school where you received or will receive your high school diploma.

Select Foreign Country from the “In what state is your high school located?” dropdown box if you received a foreign school diploma that is equivalent to a U.S. high school diploma.

Enter as much information as possible to receive the most relevant search results. For the high school name and city, you may enter the full name or commonly accepted abbreviations or aliases. For...
School Selection

- Information: Based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

- Application was successfully saved.

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

<table>
<thead>
<tr>
<th>State</th>
<th>Federal School Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select</td>
<td>001338</td>
</tr>
</tbody>
</table>

- Search Tips: [Search Tips]

Select a school from the Search Results table and click Add>> to add a school to the Selected Schools table.

**Search Results:** 1

<table>
<thead>
<tr>
<th>Sort By: Best Match</th>
<th>School Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEST VALLEY COLLEGE</td>
<td>SARATOGA, CA</td>
</tr>
<tr>
<td>Federal School Code: 001338</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Selected Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select up to 10 schools</td>
</tr>
<tr>
<td>WEST VALLEY COLLEGE</td>
</tr>
<tr>
<td>Federal School Code: 001338</td>
</tr>
</tbody>
</table>

- View Selected School Information [View Selected School Information]
For each school listed, select the appropriate housing plan from the dropdown list.

You may change the positioning of any school in this list. To do so, click on the school name and then use the buttons on the right to change the position of the selected school. The **FIRST** and **LAST** buttons will move the school to either the top or bottom of your list, and the **UP** and **DOWN** buttons will move the school one position up, or one position down.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Find more information on your state’s preferences for listing schools [here](#).

<table>
<thead>
<tr>
<th>School Name</th>
<th>Federal School Code</th>
<th>Housing Plans</th>
<th>Remove</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEST VALLEY COLLEGE</td>
<td>001338</td>
<td>With Parent</td>
<td>Remove</td>
</tr>
<tr>
<td>SAN JOSE STATE UNIVERSITY</td>
<td>001155</td>
<td>Off Campus</td>
<td>Remove</td>
</tr>
<tr>
<td>SANTA CLARA UNIVERSITY</td>
<td>001326</td>
<td>On Campus</td>
<td></td>
</tr>
</tbody>
</table>

[VIEW SELECTED SCHOOL INFORMATION]  

[ADD A SCHOOL]
Were you born before January 1, 1993?
- Yes  No

As of today, are you married?
- Yes  No

At the beginning of the 2016-2017 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Yes  No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
- Yes  No

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, 2017?
- Yes  No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Yes  No

Are you a veteran of the U.S. Armed Forces?
- Yes  No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Yes  No

Your number of family members in 2016-2017 (household size)

1

How many people in your household will be in college in 2016-2017?

You are considered an "independent" student. This means you are not required to answer questions about your parents.

However, you may want to answer questions about your parents if:
- you are a law school or health profession student (such as a medical or nursing student), or
- your school requires parental information from all students.

Do you want to answer questions about your parents?
- Yes  No
Were you born before January 1, 1993?
- Yes  
- No

As of today, are you married?
- Yes  
- No

At the beginning of the 2016-2017 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Yes  
- No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
- Yes  
- No

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, 2017?
- Yes  
- No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Yes  
- No

Are you a veteran of the U.S. Armed Forces?
- Yes  
- No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Yes  
- No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Yes  
- No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- Yes  
- No

On or after July 1, 2015, were you homeless or were you self-supporting and at risk of being homeless?
- Yes  
- No
Based on your answers to the dependency status questions, you are considered a dependent student. This means you must provide parental information. Select "I will provide parental information" and click Next to continue to Parent Demographics.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide parental information" and click Next to get additional information.

- I will provide parental information
- I am unable to provide parental information
Parent Information

Who is considered a parent for this section?
- Biological parent(s)
- Adoptive parent(s)

Who is not considered a parent for this section?
- Foster parent(s)
- Legal guardian(s)
  - The student is automatically considered an independent student
Parents’ Household Size

- Include student and parents
- Siblings/ other people (regardless of age)
  - If they live with parents and parents provide 50% or more of the financial support from July 1, 2016 - June 30, 2017
Number in College

- Write in number of people who will be college students between July 1, 2016 and June 30, 2017

- Always include student, siblings, and other people, if they will be enrolled at least half-time from July 1, 2016-June 30, 2017

DO NOT include parents, even if parents are in college
2014 IRS Tax Returns Can Be Used

- Complete your 2015 tax returns ASAP
  - Have your parents completed their IRS Tax Return?
  - Already completed their return
  - Will file, but have not yet completed
  - Not going to file

- What income tax return did your parents file?
  - IRS 1040
  - IRS 1040A
  - A foreign tax return
  - A tax return w/ Puerto Rico, other US territory or Freely Associated State.
Parent Tax Information

- Application was successfully saved.

For 2015, has your mother completed her IRS income tax return or another tax return?
- Will file

For 2015, what will be your mother’s tax filing status according to her tax return?
- Head of Household

Help and Hints

Parent’s 2015 Tax Return Filing Status

Question 82

If your parents filed or will file a tax return, you must select your parents’ tax return filing status for 2015:

- Single
- Head of Household
- Married-Filed Joint Return
- Married-Filed Separate Return
- Qualifying Widow(er)
- Don’t know

If your parents filed a 1040 or 1040A tax return, select the tax return filing status from the “Filing Status” field of your parents’ tax return.

If your parents filed a 1040EZ tax return, select Single if your parents are...
Your mother indicated she "Will file" a 2015 tax return.

If her 2015 income is similar to her 2014 income, use your mother's 2014 tax return to provide estimates for questions about her income. If her income is not similar, click Income Estimator for assistance estimating your mother's adjusted gross income, and answer the remaining questions about her income to the best of your ability.

Once your mother files, she must correct the FAFSA, changing 1) her filing status from "Will file" to "Already completed," and 2) her estimated answers to the final amounts on her 2015 tax return. At that time, she may be eligible to use the IRS Data Retrieval Tool to transfer her tax return information into the FAFSA.

What type of income tax return will your mother file for 2015?
IRS 1040A or 1040EZ

What was your mother's adjusted gross income for 2015? This amount is found on IRS Form 1040A-line 21 or 1040EZ-line 4.
$ 69,329.00

How much did your mother earn from working (wages, salaries, tips, etc.) in 2015? This amount is found on IRS Form 1040A-line 7 or 1040EZ-line 1.
$ 69,329.00

As of today, is your mother a dislocated worker?
Select
Yes
No
Don't know

You indicated that your parents filed an IRS 1040. Were they eligible to file a 1040A or 1040EZ?
No

Is Parent a Dislocated Worker?
Question 84

Answer this question about the parent who is completing the application.

A person may be considered a dislocated worker if he / she:
- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster;
- is the spouse of an active

Infants, and Children (WIC)
Enter the amount of your mother’s income tax for 2015. This amount is found on IRS Form 1040A-line 28 (minus line 35) or 1040EZ-line 10. 

$ 5,879.00

Enter your mother’s exemptions for 2015. This amount is found on IRS Form 1040A-line 6d or 1040EZ-see Help & Hints.

Did your mother have any of the following items in 2015? Check all that apply and provide amounts.

**Additional Financial Information**

- [ ] American Opportunity Tax Credit or Lifetime Learning Tax Credit
- [ ] Child support paid
- [ ] Taxable earnings from Work-study, Assistantships or Fellowships
- [ ] College grant and scholarship aid reported to the IRS
- [ ] Combat pay or special combat pay
- [ ] Cooperative education program earnings

**Untaxed Income**

- [ ] Payments to tax-deferred pension and retirement savings plans  
  Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. Don’t include amounts reported in code DD (employer contributions toward employee health benefits) 
  $ 3,600.00
- [ ] IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- [ ] Child support received
- [ ] Tax exempt interest income
- [ ] Untaxed portions of IRA distributions
- [ ] Untaxed portions of pensions
- [ ] Housing, food, and other living allowances paid to military, clergy, and others
- [ ] Veterans none ducation benefits
- [ ] Other untaxed income not reported such as workers' compensation or disability benefits

As of today, does the total amount of your mother’s current assets exceed $9,400.00? 

- [ ] Yes  
- [ ] No

As of today, what is your mother’s total current balance of cash, savings, and checking accounts?  

$ 0.00

As of today, what is the net worth of your mother’s investments, including real estate (not your mother’s home)?  

$ 0.00

As of today, what is the net worth of your mother’s current businesses and/or investment farms?  

$ 0.00
Investments Are...Investments Are Not

- Real Estate
- Trust Funds
- Money Market Funds
- Mutual Funds
- Certificates of Deposit
- Stocks
- Stock Options
- Bonds
- Coverdell Savings
- College Saving Plans
- Installment and Land Sale
- Commodities
- Prepaid Tuition Plans (529)**

***Distributions from a 529 Plan (Revised – if owned by someone other than the parents or student (such as grandparents, aunts, and uncles) are included as untaxed income to the student as “money received, or paid on your behalf.”)

- Home You Live In
- Value of Life Insurance
- Retirement Plans
- Checking or Savings Accounts (separate question)
For 2015, have you completed your IRS income tax return or another tax return? Not going to file

How much did you earn from working (wages, salaries, tips, etc.) in 2015? $7,200.00

Did you have any of the following items in 2015? Check all that apply and provide amounts.

- Additional Financial Information
- Child support paid
- Taxable earnings from Work-study, Assistantships or Fellowships
- College grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

- Untaxed Income
- Payments to tax-deferred pension and retirement savings plans
- Child support received
- Housing, food, and other living allowances paid to military, clergy, and others
- Veterans noneducation benefits
- Other untaxed income not reported such as workers’ compensation or disability benefits
- Money received or paid on your behalf

As of today, what is your total current balance of cash, savings, and checking accounts? $150.00

As of today, what is the net worth of your investments, including real estate (not your home)? $0.00

As of today, what is the net worth of your current businesses and/or investment farms? $0.00
Application was successfully saved.

Are you a preparer?
○ Yes  ○ No

Student Signature
Student’s Social Security Number: XXX-XX-3003
Student’s last name: Lastnametransfer
Student’s date of birth: 11/02/1995

Parent Signature
Information about the Mother:
Mother’s Social Security Number: XXX-XX-2005
Mother’s last name: Edit
Mother’s date of birth: 11/11/1968

READ BEFORE PROCEEDING
By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE PARENT, certify that you:
1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same academic period.

I, the parent, agree to the terms outlined above.
○ Agree  ○ Disagree

What is your (the parent’s) FSA ID?
Do not enter the FSA ID if you are not the parent.
FSA ID Username or Verified E-mail Address
Create an FSA ID
FSA ID Password
Forgot Username
Forgot Password

Other options to sign and submit

SIGN

SUBMIT MY FAFSA NOW
Congratulations, Student! Your FAFSA was successfully submitted to Federal Student Aid.

Does your brother or sister need to complete a FAFSA? If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

Start your state application to apply for Iowa state-based financial aid.

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

<table>
<thead>
<tr>
<th>School Name</th>
<th>Graduation Rate</th>
<th>Retention Rate</th>
<th>Transfer Rate</th>
<th>Additional Information from College Navigator</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNIV OF ILLINOIS @ URBANA-CHAMPAIGN</td>
<td>84%</td>
<td>94%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>ALABAMA AGRICULT &amp; MECH. UNIV</td>
<td>32%</td>
<td>68%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>UNIVERSITY OF IOWA</td>
<td>70%</td>
<td>86%</td>
<td>24%</td>
<td>NA</td>
</tr>
</tbody>
</table>

Eligibility Information

Estimated Expected Family Contribution (EFC) = 000000

The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the eligibility criteria, you may be eligible for the following:

- Pell Grant Estimate - $5,645.00
- Direct Stafford Loan Estimate - $5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about federal tax benefits for education, including the American Opportunity Tax Credit (AOTC).

You and your parent(s) indicated that you had filed an IRS tax return when you provided your financial information and it appears that you were eligible to use the IRS Data Retrieval Tool, which allows you to view information from your IRS tax return and transfer that information directly into your FAFSA. The benefit of using the tool is that it's the easiest way to provide accurate tax information, and it also eliminates the need for providing a copy of your and your parents' tax return to the financial aid office at your college. Once your FAFSA has been processed, you and your parents can return to FAFSA on the Web and use the tool to transfer your tax information.

If you have questions, visit www.fafsa.gov and click the "Help" icon on the FAFSA home page.
What Happens After Applying?

Students receive Student Aid Report (SAR) from federal processor

↓

If necessary, corrections to FAFSA data may be made by using FAFSA on the Web (www.fafsa.ed.gov)

OR

If necessary, delete previous 10 colleges and add new colleges
Parent Tax Information

For 2015, have your parents completed their IRS income tax return or another tax return? [Already completed]

For 2015, what is your parents’ tax filing status according to their tax return? [Married-Filed Joint Return]

You, the parents, may be able to use the IRS Data Retrieval Tool to view and transfer your tax information from the IRS.

Did you, the parents, file a Form 1040X amended tax return?
- Yes
- No

Did you, the parents, file a Puerto Rican or foreign tax return?
- Yes
- No

Did you, the parents, file taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?
- Yes
- No

Based on your response, we recommend that you, the parents, transfer your information from the IRS into this FAFSA. [How you filed your taxes] can affect whether your tax return information is available to transfer.

Click Link To IRS.

Which parent are you?
- Parent 1 (Father/Mother/Stepparent)

Leaving FAFSA on the Web

You are now leaving FAFSA on the Web and will be transferred to the IRS Web site to access your IRS tax information. Your information will be saved and your FAFSA on the Web session will end.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to FAFSA on the Web from the IRS Web site. If you do not transfer your information or choose not to return to FAFSA on the Web from the IRS Web site, you will have to log in to open your saved FAFSA.

Click OK to continue. Otherwise, click Cancel.

If you have any questions or problems using this tool, view available Help options for assistance.
## Get My Federal Income Tax Information

See our [Privacy Notice](PrivacyNotice) regarding our request for your personal information.

Enter the following information as it appears on your 2013 Federal Income Tax Return.

### Required fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name *</td>
<td>COPPER</td>
</tr>
<tr>
<td>Last Name *</td>
<td>C.Dog</td>
</tr>
<tr>
<td>Social Security Number *</td>
<td>*** - ** - 8046</td>
</tr>
<tr>
<td>Date of Birth *</td>
<td>01 / 01 / 1959</td>
</tr>
<tr>
<td>Filing Status *</td>
<td>Head of Household</td>
</tr>
<tr>
<td>Street Address *</td>
<td>Doe Testing</td>
</tr>
<tr>
<td>P.O. Box (Required if entered on your tax return)</td>
<td>Do not enter</td>
</tr>
<tr>
<td>Apt. Number (Required if entered on your tax return)</td>
<td>Do not enter</td>
</tr>
<tr>
<td>Country *</td>
<td>United States</td>
</tr>
<tr>
<td>City, Town or Post Office *</td>
<td>FSA</td>
</tr>
<tr>
<td>State/U.S. Territory *</td>
<td>Massachusetts (MA)</td>
</tr>
<tr>
<td>ZIP Code *</td>
<td>23456</td>
</tr>
</tbody>
</table>

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

[Submit](Submit)
## Parent 2015 Federal Income Tax Information

The information below is your tax information that will help you answer some of the questions on the FAFSA.

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>My Tax Information</th>
<th>FAFSA Question Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2015</td>
<td></td>
</tr>
<tr>
<td>Name(s)</td>
<td>Copper C Dog</td>
<td></td>
</tr>
<tr>
<td>Social Security Number</td>
<td>*** - ** - 8046</td>
<td></td>
</tr>
<tr>
<td>Filing Status</td>
<td>Head of Household</td>
<td></td>
</tr>
<tr>
<td>Type of Tax Return Filed</td>
<td>1040</td>
<td>Question 81 on the FAFSA</td>
</tr>
<tr>
<td>Adjusted Gross Income</td>
<td>$11,000</td>
<td>Question 85 on the FAFSA</td>
</tr>
<tr>
<td>Income Earned From Work</td>
<td>$10,000</td>
<td>Mother: Question 88 on the FAFSA or Father: Question 89 on the FAFSA</td>
</tr>
<tr>
<td>Income Tax</td>
<td>$2,200</td>
<td>Question 86 on the FAFSA</td>
</tr>
<tr>
<td>IRS Exemptions</td>
<td>1</td>
<td>Question 87 on the FAFSA</td>
</tr>
<tr>
<td>Education Credits</td>
<td>$0</td>
<td>Question 93a on the FAFSA</td>
</tr>
<tr>
<td>IRA Deductions and Payments</td>
<td>$0</td>
<td>Question 94b on the FAFSA</td>
</tr>
<tr>
<td>Tax-Exempt Interest Income</td>
<td>$200</td>
<td>Question 94d on the FAFSA</td>
</tr>
<tr>
<td>Untaxed IRA Distributions</td>
<td>$0</td>
<td>Question 94e on the FAFSA</td>
</tr>
<tr>
<td>Untaxed Pensions</td>
<td>$0</td>
<td>Question 94f on the FAFSA</td>
</tr>
</tbody>
</table>

Print this page for your records before choosing an option below.

**Transfer My Tax Information into the FAFSA** [?] 

The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

**Do Not Transfer My Tax Information and Return to the FAFSA** [?] 

By clicking the “Do Not Transfer” button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA.

[Transfer Now]
What Happens After Applying?

Students receive Student Aid Report (SAR) from federal processor

Students who complete the FAFSA and Cal Grant GPA Verification Form receive California Aid Report (CAR)

Colleges receive Institutional Student Information Record (ISIR) that the student listed on the FAFSA

Colleges match admission records with the ISIR and determine financial aid eligibility - additional forms may be requested

Colleges notices of financial aid eligibility to admitted students who have completed all required financial aid forms
Dear Student,

Congratulations! This is an official award notification for the 2016-2017 academic year ...

| Budget (COA) | $12,617 |
| EFC         | $ 1,000 |
| NEED        | $11,617 |

**AWARD PROGRAMS**

<table>
<thead>
<tr>
<th>AWARD TOTAL</th>
<th>FALL</th>
<th>SPRING</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BOGW</strong></td>
<td>$ 1288.00</td>
<td>$644.00</td>
</tr>
<tr>
<td><strong>GRANTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$5,730.00</td>
<td>$2,865.00</td>
</tr>
<tr>
<td>Fed Supp Ed Opp Grant</td>
<td>$500.00</td>
<td>$250.00</td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$1,551.00</td>
<td>$776.00</td>
</tr>
<tr>
<td>Ext Opp Prog &amp; Ser</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Ext Opp Prog Book</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td><strong>SELF-HELP</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>$2,500.00</td>
<td>$1,250.00</td>
</tr>
<tr>
<td>Fed Sub Stafford Loan</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td><strong>Award Total</strong></td>
<td>$11,569.00</td>
<td>$5,785.00</td>
</tr>
</tbody>
</table>
Comparing Awards

Gather Information

- Award letters come from each college
- Every college may have a different cost of attendance and awarding policy
If you have a change in:

- Dependency Status
- Income and Assets
- Child Support (starts/ends)
- Number in Household or College
- Private elementary/secondary school tuition
- Medical or dental expenses (not covered by insurance)

*Contact your Financial Aid office for more details*
Helpful Tools:

- Monthly Budget worksheet – ecmc.org/students
- Credit Card Basics and Identity Theft – practicalmoneyskills.com/personalfinance
- Glossary of Terms – studentaid.ed.gov/sa/glossary
Questions?
Contacts

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*Spanish-speaking
**Vietnamese-speaking