



TIPS FOR COMPLETING THE FAFSA AND TAP

FAFSA AND TAP BASICS FOR YOUTH IN CLOSE TO HOME NSP & NSP AFTERCARE

FAFSA stands for the “Free Application for Federal Student Aid.”

TAP is the New York State **Tuition Assistance Program**.

TAP provides students up to \$5,665 per year to cover the cost of attendance at SUNY, CUNY, and not-for-profit independent degree-granting colleges in New York.

THE FAFSA

Federal aid is given out by the U.S. Department of Education. When students submit a FAFSA, they will automatically apply for all federal financial aid options that they may be eligible for, including a Federal Pell Grant, federal work-study, the FSEOG, and federal student loans. Pell grants are the main source of aid available through the FAFSA. The maximum amount of Pell grants is currently \$6,895 per year.

The FAFSA is often a gateway to other sources of financial aid. For example, students must complete the FAFSA to apply for the Chafee grant and all other grants and assistance provided by New York. Some scholarships also require that you submit the FAFSA to be eligible.

WHO COMPLETES THE FAFSA?

All young people who want to attend post-secondary education or training and want to receive federal financial aid should complete the FAFSA.

Federal financial aid applicants must be United States citizens, permanent residents, or eligible non-citizens. [Click here for more information about what it means to be an eligible noncitizen.](#) Undocumented students are not eligible for federal aid and should not fill out the FAFSA. They are, however, eligible for New York State aid including TAP if they attend college in New York. See [page 5](#) for more information about [New York State TAP](#).

Eligible non-citizens include individuals with the following statuses:

- **U.S. Permanent Resident**, with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or "Green Card")
- **Conditional Permanent Resident** (I-551C)
- **Noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security** showing any one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole," "Humanitarian Parole," or "Cuban-Haitian Entrant"
- **A citizen of:** the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM)

Eligible non-citizens will enter their eight or nine digit Alien Registration Number (ARN) on the FAFSA.

TIMELINE FOR FAFSA COMPLETION

The FAFSA opens each year on October 1st for the following school year.

For instance, for the 2023-2024 academic year, the FAFSA opens on October 1, 2022. The earlier it is submitted, the better chance students have of receiving as much aid as possible because some aid, like the FSEOG and work study, does run out! It is recommended students submit their FAFSA by December 1st.

The deadline for submitting the FAFSA is June 30th for the academic year that just ended.

For instance, the deadline to submit FAFSA for the 2022-2023 school year is June 30, 2023 (though students should never wait this long to file FAFSA). Students need to submit a FAFSA each year.

COMPLETING THE FAFSA

STEPS TO COMPLETING THE FAFSA

STEP 1: Create a FSA ID

A **FSA ID** is the username and password you need to sign the FAFSA form.

If you don't have a FSA ID, you can get one here: <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid>

WRITE DOWN YOUR USERNAME AND PASSWORD OR SAVE THEM ON THE NOTES APP ON YOUR PHONE!

TIP! BEFORE YOU BEGIN:

You will need to have an email address that you are actively checking.

You will need to know your social security number and you should enter your name exactly as it is on your social security card while completing the FAFSA.

STEP 2: Begin the FAFSA: Go to <https://studentaid.ed.gov/sa/fafsa>

- Enter the name that appears on your social security card and enter your FSA ID and password
- Choose which FAFSA form you would like to complete: If you're a returning student, **you may be given the option to complete a "renewal" FAFSA form**, choose that option.

When you choose to renew your FAFSA form, your demographic information from the previous year will roll over into your new application, saving time. Update any demographic information as needed.

STEP 3: Create a save key

A save key is a temporary password that allows you to save the FAFSA form and return to it later.

WRITE DOWN YOUR SAVE KEY OR SAVE IT ON THE NOTES APP ON YOUR PHONE!

STEP 4: Fill out the Student Demographics section.

Input information like your name (enter name exactly as it is on your social security card), date of birth, etc.

This section will also ask: "Are you a foster youth or were you at any time in the foster care system?"

If eligible (including for CTH NSP youth), answer YES to this question, even if you were only in foster care for one day.

Answering YES may give you access to more support to help you in college.

STEP 5: List the schools you want your FAFSA information sent to in the School Selection section.

Add every school you're considering, even if you haven't applied or been accepted yet. You can add up to 10 schools at a time.

You don't have to remove schools if you later decide not to apply or attend, but you can remove schools at any time to make room for new schools.

After the FAFSA has been processed and you have received your **Student Aid Report (SAR)** or **SAR Notification**, you can submit the FAFSA to an additional 10 colleges, if necessary, by replacing the original set of 10 colleges with a new set of up to 10 colleges.

STEP 6: Context for youth with experience in foster care (including CTH NSP youth)

Answer the dependency status questions.

Current or former foster youth will qualify for **"Independent Student Status"** on the FAFSA if they can answer "Yes" to any part of either of these two questions:

"At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?" OR "Does someone other than your parents or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?"

In order to qualify as independent, youth just need to have been in foster care when they are age 13 or older, but do not have to be currently be in foster care when they are completing the FAFSA. This includes youth who have "aged out" and youth who were adopted, entered a guardianship arrangement or some other permanency plan after being in foster care at age 13 or older.

YOU MAY HAVE MIXED FEELINGS ON SHARING INFORMATION ABOUT YOUR DEPENDENCY STATUS.

The reason it's important to answer this openly is that if you were in foster care at any time after your 13th birthday, you are considered **"independent"**.

This means that you do not need to include any financial information about your parents OR foster parents and that you'll get maximum amount of "free money".

It's important to note that this does not mean your professors or other students will get this information, just your financial aid office.

STEP 7: Supply your financial information

This section will ask you about income you've earned. The FAFSA uses your tax information for the "prior-prior" year, or two years before the start of the academic year you're applying for aid in. For instance, for the 2021-2022 academic year, you would need to submit information on the income you earned in 2019.

You will have the option to select:

- a) "Already Completed" IRS Income Tax Return
- b) "Not Going to File" IRS Income Tax Return Option
- c) "Will File" IRS Income Tax Return

If you select (a): use the **IRS Data Retrieval Tool (DRT)**, which allows you to import your IRS tax information into the FAFSA form with just a few clicks. Using this tool also may reduce the amount of paperwork you need to provide to your school. *So if you're eligible, use it!*

If you select (b): be sure you made less than the income requirement.

You may be required to submit an **IRS Verification of Nonfiling Letter**.

This can be requested free of charge at irs.gov/transcript or by filling out [IRS Form 4506-T](#).

See college financial aid department for assistance.

If you select (c): be sure you go back and enter tax info.

STEP 8: Sign and Submit your FAFSA

Print, read, and check the information before signing and submitting the FAFSA.

Mistakes will delay your application which could mean less \$\$ for you!

You're not finished with the FAFSA until you sign it. "Sign" your FAFSA form online with your FSA ID. After you sign the FAFSA online, **submit it**. *You will see a submission confirmation page.*

TIP!

If you are unable to sign the FAFSA form online with an FSA ID, you can mail in a signature page

On the "Sign and Submit" page online:

Select "Other options to sign and submit"; then choose "Print A Signature Page."

Just keep in mind that your FAFSA form will take longer to process if you go this route.

APPLYING FOR TAP

TAP is the New York State **Tuition Assistance Program**.

The **Higher Education Services Corporation (HESC)**, is New York State's higher education student financial aid agency. HESC administers funds for **TAP** as well as 20+ New York State scholarship and loan forgiveness programs, New York's 529 College Savings Program, and other financial aid outreach programs for students and families.

HOW TO COMPLETE THE TAP APPLICATION

THROUGH THE FAFSA FORM:

When the student fills out the FAFSA, work with them to complete the TAP application, which is offered on the FAFSA form. Because the TAP application is a longer process, starting this with the FAFSA is good idea, and the easiest way to apply for TAP is through the FAFSA.

You can link directly to the TAP application from the FAFSA submission confirmation page.

NEXT: create a **HESC-specific user name** and personal identification number called a **HescPIN**.

You will use your HescPIN when "signing" your TAP application and to access your HESC account in the future.

IF YOU EXITED THE FAFSA BEFORE COMPLETING THE TAP APPLICATION:

If you exited the FAFSA but you filled in your New York State address and a New York State college on the FAFSA, HESC will automatically receive your information in about three days. **HESC will send you an email or postcard with directions to complete the TAP application online.**

CONTACT HESC IF YOU HAVE QUESTIONS OR NEED ASSISTANCE:

Call **1-888-NYSHESC** (1-888-697-4372) toll free or **1-518-473-1574**

Send an email through their website: at www.hesc.ny.gov/questions-or-comments.html

ADDITIONAL TIPS AND CONSIDERATIONS

VERIFICATION OF FOSTER CARE STATUS

A youth may be asked to verify their former foster care status.

If a student can provide a letter from the foster care agency attesting to their foster care status, it is not necessary to also provide a court order, which can contain confidential information that the college does not need to see.

Youth may need help interfacing with individual financial aid offices that request additional information or verification.

IF A YOUTH IS HAVING TROUBLE GETTING VERIFICATION:

The **US Department of Education** only provides guidance to schools on the types of documentation that can serve as verification of current or former foster care status. This means that your advocacy can play an important role in making sure youth are not asked to provide documentation that is burdensome.

The US Department of Education has provided the following examples to financial aid administrators regarding the types of verification that is acceptable.

[Click here for the 2021-2022 Application and Verification Guide.](#)

Any one of the items below can serve as verification:

- a copy of a court order
- the statement of a state or county child welfare agency
- the statement of a private provider agency that delivers child welfare services
- the statement from an attorney, guardian ad litem, or court-appointed special advocate documenting the person's relationship to the student as well as the latter's foster youth status

Case workers, education specialists and advocates should assist the youth in getting one of the documents listed above and use the DOE guidance cited in the [2021-2022 Application and Verification Guide](#) to remind financial aid professionals of what is acceptable documentation and that any single item listed above can serve as verification. Providing a letter from the foster care agency is sufficient.

VITAL DOCUMENTS

Ensure that the verification documents and vital documents are stored in a safe place and that copies of each have been uploaded to an electronic locker and/or another source of storage. Youth have access to an electronic storage locker if they are enrolled with iFoster.

These documents will be needed through the application process and are good to have on hand to avoid delays if the youth is asked to provide additional verification from the financial aid office.

PASSWORDS

Help youth keep track of the passwords and user names for the various applications.

Recommendations for ways students can keep track of their usernames and passwords include:

- A google doc or spreadsheet
- In a notebook that they keep somewhere safe
- The notes app on their phone
- Shared with a coach or college specialist
- In a file in their digital locker