Student's Guide to the 2025-2026 FAFSA

Students must complete and submit a Free Application for Federal Student Aid (FAFSA) each academic year to qualify for financial aid. The Federal Government changed the 2025-2026 FAFSA, and while there are less questions compared to the previous FAFSA, there are changes that may require you to go through more steps and provide more information than before. We understand and are here to help! Check out our FAFSA guide. It will help answer any questions you may have so you can complete your FAFSA successfully!

➔ **Gather all the necessary documents**
- Social Security number
- Driver's license number
- Alien Registration number, if not a U.S. citizen
- Federal income tax returns, W-2s, and other records of money earned
- Bank statements, records of investments, and records of untaxed income

Note: A dependent student will also need to provide most of the above documentation for the parents/step-parents. An Independent student who is married will need to provide spousal information.

➔ **Creating an FSA Account for All Contributors**

A contributor is anyone who is required to provide information on an FAFSA. Contributors include the student**; the student's spouse; a biological or adoptive parent; or the spouse of the remarried parent who is on the FAFSA (the stepparent)**. The student's responses on the application determine who, in addition to the student, will be a contributor.

Students and all contributors must create an FSA account, also known as an FSA ID, to complete and sign the online 2025-2026 FAFSA. The ability to create an FSA ID has historically been limited only to parents who can be verified with a Social Security Number (SSN). However, with this new FAFSA, all contributors may now create one, even including individuals without an SSN. Users with an SSN will need to wait 1-3 days for their FSA account to be verified by the Social Security Administration before starting the FAFSA. Users without an SSN will be verified using information like their ITIN, mailing address, and identification documents. For more information and guidance on these cases, please contact the Financial Aid Office.

Note: The following relatives DO NOT qualify as contributors, even if they helped provide and/or raise the student: grandparents, foster parents, legal guardians, siblings, or uncles and aunts.

➔ **Things to know before getting started**
- The FAFSA is free! You should never have to pay a fee for filling out or completing the FAFSA.
- The FAFSA is based on prior-year tax information. FAFSA 2025-2026 uses tax information from 2023.
- When you create an account, you will get a FAFSA ID number (FSA ID).
- Remember, NEVER share your FSA ID with anyone! FSA ID acts as a legal signature.
- You must complete a FAFSA form for each school year.

➔ **What happens after completing the FAFSA?**
1. **Check your email for notifications:** You will receive an email version of your FAFSA with a confirmation page. After 1 - 3 days, you should receive a confirmation email informing you that your FAFSA form was processed and sent to your school.
2. **You will receive FGC communication**: Once your application is processed, you will receive a copy of your **Student Aid Report (SAR)**, which summarizes the information you provided on your FAFSA. Your SAR will include your Student Aid Index (SAI). The new SAI formula will result in a new eligibility calculation for Federal Pell Grants and redefine a minimum need determination of SAI to be as low as -1500, in order to better target students with the highest need. Once your FAFSA is processed by the Department of Education, your SAR is sent to your school to determine your eligibility for federal and nonfederal student aid. At that point, the Financial Aid Office will create your award package and disburse your financial aid. After this, you will receive an Award Letter to let you know your financial aid package details. Keep checking your Wolves email for any updates. Please keep in mind that before you can access your Wolves email, you must first be admitted to the FGC.
3. **FAFSA verification? No need to panic!** Every year, the U.S. Department of Education selects a percentage of FAFSA applicants to have their information reviewed for accuracy. For the selected students, the Financial Aid Office will request the needed documents, and students are encouraged to submit all requested documents as soon as possible. A Financial Aid specialist will verify accuracy and submit any adjustments to the U.S. Department of Education after a review. (Note: Required documentation will vary for each student.)

If you have any questions, please feel free to contact the Financial Aid office at 386-754-4296 or visit us in Building 14. We will be more than happy to assist you!

Are you ready to complete your FAFSA? Let's get started!

1. Go to **www.studentaid.gov**

2. Click on **Start New Form**

3. On the question **"I am starting the FAFSA form as a"**, select "Student"

4. Understanding the FAFSA Form: This will show just the first time to help the student understand the new FAFSA.

      4.1 **What is the FAFSA form**: The first onboarding page provides an overview of the FAFSA form

      4.2 **Contributors for the FAFSA Form**: Provide information about the different roles

      4.3 **What to expect:** Provides information about the types of questions the student can expect

      4.4 **After submitting the FAFSA Form**: Provides information about what to expect once the FAFSA form is completed and submitted

5. Click on the **Start the FAFSA Form**

6. Student Identify Information: Review and confirm your information: This is pulled directly from the FSA ID. If you need to change it, click on **Account Settings**.

7. Review and select the **Student's State of Legal Residence.**

8. Provide Consent and Approval or Be Ineligible for Federal Student Aid. After reading this part, please select whether you **Approve** the consent to transfer your tax information directly into the FAFSA form from the IRS, or if you want to **Decline**. Be aware that if you choose "Decline" you will not be eligible for Federal Student Aid. Consent is required even if the contributor does not have an SSN, did not file taxes, or filed a foreign return.

9. Personal Circumstances: This section will help to determine the student's eligibility and dependency Status.

      9.1   Student's Current Marital Status

      9.2   Student College or Career School Plans

      9.3   Student Personal Circumstances

      9.4   Student Other Circumstances

      9.5   Student Unusual Circumstances

      9.6   Your Dependency Status: FAFSA will determine your status based on your answers. Depending on your status, you will need the following information.

        → <u>Dependent Students:</u> Invite Parent(s) to this FAFSA Form. In this part, the FAFSA will display a space to provide your parent(s) information (biological or adopted) and the system will send an email on your behalf.

        → <u>Independent Student and Married:</u> Invite Your Spouse to the FAFSA. The FAFSA will display a space to provide your spouse's information and the system will send an email on your behalf.

        Please note: If the contributor does not have an SSN, select **"The parent spouse or partner doesn't have an SSN"** and the FAFSA will display a space to enter the mailing address.

10. Student Demographics: Some of the questions in this section will help to determine how much Federal Aid you may be eligible to receive for school.

      10.1 Student Demographic Information

      10.2 Student Race and Ethnicity

      10.3 Student Citizenship Status

      10.4 Parent Education Status

      10.5 Parent Killed in Line of Duty: If you selected "Yes" to this question, the financial aid office will require additional documentation to support your answer.

      10.6 Student High School Completion Status

      10.7 Student High School Information

11. Student Finances: This section will help to determine your ability to pay for school.

      11.1 Federal Benefits: Please note that if you received free lunch at your high school, it is not part of the benefits mentioned in this section.

      11.2 Family Size and Number in College

      11.3 Student 2023 Tax Return Information

      11.4 Student Assets

12. Colleges: In this section, you will select all the colleges you are considering.

      12.1 Where should we send the FAFSA information? **Make sure to include Florida Gateway College, our Code is 001501**

      12.2 Select Colleges and Career Schools:

13. Take a Moment to Review Before Signing. This section displays a list of all contributors to whom the FAFSA Form has been shared, along with their name, role, and status. Once they complete their part, the FAFSA will be complete.

14. Sign and submit the FAFSA Form

15. Give yourself a high-five! You just successfully submitted your FAFSA!

Are you having trouble with the FAFSA? For more assistance, please get in touch with the Federal Student Aid Information Center at 1**-800-4-FED-AID (1-800-433-3243)**