



# 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](https://studentaid.gov)

AN INTRODUCTION TO THE  
FAFSA MADE EASIER  
BY GOING MERRY



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

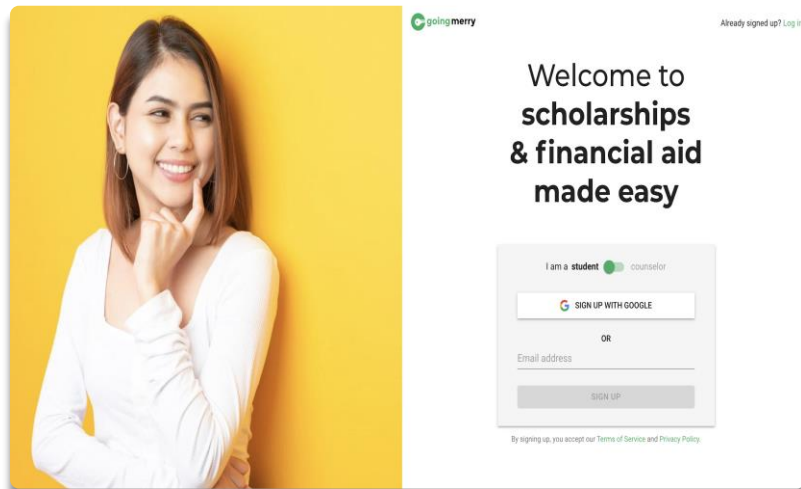
The FAFSA® Made Easier replaces  
the government form.  
You do not need to fill out both!!!



# How to access FAFSA® Made Easier

# Step 1: Sign up for Going Merry

- [goingmerry.com/sign-up](https://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!

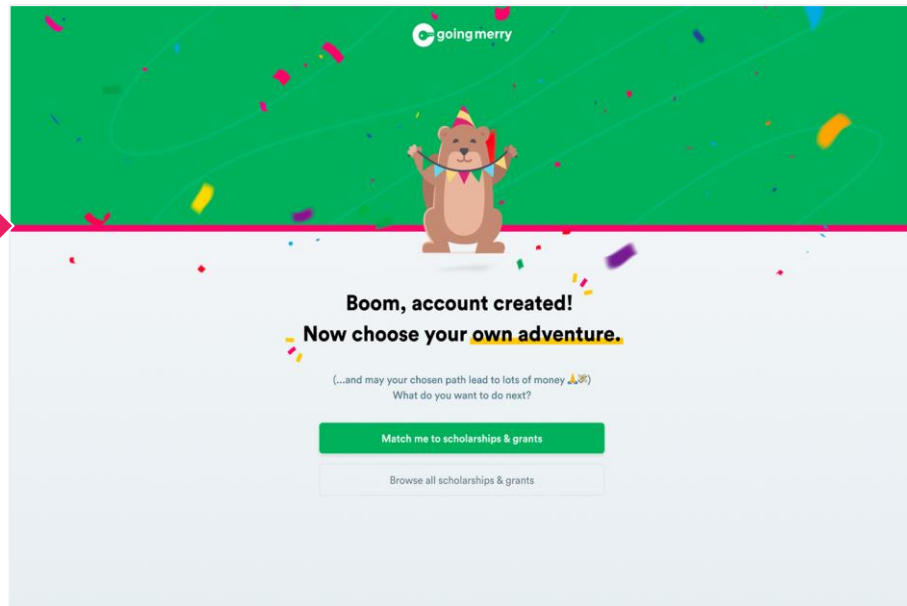


# Step 2.

## Answer questions to “get matched”

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- ↓ 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

There are four sections to fill out your profile.  
Each profile section also unlocks no-essay scholarships you can immediately apply for.





### 1. Basic Information




Basic Info - Profile Completeness  
Scholarships (2021-2022)  
goingmerry

**NO ESSAY** **PRESTIGIOUS**

Answer more questions to  
**UNLOCK**

 \$500	 Jul 01, 2022
 Up to 2 recipients	 one min





### 2. Personal Details




Personal Info - Profile Completeness  
Scholarships (2021-2022)  
goingmerry

**NO ESSAY** **PRESTIGIOUS**

Answer more questions to  
**UNLOCK**

 \$500	 Jul 01, 2022
 Up to 2 recipients	 one min





### 3. School & Skills




School/Skills Info - Profile Completeness  
Scholarships (2021-2022)  
goingmerry

**NO ESSAY** **PRESTIGIOUS**

Answer more questions to  
**UNLOCK**

 \$500	 Jul 01, 2022
 Up to 2 recipients	 one min





### 4. Parent Information



Parent Info - Profile Completeness  
Scholarships (2021-2022)  
goingmerry

**BUNDLE** **NO ESSAY**

Answer more questions to  
**UNLOCK**

 \$500	 Dec 01, 2021
 for up to 2 recipients	 one min

Start Basic Info section

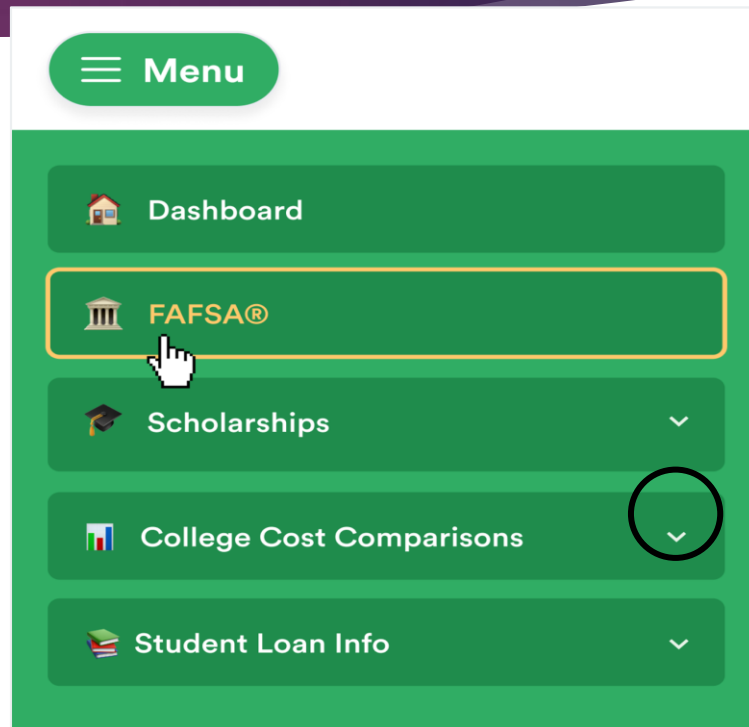
## Step 3. Navigate to FAFSA® Made Easier

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↓ In browser: Go to




navigate to Menu > FAFSA

OR





## Here's how it works

- 1 We'll ask you **one question** at a time.
-  All answers are **auto-saved**.
-  Unsure about a question? **Skip it** & return to it later.
-  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

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## Progress wheel

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

## Form sections

All clickable, so you can jump forward or back

The image shows a screenshot of the FAFSA® Progress screen. At the top, there's a header 'FAFSA® Progress' above a circular progress indicator showing 22% completion. Below this is a toggle switch with two options: 'Show All cards' (selected) and 'Show only Unanswered'. Underneath the toggle is a list of six form sections, each with a corresponding icon and a status indicator (a circle with a checkmark or an 'X'). The sections are: 1. Eligibility Check (orange circle with 'X'), 2. Student Info (orange circle with 'X'), 3. Family Info (green circle with checkmark), 4. Student Finances (grey circle with 'X'), 5. Parent Finances (green circle with checkmark), and 6. Review & Submit (grey circle with 'X'). At the bottom of the screen is an orange button labeled 'I NEED HELP'.

## Show all/unanswered

Toggle to “show only unanswered” if you want to review questions you skipped

# Pay attention to Gopher Mary!!!

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Whenever you see a chat bubble from Gopher Mary, pay attention.

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



Do you want to be considered for federal or state **work-study** programs?

Work-study programs provide (usually on-campus) jobs for students to earn money while studying. We recommend that you answer "yes" because you can still decide later on that you don't want this sort of job. You're not committing to anything right now.

☐ Yes (recommended)

☐ No

SKIP

# Section 1: Eligibility

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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.)

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## One sec, I'm checking...

The green arrow and next card will appear, once I'm done. This usually only takes a few seconds, but if the FAFSA® servers are busy, it can take up to a few minutes.

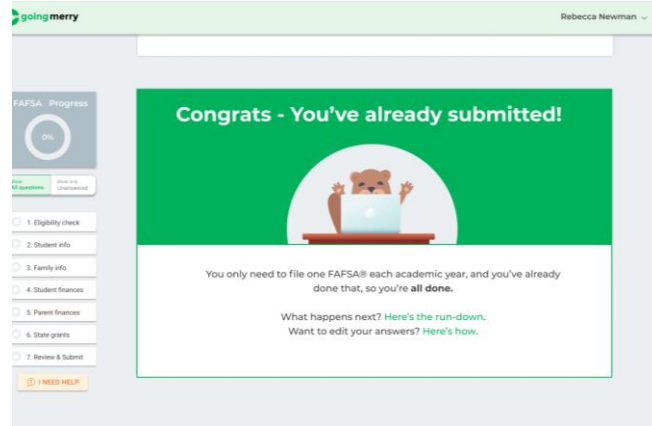
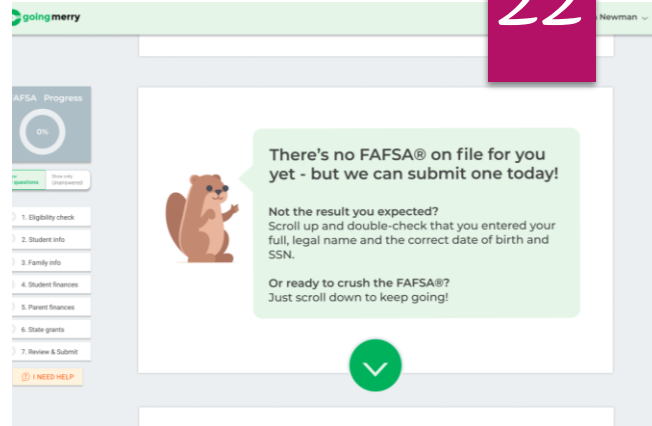
Don't navigate away while I'm working on this!



# 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.

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# Section 2: Student Info

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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.

Do you want to be considered for federal or state **work-study programs**?



Work-study programs provide (usually on-campus) jobs for students to earn money while studying. We recommend that you answer “yes” because you can still decide later on that you don’t want this sort of job. You’re not committing to anything right now.

☐ Yes (recommended)

☐ No

SKIP





# 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

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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?

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Which parent will digitally sign your FAFSA® for you?



Since your FAFSA® is an official government document, you and one parent will need to (digitally) sign it. This will involve going onto the FAFSA website, creating a username, and then clicking a few buttons to "sign." If only one parent is a US citizen, choose that one. (It'll make your life easier!)

☒ Maria

☐ Daniel

SKIP



- ↓ 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?

Ready to submit?



Hitting "submit" here is final, so make sure you have checked your answers. We will begin filing your FAFSA® immediately, and you will no longer be able to edit your answers here. However, you can request changes via the normal FAFSA® website.

You and your parents will still need to sign your FAFSA® on the main government website. We'll give you instructions on how to do that on the next page.

YES - 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!!!

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## WARNING!

We noticed some possible mistakes in your application. Please confirm that the following is all correct. If anything is wrong, hit "Go back to edit."

- You reported that you (the student) have **2 children**. This would mean you (the student) gave birth or fathered children, OR legally adopted children. This is unusual. Did you accidentally answer this from the parent's perspective? [Fix this](#) →

[Go back to edit](#)

[This is all correct - Submit as is](#)

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...

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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”)

## Time to sign!

One last step 'til you're done.



✓

Finish the form.

✓


Going Merry reviews & submits it.

○

### You & your parent sign it.

Both you and your parent (@parentName) now need to digitally sign your FAFSA®. Unfortunately, we are not legally allowed to do this part for you.

**This is a crucial step!**  
If you and @parentName don't sign, you won't be considered for federal financial aid. That's a big loss especially. The average student gets \$15,000 a year!



Here's how you sign:

1. **Create an FSA ID here.**  
This is your username and password for FAFSA®. Make sure you use the same legal name you put for the FAFSA®. If you already created an FSA ID, just use that one.  
*Need more help? See detailed instructions here.*
2. **Log in to the FAFSA® here using your FSA ID.**  
On the FAFSA® website, choose "Log in" as a returning student, and then enter your FSA ID and password.
3. Click the "Provide signatures" button.
4. **Select "Provide student signature,"** and then follow the steps to sign.  
You'll then need to agree to some terms (check a box), and click to sign.  
*Not sure when? See instructions here.*
5. **Ask your parent to create their own FSA ID here.**  
They must also use their exact name (spelling) and date of birth as indicated on your FAFSA. If they already have an FSA ID, they can use that one. However, they cannot use your FSA ID.
6. **On your (student) FAFSA®, select "Provide parent signature".**
7. **Ask your parent to enter their FSA ID and password, agree to the terms, and sign.**

*[Recommended]*  
Link your FAFSA® to the IRS.

○

Get your money! 💰📄

I NEED HELP

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## Frequently Asked Questions

What happens after Going Merry submits my FAFSA®?



How much financial aid money will I receive?



When and how will I receive the money?



What is financial aid, anyway?



What else do I need to do, to maximize my financial aid?



## Still got questions?

No problem! Our team of financial aid experts has got the answers.

Email: [info@goingmerry.com](mailto:info@goingmerry.com)  
Text hotline: 415-475-1239

# Emails - Ready to sign

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## 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:

- Create your FSA ID here at [fsaid.ed.gov](https://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](#).*
- 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](#).*
- 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](#).*




- 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.
- Ask your parent (ParentName) to create a FSA ID, also at [fsaid.ed.gov](https://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.
- 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.

 goingmerry



## 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:


- Create your parent FSA ID username and password at [fsaid.ed.gov](https://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.
- Have (studentName) sign into their FAFSA® at [fafsa.gov](https://fafsa.gov)** using their own FSA ID.
- Click on the "PROVIDE SIGNATURES" button.**
- Click on "PROVIDE STUDENT SIGNATURE" and have your child confirm / sign.**
- 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?**  
We're here to help. Just hit reply!

Yours,  
Gopher Mary & The Going Merry Team

 goingmerry

↓ 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.

### Frequently Asked Questions

What happens after Going Merry submits my FAFSA®?

+

How much financial aid money will I receive?

+

When and how will I receive the money?

+

What is financial aid, anyway?

+

What else do I need to do, to maximize my financial aid?

+

#### Still got questions?

No problem! Our team of financial aid experts has got the answers.  
Email: [info@goingmerry.com](mailto:info@goingmerry.com)  
Text hotline: 415-475-1235

## FAFSA® done!

You've successfully applied for federal financial aid.

✓ Finish the form.

✓ Going Merry reviews & submits it.

✓ You & your parent sign it.

○ Get your money! 🎉 💰

Without "You're done!" you won't be automatically considered for need-based federal and college financial aid.

When a college admits you, it'll send you a financial aid award letter detailing how much aid they are offering you. This aid package is designed based on the financial information from your FAFSA.

In particular, they'll likely focus on your **Expected Family Contribution (EFC)**. Your "EFC" number is how much the federal government thinks you can reasonably afford to pay for your education. Your actual federal aid might be higher than that. Get more on how financial aid works here.

**Recommended:** Link your FAFSA to the IRS.

We recommend you link your FAFSA to the IRS Data Retrieval Tool (DRT). This step is automatically skipped if you can't link to the IRS, but linking to the IRS can help you receive additional aid.

Linking to the IRS should take no more than 10 minutes. You will need access to your IRS ID and password. You can find more information here.

NEED HELP?

## 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 = <sup>100</sup>**  
(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?**



**FAFSA® + IRS = <sup>100</sup>**  
(recommended extra step)

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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!!!