FINANCIAL AID:

TAKING A BITE OUT OF COLLEGE WITHOUT BREAKING THE BANK

THREE TYPES of FINANCIAL AID:

GRANTS SCHOLARSHIPS

- Federal government grants
- State government grants
- College institutional grants/scholarships
- External/Private scholarships
- Do NOT have to be repaid

WORK STUDY

- Federal government "guarantees" a certain amount of money
- Students must work certain number of hours during school year for money awarded
- Most jobs are on college campus
- Apply by answering "yes: to question on FAFSA

STUDENT LOANS

- Money borrowed from government or a private company
- Must repay upon graduation (with interest)
- Should try to limit borrowing as much as possible

OTHER WAYS TO PAY:

PARENT CONTRIBUTION:

Parents pay for partial or full tuition

STUDENT CONTRIBUTION:

Students pay using funds from jobs, personal savings, etc.

Why fill out the FAFSA®?

It's how you get access to financial aid from the government and from your college

Students who submit the FAFSA® get $15,000 per year (on average) in financial aid-- via a combination of grants, work-study, and loans

Many private/outside/merit scholarships also require the FAFSA®

FILLING THE GAP:

Your "financial gap" is the amount of money needed to pay for college

TOTAL COST of ATTENDANCE

- FINANCIAL AIDE AWARD
- ESTIMATED FAMILY CONTRIBUTION (EFC)

Anyone applying for state/federal assistance must create an FSA ID.

GO TO:

Studentaid.gov

AN INTRODUCTION TO THE FAFSA MADE EASIER BY GOING MERRY

HTTPS://WWW.YOUTUBE.COM/WATCH?V=ZDN32YG2-EY

Why use the FAFSA® Made Easier?

It's **free**!

Simpler worded questions

No hidden footnotes. All the important information is right on the screen

Visual help answering the financial/tax questions

Ability to skip questions and jump around the form

Searchable FAQs (and expert help at your fingertips)

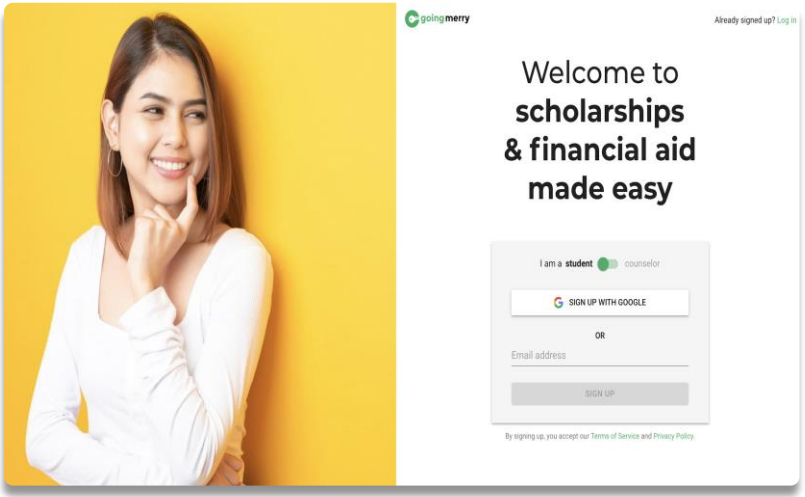
IMPORTANT NOTE:

The FAFSA® Made Easier replaces the government form.
You do not need to fill out both!!!

How to access FAFSA® Made Easier

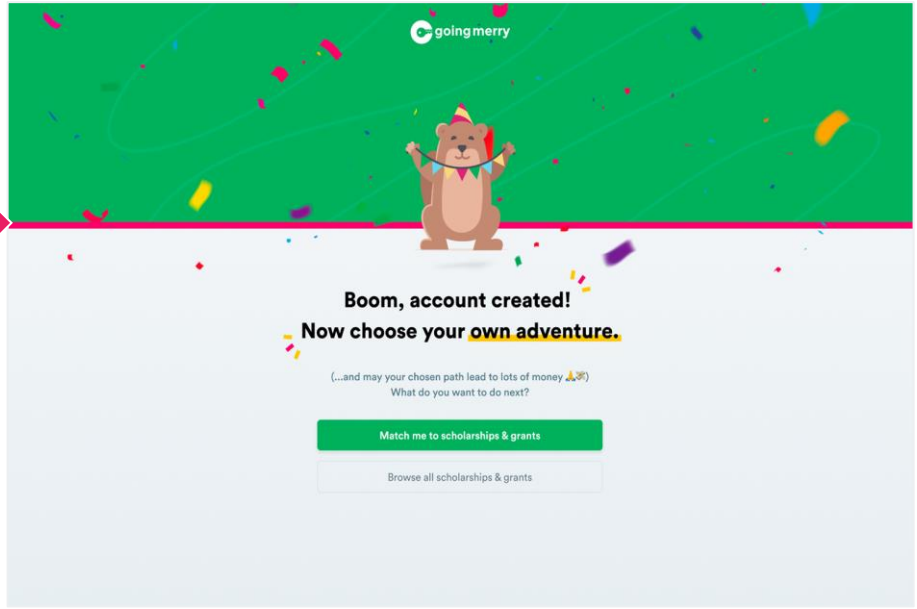
Step 1: Sign up for Going Merry

- goingmerry.com/sign-up
  - Sign up with your personal email address
  - If you don't sign up with Google, you'll also need to enter your gender and birth date, as well as click on a link in a verification email
- Alternatively, download the mobile app (iOS, Android) & sign up that way!



Step 2.
Answer questions to "get matched"

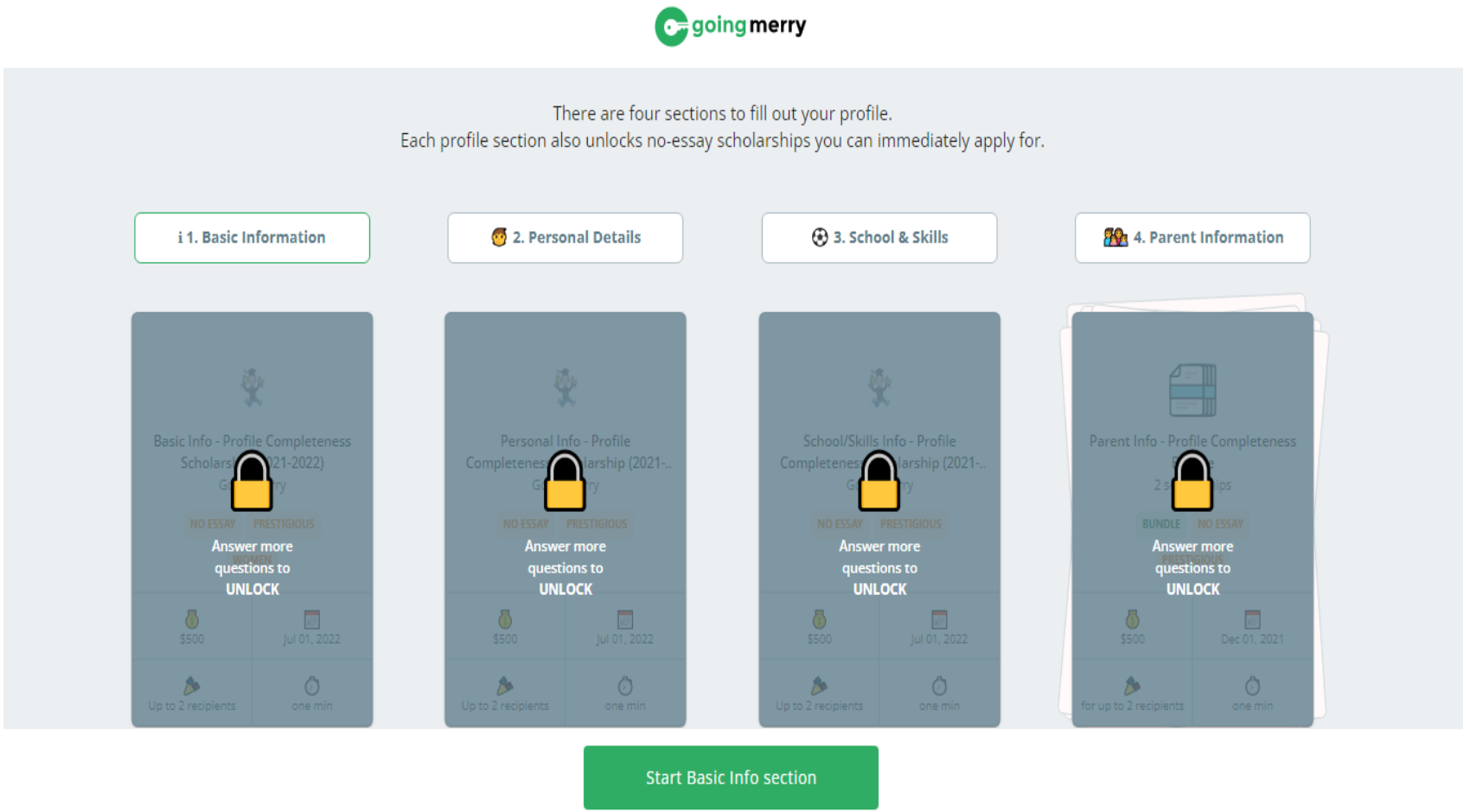
- Choose the green "Match me…" button to answer questions to start filling out your profile (10 mins max)
- Your answers get auto-filled into the FAFSA® form & any scholarship apps. You also get automatically entered into a few scholarship drawings!
- Alternatively, click the grey button to skip the questions



For a targeted list of scholarships and grants, we need to ask a few more questions.

The more information you provide, the more precise your matches will be.

Next Tip

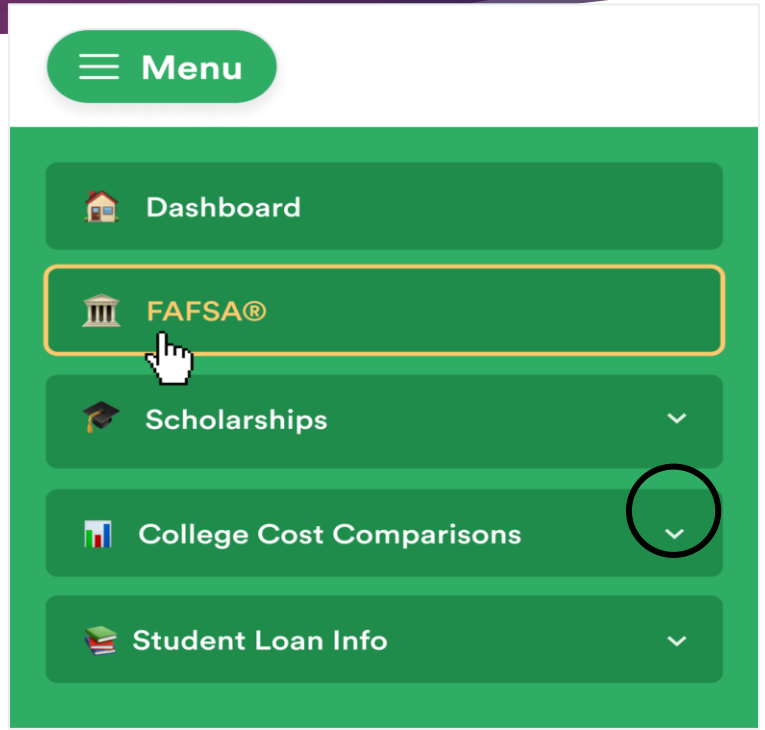

goingmerry
There are four sections to fill out your profile.
Each profile section also unlocks no-essay scholarships you can immediately apply for.
i 1. Basic Information
2. Personal Details
3. School & Skills
4. Parent Information
Basic Info - Profile Completeness
NO ESSAY
PRESTIGIOUS
Answer more questions to UNLOCK
$500
Jul 01, 2022
Up to 2 recipients
one min
Personal Info - Profile Completeness
NO ESSAY
PRESTIGIOUS
Answer more questions to UNLOCK
$500
Jul 01, 2022
Up to 2 recipients
one min
School/Skills Info - Profile Completeness
NO ESSAY
PRESTIGIOUS
Answer more questions to UNLOCK
$500
Jul 01, 2022
Up to 2 recipients
one min
Parent Info - Profile Completeness
BUNDLE
NO ESSAY
Answer more questions to UNLOCK
$500
Dec 01, 2021
for up to 2 recipients
one min
Start Basic Info section

Step 3. Navigate to FAFSA® Made Easier

- In browser: Go to

  OR

  navigate to Menu > FAFSA



Here's how it works

1. We'll ask you **one question** at a time.
2. All answers are **auto-saved**.
3. Unsure about a question? **Skip it** & return to it later.
4. Still stuck? Just hit "**I need help**" on the bottom left.

Plus... Good news!

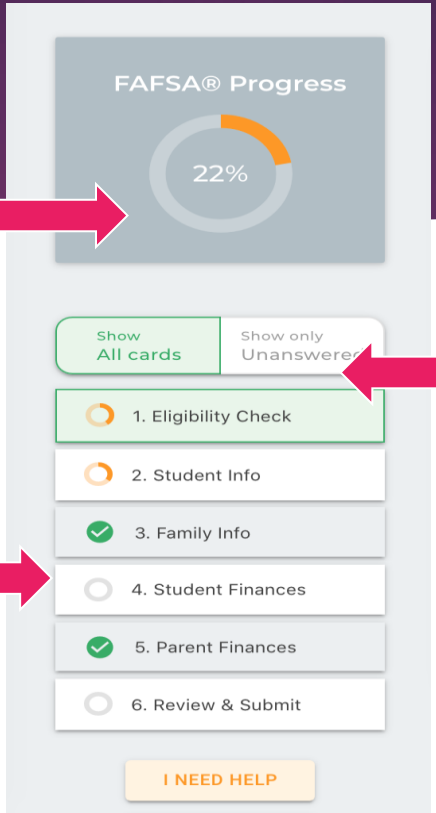
We've pre-filled some answers using your Going Merry profile, so you're already **22% done!**

Just double-check they're correct as you're going along.

Sections

Progress wheel
Starts partially pre-filled because you've already answered some questions!

Form sections
All clickable, so you can jump forward or back

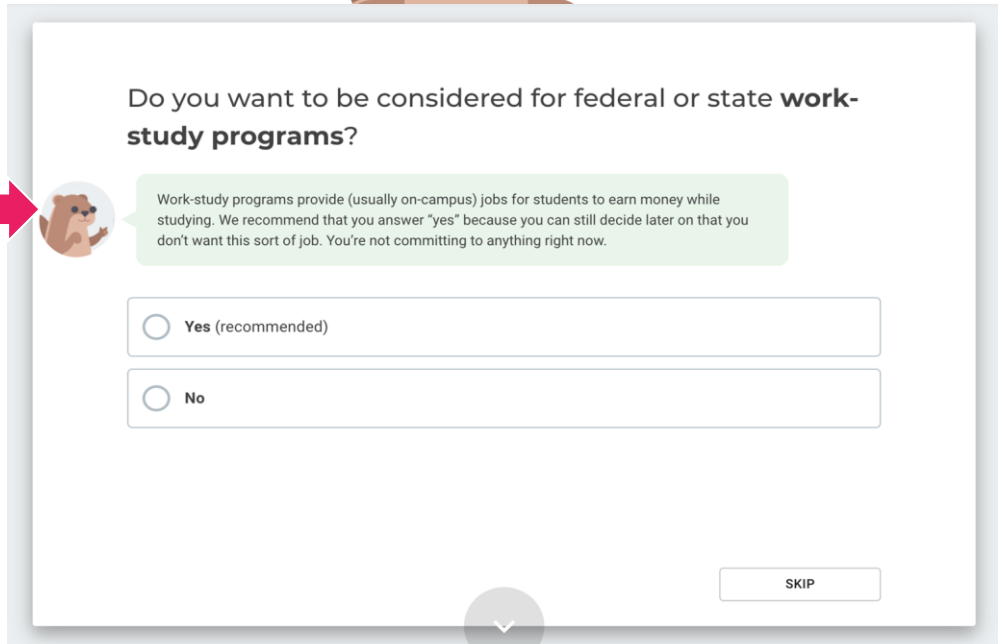


Show all/unanswered
Toggle to "show only unanswered" if you want to review questions you skipped

Pay attention to Gopher Mary!!!

Whenever you see a chat bubble from Gopher Mary, pay atte

She tells you important information about how to properly answer the question.

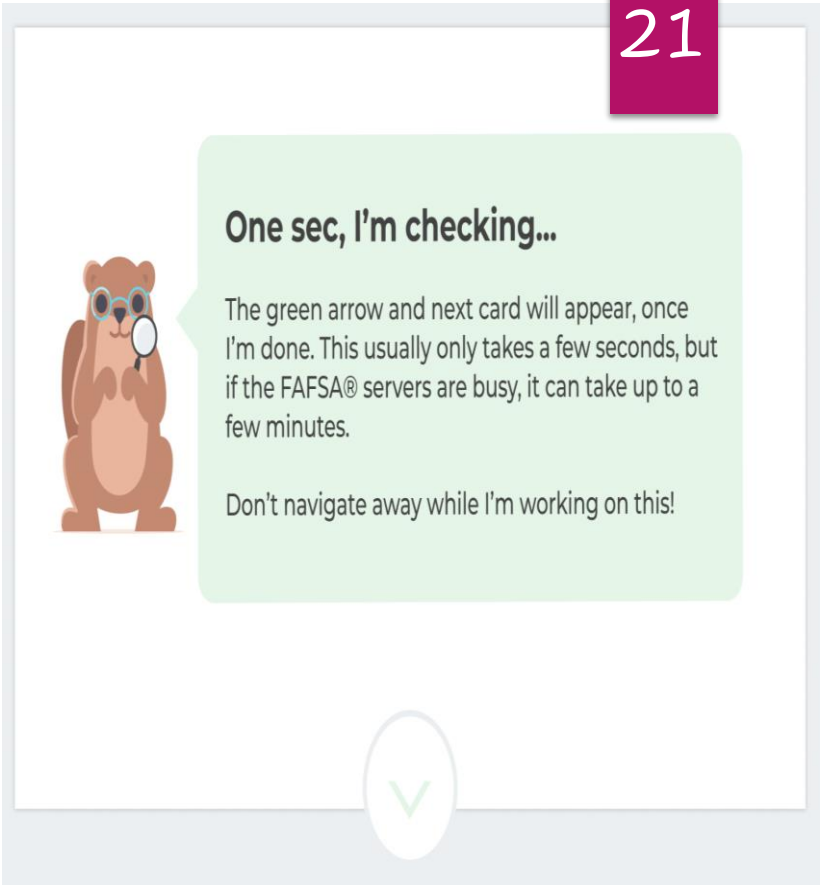


Section 1: Eligibility

These are simple questions that determine if the student is eligible for federal financial aid and if they could continue with the rest of the FAFSA form.

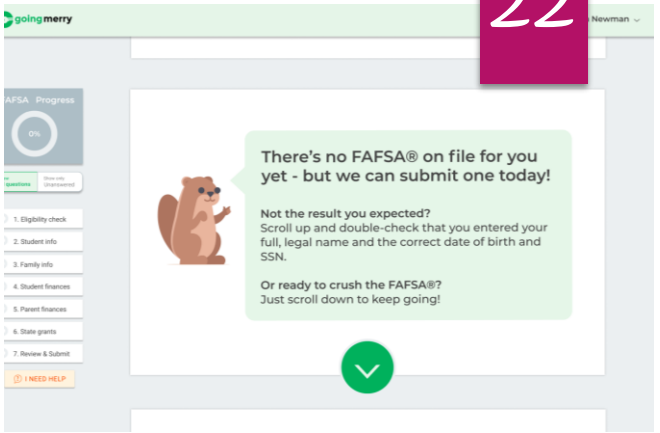
Checking for submitted FAFSA®s

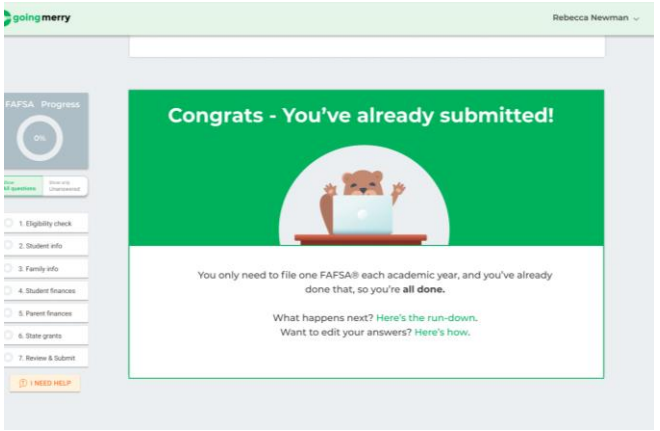
- We show this while we're checking for already-submitted FAFSA® forms.
- The student can scroll once the arrow turns green. (This usually takes just a few seconds.)



FAFSA® (not) on file

- If you already submitted, you'll get a celebrating Gopher Mary, and your form progress will turn to 100%. You're done!
- If you have not yet submitted, Gopher Mary will tell you to continue with our FAFSA® Made Easier.
- If you think you did submit, but we didn't find one on file, scroll up to check your legal name, DOB, and SSN. Make corrections and click the "Check for my FAFSA" button again.





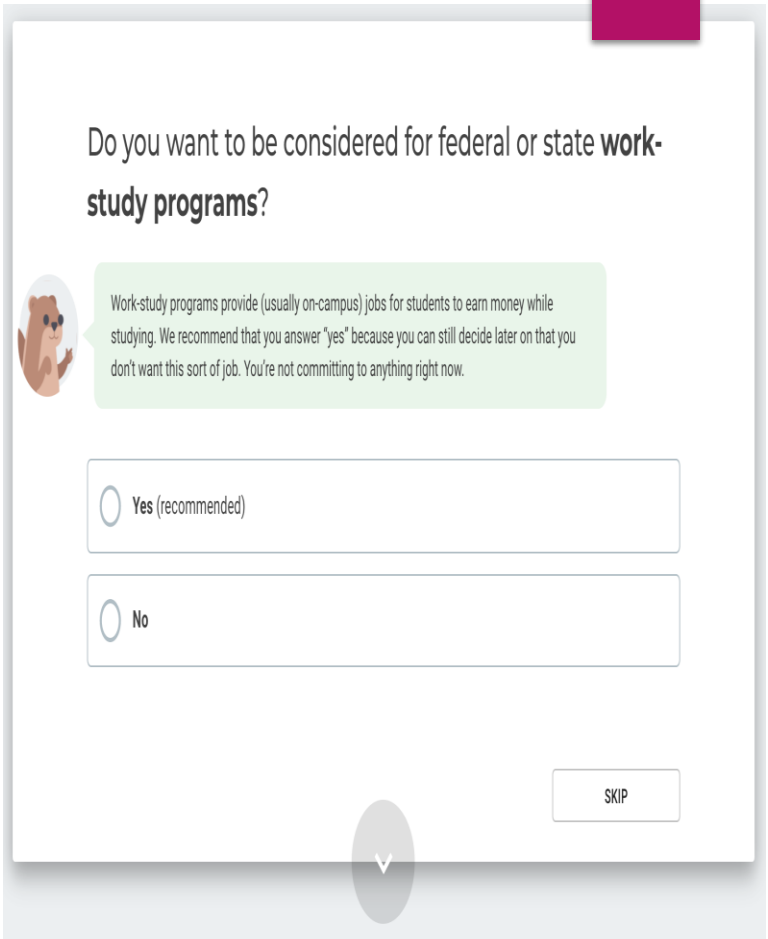
Section 2: Student Info

There are three subsections within this part:

(1) **Personal Info** - Basic details like gender, birth date, and address
(2) **Education** - Their high school and next year academic plans (what colleges)
(3) **Dependency Status** - Questions to determine if they are considered dependents or independents. If dependent, they will need to provide parental info.

* Interested in work-study?

- We recommend that you always answer “Yes”
- You are not committing to anything by answering “Yes”
- You can still decide to not to participate in work-study later.



Section 3: Family Info

This section will mostly ask about your parents and their household.

If your parents are divorced or legally separated, you will need to decide which parent's finances to report on the FAFSA®. We'll help you figure that out.

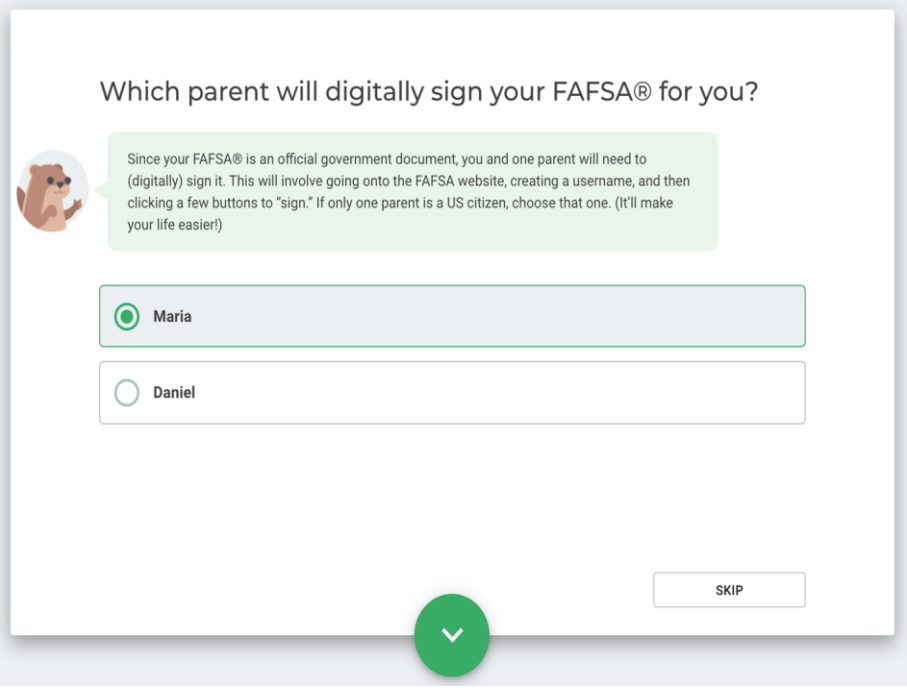
Review & Submit

We will ask a couple optional questions about the students' experience with our FAFSA® Made Easier, confirm that all mandatory questions have been answered, ask for (student and parent) SSNs, and then submit the form!

Review & Submit Overview

- * Who filled out? (*optional*)
- * Rate your experience 1-10 (*optional*)
- Return to answer previously skipped questions
- * Student SSN
- * Parents' SSNs
- Which parent will sign?
- * Ready to review?
- * (Review slides)
- * Ready to submit?

Which parent to sign?



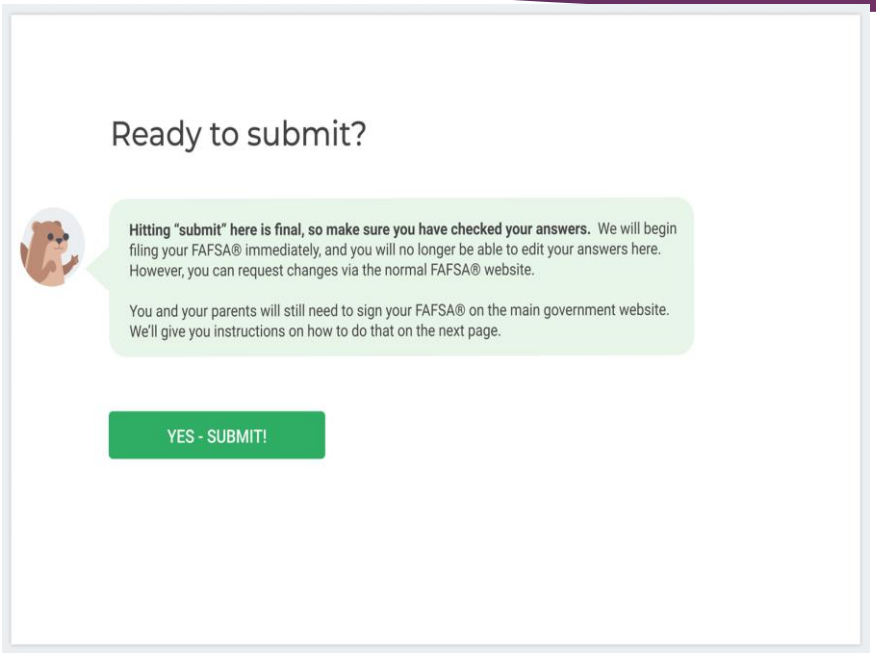
- Only shown if student is reporting info on TWO parents
- Only one parent needs to sign.
  - If both parents are US citizens, choose whichever one you want. They are both eligible to digitally sign.
  - If only one is a US citizen, choose that parent.
  - If neither parent is a US citizen, choose either one. You will need to mail in a physical signature later.

Ready to review?

Once you hit submit, it's final.

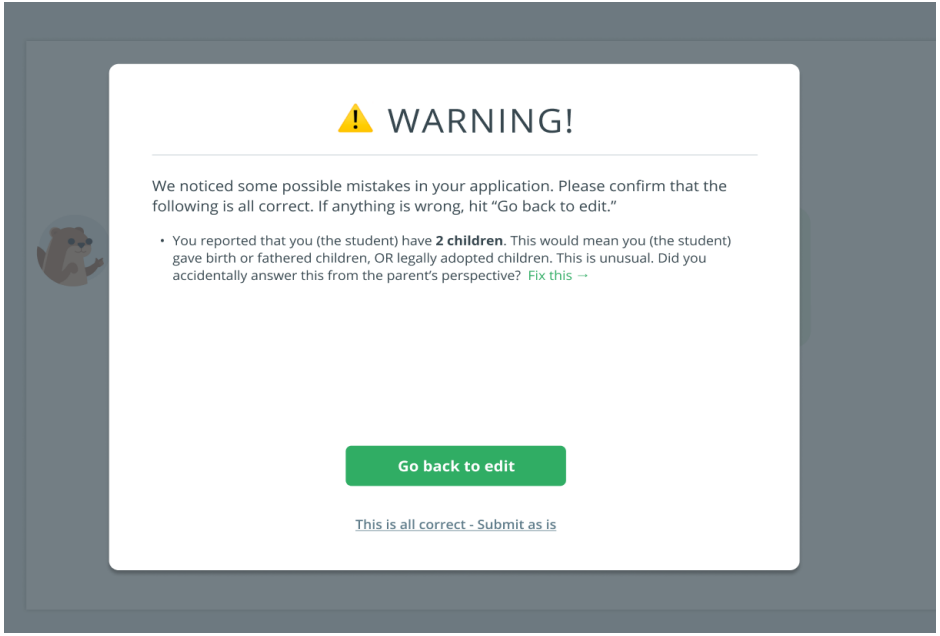
So now **review your answers** and double-check that everything is correct.

* Ready to submit?



- Cannot edit answers after hitting "Submit"
- If you realize later on that you made a mistake, you will be able to fix it, but only on the government FAFSA® form (not here on Going Merry).

WARNING!!!



If you hit the "submit" button but our system sees that you gave an unusual answer, we'll show you a warning screen.

Sometimes parents fill out the form and answer the STUDENT questions about themselves. For example:

- Student reporting children/dependents
- Student reporting marital status as married or divorced
- Student reporting tax filing status as "Married Filing Jointly" or "Head of Household"
- Student and parents reporting the same income figures

After Submitting...

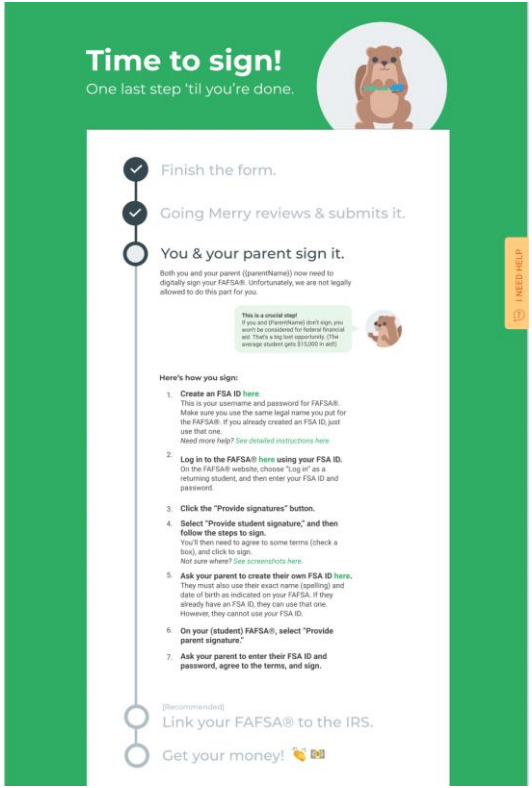
After submitting on Going Merry, we will begin translating your answers to the government FAFSA® and submitting it on your behalf.

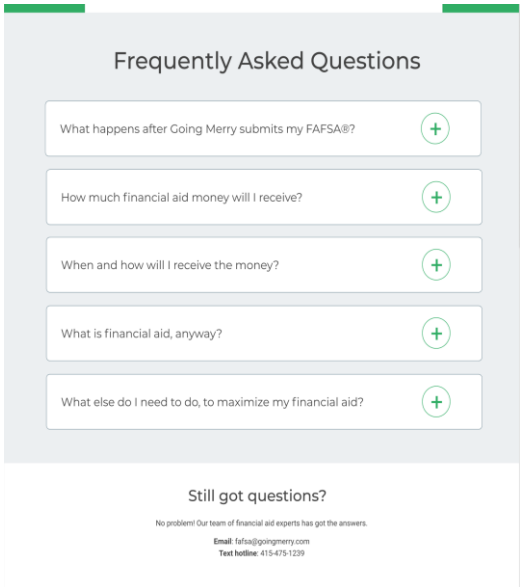
But you are not done yet!!!

To complete the process, you and your parent still need to sign on the government website.

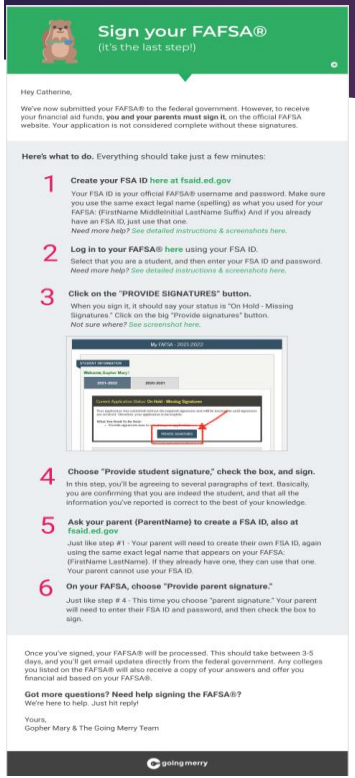
Webpage – Ready to sign

- **The next step is for students to sign the submitted FAFSA, using their FSA IDs.**
- **We provide detailed instructions on how to do this.**
- **In addition, the Searchable Help Articles + Live Chat are still accessible via the orange button on the right ("I need help")**





Emails - Ready to sign



Sign your FAFSA®
(it's the last step!)

Hey Catherine,

We've now submitted your FAFSA® to the federal government. However, to receive your financial aid funds, **you and your parents must sign it**, on the official FAFSA website. Your application is not considered complete without these signatures.

Here's what to do. Everything should take just a few minutes:

1 **Create your FSA ID** here at fsaid.ed.gov
Your FSA ID is your official FAFSA® username and password. Make sure you use the same exact legal name (spelling) as what you used for your FAFSA: (FirstName MiddleInitial LastName Suffix) And if you already have an FSA ID, just use that one.
Need more help? See detailed instructions & screenshots here.

2 **Log in to your FAFSA®** here using your FSA ID.
Select that you are a student, and then enter your FSA ID and password.
Need more help? See detailed instructions & screenshots here.

3 **Click on the "PROVIDE SIGNATURES" button.**
When you sign it, it should say your status is "On Hold - Missing Signatures." Click on the big "Provide signatures" button.
Not sure where? See screenshot here.

4 **Choose "Provide student signature," check the box, and sign.**
In this step, you'll be agreeing to several paragraphs of text. Basically, you are confirming that you are indeed the student, and that all the information you've reported is correct to the best of your knowledge.

5 **Ask your parent (ParentName) to create a FSA ID, also at fsaid.ed.gov**
Just like step #1 - Your parent will need to create their own FSA ID, again using the same exact legal name that appears on your FAFSA: (FirstName LastName). If they already have one, they can use that one. Your parent cannot use your FSA ID.

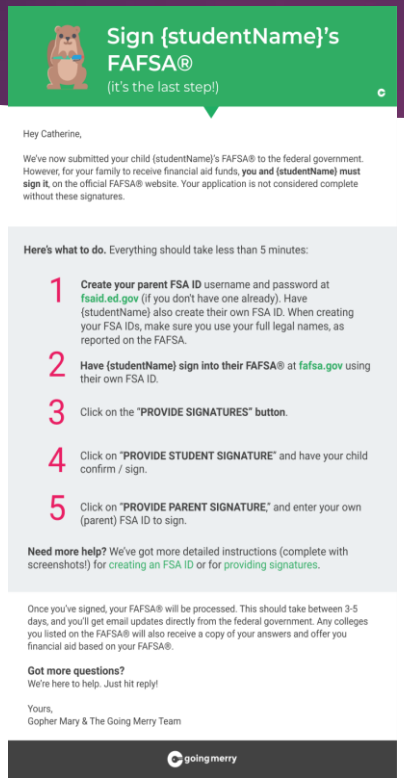
6 **On your FAFSA, choose "Provide parent signature."**
Just like step # 4 - This time you choose "parent signature." Your parent will need to enter their FSA ID and password, and then check the box to sign.

Once you've signed, your FAFSA® will be processed. This should take between 3-5 days, and you'll get email updates directly from the federal government. Any colleges you listed on the FAFSA® will also receive a copy of your answers and offer you financial aid based on your FAFSA®.

Got more questions? Need help signing the FAFSA®?
We're here to help. Just hit reply!

Yours,
Gopher Mary & The Going Merry Team

going merry



Sign {studentName}'s FAFSA®
(it's the last step!)

Hey Catherine,

We've now submitted your child {studentName}'s FAFSA® to the federal government. However, for your family to receive financial aid funds, **you and {studentName} must sign it**, on the official FAFSA® website. Your application is not considered complete without these signatures.

Here's what to do. Everything should take less than 5 minutes:

1 **Create your parent FSA ID** username and password at fsaid.ed.gov (if you don't have one already). Have {studentName} also create their own FSA ID. When creating your FSA IDs, make sure you use your full legal names, as reported on the FAFSA.

2 **Have {studentName} sign into their FAFSA®** at fafsa.gov using their own FSA ID.

3 Click on the **"PROVIDE SIGNATURES" button**.

4 Click on **"PROVIDE STUDENT SIGNATURE"** and have your child confirm / sign.

5 Click on **"PROVIDE PARENT SIGNATURE,"** and enter your own (parent) FSA ID to sign.

Need more help? We've got more detailed instructions (complete with screenshots!) for creating an FSA ID or for providing signatures.

Once you've signed, your FAFSA® will be processed. This should take between 3-5 days, and you'll get email updates directly from the federal government. Any colleges you listed on the FAFSA® will also receive a copy of your answers and offer you financial aid based on your FAFSA®.

Got more questions?
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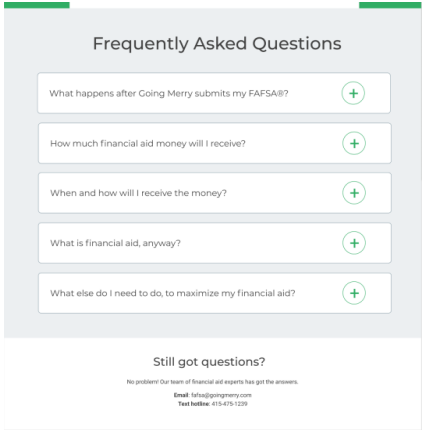
Yours,
Gopher Mary & The Going Merry Team

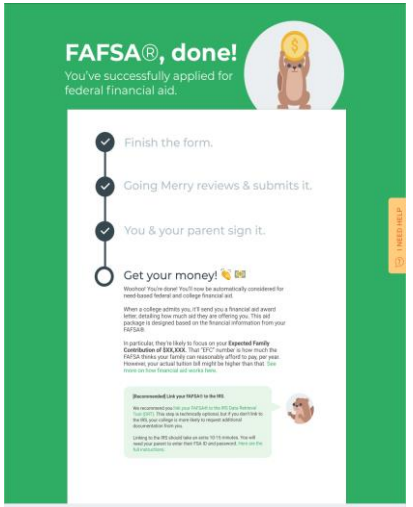
going merry

- We send students and parents an email letting them know their FAFSA is ready to sign (along with instructions on how to do so).
- They will continue to get automated weekly reminders (by email and text message) until they sign.

Webpage - Done + Recommended DRT

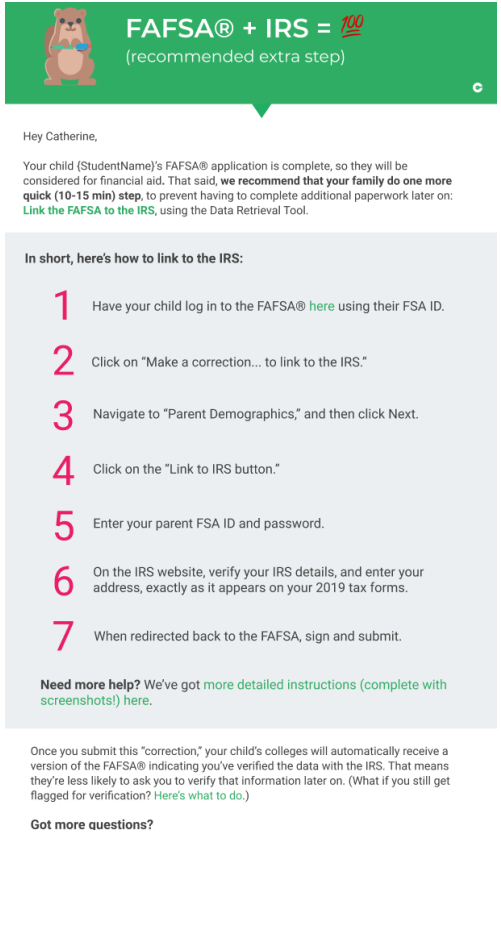
- After signatures, the student's FAFSA will be processed, and they will have successfully completed the process. We show the last step as "Get your Money!"
- That said, Gopher Mary will recommend an additional task: Connect to the IRS DRT, to lower your chances of getting flagged for verification.





Emails - Connect to IRS DRT

- Once both student & parent signatures are in, we also send emails to both students and parents recommending that they complete one final (optional but recommended) step: Connect to IRS DRT
- Unlike with signatures, this is a once-off email, so we don't keep reminding them if they haven't done it.



FAFSA® + IRS = 💯
(recommended extra step)

Hey Catherine,

Your child {StudentName}'s FAFSA® application is complete, so they will be considered for financial aid. That said, **we recommend that your family do one more quick (10-15 min) step**, to prevent having to complete additional paperwork later on: **Link the FAFSA to the IRS**, using the Data Retrieval Tool.

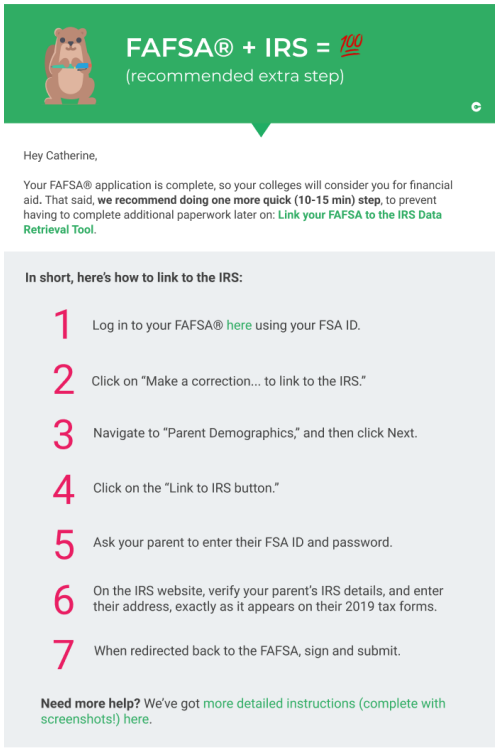
In short, here's how to link to the IRS:

1. Have your child log in to the FAFSA® here using their FSA ID.
2. Click on "Make a correction... to link to the IRS."
3. Navigate to "Parent Demographics," and then click Next.
4. Click on the "Link to IRS button."
5. Enter your parent FSA ID and password.
6. On the IRS website, verify your IRS details, and enter your address, exactly as it appears on your 2019 tax forms.
7. When redirected back to the FAFSA, sign and submit.

Need more help? We've got more detailed instructions (complete with screenshots!) here.

Once you submit this "correction," your child's colleges will automatically receive a version of the FAFSA® indicating you've verified the data with the IRS. That means they're less likely to ask you to verify that information later on. (What if you still get flagged for verification? Here's what to do.)

Got more questions?



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VOILA!!!

YOU ARE NOW ABLE TO ACCESS TO THOUSANDS OF SCHOLARSHIP OPPORTUNITIES AND COMPLETE A MUCH SIMPLER VERSION OF THE FAFSA!!!