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MATTITUCK-CUTCHOGUE U.F.S.D.
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September 26, 2017

Dear Senior Parents,

With financial aid as an essential ingredient in the college admissions process, we would like you to be aware of some important dates and deadlines.

- **This is the second year that colleges will use a "prior/prior year" method for determining eligibility. This will allow students/families to submit FAFSA forms as early as October 1st. Please see the attached informational sheets for more information.**

- Please note that all colleges require the FAFSA in order to include federal funds in a financial aid package. These funds include items such as federal work study programs and federal student loans, both subsidized and unsubsidized, as well as Pell Grants and SEOG Grants.

- Many colleges also require the CSS PROFILE in addition to the FAFSA. You must first register for the CSS Profile. The list of schools requiring this form along with registration instructions and the application are available online at www.collegeboard.org. Registration for these forms begins in October. You should register immediately once you are sure where you are applying. There is You must apply online. There are no paper applications.

- Many colleges MAY NOT offer students merit (non-need based) scholarships if they do not file the appropriate financial aid forms. Check with your college before deciding you will not be eligible for student aid.

- The suggested deadline for filing of the FAFSA varies by school. Please check with your colleges to find out specific deadlines.

- You will need a 6-digit federal school code number (Title IV School code). If you do not know the federal code for the school(s) you are applying to, they are available, along with preparation worksheets at www.fafsa.gov.

- **You should apply online at www.fafsa.gov. Before applying, both students and parents should each apply for their own Federal Student Aid ID (FSAID) which is used to access features and sign FAFSA electronically. FSAID can be applied for while filing the FAFSA application or directly at www.fsaid.ed.gov**

- The IRS DRT will return with the 2018–19 FAFSA form on Oct. 1, 2017. The IRS DRT(Data Retrieval Tool) remains the fastest, most accurate way to input your tax return information into the FAFSA form.

- If you are applying to schools in New York State, you should complete a TAP (Tuition Assistance Program) application. A link will be available on the FAFSA confirmation page.

- After completing the on-line FAFSA you will receive a student aid report (SAR) which will summarize all of the responses you indicated on the FAFSA and give you the opportunity to make changes if necessary.

- If you have extenuating circumstances (loss of employment, death or disability in the family) please be sure to contact the financial aid offices at the respective colleges. They will ask you to document your situation before considering how to adjust your award. If you have questions regarding this, please contact your student's counselor.

- You may appeal any financial aid package. Contact your student's counselor if you have questions about this process.

- Some schools may ask for verification which would require you to submit copies of your tax returns and/or bank staements.

- Remember to make copies of all financial aid forms and responses to requests for added information that may come from the government or the colleges.

- All colleges are now required to have a Net Cost Calculator available on their website. This tool is useful in giving you an idea of your eligibility for both Need Based and Merit Based Aid and total net cost of attendance.

- You can get an estimate of your EFC (expected family contribution) by utilizing an EFC calculator at www.finaid.org or by using the FAFSA forecaster at www.fafsa4caster.ed.gov

- If you have questions or concerns please contact us at 298-8471, ext. 3224.

Sincerely,

Brian Lynch
        Guidance Coordinator

FEDERAL STUDENT AID AT A GLANCE

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. Some of the most basic eligibility requirements are that you must

- demonstrate financial need (for most programs—to learn more, visit **StudentAid.gov/how-calculated**);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- register (if you haven't already) with Selective Service if you're a male between the ages of 18 and 25;
- maintain satisfactory academic progress in college or career school;
- sign the certification statement on the *Free Application for Federal Student Aid* (FAFSA®) form stating that
  - you are not in default on a federal student loan and do not owe money on a federal student grant, and
  - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
  - having a high school diploma or a General Educational Development (GED) certificate or a state-recognized equivalent; or
  - completing a high school education in a home-school setting approved under state law; or
  - enrolling in an eligible career pathways program.

Find more details about eligibility criteria at **StudentAid.gov/eligibility**.

HOW do you apply for federal student aid?

1. **To apply for federal student aid, you need to complete the FAFSA® form at fafsa.gov.** If you plan to attend college from July 1, 2018–June 30, 2019, you'll be able to submit a 2018–19 FAFSA form beginning on Oct. 1, 2017. You'll be required to report income and tax information from 2016. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state deadlines at **fafsa.gov**.

2. **Students and parents are required to use an FSA ID, made up of a username and password, to submit their FAFSA form online and to access sensitive information on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit **StudentAid.gov/fsaid**.

3. **After you apply, you'll receive a *Student Aid Report*, or SAR.** Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA will get your SAR data electronically.

4. **Contact the school(s) you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

5. Completing and submitting the FAFSA form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a paper FAFSA form, request one at **edpubs.gov** or call toll free at **1-877-433-7827**.

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HAVE QUESTIONS?
Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- **studentaid@ed.gov**

- 1-800-4-FED-AID (1-800-433-3243) toll-free
- 1-800-730-8913 (toll-free TTY for the hard of hearing)

FEDERAL STUDENT AID AT A GLANCE

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees; in some cases, a student enrolled in a postbaccalaureate teacher certification program may also receive a Federal Pell Grant. A student can receive a Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years).	Amounts can change annually. For 2017–18 (July 1, 2017, to June 30, 2018), the award amount was up to $5,920. Visit **StudentAid.gov/pell-grant** for more information.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school.	Up to $4,000. Visit **StudentAid.gov/fseog** for more information.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving this grant, a student must sign a *TEACH Grant Agreement to Serve* in which the student agrees to perform four years of qualifying teaching service and meet other requirements.	Up to $4,000. Visit **StudentAid.gov/teach** for more information.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For students who are not Pell-eligible only because they have less financial need than is required to receive Pell funds. A student's parent or guardian must have died as a result of military service in Iraq or Afghanistan after the events of 9/11. A student can receive an Iraq and Afghanistan Service Grant for no more than 12 semesters or the equivalent (roughly six years).	The grant award can be equal to the maximum Federal Pell Grant amount (see above), but cannot exceed your cost of attending school. Visit **StudentAid.gov/iraq-afghanistan** for more information.
Federal Work-Study Work-Study: money is earned; does not have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school.	No annual minimum or maximum amounts. Visit **StudentAid.gov/workstudy** for more information.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rate is 4.45% for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Visit **StudentAid.gov/interest** for more information.	Up to $5,500 depending on grade level and dependency status. Visit **StudentAid.gov/sub-unsub** for more information.
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. Interest rate is 4.45% (undergraduate) and 6% (graduate or professional) for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Visit **StudentAid.gov/interest** for more information.	Up to $20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. Visit **StudentAid.gov/sub-unsub** for more information.
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. The interest rate is 7% for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Visit **StudentAid.gov/interest** for more information.	Maximum amount is the cost of attendance minus any other financial aid received. Visit **StudentAid.gov/plus** for more information.
Federal Perkins Loan Loan: must be repaid with interest	For undergraduate and graduate students with exceptional financial need. Eligibility depends on the student's financial need and availability of funds at the school. For questions on Perkins Loan eligibility, students must contact the school's financial aid office. The interest rate is 5% and fixed for the life of the loan.	Undergraduate students: up to $5,500; graduate and professional students: up to $8,000. Visit **StudentAid.gov/perkins** for more information.

Note: The information in this document was compiled in spring 2017. For updates or additional information, visit **StudentAid.gov**.

LOOKING FOR MORE SOURCES FOR FREE MONEY?
Try **StudentAid.gov/scholarships** for tips on where to look and for a link to a free online scholarship search.

SEPTEMBER 2017

Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password you use to log in to certain U.S. Department of Education websites, including **fafsa.gov**, **StudentAid.gov**, and **StudentLoans.gov**. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit **StudentAid.gov/fsaid** to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and provide answers to some challenge questions so you can retrieve your account information if you forget it.

We strongly recommend that you provide a mobile phone number and email address when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to unlock your account, retrieve your forgotten username, or reset your forgotten password.

Important: An email address and mobile phone number cannot be used with more than one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.

FSA ID Tips

- One of your parents might need an FSA ID as well. If you need to provide information about your parents on the FAFSA® form, one of your parents will have to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out **StudentAid.gov/dependency**. **Remember**: You should create your own FSA ID and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.

- When you first create your FSA ID, all you'll be able to use your FSA ID for is to complete, sign, and submit an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a Renewal FAFSA form or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can use your FSA ID for all of its purposes.

- If you forget your FSA ID username and password, look for links, such as "Forgot My Username" and "Forgot My Password," at the log-in pages of our websites. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions.

Learn more about the FSA ID at **StudentAid.gov/fsaid**. Find this fact sheet at **StudentAid.gov/resources**.