

## WED, NOV 15th

## **Better FAFSA Updates with NCAN**

## Welcome!

### Agenda:

- Ice Breaker
- Announcements and Student Opportunities!
- NCAN Better FAFSA Update Bill DeBaun

### Join us next time!

### ICE BREAKER

1. Favorite holiday food or favorite food!



2. Any unique FSA ID or FAFSA events planned for Spring 2024? Share your ideas!

### Announcements

FAFSA Alert: the Office of Federal Student Aid (FSA) <u>announced</u> that the 2024-25 Free Application for Federal Student Aid (FAFSA), also known as the **Better FAFSA**, will open by **December 31, 2023**.

### Announcements

Become a member of the Arizona College Access Network (AzCAN) here and join a passionate network of professionals working to improve the education outcomes for Arizona students!

As a member of AzCAN, you can register for **College Access Professional (CAP) Training courses** during the 2023-2024 school year at no cost.

2023-2024 CAP Training courses

**CAP Training course registration** 



### **Student Alerts!**

### ASU Program Opportunity!

**GCU Vocational Opportunities!** 



A four-year leadership development program designed to augment your studies and growth during your ASU experience

### Do you... Have a passion to serve your community?

to analyze complex challenges?

opportunities around you?

Take initiative and remain involved in

Want to become a character-driven

0

leader?

Desire to work in a network of your peers

#### Are you...

- Looking for a community of students also passionate about giving back?
  - Wanting to learn more about the private, public and nonprofit sectors?
  - An incoming freshman student at ASU?

If you answered YES to the above questions, then you may be a good fit for the Next Generation Service Corps' incoming cohort!

Application available on the ASU Scholarship Portal.

join us

for application requirements, deadlines and program details, visit

psa.asu.edu

ngsc@asu.edu

How to Apply

Application Deadlines



https://psa.asu.edu

### Incoming Freshmen:

Priority Round (all applications will be reviewed)

Deadline date: January 15

Second Round (applications will be reviewed as space permits)

Deadline date: March 15

Final Round (applications will be reviewed as space permits)

Deadline date: June 1

Transfer Students:

Priority Round (all applications will be reviewed)

Deadline date: March 15

Second Round (applications will be reviewed as space permits)

Deadline date: June 1

## **Vocational Opportunities!**



A Computer Numerical Control (CNC) machinist is a skilled professional who operates and maintains computercontrolled machinery, manufacturing precision parts and components for various industries, which can include:

- Aerospace
- Automotive
- Electronics
- Manufacturing

#### GRAND CANYON UNIVERSITY CAN HELP YOU LAUNCH YOUR CAREER AS A MACHINIST

Four (4) college-level courses (transferable) to be

- completed within a 15-week period
- Fully funded tuition for Arizona residents/U.S. citizens (for Fall 2023 and Spring 2024)
- Hands-on real-world applications within courses on GCU's campus in Phoenix, Arizona
- On-campus support, including career preparation and free tutoring

#### CONTACT ONE OF OUR ADMISSIONS COUNSELORS AT CNC@GCU.EDU TO LEARN MORE!

Grand Canyon University is accredited by the Higher Learning Commission (hicommission.org), an institutional accreditation agency recognized by the U.S. us ans use poin university is accurate up our regime clearning unimerated university (accurate accurate accurate Department of Education. Approved by the Vice Provids on June 26, 2023. e2023 Grand Carlyon University 23GTN0504

### **Pre-Apprenticeship** GCU for Electricians



#### **PRE-APPRENTICESHIP FOR ELECTRICIANS**

- Four (4) college-level courses (transferrable) to be completed within a 15-week period
- · Fully funded tuition for Arizona residents/U.S. citizens (for Fall 2023 and Spring 2024)
- Hands-on real-world applications within courses on GCU's campus in Phoenix, Arizona
- On-campus support, including career preparation and free tutoring

Grand Canyon University and Rosendin Electric, Inc. have joined forces to create the Pre-Apprenticeship for Electricians:<sup>1</sup> a unique opportunity that allows students to receive a top-notch electrician pre-apprenticeship education while enjoying the benefits of a traditional college experience. Courses prepare candidates to move into a certified apprenticeship and begin a professional career in a growing field.

As of May 2020<sup>2</sup>, the annual wage of \$56,900 for electricians, according to the U.S. Bureau of Labor Statistics

**Ready to launch your professional career?** 

To learn more, scan the QR code or contact one of our admissions counselors at PreApprenticeships@gcu.edu today!

#### <sup>1</sup>This pre-apprenticeship does not lead to licensure.

<sup>2</sup> The earnings referenced were reported by the U.S. Bureau of Labor Statistics (BLS), Electricians as of May 2021, retrieved in May 202 2020 and 2021 may be atypical compared to prior years. The pandemic may also impact the predicted future workforce outcomes indi the median using salaries of workers from across the country with varying levels of education and experience and does not reflect the electricians. It does not reflect earnings of workers in one city or region of the country. It also does not reflect a typical entry-level sala

midpoint for the range of salaries in a specific occupation. It represents what you would earn if you were paid more money than half the workers in an occupation, and less than half the workers in an occupation. It may give you a basis to estimate what you might earn at some point if you enter this career. You may also wish to compare median salaries if you are considering more than one career path. Grand Canyon University can make no guarantees on individual graduates' salaries as the employer the graduate chooses to apply to, and accept employment from, determines salary not only based on education, but also individual characteristics and skills and fit to that organization (among other categories) against a pool of candidates.

Grand Caryon University is accredited by the Higher Learning Commission (HLCommission.org), an institutional accreditation agency recognized by the U.S. Department of Education. Approved by the Program Manager for the Pre-Apprenticeship for Electricians on April 28, 2023, G2023 Grand Carvon University 23GTR0265



## Ask Benji Alert!



Our team send out nudges to our students about local events (Free resources about FAFSA, college, or career events).

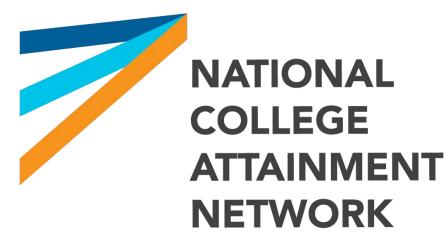
### Join our NEW Facebook Group for Ask Benji Partners

- Follow Benji's Instagram account @benjifafsa for on the go content!
- Look at <u>our Benji toolkit</u> for parent & student media items (scan or follow link)!





## **Better FAFSA Updates**



Special Speaker!

Bill DeBaun

Contact: debaunb@ncan.org





# GETTING READY FOR THE BETTER FAFSA IN ARIZONA



**Content Updated as of 11/15/23** 





# HI! I'M GLAD TO BE HERE!



## Bill DeBaun

Senior Director of Data and Strategic Initiatives NCAN debaunb@ncan.org\_





## NCAN WHO WE ARE, WHAT WE DO

The National College Attainment Network (NCAN) pursues its mission by building network capacity, advocating for policy solutions, and supporting systems change

**Build field** Bolster knowledge, skills, & competencies of leaders & practitioners through access to capacity best practices, resources, professional development, & network connections. Build the case for research-based state & federal policies that equitably advance Advocate for postsecondary affordability & completion; equip members & students to advocate policy solutions for change. **Elevate evidence-based strategies** for increasing degree attainment to systems-Increase Alignment & level leaders (state agencies, districts), & forge connections across educational Collaboration orgs & systems.





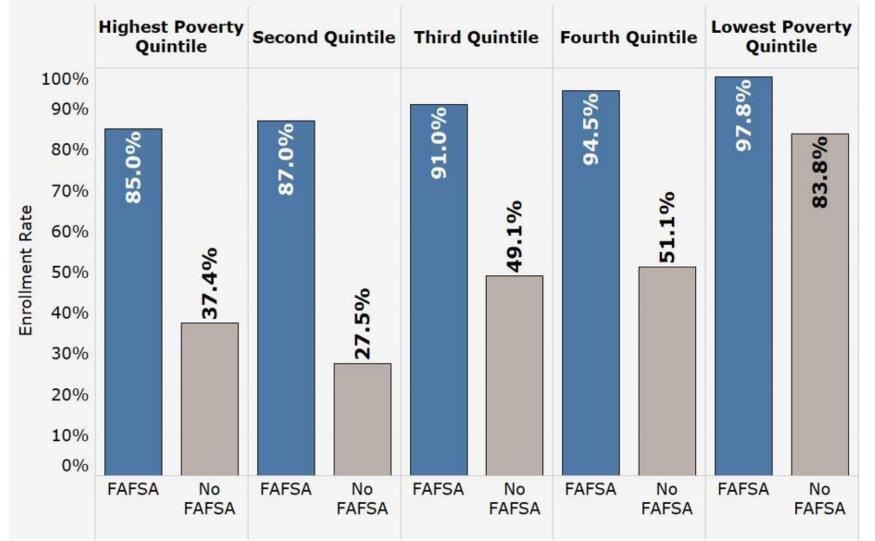








## Immediate college enrollment following high school graduation, by percentile of district poverty and FAFSA completion status.



WHY **FAFSA** COMPLETION MATTERS SO **MUCH!** 

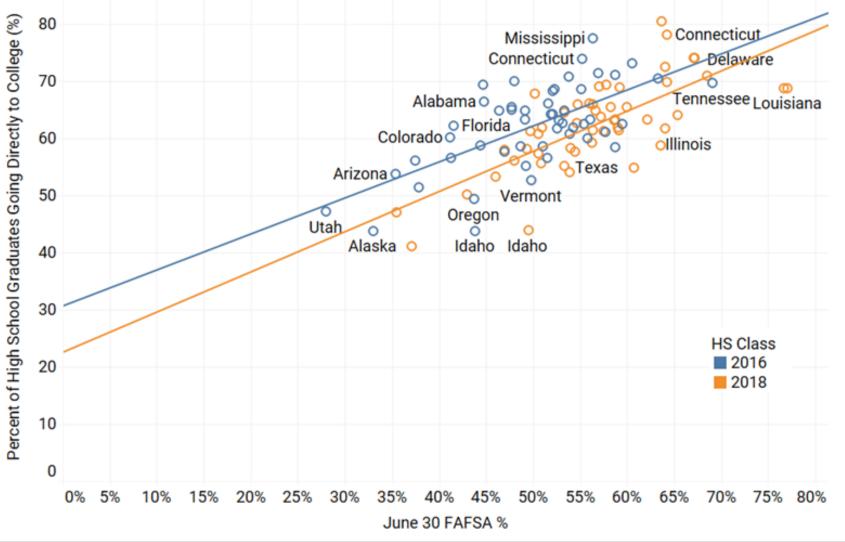


# WHY **FAFSA** COMPLETION MATTERS SO **MUCH**

Source: NCAN FAFSA Tracker; NCHEMS HigherEdInfo.org









# **FAFSA COMPLETION CAN BE THE** CANARY IN THE COAL MINE

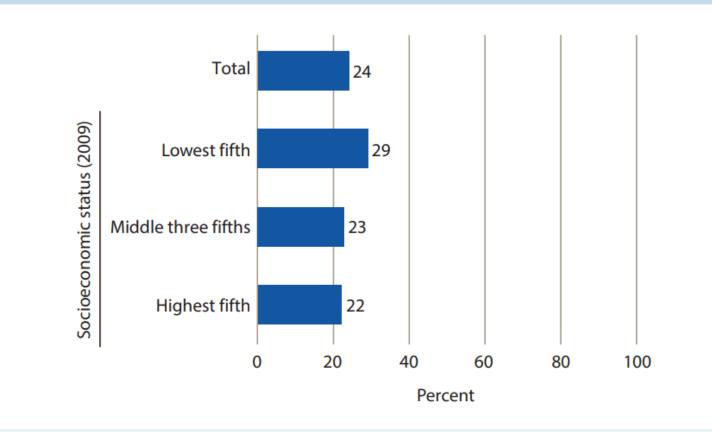
Source: NCAN FAFSA Tracker, NSCRC HS Benchmarks Reports

High School Class	National FAFSA Completion Rate	Year-Over- Year FAFSA % Change	National First Fall Enrollment Rate
2018	54.0%	+1.9%	64%
2019	<b>53.8</b> %	-0.5%	<b>62.9</b> %
2020	52.0%	-3.7%	<b>59.9%</b>
2021	<b>49.9%</b>	-4.8%	<b>58.8</b> %
2022	52.1%	+4.6%	60.0%



# FAFSA **COMPLETION IS OFTEN** DEEPLY INEQUITABLE (PT. 1)

Percentage of fall 2009 ninth-graders who did not complete the Free Application for Federal Student Aid (FAFSA), by socioeconomic status: 2013

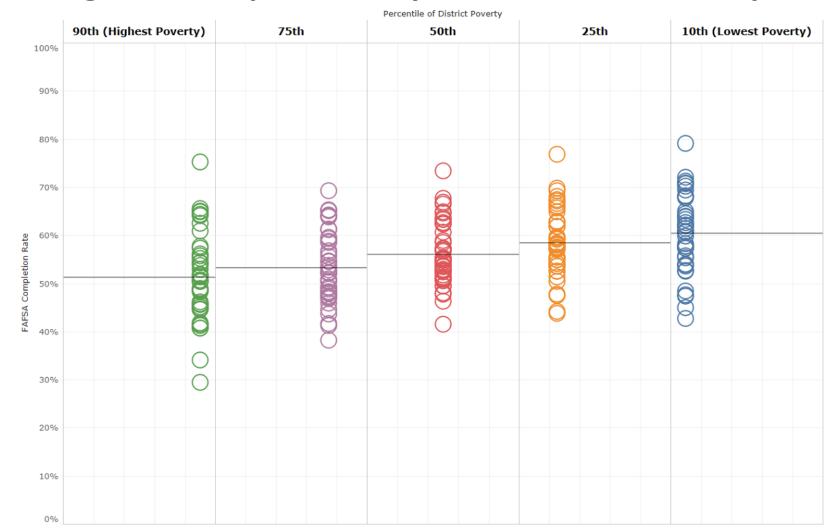


Source: <u>NCES</u>





# **FAFSA COMPLETION IS OFTEN** DEEPLY INEQUITABLE (PT. 2)



### **Average FAFSA Completion Rate by Percentile of District Poverty**

Source: NCAN, "Students in Higher-Poverty School Districts Are Less Likely to Apply for Financial Aid"



## NOT COMPLETING THE FAFSA COSTS STATES (AND STUDENTS) MONEY

# CLASS OF 2022 HIGH SCHOOL GRADUATES

WHO WERE UNABLE TO COMPLETE THE FAFSA **LEFT** 

**\$3.58 Billion** IN PELL GRANTS ON THE TABLE







# CLASS OF 2022 HIGH SCHOOL GRADUATES

WHO WERE UNABLE TO COMPLETE THE FAFSA **LEFT** 

# **\$101 MILLION** IN PELL GRANTS ON THE TABLE







# That \$101 million is equal to

# 439%

# •of the \$23 million Arizona invested in non-loan student financial aid in 2022





# HOW DID THE CLASS OF 2023 DO?





Year-Over-Year % Change in FAFSA Completion



### YEAR-OVER-YEAR PERCENT CHANGE IN FAFSA COMPLETIONS, 2023-24 FAFSA CYCLE

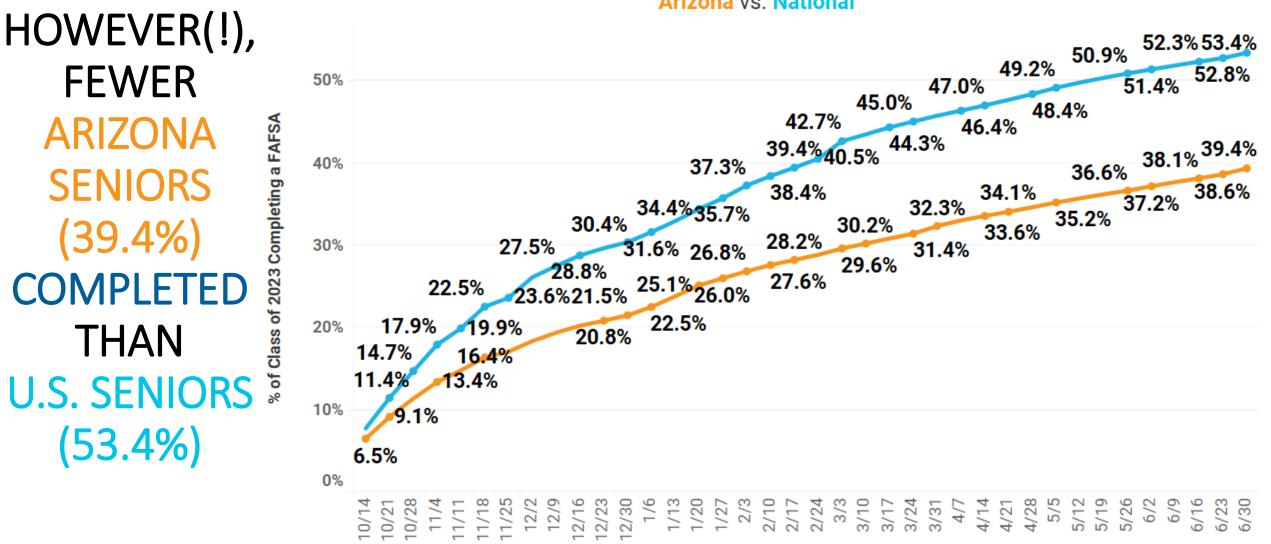
15.1% 14% 12.7% 12% 9.6% 10% 8.7% 8% 7.0% 6.5% 6.2% 6.4% 6.4% 6.4% 7.0% 5.5% 5.7% 5.7% 7.6% 6% 4.9% 5.0% <sup>5.2%</sup> 5.1% 4.7% 6.3% 6.0% 6.4% 6.3% 5.8% 5.0% 5.8% 5.8% 4.7% 4% 3.0% 3.0% 3.3% 3.8% 4.0% 4.2% 4.5% 4.0% 4.0% 4.0% 3.9% 4.0% 3.0% 3.9% 2.8% 2% 1.4% 2.0% 1.1% 0.1% 1.4% 1.5% 0% 10/14 0/28 12/16 12/23 1/13 1/20 1/27 11/4 12/9 12/30 1/6 2/3 2/10 2/17 2/24 3/10 3/17 3/24 3/31 4/7 4/21 4/28 5/19 5/26 6/23 6/30 10/21 12/2 3/3 4/14 5/5 5/12 6/2 6/9 6/16

Arizona vs. National

ARIZONA (+5.8%)WAS UP AND SEEING A LARGER FAFSA **INCREASE** THAN THE NATION **OVERALL** (+3.9%)



### PERCENT OF SENIORS COMPLETING A FAFSA, 2023-24 FAFSA CYCLE

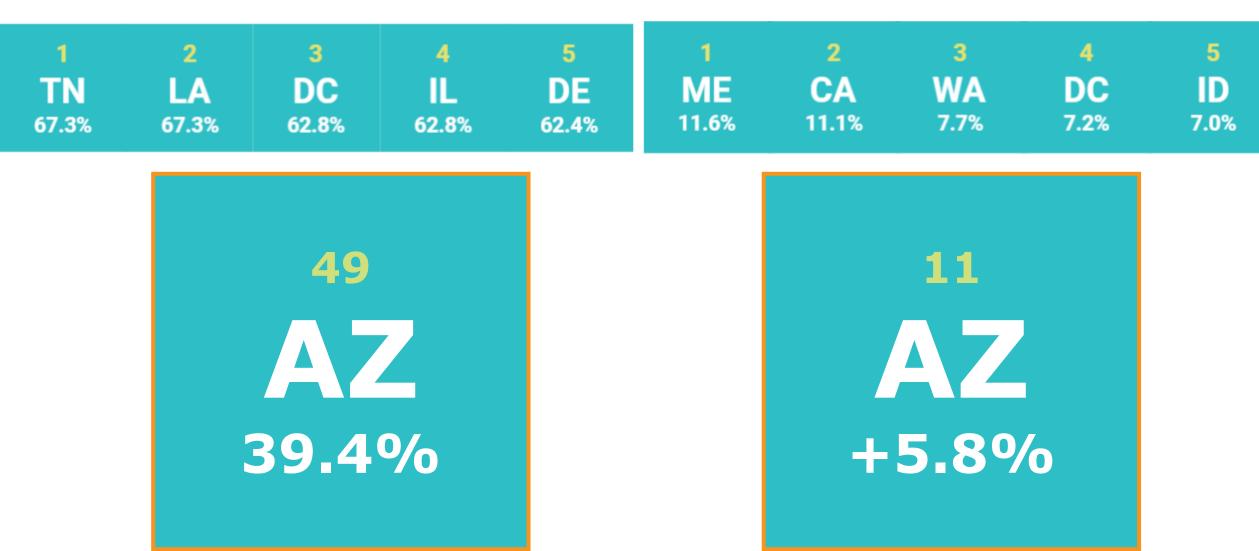


Arizona vs. National



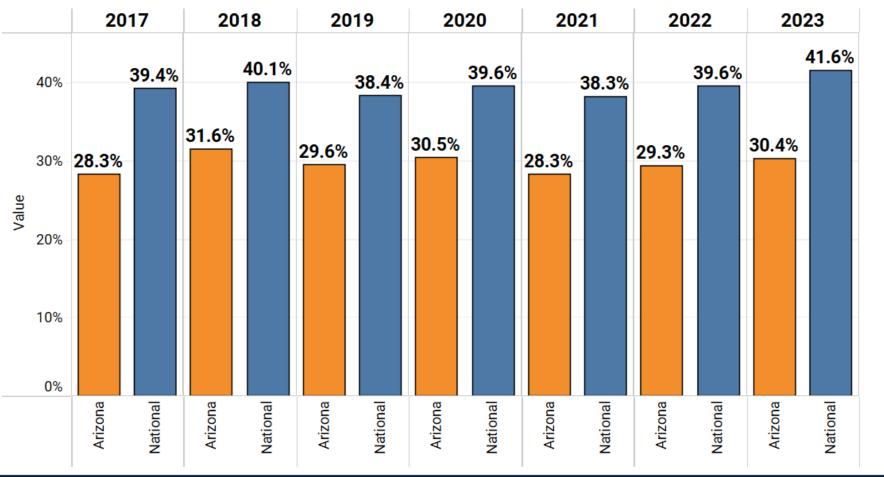
### % OF SENIORS COMPLETING A FAFSA

### YEAR-OVER-YEAR % CHANGE



### PERCENT OF SENIORS COMPLETING A FAFSA BY HIGH SCHOOL CLASS

Estimated % of U.S. HS Seniors Completing FAFSA, Classes of 2017-2023, by ~June 30



CLASSES OF 2017-2023





# **FAFSA CHANGES**





## Major Changes for the Better FAFSA

The 24-25 FAFSA will open in December 2023	<b>Role-based completion</b>
New terminology	Independent student impacts
FSA ID is <u>required</u>	Student Aid Index (SAI) vs. Expected Family Contribution (EFC)
Contributors and consent	Pell Grant calculations





## **FAFSA Available in December**

### What We Know

 Legislation required massive overhaul to FAFSA form and processing system

# The FAFSA will open on 12/31!

- We strongly advise prep work: FSA ID set up and Parent Contributor(s) Determined
- All practitioners/counselors need training

### Implications

- Condensed timeframe for completion, verification, financial aid offers
- FAFSA support will likely not begin until January 2024
- Impact on students in states with FAFSA as graduation requirement
- Priority deadline date confusion for colleges
- Early Decision requirements may vary





## **Out With The Old – In With The New**

### What We Know

- Out: EFC, SAR, Parent 1, Parent 2, IRS DRT, household size
- In: SAI, FAFSA Submission Summary, Parent Spouse, Partner, DDX, Personal, Special, and Unusual Circumstances, Family Size

### Implications

- Requires all print and web resources to be updated-high schools and colleges
- Current college students need to be taught new words/high school seniors need to learn the words
- Using old vocabulary may confuse students





## **FSA ID: Changes to the Process**

FOR MANY STUDENTS AND PARENTS, THE FSA ID CREATION PROCESS WILL NOT BE VERY DIFFERENT FROM WHAT IT IS TODAY

## Key Changes

- A verified email address will be required
- In two parent households, both parents will need FSA IDs if they do not file taxes as married-filing jointly
- FSA IDs will need to be authenticated with Social Security (takes approximately 3 days) to be fully functional during FAFSA completion
- Parents without SSNs will need to create FSA IDs





# Who will need to create an FSA ID?

### **Students**

• All students who are filing the FAFSA will need an FSA ID

### For married students:

- Student Spouse
  - Only if the student and their spouse do not file taxes together

### For dependent students:

- For parents and/or stepparents who are required to be listed on the FAFSA
  - If they file taxes together only one parent/stepparent will need an FSA ID
  - If they do not file taxes together (including if they are nonfilers) both parents/stepparents will need FSA IDs







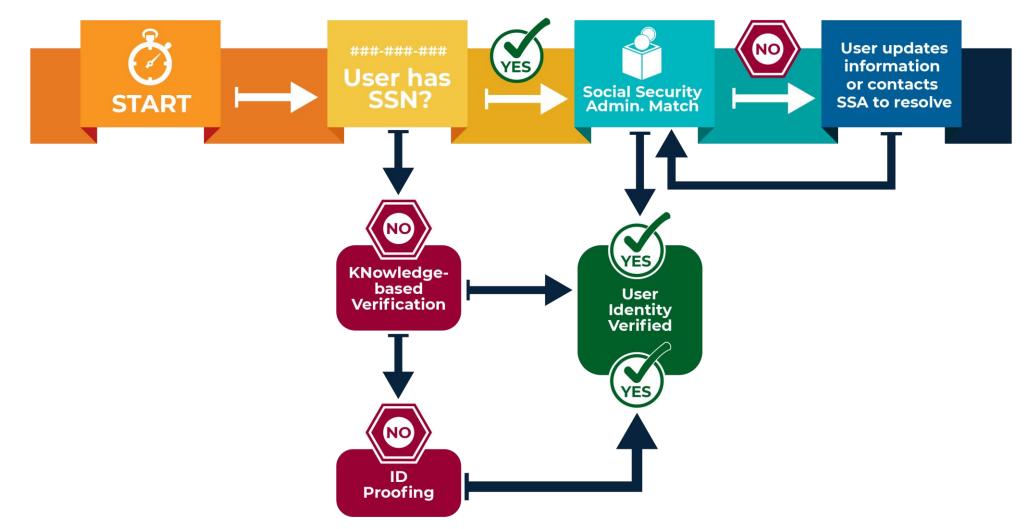
## Screenshot of account creation page

Create an Account			
Step 1 of 7 Personal Information			
I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.			
If I'm not the person I claim to be, I understa that I should exit this form now. If I provide understand that I may be subject to a fine, p	false or misleading information, I		
First Name			
Jesse	0		
Middle Initial C ⑦			
Faden	3		
Date of Birth Month Day Year 09 07 1991 ⑦ Social Security Number			
3			
✓ I don't have a Social Security number.			
Cancel Continue			





## Id match & verification flow







## Contributors

#### What we know

- Anyone including information on the FAFSA is a contributor
  - Student
  - Parent(s)
  - Spouse
- Identifying early helps with FSA ID creation
- FAFSA will help determine contributors as certain questions are answered
- Contributor info in invites needs to match to access their section

#### Implication

- Preconceived notions of what contributor means - On FAFSA it means a contributor of information
- Early identification of contributors needed for FSA ID creation before FAFSA comes out
- Name, DOB, SSN, or mailing address (if no SSN) need to match exactly – best to collect info before starting FAFSA





## **Parent Wizard Questions**

#### ARE YOUR PARENTS MARRIED TO EACH OTHER?

- If yes, provide information about both parents
- If no, next question

#### DO THE PARENTS LIVE TOGETHER?

- If yes, provide information about both parents
- If no, next question

#### DID ONE PARENT PROVIDE MORE FINANCIAL SUPPORT THAN THE OTHER OVER THE PAST 12 MONTHS?

- If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.
- Yes or No, next question

## HAS THE PARENT YOU IDENTIFIED IN THE PREVIOUS QUESTION REMARRIED?

- If yes, provide information for the parent and stepparent
- If no, provide information about this parent only

O Yes	No
Do the parents live together?	
⊖ Yes	No
Did one parent provide more finan	ncial support than the other parent over the past 12 months?
	al amount of financial support or if they don't support the studen he parent with the greater income or assets in the next question.
~	
⊖ Yes	No
Has the parent you identified in th	e previous question remarried?
	e previous question remarried?
Has the parent you identified in the temember, this applies to the parent of Yes	e previous question remarried? with the greater income and assets.





## Consent

## What we know

- Everyone needs to consent on the FAFSA
  - U.S. Tax filers
  - Non-tax filers
  - Foreign tax filers
- Consent makes DDX process possible
- Required for federal aid eligibility

## Implications

- Fear/confusion about what information is being shared – especially for non-filers
- Non-consenters will get messaging from FSA and no financial aid
- Early FSA ID creation will help! Nonverified FSA IDs can consent, but DDX won't happen until FSA ID is verified

#### Summary

Your consent and approval is needed to retrieve and disclose federal tax information (FTI). With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return at all.

- → Get your 2022 tax return information for the 2024–25 FAFSA form.
- → Tax return information is required to complete the FAFSA form.
- → FTI is used to determine your eligibility for federal student aid.





# **Role-based Completion**

#### What we know

- Each contributor has their own section to complete
- Every contributor must consent and sign the FAFSA
- The order in which contributors complete the FAFSA may impact the questions seen in each section
- Last contributor to complete their section can sign & submit the form

## Implications

- Multi-factor authentication adds barrier to using FSA IDs
- Parent(s) need to be involved in completing their section
- Even if parent starts and completes student section – student must sign in to sign and consent
- Students may see asset questions but may not impact their SAI if parent is exempt from reporting





# Signing & Submitting w/ Role-based Completion

- Other parent information will be required, but tax filing status will determine whether they need to be a contributor with their own FSA ID
  - If married and NOT filing married-filing jointly both parents will need FSA IDs
- The last contributor to provide information will have the opportunity to submit the FAFSA

#### If **parent** submits FAFSA

- Parent will see a congratulations page with very limited information
- Student will receive email confirmation page with estimated SAI and federal aid eligibility

#### If **student** submits FAFSA

• Student will see full confirmation page on submission with SAI and estimated federal financial aid eligibility





## **Pell Grant Calculations**

- Two ways to be eligible
- **First:** AGI, family size and family status compared to Poverty Tables
  - Determines Maximum/Minimum Pell Grant
- Second: SAI calculated determines grants between minimum and maximum
- There is no more Pell Table.
  - Max. Pell minus SAI = Pell Grant (rounded to nearest \$5)
- SAI of 0 to -1500 equals the maximum Pell





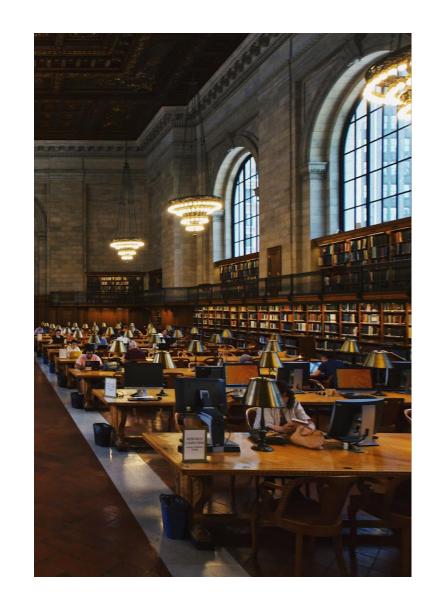
# We are all in this together. Use resources. Use patience. Use each other.





# What can we do this fall before the FAFSA comes out?

- Support students and families in creating FSA IDs
  - Run FSA ID creation events
  - Provide resources
  - Incorporate into financial aid nights
- Elevate other financial aid forms students may need to complete
  - CSS Profile (if applicable)
  - Institutional forms
- Start identifying any special or unusual circumstances
  - Get a head start on identifying students who may need help navigating certain processes
- Encourage scholarship applications
  - Leverage the FAFSA delay to encourage students to start applying to scholarships







# FAFSA Toolkit & FSA Resources

- NCAN's Better FAFSA Website: <u>https://www.ncan.org/page/better-FAFSA</u>
  - Contains a variety of toolkits to use for FAFSA training, state policy, partner communications and student/parent awareness
- uAspire Resources: <u>https://www.uaspire.org/For-Students</u>
  - Student resources will continue to be updated to reflect the 24-25 FAFSA. Check back regularly for updates
- FAFSA Prototype: <u>https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2023-09-29/announcing-2024-25-fafsa-prototype</u>
- Financial Aid Estimator: <u>https://studentaid.gov/aid-estimator/</u>
- FSA Financial Aid Toolkit: <u>https://financialaidtoolkit.ed.gov/tk/resources.jsp</u>
- NCAN Future FAFSA Training Webinars: <u>https://www.ncan.org/page/better-FAFSA-webinar-series</u>





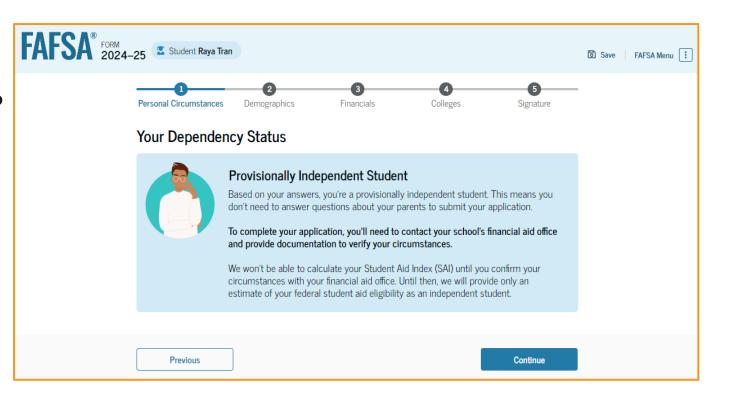






## Impact of Provisionally Independent Status

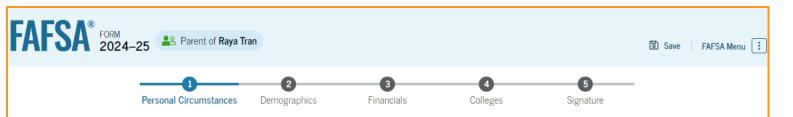
Based on the answers provided by the student, they are considered a provisionally independent student and are not required to provide parent information. The student is able to sign and submit their FAFSA<sup>®</sup> form. but they will need to contact their school to see what supporting documentation they need to submit. A financial aid administrator at the school will review and make a determination regarding a dependency override. Until the student's circumstances are verified, Federal Student Aid will only provide the student an estimate of their federal student aid eligibility.





## Student Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s). The student selects "Yes."



#### Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents and have not been adopted;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;

Previous

- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents and have not been adopted.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes
No



Continue



# **SAI Methodology**

#### What we know

- Can be as low as -1500
- Number in college does not impact SAI
- Net worth of all businesses & farms included as assets
- Asset exemption expanded

#### Implications

- Negative SAI may confuse students explanation for what it means is needed
- Potential increases from EFC to SAI due to number in college and business/farm changes – require explanations and potential appeals
- Receipt of federal benefits makes family exempt from report assets





#### Thank you for attending!

#### **Our next Lunch and Learn!**

WED, JAN 17th @11:30 AM - 12:30 PM

Sign up up today!



