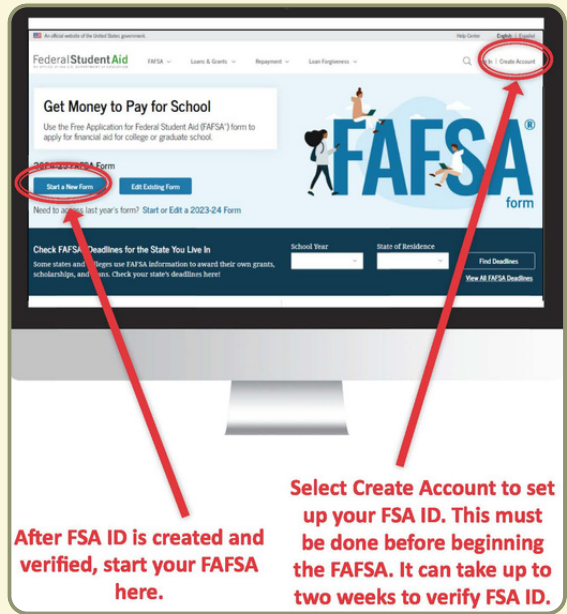


**Studentaid.gov financial aid application process**

**1** Gather your information using the checklist below.

*What you may need to file the FAFSA:*

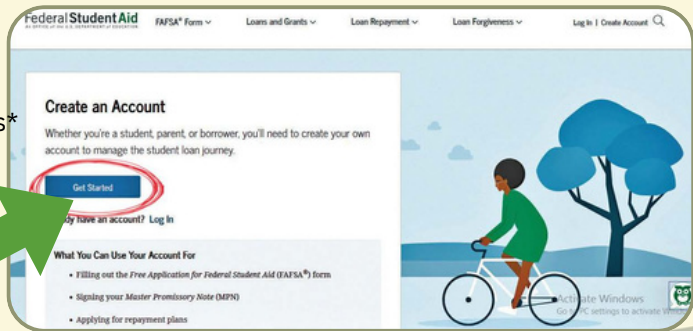
- mailing address
- mobile phone number
- FSA ID for BOTH the student and dependent student's contributing parent/stepparents (or spouse, if independent)
- Your Social Security or ITIN number
- Your alien registration number (if you are not a U.S. citizen)
- Your 2022 federal income tax returns, W-2s (only if required to enter manually)
- Bank statements and records of investments (if applicable)
- Parent(s) date of birth, social security number or ITIN, marital status, and date parent was married, divorced, or widowed



**After FSA ID is created and verified, start your FAFSA here.**

**Select Create Account to set up your FSA ID. This must be done before beginning the FAFSA. It can take up to two weeks to verify FSA ID.**

**2** Create an FSA ID (username and password) for all FAFSA contributors\* at least a week before filing your FAFSA. See p. 2 for instructions.



**3** After your FSA ID is verified, visit studentaid.gov, then you and your parent can complete the FAFSA for the year you will be entering college.

**4** Review your FAFSA Submission Summary and make corrections if necessary.

\*A contributor is anyone required to provide information, a signature, and consent and approval to have their federal tax information transferred directly into the FAFSA form. This may include the student, the student's spouse, a biological or adoptive parent, or a stepparent. Contributors are not financially responsible for the student's education.

# Federal Student Aid ID

Use your FSA ID to confirm your identity when you access your financial aid information and electronically sign your federal student aid documents, including the FAFSA.

1

Visit [studentaid.gov](https://studentaid.gov) and click on Create Account. You'll need to create a FSA ID prior to accessing the FAFSA. Once your FSA ID is verified, you'll be able to use it to access your FAFSA.

2

Create a memorable username and password.

**Keep track of your FSA ID since you'll use it frequently throughout the federal student aid application process each year.**

3

Enter your name, date of birth, Social Security (or parents' ITIN number), contact information, and challenge questions and answers.

4

Confirm your cell phone number using the secure code, which will be texted to the number you provided.

and

5

Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID.

## Forgot your FSA ID?

Scan this code for instructions on how to retrieve a forgotten FSA ID.



### Tip:

*It can take up to two weeks for your FSA ID to be verified. Each contributor on the FAFSA (student and parents, if applicable) will need a verified FSA ID in order to access the FAFSA.*

## Are you dependent?\*

- Were you born before January 1, 2001?
- Are you married or separated but not divorced?
- Will you be working toward a master's or doctoral degree (such as MA, MBA, MD, JD, PhD, EdD, etc.)?
- Do you now — or will you have — children who receive more than half of their support from you between July 1, 2024 and June 30, 2025?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you now and through June 30, 2025??
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?
- At any time since you turned age 13:
  - Were both of your parents deceased?
  - Were you in foster care?
  - Were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

\* If you don't answer "yes" to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.

# Whose information do I use?

The intent of the FAFSA is to get an idea of your household income. Use the guide on page 2 to determine if you are a dependent student. If you are a dependent student, use this guide to decide which parent's information to include:

- Are your biological parents married to each other? If yes, then report information for both parents on the FAFSA.
- Do your biological parents live together? If yes, then report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.
- Do your biological parents live separately?
  - If yes, then report information on the FAFSA for the parent who provides the most financial support to you. **Also, if this parent remarried**, you will need to report information for your stepparent on the FAFSA even though he or she may not be responsible for your college costs.

The following people are **NOT** your parents for FAFSA purposes **UNLESS** they have legally adopted you:

- Widowed stepparents
- Grandparents
- Foster parents
- Legal guardians
- Older brothers or sisters
- Aunts or uncles

## SIMPLE STEPS TO TRANSFER TAX INFORMATION INTO YOUR FAFSA®

### For Students and Contributors



**1** Log in to your current FAFSA, or start a new FAFSA at [studentaid.gov](http://studentaid.gov). Grant consent to use the Direct Data Exchange.



**2** Your answers on the FAFSA will determine which, if any, contributors need to be identified. They will complete their own sections of the form and have their own FSA ID.



**3** Contributors must consent and provide the required information, then electronically sign their respective section for your FAFSA to be complete, but they will not become financially responsible for your education.



**4** The IRS will share federal tax information with the FAFSA. The last contributor to complete their portion of the FAFSA will be able to submit the application.



**5** Check with your contributors to make sure they have finished their portion, then complete all remaining FAFSA sections and submit!



**6** Review your FAFSA Submission Summary for ongoing updates, and make corrections if necessary.

**TIP:**  
If consent to access tax information is not granted, you can still continue the FAFSA, but NO financial aid will be disbursed until consent is granted.

For more information, visit [studentaid.gov](http://studentaid.gov)

Graphic adapted from U.S. Department of Education



# Helpful Hints

## Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses; investment farms; other investments, such as real estate (other than the home in which you live); UGMA and UTMA accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets **do not** include: value of your the home (if it's located on a farm, all other portions of the farm will need to be reported); UGMA and UTMA accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)

## Communication

- Use a **personal email** (not school) that you check often for the FSA ID and the FAFSA. You will receive **IMPORTANT** information and directions via email.

## Data security


- Each email address and mobile phone number can be used with only 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.

- Keep track of all usernames and passwords in a safe, secure place. You will need your FSA ID every year you complete a FAFSA, as well as to log in to all Department of Education websites.
- Name and Social Security number need to match what is on your Social Security card and tax forms, if applicable.
- Each contributor will need to grant consent to use the Direct Data Exchange, even if they didn't file taxes.
- After submitting, review the FAFSA Submission Summary for your FAFSA updates.

## First year college students

- The grade level for high school seniors and first-year students will be "first year freshmen" even if you have taken AP or dual credit courses.

## Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- Make sure that you select the correct form. High school seniors graduating in 2024 will need to complete the 2024–2025 FAFSA.
- **If no other contributors log in to participate within 45 days, your FAFSA will be deleted.**

# Next Steps

## Verification

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random.

If you're selected for verification, you'll be contacted by the college. The college or, in some cases, an agency with which the college has contracted will let you know what forms and information you need to supply.

**If you are chosen for verification,**

**DON'T PANIC. YOU HAVE DONE NOTHING WRONG!**

**Don't delay. It's important to complete verification as soon as you're notified so there are no delays with your financial aid.**

## Special circumstances

If you believe you have special circumstances that were not accurately reflected on your FAFSA, contact the financial aid office at the college you plan to attend.

## Aid notifications

Your aid notifications will come from the college(s) you listed on your FAFSA, once you've been accepted. Some colleges will begin sending aid notifications in the spring.

**Need help? Contact the SUNY Adirondack Financial Aid Office**

**Phone: 518.743.2223**

**Email: [finaidoffice@sunyacc.edu](mailto:finaidoffice@sunyacc.edu)**