FAFSA Simplification

⬇ PAGE OPTIONS

Better **FAFSA** / Better **CADAA**

Both financial aid applications, the Free Application for Federal Student Aid (FAFSA) and the California Dream Act Application (CADAA) are going through a big change in the coming year to increase the number of students that may be eligible for federal financial aid and to simplify the process for students and parents. For more information, watch the FAFSA Simplification overview video (https://csuci.financialaidtv.com/play/2024-2025-fafsa-simplification/fafsa-simplification-overview).

- Application Delay (#delay)
- Priority Deadline Delay (#deadline)
- How to Prepare for the Change (#prepare)
- Who Needs to Create an FSA ID? (#FSAID)
- Changes to the Application Overview (#application)
- Changes to Calculating Your Aid Eligibility (#eligibility)
- Federal Student Aid Estimator (#estimator)
- Stay Informed! (#informed)

Application Delay

Traditionally, the FAFSA and the CADAA are released on October 1st for students to complete and submit for the following academic year. However, due to the changes being made to the applications, there has been a delay in the opening date of the FAFSA and CADAA. The financial aid applications for 2024-25 will be available on December 31, 2023.

Priority Deadline Delay

Due to the delay in the availability of the 2024-25 applications, the traditional priority filing deadline of March 2nd has been extended and the priority deadline will now be April 2, 2024.

How to Prepare for the Change

A big change for FAFSA filers is that all contributors providing information on the financial aid application must now have individual FSA ID's.

The FSA ID is a username and password that is required to log in and access all Federal Student Aid (FSA) websites, including the FAFSA. The FSA ID also serves as a legal signature when you submit your FAFSA.

You and any contributors [i.e. your spouse or parent(s)] must create an FSA ID before starting the FAFSA. If you are an independent student, you will not need to have your parent(s) create an FSA ID. If you have a sibling who attended college before you, your parent may already have an FSA ID.

For those that may not have an FSA ID as of yet, now is the time to get the FSA ID set up so that you are prepared to complete the FAFSA as soon as it becomes available in December.

Once you create your FSA ID and password, be sure to save the information in a safe place as you will need to use this information throughout the time you are in college.

Who Needs to Create an FSA ID?

All students need to create an FSA ID (https://studentaid.gov/fsa-id/create-account/). When you fill out the FAFSA, it will determine if you need to include your parent's information. Generally, unmarried students under the age of 24 are considered dependent upon their parents. Use the information below to determine who needs to create an FSA ID (https://studentaid.gov/fsa-id/create-account/).

Contributors		SCENARIOS
STUDENT All students must create an FSA ID	**ONE PARENT**	If you are a dependent student with two married parents who filed a joint federal tax return in 2022.
		If you are a dependent student with separated or divorced parents. The parent who provided you with the most financial support in the last year AND parent's current spouse if they married since January 1, 2023, OR if parent was remarried prior to this date but filed taxes separately from the current spouse.
	BOTH PARENTS	If you are a dependent student with two married parents who filed separate federal tax returns in 2022.
		If you are a dependent student with two parents who are unmarried but living together.
Married Student	**SPOUSE**	If you are a married student who filed taxes separately in 2022 from your current spouse.
Married Student	**STUDENT ONLY**	If you are over the age of 24, OR married, and filed joint federal tax returns in 2022.

Changes to the Application Overview

- The number of questions will be reduced and the application will maximize the use of previously collected data.
- Students will be able to list up to 20 schools on their FAFSA via the online application.
- The Student Aid Index (SAI) will replace the Expected Family Contribution (EFC). For more information, watch the new Student Aid Index video (https://csuci.financialaidtv.com/play/2024-2025-fafsa-simplification/understanding-student-aid-index-sai).
- Anyone asked to provide information on the aid application [student, spouse, student's parent(s) and/or stepparents(s)] is called a contributor to the application.
- There will be two-step verification and all FAFSA contributors must have an FSA ID to log into the online form. There will be a new process to get an FSA ID for parents and spouses without a Social Security number.
- Each contributor (student, student spouse, parent(s), and/or stepparent) will have to provide their consent to provide their Federal Tax Information (FTI) in the new Consent to Retrieve and Disclose Federal Tax Information section of the FAFSA.
- A Direct Data Exchange with the IRS will replace what is currently known as the IRS Data Retrieval Tool (DRT). For more information, watch the Financial Aid Direct Data Exchange video (https://csuci.financialaidtv.com/play/2024-2025-fafsa-simplification/what-direct-data-exchange).
- If any contributor does not provide their consent the Student Aid Index (SAI) will not be calculated and we will not be able to determine the student's eligibility for financial aid.
- For students whose parents are divorced or separated, the Custodial Parent on your FAFSA will be the parent who provides you with the most financial support and will no longer be the parent with whom you lived with the most over the past 12 months.
- Applicants will be asked to report their sex, race and ethnicity on the FAFSA itself, but students will be offered a choice of "Prefer Not to Answer." Schools and state agencies will not see responses to these questions on the FAFSA.
- Foster, homeless and unaccompanied youth (as well as applicants who cannot provide parental information) will be able to complete the form with a provisional independent student determination and receive a calculated SAI.

Changes to Calculating Your Aid Eligibility

Students and families will see a different measure of their ability to pay for college and they will experience a change in the methodology used to determine aid.

The formula for calculating a student's financial need is: **COA - SAI = Financial Need**

- The Student Aid Index (SAI) replaces the Expected Family Contribution (EFC)
- The Cost of Attendance (COA) includes direct costs (charges for which the university bills the student directly) and estimated indirect costs (living expenses) to fund the student's educational expenses for a year.

The new need-analysis formula:

- Removes the number of family members in college from the calculation
- Allows a minimum SAI of -1,500
- Implements separate eligibility determination criteria for Federal Pell Grants based on federal poverty levels and family size
- Child support received will be included in assets and not as untaxed income.
- Families who own a small business/farm that also serves as primary residence will now have assets of that business/farm considered in their need-analysis calculation.

The Pell Grant will no longer be adjusted based on enrollment status (full-time, half-time, etc.). Instead, a student's Pell Grant and disbursement amount will be calculated using the student's Enrollment Intensity - which is a percentage value based on the number of units a student is enrolled in during the term.

Special Considerations

We understand that circumstances may affect your ability to pay for college and they may not be apparent on your financial aid application. Perhaps your or your family's income has changed since the application was filed. Or, you may have educational expenses that were not included in your financial aid budget. Consider submitting an appeal. This will allow our counselors to evaluate the impact of your special or unusual circumstances on your eligibility for financial aid.

- **Special Circumstances** refer to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA or in the SAI calculation.

- **Unusual Circumstances** refer to the conditions that justify an aid administrator adjusting a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parental abandonment, incarceration), more commonly referred to as a dependency override.
  - *New Provisional Independent Status*: If a dependent student indicates they have unusual circumstances that prevent them from providing parent data, they will have their FAFSA processed with a provisional independent status. The student must provide documentation to financial aid administrators to determine if the student should be considered independent.

Federal Student Aid Estimator

The Department of Education has created this tool that families can use to estimate how much aid a student may be eligible for starting with the 2024-25 aid year.

> Aid Estimator (https://studentaid.gov/aid-estimator/)

Stay Informed!

On-Campus FAFSA and CADAA Completion Workshops (English & Spanish)

These workshops will be conducted in-person in a presentation format and will provide general information about the application process. This is an opportunity for students who have already begun completing the 2024-2025 FAFSA or CADAA applications and have specific questions. They will be able to speak one-on-one with a financial aid counselor. **Registration is available on a first-come, first-serve basis and remains open until filled.**

To reserve your spot in the **FAFSA and CADAA Completion Workshop**, please use the registration link below:

Workshop Date/Time	Audience	Link
Saturday, February 10, 2024 10:00 am - 11:00 am	Prospective & Current Students	Register Now (https://csuci.askadmissions.net/Portal/EI/ViewDetails?gid=6235777d67e283827c4fa19286cef912116347)
Saturday, February 10, 2024 11:00 am - 12:00 pm	Prospective & Current Students	Register Now (https://csuci.askadmissions.net/Portal/EI/ViewDetails?gid=6235777d67e283827c4fa19286cef912116347)
Saturday, February 24, 2024 2:15 pm - 3:15 pm (English)	Prospective & Current Students	Register Now (https://csuci.askadmissions.net/Portal/EI/Registration?gid=623577e29e083678f241afa6218d90ecedfd2a)

Workshop Date/Time	Audience	Link
Saturday, February 24, 2024 3:30 pm - 4:30 pm (Spanish)	Prospective & Current Students	Register Now (https://csuci.askadmissions.net/Portal/EI/Registration? gid=623577e29e083678f241afa6218d90ecedfd2a)
Thursday, February 29, 2024 12:00 pm - 1:00 pm	Current Students	Register Now (https://csuci.qualtrics.com/jfe/form/SV_9t66n9tuwS3ZJcO)
Monday, March 11, 2024 9:00 am - 11:00 am	Current Students	Register Now (https://csuci.qualtrics.com/jfe/form/SV_9t66n9tuwS3ZJcO)
Tuesday, March 12, 2024 4:00 pm - 6:00 pm	Current Students	Register Now (https://csuci.qualtrics.com/jfe/form/SV_9t66n9tuwS3ZJcO)
Monday, March 25, 2024 12:00 pm - 2:00 pm	Current Students	Register Now (https://csuci.qualtrics.com/jfe/form/SV_9t66n9tuwS3ZJcO)
Tuesday, March 26, 2024 12:00 pm - 2:00 pm	Current Students	Register Now (https://csuci.qualtrics.com/jfe/form/SV_9t66n9tuwS3ZJcO)
Thursday, March 28, 2024 12:00 pm - 2:00 pm	Current Students	Register Now (https://csuci.qualtrics.com/jfe/form/SV_9t66n9tuwS3ZJcO)

Information needed in order to complete the 2024-2025 application during the FAFSA and CADAA Completion Workshops:

- 2022 Student/Parent Tax Information
- 2022 Student/Parent W2s
- Other 2022 income information for Student/Parents
- Social Security Numbers (or Deferred Action for Childhood Arrivals - DACA number) for Student/Parents, if you have one
- Alien registration number (A#), if you have one
- Driver's license, if you have one

Other Resources

Upcoming California Student Aid Commission (CSAC) Virtual Trainings

California Dream Act Application Line-by-Line Webinar:

- January 9, 2024 - CADAA Line-by-Line (https://nam10.safelinks.protection.outlook.com/? url=https%3A%2F%2Fevents.com%2Fr%2Fen_US%2Fregistration%2F2023-2024-annual-statewide-financial-aid- workshops-rancho-cordova-august- 891393&data=05%7C02%7Cedgar.martinez984%40csuci.edu%7C058c648ea9494257e0f108dc1177903d%7Ce30f5bdb7f18435b84369d84aa7l (Zoom)
- January 17 & February 5, 2024 - FAFSA/CADAA Updates (https://nam10.safelinks.protection.outlook.com/? url=https%3A%2F%2Fevents.com%2Fr%2Fen_US%2Fregistration%2F2023-2024-annual-statewide-financial-aid- workshops-rancho-cordova-august- 891393&data=05%7C02%7Cedgar.martinez984%40csuci.edu%7C058c648ea9494257e0f108dc1177903d%7Ce30f5bdb7f18435b84369d84aa7l (Zoom)
- January 29, 2024 - CADAA Line-by-Line (https://nam10.safelinks.protection.outlook.com/? url=https%3A%2F%2Fevents.com%2Fr%2Fen_US%2Fregistration%2F2023-2024-annual-statewide-financial-aid- workshops-rancho-cordova-august- 891393&data=05%7C02%7Cedgar.martinez984%40csuci.edu%7C058c648ea9494257e0f108dc1177903d%7Ce30f5bdb7f18435b84369d84aa7l (Zoom)

Annual Statewide Financial Aid Workshops Webinars:

- January 17, 2024 - FAFSA/CADAA Updates (https://nam10.safelinks.protection.outlook.com/?
  url=https%3A%2F%2Fevents.com%2Fr%2Fen_US%2Fregistration%2F2023-2024-annual-statewide-financial-aid-
  workshops-rancho-cordova-august-
  891393&data=05%7C02%7Cedgar.martinez984%40csuci.edu%7C058c648ea9494257e0f108dc1177903d%7Ce30f5bdb7f18435b84369d84aa7l
  (Zoom)
- February 5, 2024 - FAFSA/CADAA Updates (https://nam10.safelinks.protection.outlook.com/?
  url=https%3A%2F%2Fevents.com%2Fr%2Fen_US%2Fregistration%2F2023-2024-annual-statewide-financial-aid-
  workshops-rancho-cordova-august-
  891393&data=05%7C02%7Cedgar.martinez984%40csuci.edu%7C058c648ea9494257e0f108dc1177903d%7Ce30f5bdb7f18435b84369d84aa7l
  (Zoom)
- February 22, 2024 - FAFSA/CADAA Updates (https://nam10.safelinks.protection.outlook.com/?
  url=https%3A%2F%2Fevents.com%2Fr%2Fen_US%2Fregistration%2F2023-2024-annual-statewide-financial-aid-
  workshops-rancho-cordova-august-
  891393&data=05%7C02%7Cedgar.martinez984%40csuci.edu%7C058c648ea9494257e0f108dc1177903d%7Ce30f5bdb7f18435b84369d84aa7l
  (Zoom)