

# 2025–26 Counselor Resource for Completing the FAFSA® Form

*for Counselors, Mentors, and Others  
Who Help Students Fill Out the Form*

Last updated December 9, 2024

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# What's this guide all about?

The 2025–26 *Free Application for Federal Student Aid* (FAFSA®) form can seem complicated, but this resource can help counselors and mentors guide students and their families through some of the parts that they tend to find tricky. It may prove particularly useful if you're new to guiding students and families through the form, or, you may share it with others you think would benefit from it.

This resource does not document the whole FAFSA form—it focuses on the sections that students and families tend to find most challenging—but the following pages should help you assist students to complete and submit their FAFSA form successfully. We cover the following topics in detailed step-by-step instructions:

- **How To Create and Manage a StudentAid.gov Account p 3**
  - How to Recover an Existing StudentAid.gov Account p 4
  - What To Do if Personally Identifiable Information (PII) Associated with an Existing Account Is Incorrect p 4
  - How To Create a StudentAid.gov Account Without a Social Security Number p 5
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- **How To Select Colleges to Receive the FAFSA® Form p 26**
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**Let's get to it.**

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# How To Create and Manage a StudentAid.gov Account

All students and contributors—who might be parents for a dependent student or a spouse for a married independent student—submitting a FAFSA form must have a StudentAid.gov account. Students use this account to maintain their loans until they pay them off.

Their StudentAid.gov account allows students and contributors to sign legally binding documents. This means that only the student or contributor who created the account can use it. Giving someone else access to their account is like having another person forge a signature on a legal contract.

Students or contributors with StudentAid.gov accounts log in with their existing account to complete the FAFSA form. Creating an account takes less than 10 minutes, although it can take a day or so for us to verify information.

To create an account:

## **Step 1:** Go to [StudentAid.gov/create-account](https://studentaid.gov/create-account)

There are 4 critical pieces of personal information needed to create an account:

- Name (exactly as it appears on their Social Security card if they have one)
- Date of birth
- Email address (for logging in and 2-step verification)
- Social Security number (if they have one)

**Note:** Add a mobile phone number for 2-step verification to make logging in to the account even easier.

**Step 2:** Choose a unique username and password combination (also known as an FSA ID) to use when logging in.

Be sure to use an email address the user will have access to in the future. Keep in mind that email addresses connected to schools or employers might not be accessible forever. Email addresses must be unique and can't be used with anyone else's StudentAid.gov account, including a parent's or spouse's account.

For further guidance on creating accounts, watch "[Create and Access Your StudentAid.gov Account](https://www.youtube.com/@FederalStudentAid)" at <https://www.youtube.com/@FederalStudentAid> for a step-by-step walkthrough.

# How To Recover an Existing StudentAid.gov Account

There are three ways to access an account if a student or contributor runs into trouble logging in because they don't remember their username or password:

1. **Retrieve username** at [studentaid.gov/fsa-id/sign-in/retrieve-username](https://studentaid.gov/fsa-id/sign-in/retrieve-username)):
  - Request a secure code (authenticator app, text message or email); or
  - Use the challenge questions chosen when the account was created.
2. **Reset password** at [studentaid.gov/fsa-id/sign-in/reset-password](https://studentaid.gov/fsa-id/sign-in/reset-password):
  - Provide email/phone/FSAID and the month and day the user was born.
3. **Recover Your Account with a Photo ID** at [StudentAid.gov/fsa-id/help/recover-account](https://StudentAid.gov/fsa-id/help/recover-account)):
  - Submit the required information.
  - We'll send a text message to the number provided to upload a U.S. photo ID using your mobile phone.

To protect accounts, we lock them after three unsuccessful log-in attempts. If that happens, a user will see a message informing them that they've been locked out. To unlock it:

1. Select the link in the message to get a secure code.
  - Codes can be sent through an authenticator app, text message, or email.
  - Alternatively, students can answer their challenge questions. For security purposes, they will have to wait 30 minutes after answering challenge questions before they can log in.
2. If logged in but with no access to a 2-step verification method, use one of the backup codes generated when the account was created.
  - Select "Help me access my account" on the 2-step verification screen.
3. If student doesn't remember or doesn't have access to email, phone, backup code, or challenge questions, they can verify their identity online and use a different email address to regain access to their account.

## What To Do if Personally Identifiable Information (PII) Associated With an Existing Account Is Incorrect

If you find that PII associated with an account is incorrect—for example, if someone's birthday is wrong, or a parent's Social Security number (SSN) is associated with their student's account—be sure to correct it before completing the FAFSA® form. Visit "Personal Information" at [StudentAid.gov/settings/edit-information/personal-information](https://StudentAid.gov/settings/edit-information/personal-information) in the student or contributor's StudentAid.gov Account Settings to make updates.

Making changes to PII might change a user's Social Security Administration verification status to "pending" for up to three days, but students and contributors can still complete the FAFSA form while verification is pending.

If they are trying to create an account and the create account flow says their SSN is already in use (this often happens simply because a user forgot they already created an account for another purpose, or someone else—like a parent—created an account for them):

- Try to log in rather than create a new account.
- If they can't log in, try resetting their password or using another email address.
- Check with a parent to see if they know if a StudentAid.gov account already exists for this student. If they're not sure if an account has already been created, contact the Federal Student Aid Information Center (FSAIC) for assistance by phone at **800-433-3243** or by chat at [StudentAid.gov/help-center/contact](https://StudentAid.gov/help-center/contact).

### TROUBLESHOOTING TIP: CHANGING YOUR DOB IF YOU DON'T HAVE AN SSN

**Issue:** You don't have an SSN and cannot change an incorrect date of birth

**Workaround:** Invalidate the current account by following the steps below, then create a new account.

1. Log in to StudentAid.gov with your current username and password
2. Go to Account Settings and select Personal Information in the Settings navigation menu
3. Delete your last name and replace the email address with a different one that you also have access to (you cannot use the same email address as the current account)
4. Uncheck "Yes, I would like to use my mobile phone for account recovery" if it is checked and delete the phone number
5. Check the box to agree to terms and conditions and select "Apply Changes"
6. Verify the email address and select "Continue"

Next, go to StudentAid.gov/create-account and create an account without an SSN. Answer any questions (if asked) or review the instructions for completing manual ID verification.

**IMPORTANT:** Enter the *correct* personal information when creating the new account. Ignore any previous guidance to enter incorrect or "dummy" information.

## How To Create a StudentAid.gov Account Without a Social Security Number

If a student or contributor has a Social Security number (SSN), they must provide it when creating their account. If they don't have an SSN, they can create an account if **one** of the following statements is true for them:

- They're a parent or spouse of a student who is completing the FAFSA® form, and they don't have an SSN.
- They're a citizen of the Freely Associated States and need to complete the FAFSA form online.

**Note:** Accounts created without SSNs have limited functionality but can still immediately access the FAFSA form.

While creating an account, a student or contributor without an SSN will need to answer a few knowledge-based questions to verify their identity.

### To Complete the Identification Verification Process:

1. Review the identity verification questions presented to them when creating their account.
2. Answer all questions and select “Submit.”
3. Their account has been created. The confirmation screen will inform them of their verification status.
4. If their account is verified, they can immediately begin fully using their account.
5. If their account is created but not verified, they'll still immediately be able to access the FAFSA form, but their account will have limited functionality. No additional steps are needed.

### If They Aren't Presented with Questions:

- If identity verification questions couldn't be generated for this student or contributor, a yellow banner will display. They can continue creating their account.

**IMPORTANT:** They can't create another new StudentAid.gov account to bypass a failed verification.

## How To Determine Appropriate Contributors to a FAFSA® Form

A contributor is anyone required to provide information on a student's FAFSA® form. This could be a biological or adoptive parent, a parent's spouse, or the student's spouse.

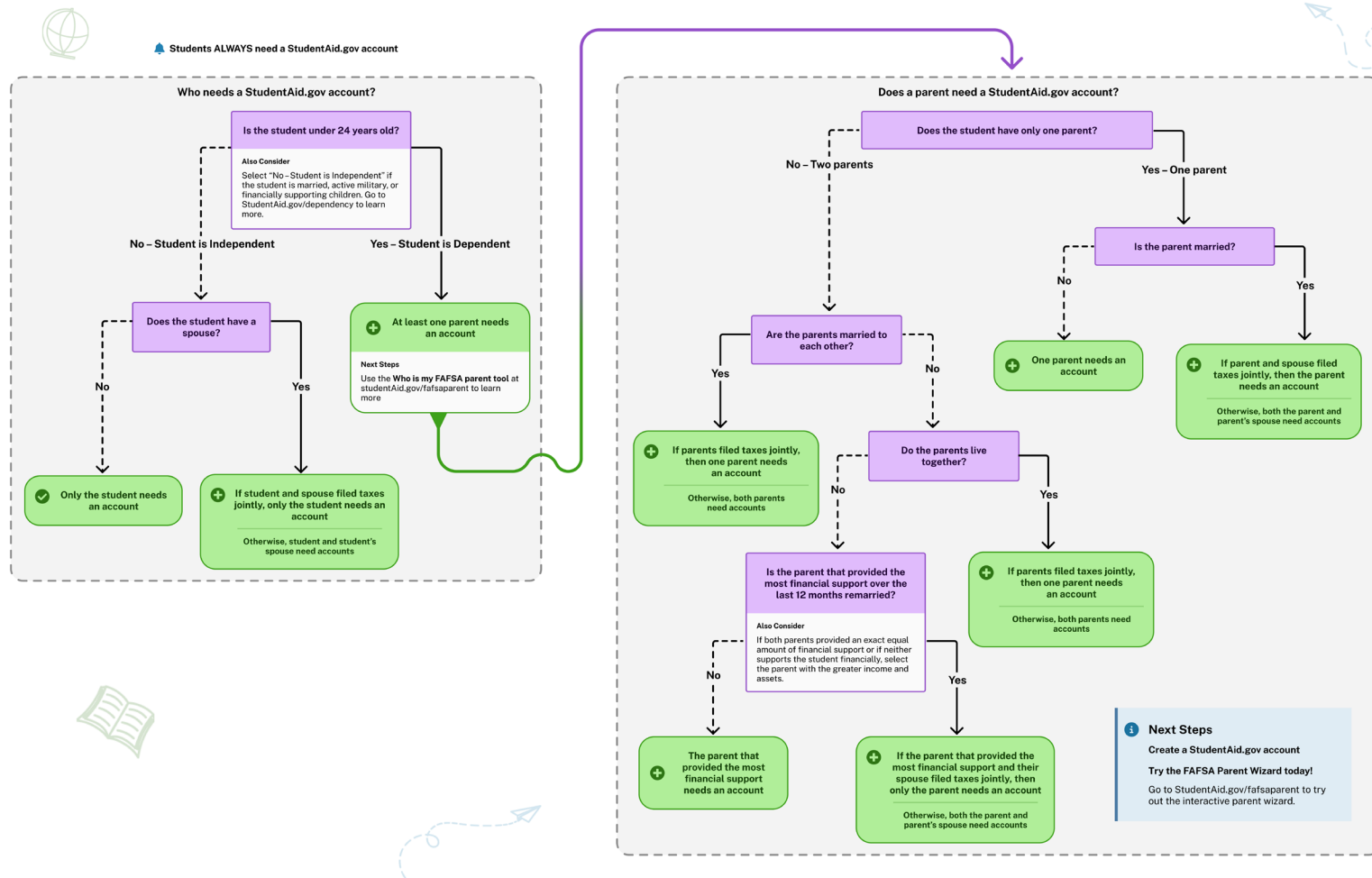
- **All contributors need their own StudentAid.gov account.**
- Contributors should use an existing account if they already have one.
- We strongly recommend creating all contributors' StudentAid.gov accounts before starting a FAFSA form.

To determine required contributors, start with the student's age.

- If the student is at least 24, they do not need contributors unless married and filing taxes separately in the previous calendar year (2023 for the 2025-26 FAFSA application). In that case, their spouse needs a StudentAid.gov account to contribute financial information to the student's form.
- Most students younger than 24 need at least one parent as a contributor.
  - Only one parent is needed if their parents are currently married and filed taxes jointly.
  - Both parents are contributors if they are currently married and filed taxes as married filing separately.

# Who needs a StudentAid.gov account for the FAFSA® form?

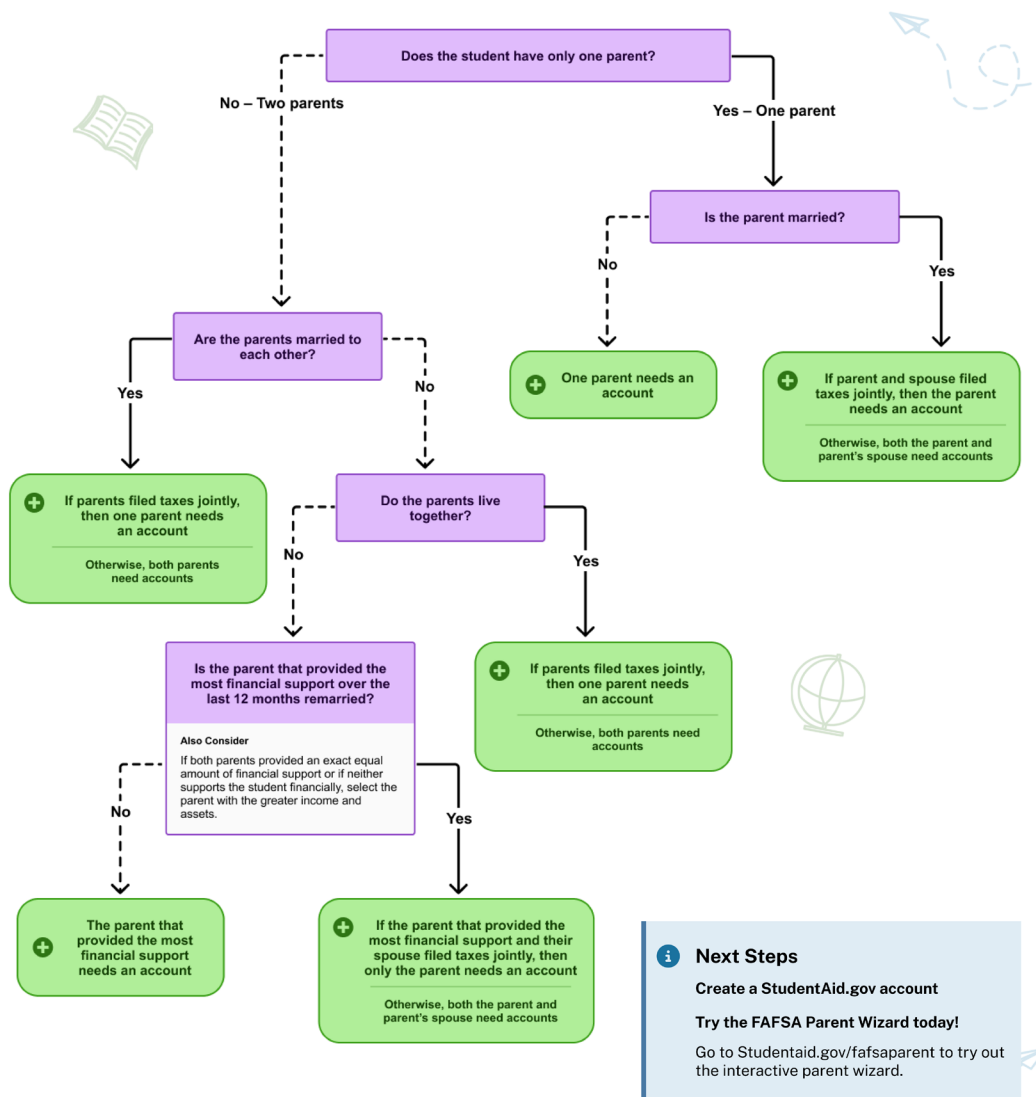
A student always needs a StudentAid.gov account to complete the FAFSA form online. Other family members may also need an account to sign the form as contributors.



If a student needs a parent or parents to contribute to their form, determine which of their parents they should list as a contributor by using the “Who is my FAFSA Parent Wizard” tool ([StudentAid.gov/fafsaparent](http://StudentAid.gov/fafsaparent)) or the flowchart below:

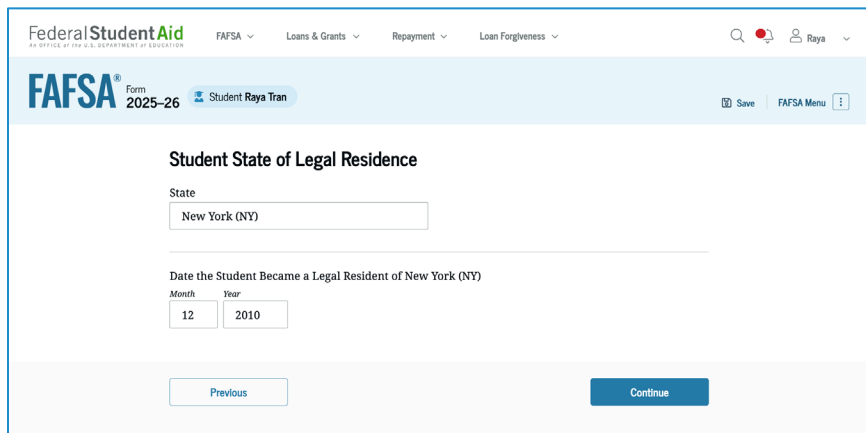
## Do my parent(s) need a StudentAid.gov account for the FAFSA® form?

In the below infographic, a ‘parent’ refers to a ‘legal parent’. A legal parent is biological or adoptive, or as determined by the state. To learn more, go to [Studentaid.gov/fafsaparent](http://Studentaid.gov/fafsaparent) to try out an interactive parent wizard.

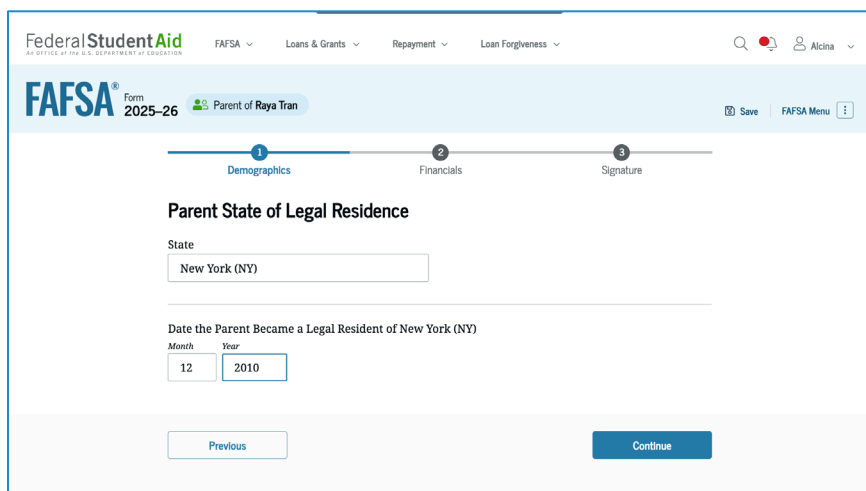


# How to Answer Questions about Legal Residence

Both students and contributors will be asked to provide their state of legal residence and the date they became a legal resident of that state:



The screenshot shows the FAFSA Student State of Legal Residence form. At the top, it says "Federal Student Aid" and "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". Below that, it says "FAFSA Form 2025-26" and "Student Raya Tran". The form has a search bar, a user profile icon for "Raya", and a "Save" button. The main heading is "Student State of Legal Residence". Below this, there is a "State" dropdown menu with "New York (NY)" selected. Underneath, there is a section for "Date the Student Became a Legal Resident of New York (NY)" with "Month" and "Year" dropdown menus. The "Month" dropdown is set to "12" and the "Year" dropdown is set to "2010". At the bottom, there are "Previous" and "Continue" buttons.



The screenshot shows the FAFSA Parent State of Legal Residence form. At the top, it says "Federal Student Aid" and "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION". Below that, it says "FAFSA Form 2025-26" and "Parent of Raya Tran". The form has a search bar, a user profile icon for "Alicia", and a "Save" button. The main heading is "Parent State of Legal Residence". Below this, there is a "State" dropdown menu with "New York (NY)" selected. Underneath, there is a section for "Date the Parent Became a Legal Resident of New York (NY)" with "Month" and "Year" dropdown menus. The "Month" dropdown is set to "12" and the "Year" dropdown is set to "2010". At the bottom, there are "Previous" and "Continue" buttons. A progress bar at the top shows three steps: 1. Demographics, 2. Financials, and 3. Signature.

**“Legal residence” means the state or country where this person primarily resides.** They should enter the month and year when they became a resident in this state or country.

- If they were born in this state, enter the month and year they were born.
- Only select “Foreign Country” if they primarily live in a foreign country.
- Enter or select the month in the “Month” field. Use the “mm” format if typing. For example, December should be entered as “12.”
- Enter the year in the “Year” field in “yyyy” format. For example, they should enter “2010” instead of “10.”

The student’s state of legal residence will use this information to determine if they meet its criteria for state financial aid.

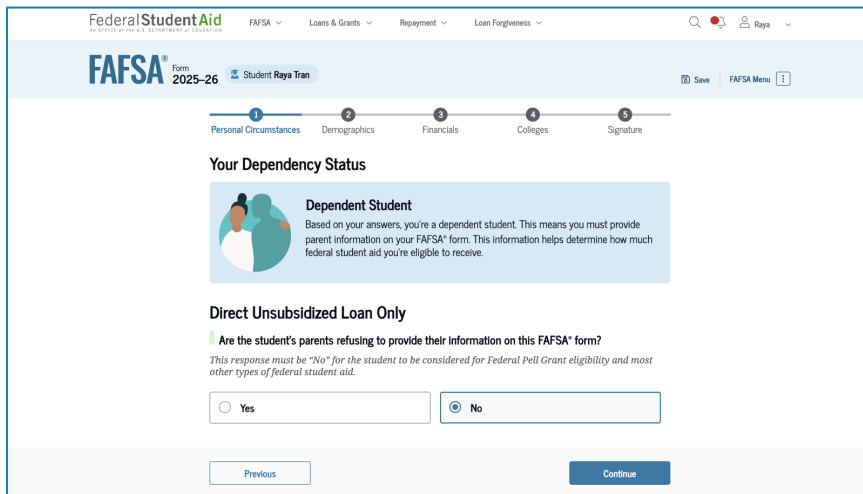
Each state determines legal residency differently. If students or families have questions, they should contact their college's financial aid office for assistance with state of legal residence qualifications.

# How To Answer the "Direct Unsubsidized Loan Only" Question

Dependent students (most students younger than 24) will be asked whether their parents refuse to provide their financial information on the FAFSA® form. This question comes in the “Personal Circumstances” section.

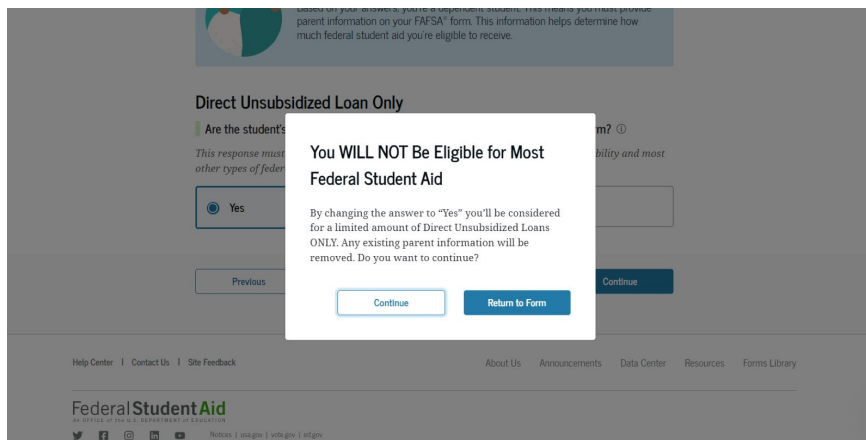
“No” is selected by default because answering “Yes” will make a student ineligible for Pell Grants and most other federal student aid.

**IMPORTANT:** To be considered for most forms of federal student aid, students must answer “No” to this question:



The screenshot shows the FAFSA 2025-26 form interface. At the top, there are navigation links for Federal Student Aid, FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. The user is logged in as 'Student Raya Tran'. A progress bar indicates the current step is 'Personal Circumstances'. The main heading is 'Your Dependency Status', with a sub-heading 'Dependent Student'. Below this, there is a question: 'Direct Unsubsidized Loan Only' with the text 'Are the student's parents refusing to provide their information on this FAFSA® form?'. A note states: 'This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.' There are two radio button options: 'Yes' and 'No', with 'No' selected. At the bottom, there are 'Previous' and 'Continue' buttons.

If the parents are not supporting the student and refuse to provide their information or their consent and approval to transfer their federal tax information on the FAFSA form, a student can answer “Yes,” to this question. The student will be asked to confirm they understand the impact on their eligibility before continuing:



This screenshot shows the same FAFSA form as above, but with a modal dialog box overlaid. The dialog box has the title 'You WILL NOT Be Eligible for Most Federal Student Aid'. The text inside reads: 'By changing the answer to "Yes" you'll be considered for a limited amount of Direct Unsubsidized Loans ONLY. Any existing parent information will be removed. Do you want to continue?'. There are two buttons at the bottom of the dialog: 'Continue' and 'Return to Form'. The background form is dimmed, showing the 'Yes' radio button selected.

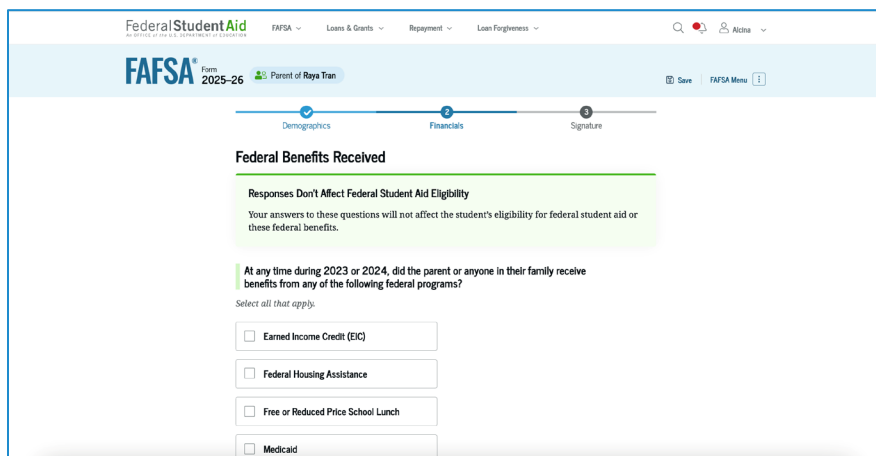
If they do select “Yes,” financial aid administrators at their identified schools will determine their eligibility for a Direct Unsubsidized Loan only. They can submit the FAFSA form without parent information, but the form will not be considered complete, and a Student Aid Index (SAI) will not be calculated. After submitting the form, a student who answers “Yes” to this question should follow up with their school’s financial aid offices to determine next steps. The financial aid office may ask for a written statement from parents indicating that they refuse to provide their information on the FAFSA form or that they no longer financially support the student. A financial aid administrator will make the final determination and decide whether the student may only receive a Direct Unsubsidized Loan.

**Note:** Students will **NOT** be considered independent just because parents refuse to provide consent and approval on the FAFSA form or won’t help pay for school. There are a few conditions, such as parent incarceration or abandonment, that may allow a student to be considered independent in this situation. Learn more about what to do if a student cannot provide parent information due to an unusual circumstance at [StudentAid.gov/unusual](https://studentaid.gov/unusual).

# How To Answer Financial Questions

Students and contributors will be prompted to answer questions about their finances in their respective parts of the form. The number of questions asked in the “Financials” sections will depend on whether the student is dependent or independent, and on if the student or contributor was able to successfully import tax information from the IRS.

## Federal Benefits Received



The screenshot shows the FAFSA 2025-26 form interface. At the top, there are navigation tabs for 'Federal Student Aid', 'FAFSA', 'Loans & Grants', 'Repayment', and 'Loan Forgiveness'. The user is logged in as 'Parent of Raya Tran'. The progress bar indicates three steps: 'Demographics', 'Financials', and 'Signature', with 'Financials' being the current step. The main heading is 'Federal Benefits Received'. Below this, a green box contains the text: 'Responses Don't Affect Federal Student Aid Eligibility. Your answers to these questions will not affect the student's eligibility for federal student aid or these federal benefits.' The question asks: 'At any time during 2023 or 2024, did the parent or anyone in their family receive benefits from any of the following federal programs?'. Below the question, it says 'Select all that apply:' and lists four options with checkboxes: 'Earned Income Credit (EIC)', 'Federal Housing Assistance', 'Free or Reduced Price School Lunch', and 'Medicaid'.

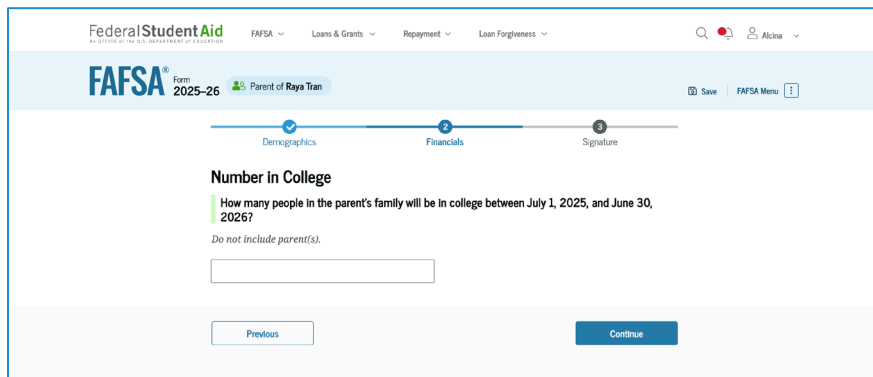
From the list, select any benefits received by the student, parent, or anyone else in their family during 2023 or 2024.

Select “None of these apply” if none of these benefits were received during 2023 or 2024.

**Note:** SNAP (Supplemental Nutrition Assistance Program) and TANF (Temporary Assistance for Needy Families) may be known by different names in your state. You can call 800-433-3243 to make sure you have the correct name.

**Note:** If the student or anyone in their household receives any of these benefits after filing the FAFSA form but before Dec. 31, 2024, they must return to the FAFSA form and update their response.

# Number in College

The image shows a screenshot of the FAFSA (Free Application for Federal Student Aid) form for the 2025-26 academic year. The user is logged in as 'Parent of Raya Tran'. The form is currently on the 'Number in College' section, which is the second step in a three-step process (Demographics, Financials, Signature). The question asks: 'How many people in the parent's family will be in college between July 1, 2025, and June 30, 2026? Do not include parent(s).' There is an empty text input field for the answer. At the bottom of the form, there are 'Previous' and 'Continue' buttons. The top navigation bar includes 'Federal Student Aid', 'FAFSA', 'Loans & Grants', 'Repayment', 'Loan Forgiveness', a search icon, a notification bell, and a user profile icon labeled 'Alina'.

The form will ask the number of people in the family who will be attending college between July 1, 2025, and June 30, 2026.

Include:

- The student, even if they'll attend college less than half-time in 2025–26, and
- Other people in the parent's family only if they'll attend college at least half-time in 2025–26 in a program that leads to a college degree or certificate.

Don't Include:

- The parent, even if they're enrolled at least half-time in 2025–26 in a program leading to a degree or a certificate, or
- Students at a U.S. military service academy, as most of their primary educational expenses are paid for by the federal government.

"Family" can mean:

- the individual;
- their spouse (if they are married or remarried);
- dependent children (even if they live separate to attend college) only if they live with the student now and the student will provide more than half of their support between July 1, 2024, and June 30, 2025; and
- other dependents, only if they live with the individual now and the individual will provide more than half of their support between July 1, 2024, and June 30, 2025.

**Note:** Per federal law, family size aligns with the eligible dependents (as defined in the Internal Revenue Code) claimed on your federal tax return. Unborn children, even if they are due to be born during the award year, are not included.

# 2023 Tax Return Information

Both students and parents will be asked to provide some information from their 2023 tax return. Most students and contributors will have already directly transferred their tax information from the IRS, so they'll only have to answer a few tax return questions:

The screenshot shows the 'Parent 2023 Tax Return Information' section of the FAFSA form. It includes a progress bar with steps: Demographics, Financials, and Signature. The 'Financials' step is active. The form contains the following questions and input fields:

- IRA Rollover Into Another IRA or Qualified Plan:** A text input field with a dollar sign (\$) on the left and a decimal field (.00) on the right.
- Pension Rollover Into an IRA or Other Qualified Plan:** A text input field with a dollar sign (\$) on the left and a decimal field (.00) on the right.
- Did the parent receive the Earned Income Credit (EIC)?** Three radio button options: Yes, No, and Don't know.
- Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS:** A text input field with a dollar sign (\$) on the left and a decimal field (.00) on the right.
- Foreign Earned Income Exclusion:** A text input field with a dollar sign (\$) on the left and a decimal field (.00) on the right.

At the bottom, there are 'Previous' and 'Continue' buttons.

The screenshot shows the 'Student 2023 Tax Return Information' section of the FAFSA form. It includes a progress bar with steps: Personal Circumstances, Demographics, Financials, Colleges, and Signature. The 'Financials' step is active. The form contains the following questions and input fields:

- IRA Rollover Into Another IRA or Qualified Plan:** A text input field with a dollar sign (\$) on the left, a '0' in the main field, and a decimal field (.00) on the right.
- Pension Rollover Into an IRA or Other Qualified Plan:** A text input field with a dollar sign (\$) on the left, a '0' in the main field, and a decimal field (.00) on the right.
- Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS:** A text input field with a dollar sign (\$) on the left, a '0' in the main field, and a decimal field (.00) on the right.
- Foreign Earned Income Exclusion:** A text input field with a dollar sign (\$) on the left, a '0' in the main field, and a decimal field (.00) on the right.

At the bottom, there are 'Previous' and 'Continue' buttons.

## IRA Rollover Into Another IRA or Qualified Plan

A close-up of the 'IRA Rollover Into Another IRA or Qualified Plan' question. It shows a text input field with a dollar sign (\$) on the left and a decimal field (.00) on the right.

- If they see this question, enter the rollover amount(s) reported as part of the untaxed portions of IRA distributions for 2023.

- Before calculating this amount, first determine if any funds were moved from one eligible retirement plan to another eligible retirement plan or Traditional IRA in 2023. If this applies, the word “Rollover” usually displays on IRS Form 1040—line 4a or 4b:

**Income** 1a Total amount from Form(s) W-2, box 1 (see instructions) . . . . . 1a

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

b Household employee wages not reported on Form(s) W-2 . . . . . 1b

c Tip income not reported on line 1a (see instructions) . . . . . 1c

d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) . . . . . 1d

e Taxable dependent care benefits from Form 2441, line 26 . . . . . 1e

f Employer-provided adoption benefits from Form 8839, line 29 . . . . . 1f

g Wages from Form 8919, line 6 . . . . . 1g

h Other earned income (see instructions) . . . . . 1h

i Nontaxable combat pay election (see instructions) . . . . . 1i

z Add lines 1a through 1h . . . . . 1z

2a Tax-exempt interest . . . . . 2a b Taxable interest . . . . . 2b

3a Qualified dividends . . . . . 3a b Ordinary dividends . . . . . 3b

**4a IRA distributions . . . . . 4a b Taxable amount . . . . . 4b**

5a Pensions and annuities . . . . . 5a b Taxable amount . . . . . 5b

6a Social security benefits . . . . . 6a b Taxable amount . . . . . 6b

c If you elect to use the lump-sum election method, check here (see instructions) . . . . .

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 71930F Form **1040-SR** (2023)

- If they reported a rollover on their Form 1040, only report the amount of untaxed IRA distributions (IRS Form 1040—line 4a minus line 4b). This could be the same as the total untaxed IRA distributions amount. If the total is negative, enter 0.

### Pension Rollover Into an IRA or Other Qualified Plan

Pension Rollover Into an IRA or Other Qualified Plan

\$  .00

- If they see this question, enter the rollover amount reported as part of the untaxed portions of pension distributions for 2023.
- Before calculating this amount, determine if any funds were moved from one eligible pension plan to another eligible pension or retirement plan in 2023. If so, the word “Rollover” usually displays on IRS Form 1040—line 5a or 5b:

**Income** 1a Total amount from Form(s) W-2, box 1 (see instructions) . . . . . 1a

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

b Household employee wages not reported on Form(s) W-2 . . . . . 1b

c Tip income not reported on line 1a (see instructions) . . . . . 1c

d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) . . . . . 1d

e Taxable dependent care benefits from Form 2441, line 26 . . . . . 1e

f Employer-provided adoption benefits from Form 8839, line 29 . . . . . 1f

g Wages from Form 8919, line 6 . . . . . 1g

h Other earned income (see instructions) . . . . . 1h

i Nontaxable combat pay election (see instructions) . . . . . 1i

z Add lines 1a through 1h . . . . . 1z

2a Tax-exempt interest . . . . . 2a b Taxable interest . . . . . 2b

3a Qualified dividends . . . . . 3a b Ordinary dividends . . . . . 3b

4a IRA distributions . . . . . 4a b Taxable amount . . . . . 4b

**5a Pensions and annuities . . . . . 5a b Taxable amount . . . . . 5b**

6a Social security benefits . . . . . 6a b Taxable amount . . . . . 6b

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For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 71930F Form **1040-SR** (2023)

- If they reported a rollover on their Form 1040, only report the amount of untaxed pension distributions (IRS Form 1040—line 5a minus line 5b). This could be the same as the total untaxed pension distributions amount. If the total negative, enter 0.

## Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS

**Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS**

*The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include the amount the student's spouse received.*

\$  .00

- Enter the amount of any college grant and scholarship aid that the student (and if married, their spouse) reported as income to the IRS for 2023. Round to the nearest dollar. Don't include commas or decimal points.
- **Most students leave this question blank because most scholarships and grants are not taxable**, unless those award amounts exceed the total amount the student paid for tuition, fees, books, supplies, and required equipment. **Typically, this isn't the same amount as the adjusted gross income** (IRS Form 1040, line 11). This entry can be left blank if it does not apply.
- Generally, a student will report any taxable portion of a scholarship, a fellowship grant, or other grant as part of the "Wages, salaries, tips" line of their tax return. If they're not sure if their grants or scholarships are taxable, use the IRS Interactive Tax Assistant to determine if their scholarship, fellowship, or grant count as income on your tax return: go to [irs.gov/help/ita](https://irs.gov/help/ita) and select "Scholarship, fellowship or education grant."
- Types of grants and scholarships that might have been reported to the IRS:
  - Grants
  - Scholarships
  - Waivers/remissions
  - Fellowships/assistantships (grant or scholarship portions)
  - AmeriCorps education awards and living allowances
  - AmeriCorps interest accrual payments (for student loan interest that accrued during your AmeriCorps term of service)

## Earned Income Credit (EIC)

**Did the parent receive the Earned Income Credit (EIC)?**

Yes  No

Don't know

- They should select "Yes" if they received the EIC in 2023.
- They should select "No" if they did not receive the EIC in 2023 or if they have not and will not complete a 2023 federal tax return.

- They should select “Don’t know” if it is unclear if they received the EIC.
- If they filed a 2023 tax return and received the EIC, it will be listed on IRS Form 1040, line 27:

<b>Tax and Credits</b>	16	Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	16	
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your <b>total tax</b>	24	
	<b>Payments</b>	25	Federal income tax withheld from:	
a		Form(s) W-2	25a	
b		Form(s) 1099	25b	
c		Other forms (see instructions)	25c	
d		Add lines 25a through 25c	25d	
26		2022 estimated tax payments and amount applied from 2021 return	26	
27		Earned income credit (EIC)	27	
28		Additional child tax credit from Schedule 8812	28	
29	American opportunity credit from Form 8863, line 8	29		

If you have a qualifying child, attach Sch. EIC.

### Foreign Earned Income Exclusion

Foreign Earned Income Exclusion

\$  .00

- Enter the amount of the foreign earned income exclusion claimed on their 2023 federal taxes. This amount appears on IRS Form 1040 Schedule 1, line 8d:

<b>SCHEDULE 1</b> (Form 1040)		<b>Additional Income and Adjustments to Income</b>		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Attach to Form 1040, 1040-SR, or 1040-NR. Go to <a href="http://www.irs.gov/Form1040">www.irs.gov/Form1040</a> for instructions and the latest information.		<b>2023</b> Attachment Sequence No. <b>01</b>
Name(s) shown on Form 1040, 1040-SR, or 1040-NR			Your social security number	
<b>Part I Additional Income</b>				
<b>1</b>	Taxable refunds, credits, or offsets of state and local income taxes	<b>1</b>		
<b>2a</b>	Alimony received	<b>2a</b>		
<b>b</b>	Date of original divorce or separation agreement (see instructions):			
<b>3</b>	Business income or (loss). Attach Schedule C	<b>3</b>		
<b>4</b>	Other gains or (losses). Attach Form 4797	<b>4</b>		
<b>5</b>	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	<b>5</b>		
<b>6</b>	Farm income or (loss). Attach Schedule F	<b>6</b>		
<b>7</b>	Unemployment compensation	<b>7</b>		
<b>8</b>	Other income:			
<b>a</b>	Net operating loss	<b>8a</b>	( )	
<b>b</b>	Gambling	<b>8b</b>		
<b>c</b>	Cancellation of debt	<b>8c</b>		
<b>d</b>	Foreign earned income exclusion from Form 2555	<b>8d</b>	( )	
<b>e</b>	Income from Form 8853	<b>8e</b>		
<b>f</b>	Income from Form 8889	<b>8f</b>		
<b>g</b>	Alaska Permanent Fund dividends	<b>8g</b>		
<b>h</b>	Jury duty pay	<b>8h</b>		

- If they had no foreign earned income exclusion, they should enter 0.

# Additional 2023 Tax Return Information That Might be Requested

Most students and families will be able to directly transfer their tax return information from the IRS and will only have to answer a few tax return questions, but some (including people without a Social Security Number) may be asked to manually enter additional financial information from their 2023 tax return. The information requested may vary based on their responses.

The following is information they may be asked to provide, if applicable, and where to find it on 2023 IRS Form 1040:

- 1) Filing Status
- 2) Income Earned from Work (Line 1z plus Schedule 1: Lines 3 + 6)
- 3) Tax Exempt Interest Income (Line 2a)
- 4) Untaxed Portions of IRA Distributions (Line 4a minus 4b)
- 5) Untaxed Portions of Pensions (Line 5a minus 5b)
- 6) Adjusted Gross Income (Line 11)

**Form 1040** Department of the Treasury—Internal Revenue Service  
**U.S. Individual Income Tax Return** **2023** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning \_\_\_\_\_, 2023, ending \_\_\_\_\_, 2023. See separate instructions.

Your first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Your social security number \_\_\_\_\_  
 If joint return, spouse's first name and middle initial \_\_\_\_\_ Last name \_\_\_\_\_ Spouse's social security number \_\_\_\_\_

Home address (number and street). If you have a P.O. box, see instructions. \_\_\_\_\_ Apt. no. \_\_\_\_\_  
 City, town, or post office. If you have a foreign address, also complete spaces below. State \_\_\_\_\_ ZIP code \_\_\_\_\_  
 Foreign country name \_\_\_\_\_ Foreign province/state/county \_\_\_\_\_ Foreign postal code \_\_\_\_\_

**Filing Status**  Single  Head of household (HOH)  
 Married filing jointly (even if only one had income)  
 Married filing separately (MFS)  Qualifying surviving spouse (QSS)  
 If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: \_\_\_\_\_

**Digital Assets** At any time during 2023, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.)  Yes  No

**Standard Deduction** Someone can claim:  You as a dependent  Your spouse as a dependent  
 Spouse itemizes on a separate return or you were a dual-status alien

**Age/Blindness** You:  Were born before January 2, 1959  Are blind **Spouse:**  Was born before January 2, 1959  Is blind

**Dependents** (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
				Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

**Income**

1a	1b	1c	1d	1e	1f	1g	1h	1i	1z
Total amount from Form(s) W-2, box 1 (see instructions)	Household employee wages not reported on Form(s) W-2	Tip income not reported on line 1a (see instructions)	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	Taxable dependent care benefits from Form 2441, line 26	Employer-provided adoption benefits from Form 8839, line 29	Wages from Form 8919, line 6	Other earned income (see instructions)	Nontaxable combat pay election (see instructions)	Add lines 1a through 1h

**Schedule B** Attach Sch. B if required.

2a	2b	3a	3b	4a	4b	5a	5b	6a	6b
Tax-exempt interest	Taxable interest	Qualified dividends	Ordinary dividends	IRA distributions	Taxable amount	Pensions and annuities	Taxable amount	Social security benefits	Taxable amount

**Standard Deduction for:**

- Single or Married filing separately, \$13,850
- Married filing jointly or Qualifying surviving spouse, \$27,700
- Head of household, \$20,800
- If you checked any box under Standard Deduction, see instructions.

7	8	9	10	11	12	13	14	15	
If you elect to use the lump-sum election method, check here (see instructions)	Capital gain or (loss). Attach Schedule D if required. If not required, check here	Additional income from Schedule 1, line 10	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your <b>total income</b>	Adjustments to income from Schedule 1, line 26	Subtract line 10 from line 9. This is your <b>adjusted gross income</b>	Standard deduction or itemized deductions (from Schedule A)	Qualified business income deduction from Form 8995 or Form 8995-A	Add lines 12 and 13	Subtract line 14 from line 11. If zero or less, enter -0-. This is your <b>taxable income</b>

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7) Income Tax Paid (Line 24):

Form 1040 (2023)		Page 2
<b>Tax and Credits</b>	<b>16 Tax</b> (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	<b>16</b>
	<b>17</b> Amount from Schedule 2, line 3	<b>17</b>
	<b>18</b> Add lines 16 and 17	<b>18</b>
	<b>19</b> Child tax credit or credit for other dependents from Schedule 8812	<b>19</b>
	<b>20</b> Amount from Schedule 3, line 8	<b>20</b>
	<b>21</b> Add lines 19 and 20	<b>21</b>
	<b>22</b> Subtract line 21 from line 18. If zero or less, enter -0-	<b>22</b>
	<b>23</b> Other taxes, including self-employment tax, from Schedule 2, line 21	<b>23</b>
	<b>24</b> Add lines 22 and 23. This is your total tax	<b>24</b>
<b>Payments</b>	<b>25</b> Federal income tax withheld from:	
	<b>a</b> Form(s) W-2	<b>25a</b>
	<b>b</b> Form(s) 1099	<b>25b</b>
	<b>c</b> Other forms (see instructions)	<b>25c</b>
	<b>d</b> Add lines 25a through 25c	<b>25d</b>
	<b>26</b> 2023 estimated tax payments and amount applied from 2022 return	<b>26</b>
	<b>27</b> Earned income credit (EIC)	<b>27</b>
	<b>28</b> Additional child tax credit from Schedule 8812	<b>28</b>
	<b>29</b> American opportunity credit from Form 8863, line 8	<b>29</b>
	<b>30</b> Reserved for future use	<b>30</b>
	<b>31</b> Amount from Schedule 3, line 15	<b>31</b>

8) Deductible Payments to IRA/Keogh/other (Schedule 1, sum total of Lines 16 + 20):

Schedule 1 (Form 1040) 2023		Page 2
<b>Part II Adjustments to Income</b>		
<b>11</b>	Educator expenses	<b>11</b>
<b>12</b>	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	<b>12</b>
<b>13</b>	Health savings account deduction. Attach Form 8889	<b>13</b>
<b>14</b>	Moving expenses for members of the Armed Forces. Attach Form 3903	<b>14</b>
<b>15</b>	Deductible part of self-employment tax. Attach Schedule SE	<b>15</b>
<b>16</b>	Self-employed SEP, SIMPLE, and qualified plans	<b>16</b>
<b>17</b>	Self-employed health insurance deduction	<b>17</b>
<b>18</b>	Penalty on early withdrawal of savings	<b>18</b>
<b>19a</b>	Alimony paid	<b>19a</b>
<b>b</b>	Recipient's SSN	
<b>8 c</b>	Date of original divorce or separation agreement (see instructions):	
<b>20</b>	IRA deduction	<b>20</b>
<b>21</b>	Student loan interest deduction	<b>21</b>
<b>22</b>	Reserved for future use	<b>22</b>
<b>23</b>	Archer MSA deduction	<b>23</b>
<b>24</b>	Other adjustments:	
<b>a</b>	Jury duty pay (see instructions)	<b>24a</b>
<b>b</b>	Deductible expenses related to income reported on line 8i from the rental of personal property engaged in for profit	<b>24b</b>
<b>c</b>	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	<b>24c</b>

9) Education Credits (sum of Schedule 3, Line 3 and 1040 Line 29):

SCHEDULE 3 (Form 1040)		Additional Credits and Payments	OMB No. 1545-0074
Department of the Treasury Internal Revenue Service		Attach to Form 1040, 1040-SR, or 1040-NR. Go to <a href="http://www.irs.gov/Form1040">www.irs.gov/Form1040</a> for instructions and the latest information.	<b>2023</b> Attachment Sequence No. 03
Name(s) shown on Form 1040, 1040-SR, or 1040-NR		Your social security number	
<b>Part I Nonrefundable Credits</b>			
<b>1</b>	Foreign tax credit. Attach Form 1116 if required	<b>1</b>	
<b>2</b>	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441	<b>2</b>	
<b>9 3</b>	Education credits from Form 8863, line 19	<b>3</b>	
<b>4</b>	Retirement savings contributions credit. Attach Form 8880	<b>4</b>	
<b>5a</b>	Residential clean energy credit from Form 5695, line 15	<b>5a</b>	
<b>b</b>	Energy efficient home improvement credit from Form 5695, line 32	<b>5b</b>	
<b>6</b>	Other nonrefundable credits:		
<b>a</b>	General business credit. Attach Form 3800	<b>6a</b>	

Form 1040 (2023) Page **2**

<b>Tax and Credits</b>	<b>16</b> Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	<b>16</b>
	<b>17</b> Amount from Schedule 2, line 3	<b>17</b>
	<b>18</b> Add lines 16 and 17	<b>18</b>
	<b>19</b> Child tax credit or credit for other dependents from Schedule 8812	<b>19</b>
	<b>20</b> Amount from Schedule 3, line 8	<b>20</b>
	<b>21</b> Add lines 19 and 20	<b>21</b>
	<b>22</b> Subtract line 21 from line 18. If zero or less, enter -0-	<b>22</b>
	<b>23</b> Other taxes, including self-employment tax, from Schedule 2, line 21	<b>23</b>
	<b>24</b> Add lines 22 and 23. This is your <b>total tax</b>	<b>24</b>
<b>Payments</b>	<b>25</b> Federal income tax withheld from:	
	<b>a</b> Form(s) W-2	<b>25a</b>
	<b>b</b> Form(s) 1099	<b>25b</b>
	<b>c</b> Other forms (see instructions)	<b>25c</b>
	<b>d</b> Add lines 25a through 25c	<b>25d</b>
	<b>26</b> 2023 estimated tax payments and amount applied from 2022 return	<b>26</b>
	<b>27</b> Earned income credit (EIC)	<b>27</b>
	<b>28</b> Additional child tax credit from Schedule 8812	<b>28</b>
	<b>29</b> American opportunity credit from Form 8863, line 8	<b>29</b>
	<b>30</b> Reserved for future use	<b>30</b>
	<b>31</b> Amount from Schedule 3, line 15	<b>31</b>
	<b>32</b> Add lines 27, 28, 29, and 31. These are your <b>total other payments and refundable credits</b>	<b>32</b>
	<b>33</b> Add lines 25d, 26, and 32. These are your <b>total payments</b>	<b>33</b>
<b>Refund</b>	<b>34</b> If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	<b>34</b>
	<b>35a</b> Amount of line 34 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	<b>35a</b>

Direct deposit?  Yes  No (Use number)  Yes  No (Use name)  Yes  No (Use name)  Yes  No (Use name)

10) Net Profit or Loss from Business (Schedule C, Line 31):

**SCHEDULE C (Form 1040) Profit or Loss From Business (Sole Proprietorship)** OMB No. 1545-0074  
**2023**  
Attachment Sequence No. **09**

Department of the Treasury Internal Revenue Service **Attach to Form 1040, 1040-SR, 1040-SS, 1040-NR, or 1041; partnerships must generally file Form 1065. Go to [www.irs.gov/ScheduleC](http://www.irs.gov/ScheduleC) for instructions and the latest information.**

Name of proprietor \_\_\_\_\_ Social security number (SSN) \_\_\_\_\_

**A** Principal business or profession, including product or service (see instructions) **B** Enter code from instructions \_\_\_\_\_

**C** Business name. If no separate business name, leave blank. **D** Employer ID number (EIN) (see instr.) \_\_\_\_\_

**E** Business address (including suite or room no.) \_\_\_\_\_  
City, town or post office, state, and ZIP code \_\_\_\_\_

**F** Accounting method: (1)  Cash (2)  Accrual (3)  Other (specify) \_\_\_\_\_

**G** Did you "materially participate" in the operation of this business during 2023? If "No," see instructions for limit on losses  Yes  No

**H** If you started or acquired this business during 2023, check here  Yes  No

**I** Did you make any payments in 2023 that would require you to file Form(s) 1099? See instructions  Yes  No

**J** If "Yes," did you or will you file required Form(s) 1099?  Yes  No

**Part I Income**

<b>1</b> Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked <input type="checkbox"/>	<b>1</b>
<b>2</b> Returns and allowances	<b>2</b>
<b>3</b> Subtract line 2 from line 1	<b>3</b>
<b>4</b> Cost of goods sold (from line 42)	<b>4</b>
<b>5</b> Gross profit. Subtract line 4 from line 3	<b>5</b>
<b>6</b> Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	<b>6</b>
<b>7</b> Gross income. Add lines 5 and 6	<b>7</b>

**Part II Expenses. Enter expenses for business use of your home only on line 30.**

<b>8</b> Advertising	<b>8</b>	<b>18</b> Office expense (see instructions)	<b>18</b>
<b>9</b> Car and truck expenses (see instructions)	<b>9</b>	<b>19</b> Pension and profit-sharing plans	<b>19</b>
<b>10</b> Commissions and fees	<b>10</b>	<b>20</b> Rent or lease (see instructions):	
<b>11</b> Contract labor (see instructions)	<b>11</b>	<b>a</b> Vehicles, machinery, and equipment	<b>20a</b>
<b>12</b> Depletion	<b>12</b>	<b>b</b> Other business property	<b>20b</b>
<b>13</b> Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	<b>13</b>	<b>21</b> Repairs and maintenance	<b>21</b>
<b>14</b> Employee benefit programs (other than on line 19)	<b>14</b>	<b>22</b> Supplies (not included in Part III)	<b>22</b>
<b>15</b> Insurance (other than health)	<b>15</b>	<b>23</b> Taxes and licenses	<b>23</b>
<b>16</b> Interest (see instructions):		<b>24</b> Travel and meals:	
<b>a</b> Mortgage (paid to banks, etc.)	<b>16a</b>	<b>a</b> Travel	<b>24a</b>
<b>b</b> Other	<b>16b</b>	<b>b</b> Deductible meals (see instructions)	<b>24b</b>
<b>17</b> Legal and professional services	<b>17</b>	<b>25</b> Utilities	<b>25</b>
<b>28</b> Total expenses before expenses for business use of home. Add lines 8 through 27b	<b>28</b>	<b>26</b> Wages (less employment credits)	<b>26</b>
<b>29</b> Tentative profit or (loss). Subtract line 28 from line 7	<b>29</b>	<b>27a</b> Other expenses (from line 48)	<b>27a</b>
<b>30</b> Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____ Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	<b>30</b>	<b>27b</b> Energy efficient commercial bldgs deduction (attach Form 7205)	<b>27b</b>
<b>31</b> Net profit or (loss). Subtract line 30 from line 29. • If a profit, enter on both Schedule 1 (Form 1040), line 3, and on Schedule SE, line 2. (If you checked the box on line 1, see instructions.) Estates and trusts, enter on Form 1041, line 3. • If a loss, you must go to line 32.	<b>31</b>		
<b>32</b> If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both Schedule 1 (Form 1040), line 3, and on Schedule SE, line 2. (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on Form 1041, line 3. • If you checked 32b, you must attach Form 6198. Your loss may be limited.		<b>32a</b> <input type="checkbox"/> All investment is at risk.	
		<b>32b</b> <input type="checkbox"/> Some investment is not at risk.	

For Paperwork Reduction Act Notice, see the separate instructions. Cat. No. 11334P Schedule C (Form 1040) 2023

# Annual Child Support Received and Assets

The screenshot shows the FAFSA form interface. At the top, it says 'Federal Student Aid' and 'FAFSA Form 2025-26 Parent of Raya Tran'. Below this is a progress bar with three steps: 'Demographics', 'Financials', and 'Signature'. The 'Financials' step is currently active. The main content area is titled 'Annual Child Support Received' and includes a text box for entering the amount. Below this is the 'Parent Assets' section, which includes three sub-sections: 'Current Total of Cash, Savings, and Checking Accounts', 'Current Net Worth of Investments, Including Real Estate', and 'Current Net Worth of Businesses and Investment Farms'. Each sub-section has a text box for entering the amount. At the bottom of the form, there are 'Previous' and 'Continue' buttons.

## Annual Child Support Received

This is a close-up of the 'Annual Child Support Received' section. It features a text input field with a dollar sign (\$) on the left and a decimal point (.00) on the right. The field is currently empty.

- Enter the total amount of child support the student or parent (and if married, their spouse) received for the last complete calendar year (January–December) for all children included in the family size. Enter 0 if the question does not apply.

**Note:** Round to the nearest dollar and don't include commas or decimal points.

## Current Total of Cash, Savings, and Checking Accounts

This is a close-up of the 'Current Total of Cash, Savings, and Checking Accounts' section. It features a text input field with a dollar sign (\$) on the left and a decimal point (.00) on the right. The field is currently empty.

- Add the balances of their (and if married, their spouse's) cash, savings, and checking accounts as of the day they submit the FAFSA form. If the total is \$10 million or more, enter 9999999. If the total is negative or 0, enter 0 as the total current balance.
- Don't include student financial aid in your account balances.

**Note:** Round to the nearest dollar and don't include commas or decimal points.

## Current Net Worth of Investments, Including Real Estate

### Current Net Worth of Investments, Including Real Estate

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

\$	<input type="text"/>	.00
----	----------------------	-----

- The net worth of their (and if married, their spouse's) current investments is the amount left over after deducting the debt from the value of each investment.

*Example: They own (and if married, their spouse owns) an investment property valued at \$100,000 but owe \$75,000 in debt on it.*

*The net worth of the investment is \$25,000 ( $\$100,000 - \$75,000 = \$25,000$ ).*

**Note:** Round to the nearest dollar and don't include commas or decimal points.

- A negative value of a property should be calculated as 0 when adding the values of all investment properties. Negative value of a property can't be used to reduce the value of another.

*Example: They own (and if married, their spouse owns) two investment properties.*

*The first is valued at \$100,000 but you \$110,000 in debt on it. The property's net worth is **-\$10,000**. Report this as \$0.*

*The second property is valued at \$200,000 and you still owe \$100,000 on it. This property's net worth is \$100,000.*

*The amount to be reported for both properties is \$100,000.*

**Note:** Round to the nearest dollar and don't include commas or decimal points.

- Investment value means the current balance or market value of these investments as of the day you submit your FAFSA® form. Investment debt means only those debts that are related to the investments.
- Visit [StudentAid.gov/2425/help/current-net-worth](https://StudentAid.gov/2425/help/current-net-worth) to see specific examples of what does or does not count as an investment.

## Current Net Worth of Businesses and Investment Farms

### Current Net Worth of Businesses and Investment Farms

Enter the net worth of the parent's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$	<input type="text"/>	.00
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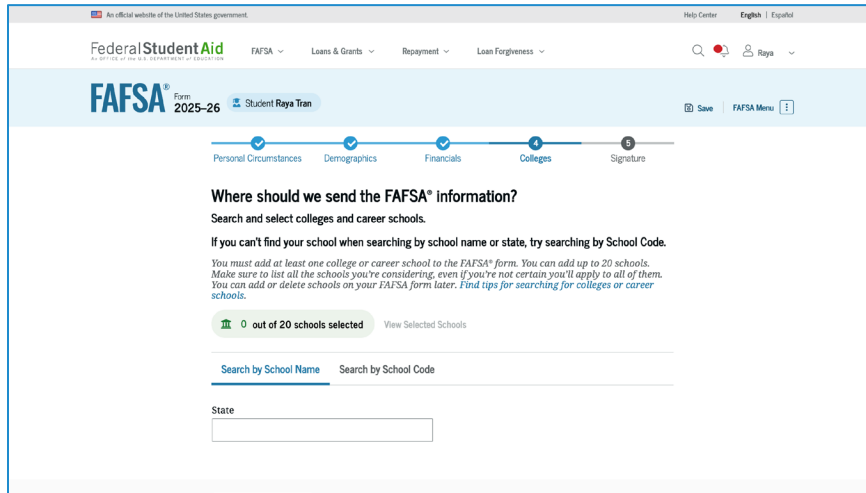
- Net worth is the value of the businesses or farms minus (subtracting) any debts owed against them. If the total net value is negative or zero, enter 0 as the total net worth.
- **Include**
  - businesses (including a small or family-run business); and

- income-producing farms that you own (including the fair market value of land, buildings, livestock, unharvested crops, and machinery actively used in investment farms, agricultural, or commercial activities).
- **Don't include**
  - the value of crops that are grown solely for consumption by the student and their family;
  - personal money in cash, savings, and checking accounts;
  - the home in which you live;
  - *Uniform Gifts to Minors Act* (UGMA) and *Uniform Transfer to Minors Act* (UTMA) accounts;
  - the value of life insurance;
  - ABLE accounts;
  - retirement plans (401[k] plans, pension funds, annuities, noneducation IRAs, Keogh plans, etc.); or
  - other investments, such as real estate (other than the home in which you live), stocks, bonds, certificates of deposit, etc.

**Note:** If the home in which they live is also located on a farm that they own, do not include the net value of that principal residence in the net value of all farm assets. The principal residence may include the home, structures, and land that are adjacent to the home that are not being used, stored, or sold for farming or other commercial activities.

# How To Select Colleges to Receive the FAFSA® Form

Students can send their FAFSA® form to up to 20 colleges and career schools. They must list at least one. They can also add or remove colleges after their form has been processed.



There are two ways that a student can search for a college or trade school:

## 1. Search by school name.

If they're having trouble finding a specific school, try entering information into the state, city, *and* school name fields. Though some of these fields are optional, filling in all three will refine search results. Make sure they're entering the right information into the right field (e.g. school name in "School Name" field, not in "State" field).

A close-up view of the search by school name form. It features two tabs: "Search by School Name" (selected) and "Search by School Code". Below the tabs are three input fields: "State" with "Indiana (IN)", "City - optional" with "Bloomington", and "School Name - optional" with "Indiana University". A blue "Search" button is located at the bottom.

## 2. Search by School Code

If they don't know the Federal School Codes for the colleges they're choosing, they are typically easy to find with a quick internet search.

Search by School Name   **Search by School Code**

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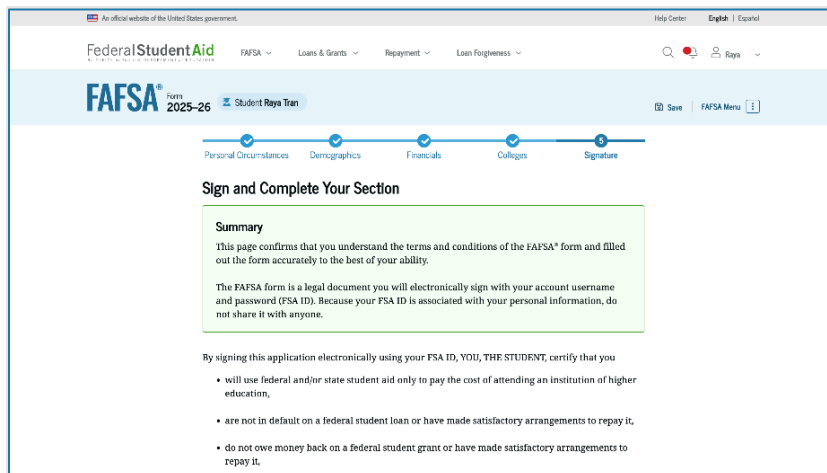
Federal School Code

# When and How to Sign the Student Section

Once a student has made it through their section of the form and answered all required questions, they will be prompted to sign their section.

If a student listed contributors on their form—a parent or parents for a dependent student or a spouse for some married independent students—these contributors may still need to fill out their sections. The student should not wait for contributors to finish and sign these sections before signing their own section. The student should sign the student section of the form upon completing it by following these steps:

## Step 1: Read “Sign and Complete Your Section”:



The screenshot shows the FAFSA 2025-26 interface for student Raya Tran. A progress bar at the top indicates the following steps: Personal Circumstances, Demographics, Financials, Colleges, and Signature (the current step). The main heading is "Sign and Complete Your Section". Below this is a green-bordered box titled "Summary" containing the following text:

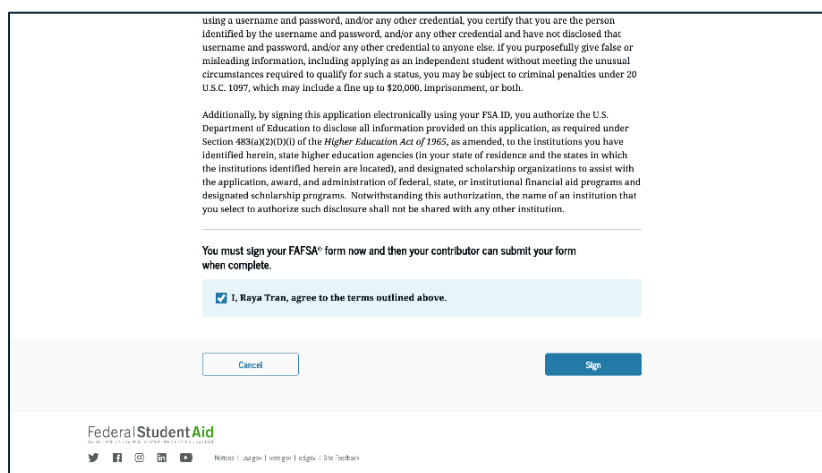
**Summary**  
This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it.

## Step 2: Check the box agreeing to the terms and select “Sign”:



The screenshot shows the terms and conditions agreement screen. The text reads:

using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1997, which may include a fine up to \$20,000, imprisonment, or both.

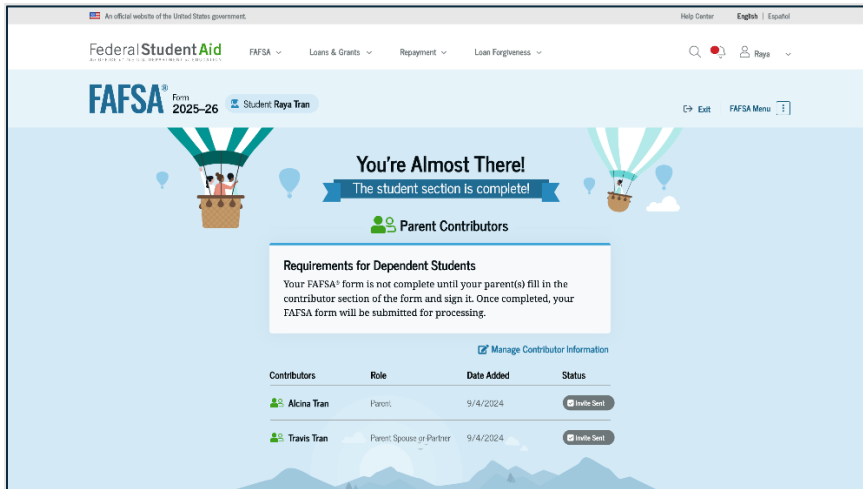
Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the Higher Education Act of 1965, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

You must sign your FAFSA® form now and then your contributor can submit your form when complete.

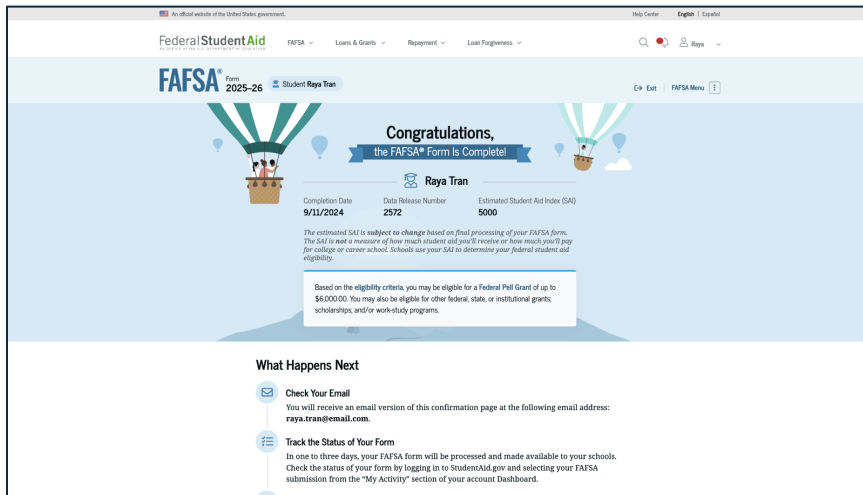
I, Raya Tran, agree to the terms outlined above.

At the bottom, there are "Cancel" and "Sign" buttons.

**Step 3:** Review the information on the next page. If they have contributors, students will see each contributor that they sent this form to and their respective status listed on this page:



If the student does *not* have contributors, or if those contributors have already completed and signed their section of the form, the entire FAFSA form will be complete and submitted for processing.



### TROUBLESHOOTING TIP: STUDENT IS DONE BUT APPLICATION STATUS SAYS "IN PROGRESS"

**Issue:** My application status is "In Progress" even though I completed the student section of my FAFSA form.

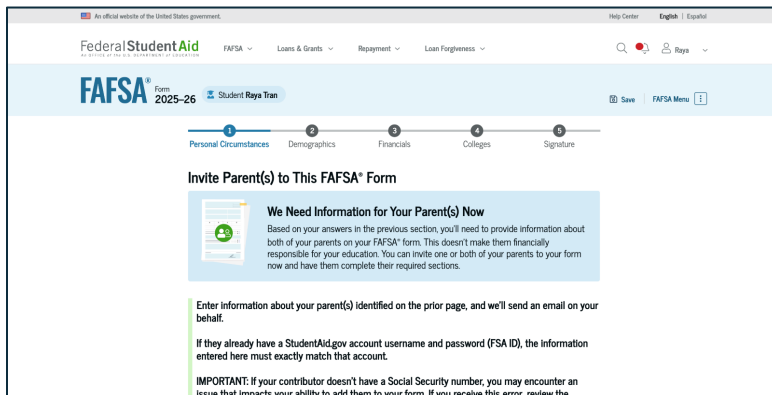
**Workaround:** Check "My Activity". If no contributor is listed there, edit the form to invite a parent/spouse (if needed). If the issue is complete parent/spouse information, enter the form at a point before the parent/spouse information page. Complete the information through the parent/spouse information page and select "Continue". Save the form.

# How Contributors Can Access Their Section

If a student has additional contributors (a parent or parents for dependent students, a spouse for some independent students), all contributors need to fill out and submit their own section of the student's FAFSA® form. See "[How to Determine Appropriate Contributors to a FAFSA Form](#)" on page 5 of this guide if you need additional help determining the student's contributors.

Most contributors will access the form after receiving an invitation from the student:

**Step 1:** The student identifies and invites contributors in the "Personal Circumstances" section of the form:



**Step 2:** The student fills in their contributors' information on this page. If the contributor already has a StudentAid.gov account, make sure the information entered here matches the information associated with that account **exactly**:

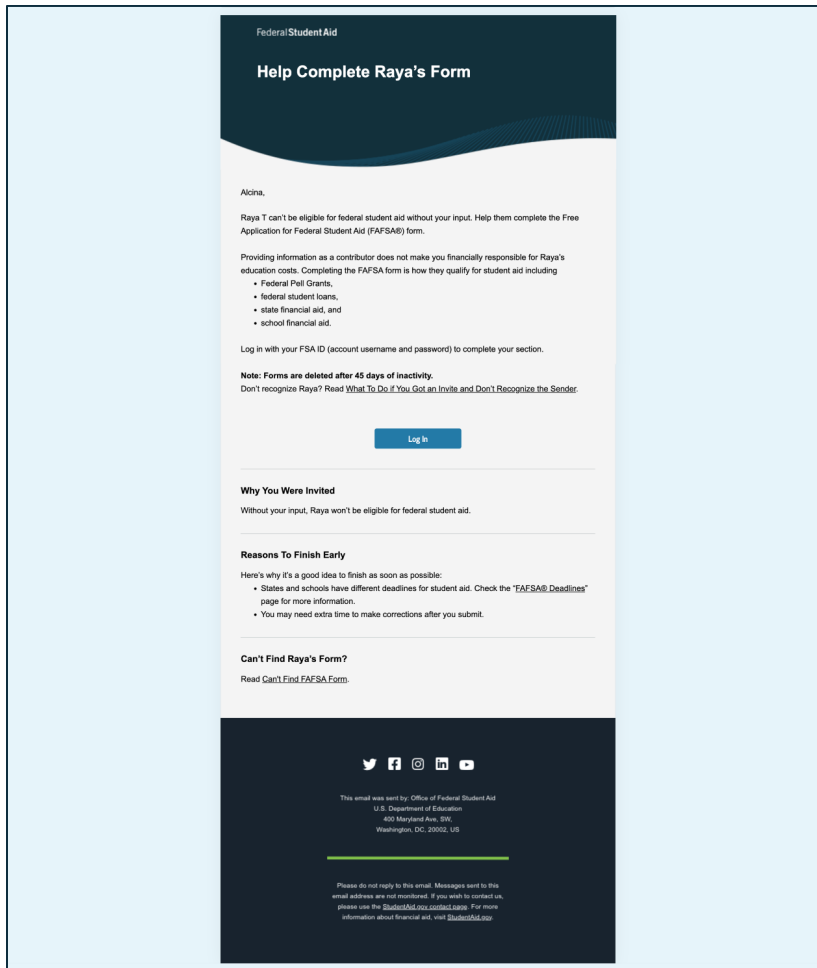
The screenshot shows two side-by-side form sections for entering contributor information. The left section is for a 'Parent' and the right section is for a 'Parent Spouse or Partner'. Each section includes fields for 'First Name', 'Last Name', 'Date of Birth' (with separate fields for Month, Day, and Year), and 'Social Security Number (SSN)'. There are also checkboxes for 'My parent doesn't have an SSN' and 'My parent spouse or partner doesn't have an SSN'. Below each section is an 'Email Address' field, a 'Confirm Email Address' field, and a 'Send Invite' button. The example data for the parent is: First Name: Alcina, Last Name: Tran, Date of Birth: 12/23/1972, SSN: 123-45-6789, Email Address: alcinatran@email.com. The example data for the parent spouse or partner is: First Name: Travis, Last Name: Tran, Date of Birth: 10/11/1971, SSN: 987-65-4321, Email Address: ttran2@email.com.

**Step 3:** The student sends invites via email to each contributor, then selects “Continue” to finish filling out the student section of the form:

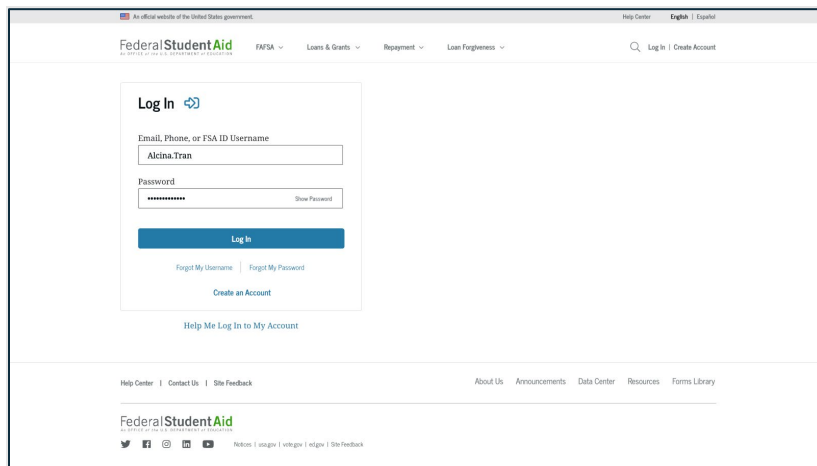
**Note:** Contributors and their FAFSA form completion status will be listed on the “Review your FAFSA Responses” page, shown immediately before a student signs and completes their section of the form. If any of this information is incorrect, they can select “Manage Contributor Information” to correct it:

Contributors	Role	Date Added	Status
Alina Tran	Parent	9/10/2024	Invite Sent
Travis Tran	Parent Spouse or Partner	9/10/2024	Invite Sent

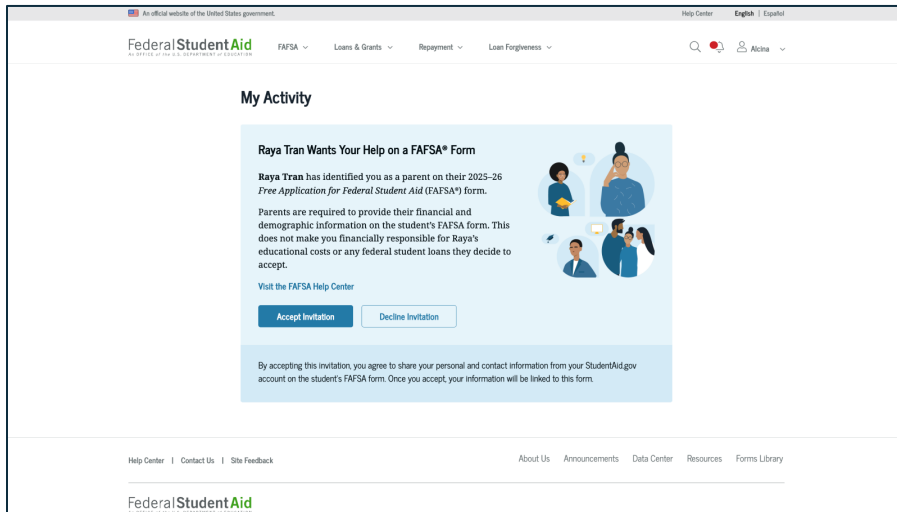
**Step 4:** Contributors will receive an invitation via email. They should select “Log In” to join the form:



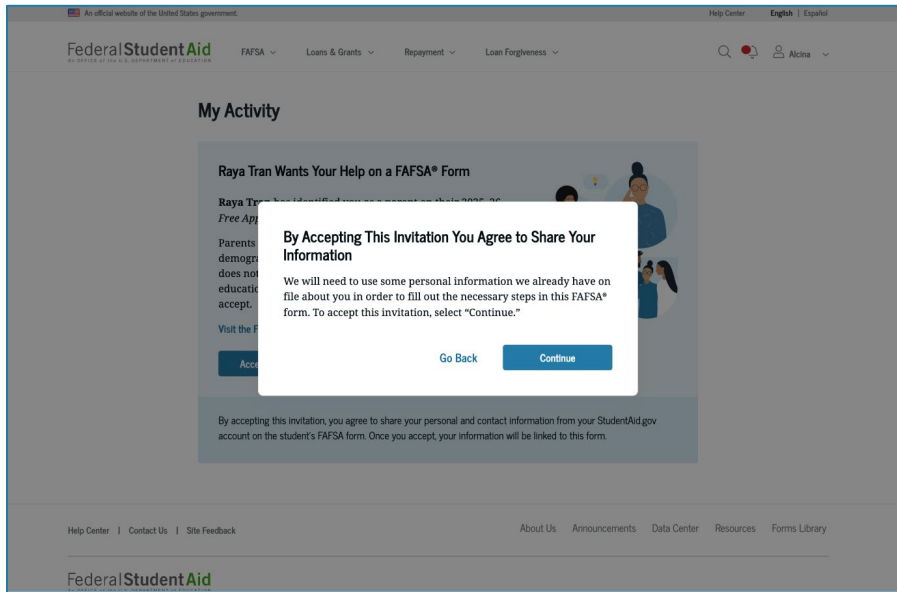
**Step 5:** Contributors will be prompted to log in to their StudentAid.gov account. If they don't yet have an account, they'll need to make one:



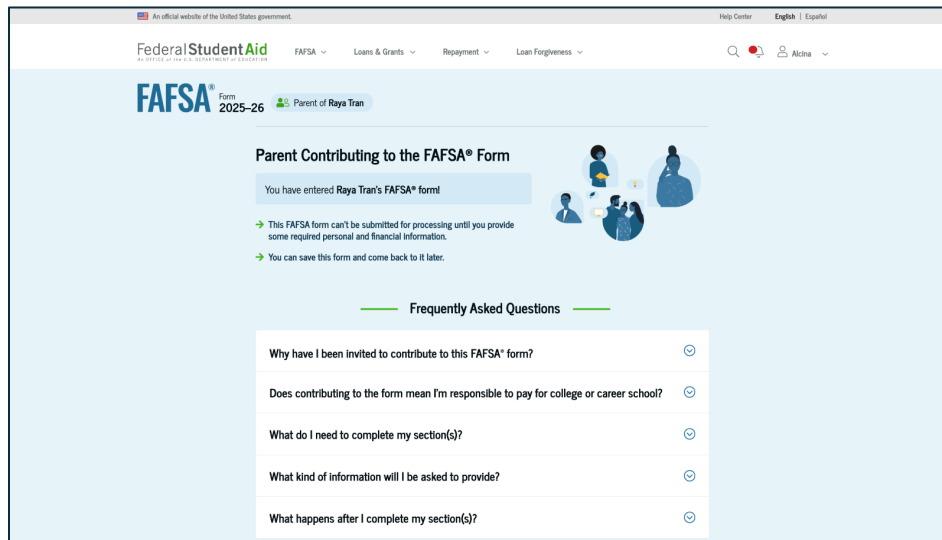
**Step 6:** Once logged in, contributors should see their invitation to the student’s 2025-26 FAFSA form. Select “Accept Invitation” to proceed:



**Step 7:** Contributors will see a popup confirming that they agree to share personal information associated with their StudentAid.gov account. Contributors must select “Continue” to proceed to the form:



**Step 8:** Contributors can now proceed with filling out their section of the FAFSA form:



**TROUBLESHOOTING TIP: CAN'T INVITE SPOUSE AS CONTRIBUTOR AFTER CHANGING STATUS FROM "MARRIED FILING JOINTLY" TO "MARRIED FILING SEPARATELY"**

**Issue:** Contributors who are married filing jointly can enter their spouse's personally identifiable information without inviting them to be a contributor to the FAFSA form. If the user changes to married filing separately, they must invite the spouse to be a contributor to collect their financial information, but the system doesn't provide a way to do that.

**Workaround:** In "My Activity", select Edit Contributor Information and then Update Information. Re-enter the spouse's information. That will remove them and re-add them as a contributor, and you will be able to send an invitation.

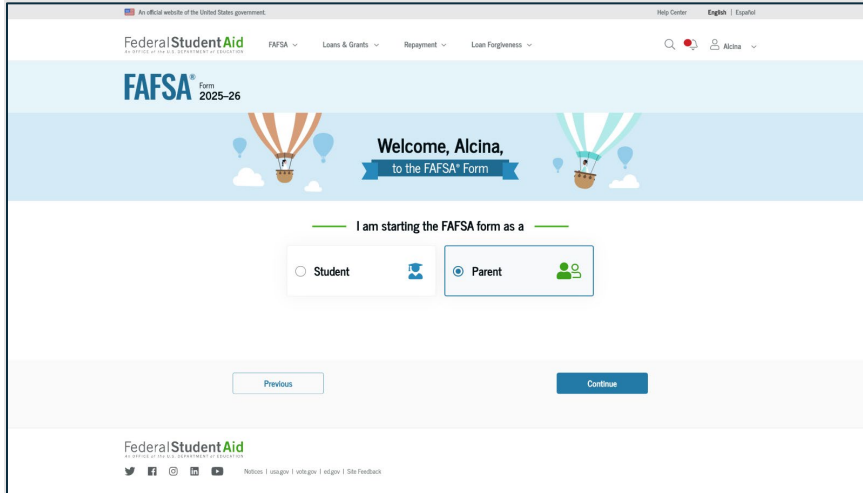
**TROUBLESHOOTING TIP: UNABLE TO FINISH ENTERING "INVITE YOUR SPOUSE TO THE FAFSA FORM" INFORMATION**

**Issue:** If you leave the FAFSA form from the "Invite your spouse to the FAFSA Form" page without completing the information, you will not be able to add it when you open the form again. You also will not be able to submit the form without that information.

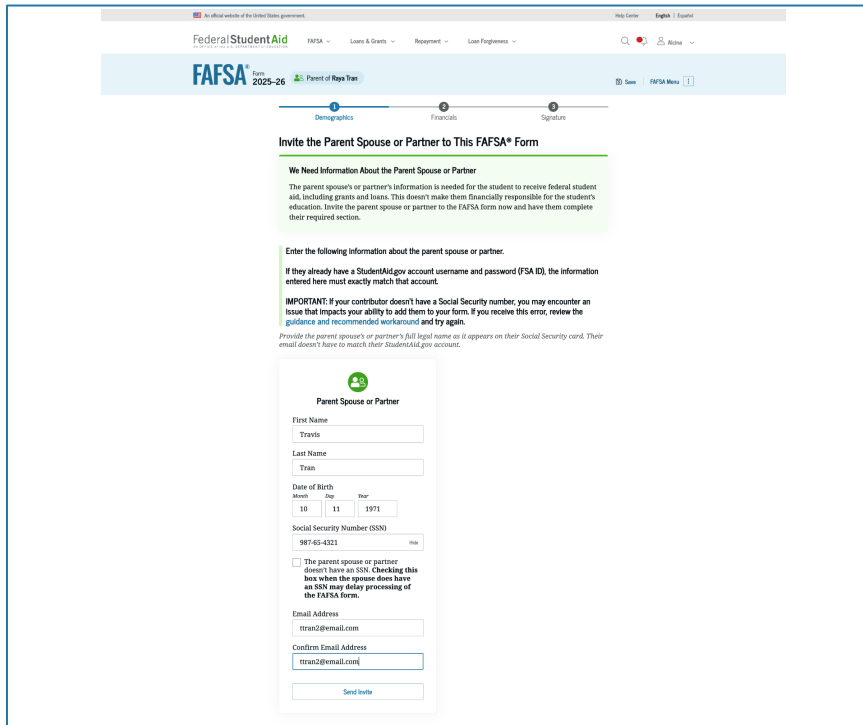
**Workaround:** Reopen the form and navigate back to the "Financials" section. Work through the section to the "Invite your spouse to the FAFSA Form" page. Enter all required information and select "Continue" to complete and submit the form.

# The Contributor Invite Process When a Parent Starts the Form

If a parent starts their student's 2025-26 FAFSA® form (as opposed to the student starting the form), the contributor invite process may look slightly different:



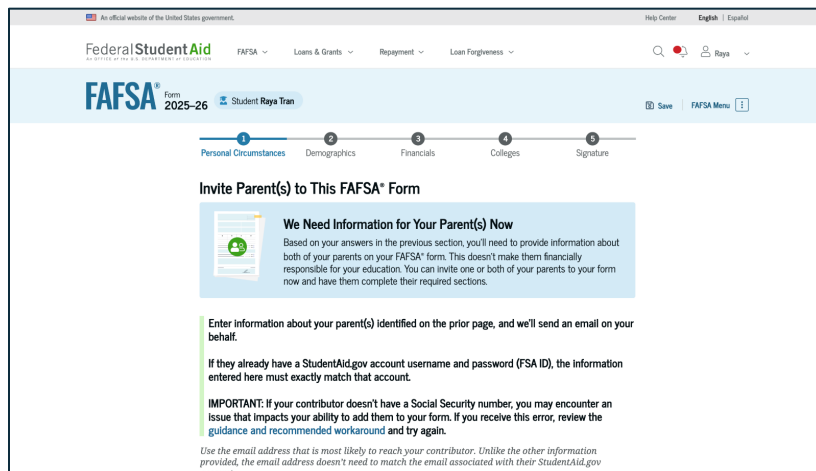
A contributor who starts the form will not need to be invited to the form, because they're already in it by virtue of starting it. They will, however, be prompted to invite an additional contributor, if applicable. This invitation process works the same as if the student had sent the invite:



# What To Do if a Contributor Doesn't Have a Social Security Number

Students may still submit a complete FAFSA® form that includes a contributor's information even if that contributor doesn't have an SSN.

**Step 1:** Students should identify contributors in the “Personal Circumstances” section of the form as usual:



The screenshot shows the FAFSA 2025-26 form interface for Student Raya Tran. The navigation bar includes sections: Personal Circumstances (1), Demographics (2), Financials (3), Colleges (4), and Signature (5). The current section is 'Invite Parent(s) to This FAFSA Form'. A blue box contains the heading 'We Need Information for Your Parent(s) Now' and text: 'Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.' Below this, instructions state: 'Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.' and 'If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.' An important note reads: 'IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the guidance and recommended workaround and try again.' At the bottom, a small note says: 'Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.'

**Step 2:** The student should check the box indicating the contributor doesn't have an SSN. Enter a street address instead of an SSN.

**Note:** To avoid issues, enter contributor information exactly as it appears on the contributor's legal identification such as their birth certificate, U.S. driver's license, or foreign passport. If they already have a StudentAid.gov account, make sure the personal information you enter exactly matches the information they provided when creating their account.

- **Differences as small as “Road” Versus the abbreviation “Rd” can lead to errors** that will prevent the contributor from entering the FAFSA form.
- Do not enter an Individual Taxpayer Identification Number (ITIN) in the SSN field instead of an SSN.

**Step 3:** Invitations to contribute to the student’s form will be emailed to each contributor as normal when the student selects “Send Invite.” Select “Continue” to finish filling out the student section of the form:

Know that *all* contributors without an SSN will need to manually enter their financial information. This means they will need a copy of their most recent tax return to complete their section. If they have one, we recommend that contributors enter an ITIN when prompted (we can use that later to retrieve federal tax information directly from the IRS) but even contributors with an ITIN will need to manually enter financial information when filling out their section of the form.

## TROUBLESHOOTING TIP: HOW TO INVITE A CONTRIBUTOR WITH NO SSN AND A MAILING ADDRESS OUTSIDE OF THE U.S.

**Issue:** Students trying to invite a parent might see the message “Unable to Complete This Action”. This happens when students invite a parent with no SSN who has a mailing address outside of the United States.

**Workaround:** If the parent already has an account at StudentAid.gov, update their mailing address in Account Settings to one in the United States. Any verified address will do; this is temporary.

The student then can invite the parent to contribute to their form, using the U.S. address they entered. The address must match precisely (for example, if the street address ends in “Dr.” instead of “Drive,” the student must enter “Dr.”). Once the parent accepts the invitation to the form, change their address back to the appropriate foreign address. The foreign address will display when they enter your form.

If the parent doesn’t already have a StudentAid.gov account, have them create one for individuals without an SSN and enter their foreign mailing address. Then, follow the instructions above to change the address and invite them as a contributor.

# When and How to Sign the Contributor Section

Once a contributor has made it through their section of the form and answered all required questions, they will be prompted to sign their section of the FAFSA® form.

**Step 1:** Read the information on this “Sign and Submit the FAFSA Form” page:

The screenshot shows the FAFSA website interface. At the top, there's a navigation bar with 'FederalStudentAid' and 'FAFSA Form 2025-26'. Below that, a progress bar indicates three steps: 'Demographics', 'Financials', and 'Signature'. The 'Signature' step is currently active. The main content area is titled 'Sign and Submit the FAFSA Form' and contains a 'Summary' section. The summary text states: 'This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability. The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.' Below this, there are bullet points: 'information that will verify the accuracy of your completed form, and' and 'U.S. or foreign income tax forms that you filed or are required to file.' At the bottom of the page, there is a checkbox for 'I, Alicia Tran, agree to the terms outlined above.' and a 'Sign and Submit' button.

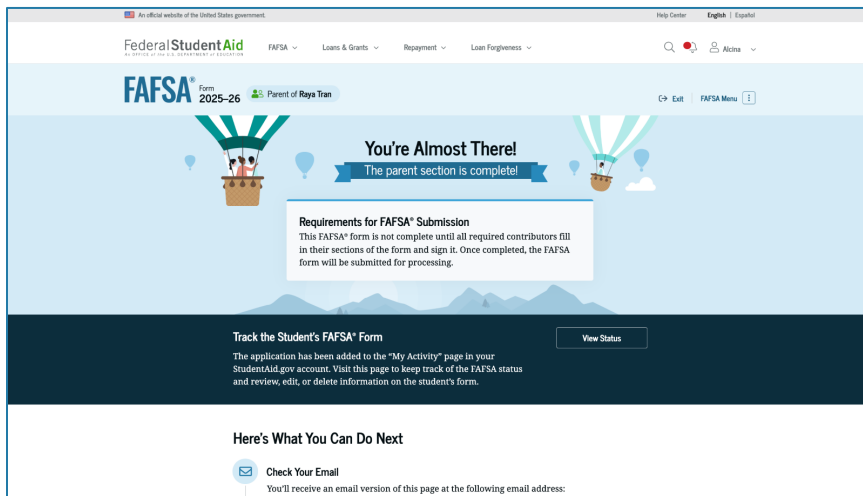
**Step 2:** Select the box at the bottom of the page agreeing to the terms outlined above, then select the “Sign and Submit” button to sign this contributor’s section of the form:

This is a close-up of the signature agreement section. It contains the following text: 'You also certify that you understand that the secretary of education has the authority to verify information reported on your application. If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both. Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 4852a(k)(2)(D) of the Higher Education Act of 1965, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.' Below this text is a checkbox labeled 'I, Alicia Tran, agree to the terms outlined above.' which is checked. At the bottom, there are 'Previous' and 'Sign and Submit' buttons.

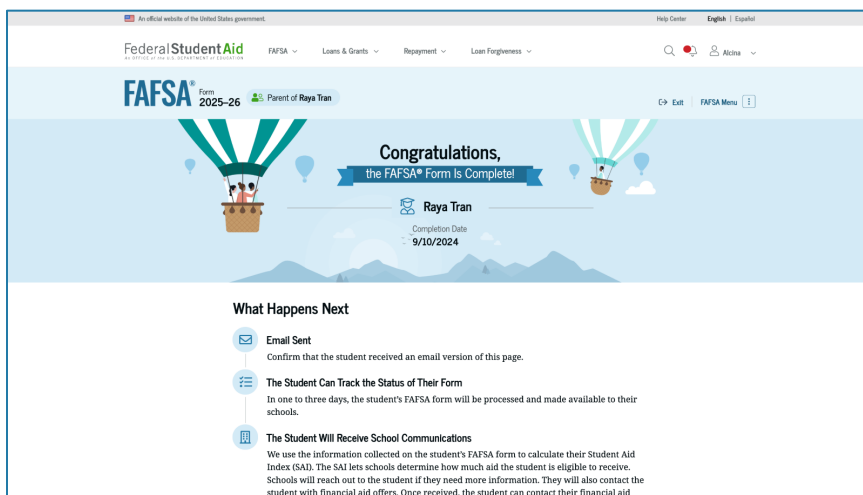
Depending on whether all other sections of the form have been signed and submitted, this contributor will see something different on the page that they’re directed to after signing.

If there’s an additional parent who still needs to fill out their section of the form, or if the student has not yet signed their form, this contributor will see “You’re Almost There! The parent section

is complete!” upon signing their section. All contributors (parents or spouses, and students) need to sign their sections of the form in order for the FAFSA form to be complete:



If this contributor was the final contributor to finish and sign their section of the form, the FAFSA form is now complete and will be submitted for processing:



## TROUBLESHOOTING TIP: PARENT COMPLETED ALL REQUIRED INFORMATION, BUT STUDENT'S FAFAS STILL SHOWS AS "IN PROGRESS"

**Issue:** FAFSA form status may appear as "In Progress" until the student signs and submits it, even if their parent has completed their section.

**Workaround:** Advise the student to navigate to the end of their application to finalize and submit it.

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# Additional FAFSA Form Help

If a student or family member needs more help navigating the 2025-26 FAFSA form than this resource provides, there are a few other resources that they can leverage.

## Contacting the Federal Student Aid Information Center

Students, parents, and counselors can reach out to the Federal Student Aid Information Center (FSAIC) for help at [studentaid.gov/help-center/contact](https://studentaid.gov/help-center/contact) or [800-433-3243](tel:8004333243). Operating hours are:

- Monday: 8 a.m.–9 p.m. Eastern time (ET)  
*FAFSA® support available until 10 p.m. ET*
- Tuesday–Wednesday: 8 a.m.–8 p.m. ET  
*FAFSA® support available until 10 p.m. ET*
- Thursday–Friday: 8 a.m.–6 p.m. ET  
*FAFSA® support available until 10 p.m. ET*
- Saturday–Sunday: Closed  
*FAFSA® support available 12 p.m.–5 p.m. on Saturdays*
- Closed on all federal holidays

The extended FAFSA® support hours listed above will be available from December 2024–February 2025

FSAIC can help students and parents with:

- Filling out and signing the student's *Free Application for Federal Student Aid* (FAFSA®) form
- Using the account username and password (FSA ID)
- Parent PLUS loan
- Credit decision appeal
- Endorser Addendum
- PLUS credit counseling
- Loan agreement (MPN)

**Note:** The contact center can discuss FSA ID issues only with the account holder.

FSAIC can also provide counselors and mentors with support and tips to help your students successfully submit their FAFSA forms.

Additionally, students can reach out to their college, university, or post-secondary institution's financial aid office with questions about:

- How much aid they can get (after submitting their FAFSA form)

- When they'll get their aid
- Withdrawing from school or transferring to another school
- Loan cancellation within 120 days of disbursement
- Ensuring their loan servicer has the correct enrollment information

## Requesting Interpretation Services

The FAFSA® form and all help content is available in English and Spanish. If a student or family member needs assistance in a language other than English or Spanish, they can request interpretation services for the following languages ([StudentAid.gov/interpreter](https://studentaid.gov/interpreter)).

- Chinese (Cantonese)
- Chinese (Mandarin)
- Tagalog
- Vietnamese
- French
- Korean
- German
- Arabic
- Russian
- French Creole

## Online Troubleshooting Resources

Known FAFSA® form issues are posted to the FAFSA Issue Alerts page ([fsapartners.ed.gov/alerts](https://fsapartners.ed.gov/alerts)). You can check here for workarounds to issues that have been identified but are still in the process of being resolved.

You can also search for articles specific to completing the FAFSA form in the FAFSA Help Center ([StudentAid.gov/fafsa-help](https://studentaid.gov/fafsa-help)).