QUESTIONS & ANSWERS

Pacific Financial Aid Association

Virginia Hagins

Training Officer

April 25, 2024

Federal **Student Aid**

An OFFICE of the U.S. DEPARTMENT of EDUCATION

KNOWLEDGE CENTER

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Please enter your email address and select one or more Subscription Options in order to complete your Knowledge Center Subscription.

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This field is required.

VIRGINIA.W.HAGINS@ED.GOV

Subscription Options

☐ **Weekly Knowledge Center Update**

The weekly email summary will include all the updates to the Knowledge Center from that week. If there are no updates, FSA Partner Connect will send an email stating that there are no updates.

☑ **Daily Knowledge Center Update**

The daily email summary will include all updates to the Knowledge Center from that day. If there are no updates, no email will be sent.

Cancel   Submit

- **Knowledge Center Subscription**
  - Weekly
  - Daily

FAFSA SIMPLIFICATION INFORMATION

A repository for all information, guidance, and training related to implementation

- 2024-25 FAFSA news
- Federal Register notices and regulations
- Dear Colleague Letters (DCLs) and Electronic Announcements (EA)
- Resources
- FAFSA Roadmap

2024-25 FAFSA

- **2024-25 FAFSA Issue Alerts**
  - Open issues
  - Resolved issues
  - Submission summaries

- **Technical FAQ and Known Issues Guide**

- **2024-25 FAFSA form**

2024-25 FAFSA FAQS

- Updated periodically and includes the date of the update

- New and/or updated questions and answers will be marked NEW or UPDATED.

- The questions below are grouped by the following categories:
  - General [GEN]
  - Applications [APP]
  - ISIRs and FAFSA Submission Summaries [ISIR]
  - Social Security Number Issues [SSN]
  - Corrections [CORR]
  - Verification [VER]

FSA TECH LISTSERVE

- Get answers to technical questions about FSA's software or systems
- Get news flashes about processing and software issues.

- **How to sign up**
  - [FSA Tech sign-up page](#)
  - Providing your name and email address
  - Choose between receiving
    - Individual messages (by choosing the "Regular" radio button), or
    - Digest of the messages for each day
  - You can also unsubscribe on the same page.

FSA TRAINING CENTER

- fsatraining.ed.gov

- Learning tracks, training courses, videos, and software training.

- Login required

FSA PARTNER CONNECT HELP CENTER

- Help Center
- Contact Customer Support
  - Choose 2024-25 FAFSA from Topic dropdown list for questions regarding the 2024-25 FAFSA
  - Choose "Policy Guidance" from Topic dropdown list to ask policy questions (goes to AAF)

HIERARCHY RULES FOR FAMILY SIZE

Updated Family Size = non-blank

Assumed Family Size = non-blank

FTI exemptions

Reminder: Family size is not used in SAI calculation when Max Pell Indicator = 1 (did not file federal income tax return)

FEDERAL PELL GRANT PROCESS

PELL FORMULA SUMMARIES

✓ *Step 1: Determine Enrollment Intensity*

✓ *Step 2: Calculate Pell COA*

✓ *Step 3: Determine Annual Award*

✓ *Step 4: Determine Payment Periods*

✓ *Step 5: Calculate Payment for a Payment Period*

FSA Handbook
Volume 7
Appendix A
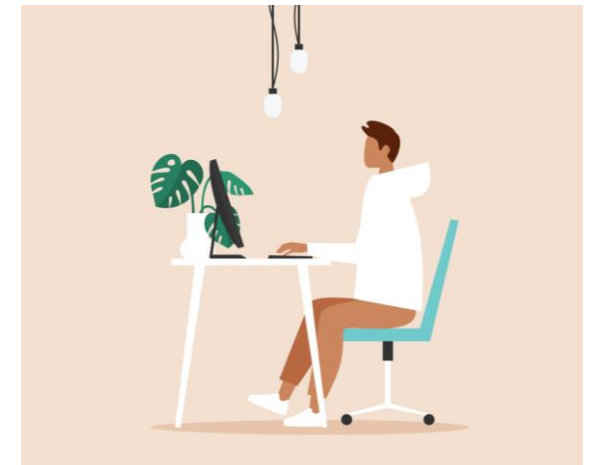
ENROLLMENT INTENSITY

STANDARD TERM PROGRAMS

- Number of enrolled credits ÷ Credits required for full-time enrollment

- Round to nearest whole percent using standard rounding rules
  - 7÷12 = 0.58333 → 58%

Enrolled Credit Hours	Enrollment Category	Enrollment Intensity
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%

ENROLLMENT INTENSITY – CASE STUDY

- Scheduled Pell = Max Pell ($7,850)

- Standard 2-term academic calendar (Fall and Spring)

- Full-time Enrollment = 12 Credit Hours

Semester Disbursement Schedule		
	Fall	**Spring**
Credit Hours	7	11
Enrollment Intensity	7÷12 = 0.58333 → 58%	11÷12 = 0.9167 → 92%
Annual Pell Calculation	($7,850 * 58%) ÷ 2	($7,850 * 92%) ÷ 2
Annual Pell Award	$2,277	$3,611

NOTE: *For all scenarios in this presentation, we will use a fictitious maximum Pell Grant of $7850 and a fictitious minimum Pell Grant of $785.*

MAX PELL – DEPENDENT STUDENTS

CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

Parent not required to file federal income tax return

OR

Single parent with AGI > 0 and ≤ 225% of poverty guideline for family size and state of residence

OR

Parent NOT single parent and has AGI > 0 and ≤ 175% of poverty guideline for family size and state of residence
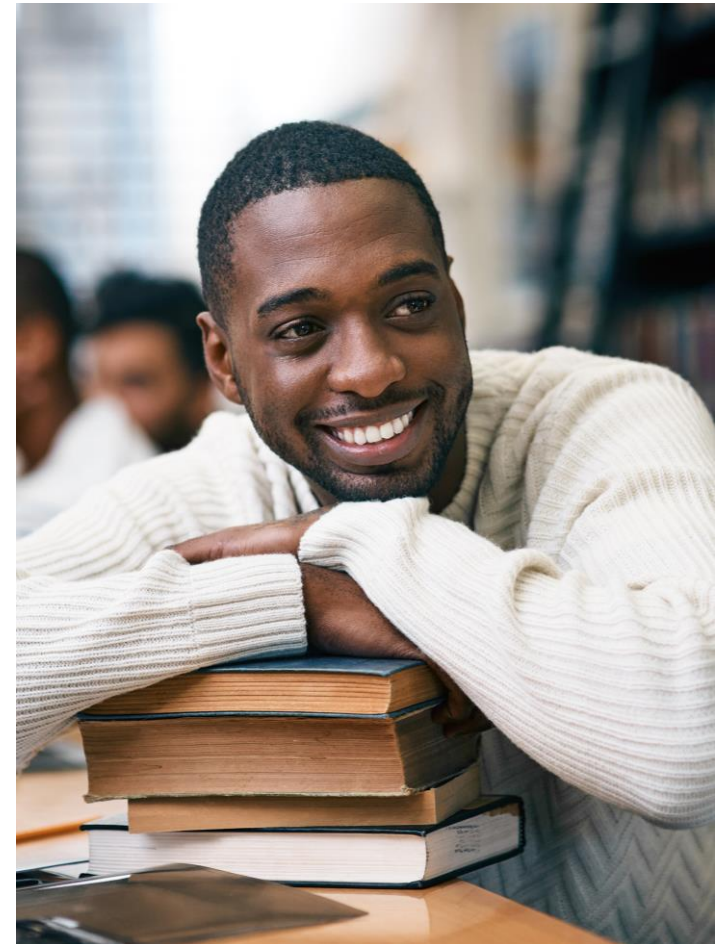
MAX PELL – INDEPENDENT STUDENTS

CRITERIA FOR MAXIMUM SCHEDULED PELL GRANT

Student (and spouse) not required to file federal income tax return

OR
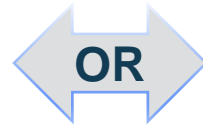
Student is single parent with AGI > 0 and $\leq$ 225% of poverty guideline for family size and state of residence

OR
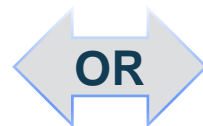
Student NOT single parent and has AGI > 0 and $\leq$ 175% of poverty guideline for family size and state of residence

CALCULATED SCHEDULED PELL GRANT

- Students not eligible for an automatic Max Pell Grant may be eligible for a Calculated Scheduled Pell Grant

- Published Maximum Pell Grant *minus* Student Aid Index (SAI) = Calculated Scheduled Pell Grant, rounded to the nearest $5

Example:
• Max Pell = $7,850 (just an example – actual number not yet published)
• SAI = 1,002
• Calculated Scheduled Pell = $7,850 – 1,002 = $6,848 → Rounded to $6,850

MIN PELL – DEPENDENT STUDENTS

CRITERIA FOR MINIMUM SCHEDULED PELL GRANT

Student's parent is a single parent with an AGI $\leq$ 325% of the poverty guideline for family size and state of residence

OR
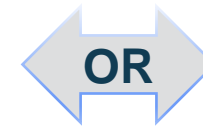
Student's parent is **NOT** a single parent and has AGI $\leq$ 275% of the poverty guideline for family size and state of residence

MIN PELL – INDEPENDENT STUDENTS

CRITERIA FOR MINIMUM SCHEDULED PELL GRANT

Student is a single parent, and the AGI is less than or equal to 400% of the poverty guideline for family size and state of residence

OR

Student is a parent and is **NOT** a single parent, and has AGI $\leq$ 350% of the poverty guideline for family size and state of residence

OR

Student is not a parent, and the student's (and spouse's if applicable) AGI is $\leq$ 275% of the poverty guideline for family size and state of residence

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2022 POVERTY GUIDELINES - HAWAII

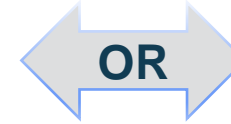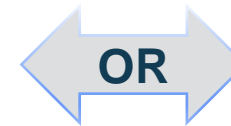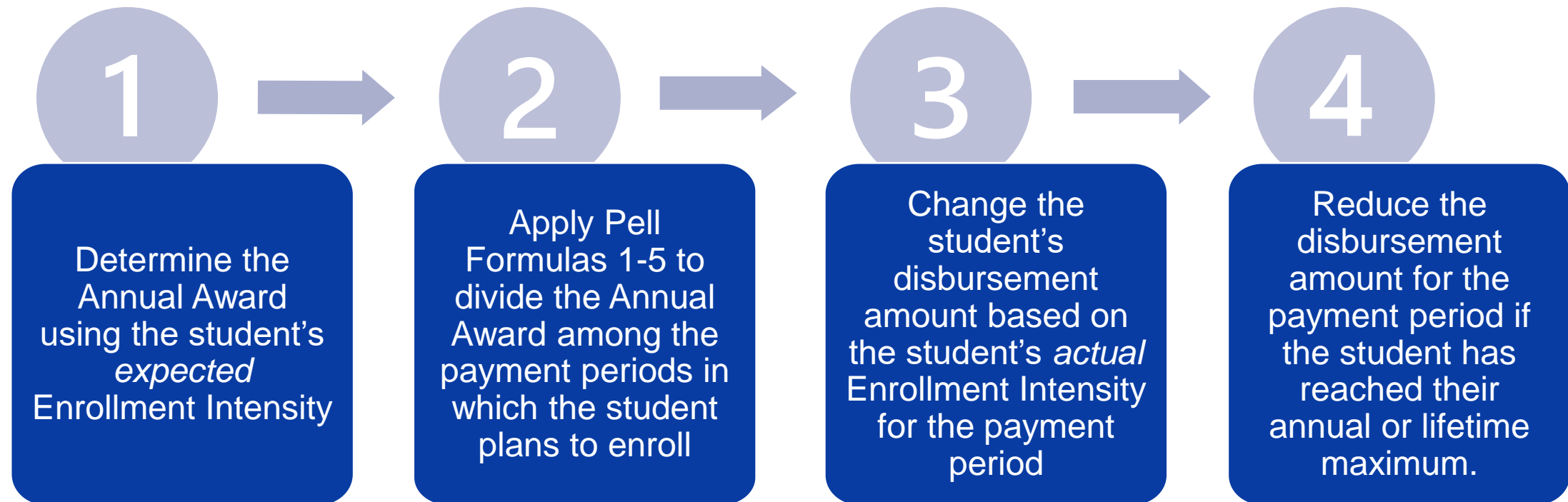| Household /Family Size	25%	50%	75%	100%	125%	133%	135%	138%	150%	175%	185%	200%	225%
1	$3,908	$7,815	$11,723	$15,630	$19,538	$20,788	$21,101	$21,569	$23,445	$27,353	$28,916	$31,260	$35,168
2	$5,265	$10,530	$15,795	$21,060	$26,325	$28,010	$28,431	$29,063	$31,590	$36,855	$38,961	$42,120	$47,385
3	$6,623	$13,245	$19,868	$26,490	$33,113	$35,232	$35,762	$36,556	$39,735	$46,358	$49,007	$52,980	$59,603
4	$7,980	$15,960	$23,940	$31,920	$39,900	$42,454	$43,092	$44,050	$47,880	$55,860	$59,052	$63,840	$71,820
5	$9,338	$18,675	$28,013	$37,350	$46,688	$49,676	$50,423	$51,543	$56,025	$65,363	$69,098	$74,700	$84,038
6	$10,695	$21,390	$32,085	$42,780	$53,475	$56,897	$57,753	$59,036	$64,170	$74,865	$79,143	$85,560	$96,255
7	$12,053	$24,105	$36,158	$48,210	$60,263	$64,119	$65,084	$66,530	$72,315	$84,368	$89,189	$96,420	$108,473
8	$13,410	$26,820	$40,230	$53,640	$67,050	$71,341	$72,414	$74,023	$80,460	$93,870	$99,234	$107,280	$120,690
9	$14,768	$29,535	$44,303	$59,070	$73,838	$78,563	$79,745	$81,517	$88,605	$103,373	$109,280	$118,140	$132,908
10	$16,125	$32,250	$48,375	$64,500	$80,625	$85,785	$87,075	$89,010	$96,750	$112,875	$119,325	$129,000	$145,125
11	$17,483	$34,965	$52,448	$69,930	$87,413	$93,007	$94,406	$96,503	$104,895	$122,378	$129,371	$139,860	$157,343
12	$18,840	$37,680	$56,520	$75,360	$94,200	$100,229	$101,736	$103,997	$113,040	$131,880	$139,416	$150,720	$169,560
13	$20,198	$40,395	$60,593	$80,790	$100,988	$107,451	$109,067	$111,490	$121,185	$141,383	$149,462	$161,580	$181,778
14	$21,555	$43,110	$64,665	$86,220	$107,775	$114,673	$116,397	$118,984	$129,330	$150,885	$159,507	$172,440	$193,995

Use the guidelines for prior-prior tax year (**2022** for 2024-25)

ANNUAL AWARDS AND DISBURSEMENTS

Once a Scheduled Pell Grant award is determined, schools will follow these steps to calculate a student's final Pell Grant Annual Award and disbursement amounts:

1 Determine the Annual Award using the student's *expected* Enrollment Intensity

2 Apply Pell Formulas 1-5 to divide the Annual Award among the payment periods in which the student plans to enroll

3 Change the student's disbursement amount based on the student's *actual* Enrollment Intensity for the payment period

4 Reduce the disbursement amount for the payment period if the student has reached their annual or lifetime maximum.

QUESTIONS & ANSWERS

WHAT IS THE TIMELINE WITH PROCESSING PAPER FAFSAS?

✓Currently the timeline for paper FAFSA processing and corrections being open is being discussed and planned.

QUESTIONS...

WHAT ARE THE REQUIREMENTS FOR ID VERIFICATION FOR STUDENTS DOESN'T HAVE ANY U.S SOCIAL SECURITY NUMBER?

ANY RECOMMENDATION TO HELP COMPACT OF FREE ASSOCIATION (COFA) STUDENTS WITHOUT SOCIAL SECURITY NUMBERS VERIFICATION PROCESS?

… ANSWERS

- ✓ **[(GENERAL-23-123) StudentAid.gov Account Creation for Individuals without a Social Security Number Beginning with the 2024-25 FAFSA Processing Cycle (Updated March 5, 2024)](#)**

- ✓ **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 fail the TransUnion® process, FSA will automatically assign a case number to the individual.

- ✓ **Step 3:** Once the case number is created, FSA will send them a verification email in their preferred language (English or Spanish), which will include their case number, along with 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.

… ANSWERS

✓ **Step 4:** If FSA is unable to verify identity, an individual is then required to submit one or a combination of their acceptable documentation and a signed attestation form to: IDVerification@ed.gov.

Acceptable Documents to establish identity

✓ Provide one of the following:
  ✓ U.S. Driver's License
  ✓ U.S. State/City Identification Card
  ✓ Foreign Passport

OR

✓ A utility bill *and* one of the following:
  ✓ Municipal Identification Card
  ✓ Community ID
  ✓ Consular Identification Cards/Marticula Consular

✓ **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 successful, 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.

QUESTIONS & ANSWERS

FOR 2024-2025 FAFSA. IS THERE ANY SPECIAL CIRCUMSTANCE THAT IS APPLICABLE FOR STUDENTS THAT THEIR PARENTS LIVES IN THE OUTER ISLANDS WHERE THERE'S NO INTERNET BUT SHOULD BE CREATING THEIR FSA ACCOUNT AS WELL AND FILLING OUT THEIR SECTION IN THE APPLICATION?

- ✓ If parent does paper FAFSA, student must also do the paper form.
    - Corrections may be done online or using the FAFSA Submission Summary
- ✓ Process for filing paper FAFSA
    - Signature and consent is on the paper FAFSA
    - Once received, FPS will attempt to confirm identity using information on FAFSA via Transunion
- ✓ If identity is confirmed, FAFSA Submission will be sent to student via email or postal mail
- ✓ If identity is *not* confirmed:
    - If email is provided:
        - FPS will email instructions on how to submit documents and attestation (See Steps 3, 4, and 5 of previous slide)
    - If email is *not* provided:
        - FPS will use postal mail to send instructions

Information listed on the FAFSA must match what is on individual's identification paperwork

QUESTIONS & ANSWERS

ANY INSIGHT ON FSM STUDENTS STARTING TO BE ELIGIBLE FOR FSEOG & FWS?

✓ Electronic Announcement
- In-state tuition
- Eligibility for FWS and FSEOG

BREAKING NEWS!

QUESTIONS & ANSWERS

IN A RECENT COMMUNICATION WITH NASFAA THEY STATED THE FOLLOWING, "STARTING JULY 1, 2025, A TITLE IV CREDIT BALANCE IS EXPECTED TO INCLUDE ALL FUNDS PAID TO THE STUDENT'S ACCOUNT (TITLE IV AND NON-TITLE IV FUNDS)" CAN YOU CITE AND EXPAND INFORMATION ON THIS TOPIC?

✓ Proposed new regulations on *Program Integrity and Institutional Quality*
✓ Proposed language (no consensus)
- § 668.164(h)(1) - Title IV, HEA credit balances ***** (h) Title IV, HEA credit balances. A title IV, HEA credit balance occurs whenever the amount of title IV, HEA program funds and in combination with any other Federal or non-Federal funds, including but not limited to scholarships, grants, or private loans, credited to a student's ledger account for a payment period exceeds the amount assessed the student for allowable charges associated with that payment period as provided under paragraph (c) of this section.

✓ https://www2.ed.gov/policy/highered/reg/hearulemaking/2023/cash-management-non-consensus.pdf

✓ Program Integrity and Institutional Quality transcripts and information

QUESTIONS & ANSWERS

IS THERE A TIME-FRAME OF WHEN THE VERIFICATION PROCESS TO THE TIME THE STUDENTS GET NOTIFIED THAT THEY ARE BEING VERIFIED OR NOT AND IF THEY HAD TO PROVIDE WHAT IS THEN ASKED WHEN ARE THEY GOING TO GET A FEEDBACK AGAIN OR HOW LONG?

- ✓ For Pell applicants verification must be completed by the deadline published in the *Federal Register.*
  - 2023-24:
    - Deadline is September 21, 2024 or 120 days after the last day of the student's enrollment, whichever is earlier
  - 2024-25:
    - Not published yet
    - Expected to be mid-September 2025
- ✓ For Campus-Based programs and Direct Loan programs:
  - 2023-24:
    - Deadline is September 21, 2024 or an earlier one your aid office establishes
  - 2024-25:
    - Same FR deadline as Pell or an earlier one your aid office establishes
- ✓ Policies and Procedures
  - You must provide applicants with all the verification deadlines
  - All deadlines must be included in your policies and procedures

QUESTIONS & ANSWERS

WHEN DO I NEED TO COLLECT INCOME EARNED FROM WORK IF THE STUDENT'S ISIR IS SELECTED FOR VERIFICATION? *(UPDATED MARCH 27, 2024)*

✓ You may need to document and verify income earned from work for contributors who earned income during the applicable tax year (e.g., 2022 for the 2024-25 award year). However, the purpose of collecting the documentation depends on if the contributor was a tax filer or non-tax filer.

✓ For contributors who are tax filers, income earned from work will come from the IRS through the FA-DDX or will be manually reported by the contributor. When federal tax information (FTI) is transferred via the FA-DDX to the FAFSA, it is considered verified and additional documentation is not required. Information not transferred from the IRS (i.e., manually reported financial information) requires documentation and verification.

✓ For contributors who are non-tax filers, the collection of documentation to verify income earned from work is used to determine if the contributor was required to file a U.S. income tax return for the 2022 tax year. You do not need to enter the income earned from work figure on the FAFSA during verification but should use the documentation collected to confirm that the contributor was not required to file taxes.

✓ The September 19, 2023 Federal Register Notice provides a complete list of verification data elements and required documentation.

QUESTIONS & ANSWERS

REGARDING THE 2024-2025 FAFSA. STUDENTS ARE STUCK AT WHERE THE CONTRIBUTORS SHOULD DO THEIR PART.

✓ Parents unable to start FAFSA for student w/o SSN and from FAS – Student must start form
✓ Reasons:
- Contributor has no SSN (resolved 2/12)
- Parent has no SSN (resolved 3/8)
- Issue with contributor identity
- Invited contributor with incorrect DOB or Name
- Contributors are unable to enter an invited form from the roles page ("unauthorized to act of behalf of student..")

✓ Technical FAQ and Known Issues

✓ 2024-25 FAFSA Issue Alerts

QUESTIONS & ANSWERS

WE HAVE A DIPLOMA PROGRAM THAT DOESN'T GO INTO A DEGREE PROGRAM CREDIT HOURS. WE HAVE TO REDUCE THEIR UNITS ELIGIBLE FOR FA DUE TO LACK OF DEGREE PROGRAM (54 ACADEMIC UNITS WOULD ONLY RECEIVE 36 UNITS OF FA). WOULD THIS PROGRAM HAVE THE SAME REQUIREMENT IF WE DECIDED TO MAKE THE PROGRAM A CLOCK HOUR PROGRAM? THE PROGRAM HAS 600 CLOCK HOURS. WOULD WE HAVE TO REDUCE THE CLOCK HOURS WHEN AWARDING FA - WOULD THIS CLOCK HOUR PROGRAM BE AWARDED 400 HOURS FOR FA? I DON'T THINK WE HAVE TO REDUCE THE CLOCK HOURS FROM MY PREVIOUS EXPERIENCE FROM ANOTHER CLOCK HOUR SCHOOL.

- ✓ Clock-to-credit hour conversion question
- ✓ Since the nondegree program does not transfer 100% into a degree program, school must complete the clock-to-credit hour conversion
- ✓ If you convert it back to clock hours and school can award aid for 600 hours.

- ✓ FSA Handbook, Vol. 2, Chap. 2

KNOWN ISSUES

PARENTS UNABLE TO START FAFSA FORM FOR A STUDENT WHO DOES NOT HAVE AN SSN AND IS FROM A FREELY ASSOCIATED STATE

✓ **Issue Description**: Parents are unable to start a FAFSA form on behalf of a student that (a) does not have a Social Security number (SSN) and (b) is from a Freely Associated State.
  - On the Student Information page, once the parent has provided the student's information and selects the Continue button, nothing happens.
  - There is no error message and the page doesn't refresh.

✓ **Impacted Users:** Parents who try to start a FAFSA form on behalf of a student that does not have an SSN and is from a Freely Associated State.
                                          ✓

✓ **Workaround**: Students must start their FAFSA form.

KNOWN ISSUES

USER SIGNATURES ARE BEING CLEARED OUT WHEN USERS SAVE PREVIOUSLY SIGNED APPLICATIONS WITHOUT EDITING ANY OF THEIR INFORMATION

✓ **Issue Description**: Users who sign their section of a FAFSA application that also includes other contributors will see their signatures removed from the form if they
- return to the FAFSA before the other contributors have signed and submitted and
- select 'Save' from the FAFSA menu without making any changes.

✓ **Impacted Users:** Any parent or student with other contributors on form may be impacted by this issue.

✓

✓ **Workaround**: Customers should re-sign the form when returning to their application, even if they are not making any edits.

KNOWN ISSUES

STUDENT WITHOUT SSN THAT EXITED FAFSA BEFORE 'STATE OF LEGAL RESIDENCY' QUESTION UNABLE TO CONTINUE FAFSA OR START A NEW FAFSA

✓ **Issue Description**: When a student with no SSN starts the FAFSA application but saves and exits before the 'State of Legal Residency' question, the student will be unable to later continue the transaction.

- The user will no longer see the FAFSA draft in My Activity and is also unable to start a new FAFSA, as they will see a message that a FAFSA is already on file.

✓ **Impacted Users**: Student users with no SSN who do not continue past State of Legal Residency question when starting FAFSA.

✓

✓ **Workaround**: There is no workaround for this issue. Customers may be advised to try again later.

KNOWN ISSUES

STUDENTS WHO SELECT A FREELY ASSOCIATED STATE AS THEIR STATE OF LEGAL RESIDENCE AND GENERATE A PSEUDO-SSN THEN UPDATE TO A NON-FREELY ASSOCIATED STATE ARE STUCK IN A LOOP

✓ **Issue Description**: Students with no SSN who start the FAFSA and select a Freely Associated State as their State of Legal Residence are generated a pseudo-SSN.
- If the student returns to the page and then changes their State of Legal Residence to a non-Freely Associated State, they are looped back to Student Residency upon reaching the end of the application with no errors displayed.
- This issue also occurs for users who start their application with a pseudo-SSN and select a non-Freely Associated State as their Sate of Legal Residence.

✓ **Impacted Users:** Students with no SSN who originally entered their legal residence from a Freely Associated State and then changed it to a non-Freely Associated State.

✓ Workaround: Impacted customers should change their State of Legal Residence back if it was changed inadvertently. Or if the student now has a valid SSN, they should update their SSN in their account settings and then re-enter the FAFSA form.

KNOWN ISSUES

HIGH SCHOOLS LOCATED IN THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS ARE NOT POPULATING IN THE HIGH SCHOOL SEARCH RESULTS

✓ **Issue Description**: High schools located in the Commonwealth of Northern Marianas Islands are not populating in the high school search due to the Northern Marianas Islands not appearing in the state dropdown.
  - When a student navigates to the High School Information page and attempts to enter Northern Marianas Islands into the state dropdown, no options appear in the dropdown.

✓ **Impacted Users:** Students who want to add a high school from the Commonwealth of Northern Marianas Islands to their FAFSA application.

✓ **Workaround**: Customers can select "Foreign Country (FC)" for the state, enter their high school's city, and then click the "Search" button. Underneath the search results that display, they should then click "Add school manually". The customer will then be prompted to re-enter "FC" for the state and their high school's city and will also be prompted to manually enter the name of their high school.

KNOWN ISSUES

PARENTS WITH NO SSNS ARE UNABLE TO CREATE AN ACCOUNT IF THEY ARE "ASSOCIATED WITH" ANOTHER PERSON'S SSN

✓ **Issue description:** When a parent with no Social Security number (SSN) tries to create a StudentAid.gov account, they are verified by TransUnion. If the parent is associated with another person's SSN (for example a child's SSN), then TransUnion will return that SSN, which then prevents the parent from creating an account as a no SSN user.

✓ The user will see a modal after Step 3 of create account that tells them they need to provide additional information. They will then be re-directed to Step 1. They will not be able to progress past Step 1 until they provide an SSN, which they do not have.

✓ **Impacted Users:** Parents that do not have SSNs and who are associated with another person's SSN.

✓ **Update:** On Feb. 27, 2024, PAS deployed new functionality which automates the creation of No-SSN ID Verification Cases (Manual Verification). With this change, No-SSN customers who fail TU matching during create account will no longer need to call FSAIC to have a Manual Verification case opened. They will automatically receive an email with instructions for submitting their documentation to the PAS help desk.

NOTE: This change only impacts customers who created an account after Feb. 28, 2024. Impacted users who created an account prior to Feb. 28 will still need a CSR to open the manual verification case.

FEEDBACK SURVEY

https://www.surveymonkey.com/r/PacFAAQASessionApril2024

Survey open until May 9, 2024

QUESTIONS?

Mahalo!

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