

A background image showing three students in a classroom setting. A young woman in the foreground is looking thoughtfully to the side, holding a pen. Behind her, a young man in a black cap is also looking in the same direction. In the background, another student is partially visible. They are all seated at a table.

Financial Aid - What You Need to Know

Presented by:
Ashley L. Jost & Haley Crawford

What We'll Cover

- The Basics of Financial Aid
- Cost of Attendance, Financial Need Calculation & Student Aid Index
- Simplified Free Application for Federal Student Aid - FAFSA®
- What You'll Need to File
- Special Circumstances
- Finding Money for College
- Next Steps
- Time for Questions

What is Financial Aid?

- Financial aid consists of funds provided to student and families to help pay for post secondary educational expenses.
 - Grants
 - Scholarships
 - Loans
 - and Work-Study

These are all types of “financial aid”

What is Cost of Attendance?

- Tuition and Fees
- Housing and Food
- Books, Supplies, and Equipment
- Transportation
- Miscellaneous Personal Expenses

Tip: this is often referred to as a “budget.”

They vary year to year and by institution to institution.

NEW Student Aid Index

- Measurement of the student's and family's ability to pay for postsecondary educational expenses
 - Includes student contribution
 - Includes parent contribution (for dependent students)

Financial Need Calculation

$$\text{COA} - \text{SAI} = \text{Financial Need}$$

*To be considered for need-based aid, a student must show financial need
This includes "Need-Based" scholarships!*

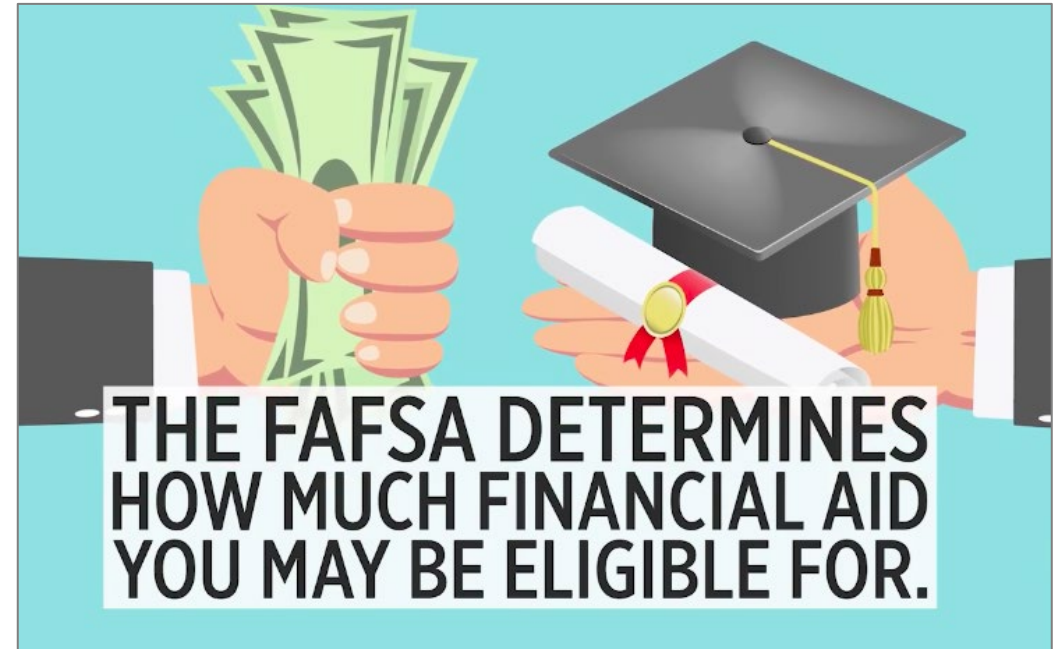
WHAT'S

THE

FAFSA®?

What is the FAFSA®?

- Collects demographic and financial information
- Information used to calculate the Student Aid Index (SAI)
- Colleges use SAI to offer financial aid
- Available in English and Spanish



The FAFSA® Today

- The **2025-26 FAFSA** will be available December 2024
 - In most cases, this is the FAFSA that incoming High School Seniors will complete for Fall 2025
 - Generally, new form is available every **October 1**
- 2024-25 FAFSA is available NOW

The FAFSA® & Important Dates

- May be filed at any time during an academic year
- Colleges may set FAFSA & Scholarship *priority deadlines* – apply by those dates to maximize your potential!

SENIORS – it's time to get prepared!



FAFSA® & What You Need to Get Started

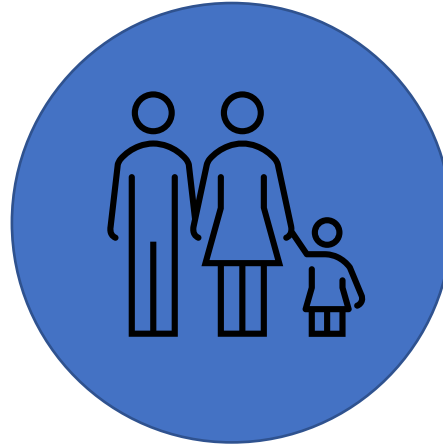
- StudentAid.gov account (aka FSA ID)
- Your school choice/s
- Tax return info including schedules & W-2s
 - 2023 tax/income for 2025-26
- Info on current assets & untaxed income

*Same info needed for contributors,
such as parents of dependent students*

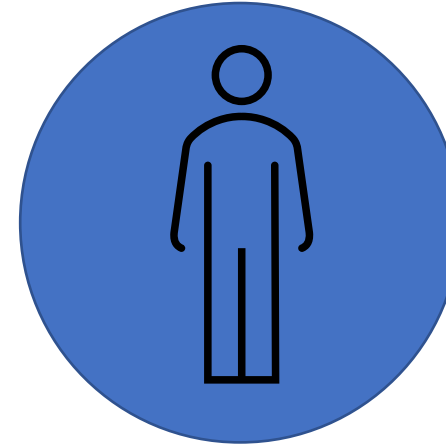
Who are FAFSA® Contributors?



Student



Student's
Parents



Student's
Spouse

Every contributor must create an account & provide **consent** on the FAFSA

Create Your Account

StudentAid.gov

An official website of the United States government.

Help Center Submit a Complaint English | Español

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In **Create Account** 🔍

Get Ready for Student Loan Payments

[Restarting Payments](#)

Making Payments for the First Time

POPULAR TOPICS

- [Apply for Aid Using the FAFSA® Form >](#)
- [Learn About Public Service Loan Forgiveness >](#)
- [Enroll in an Income-Driven Repayment \(IDR\) Plan >](#)
- [View Your Loan Information >](#)
- [Update on Student Loan Debt Relief >](#)

Account & Roles

- Used for FAFSA completion and allows access to certain U.S. Department of Education websites
- **Student** and **Contributor/s** are required to have an account
- **Verification can take 3-5 days**

Tip: Complete this process BEFORE you begin the FAFSA!!!

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Do With Your Account

You must have an account to do the following:

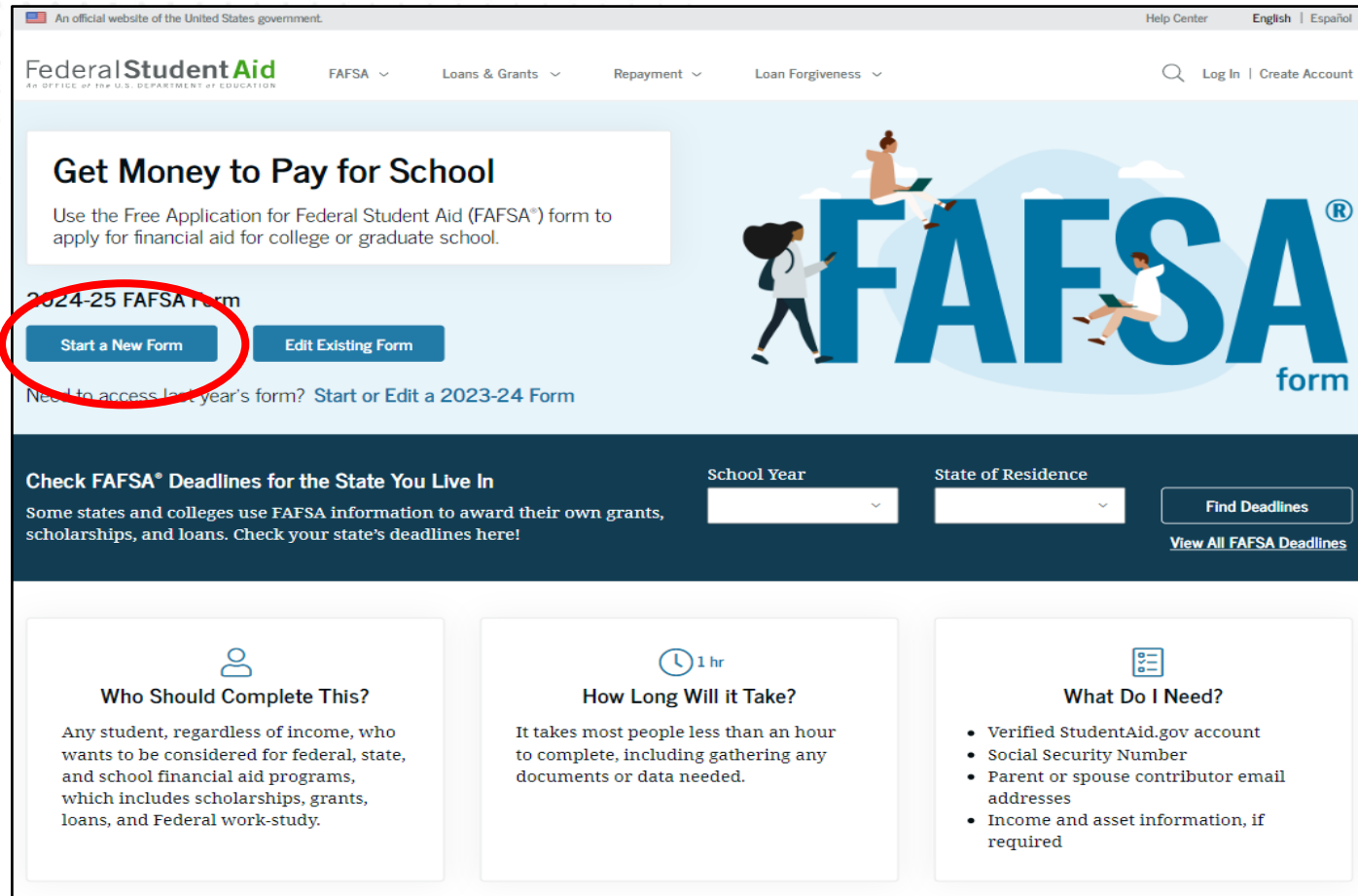
- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

What You'll Need

- Your Social Security number (if applicable)
- Your own email address

Start the FAFSA®

fafsa.gov



An official website of the United States government. Help Center English | Español

Federal Student Aid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA Loans & Grants Repayment Loan Forgiveness Log In | Create Account

Get Money to Pay for School

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.

2024-25 FAFSA Form

Start a New Form Edit Existing Form

Need to access last year's form? [Start or Edit a 2023-24 Form](#)

Check FAFSA® Deadlines for the State You Live In

Some states and colleges use FAFSA information to award their own grants, scholarships, and loans. Check your state's deadlines here!

School Year: State of Residence: [Find Deadlines](#) [View All FAFSA Deadlines](#)

Who Should Complete This?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

How Long Will it Take?

It takes most people less than an hour to complete, including gathering any documents or data needed.

What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

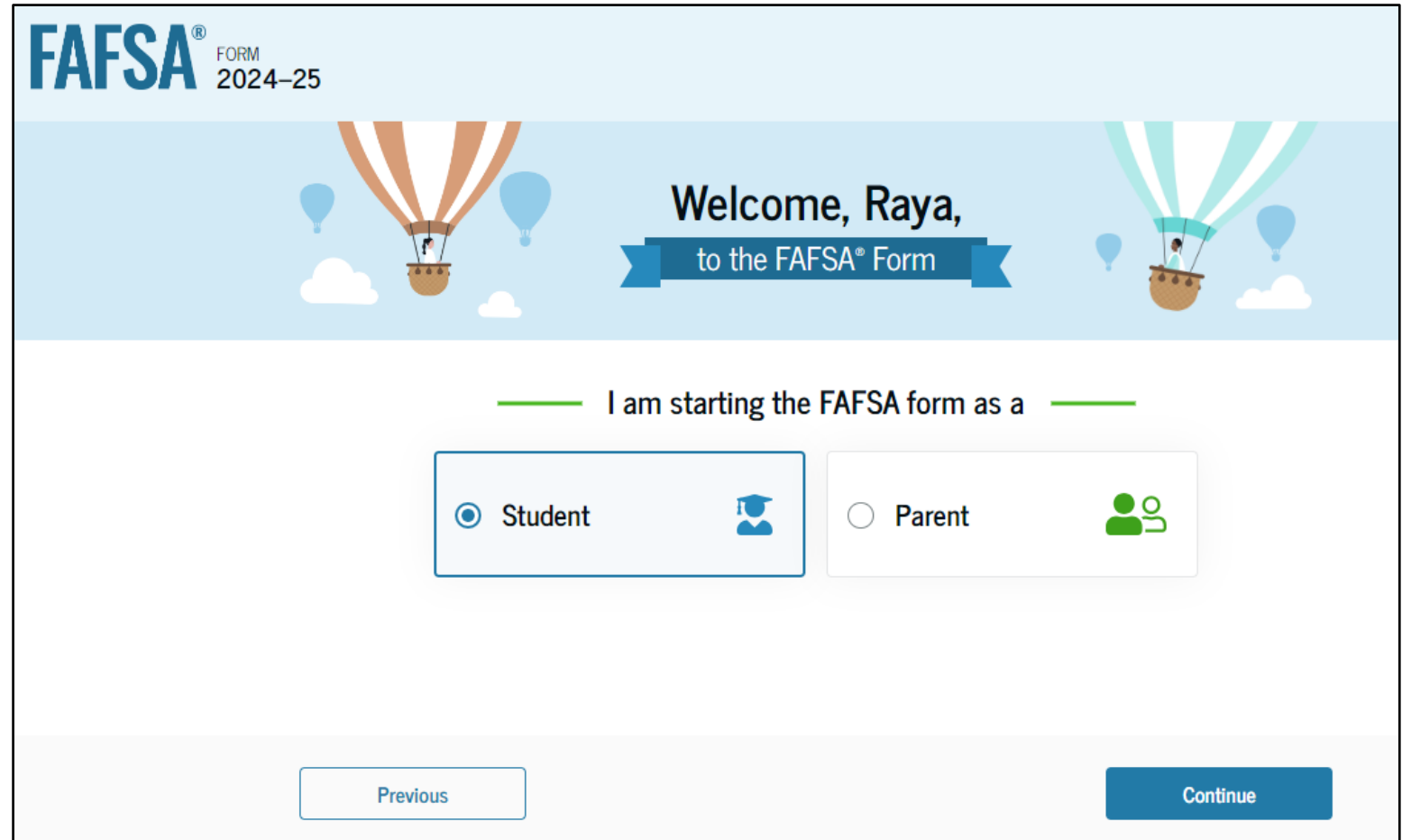
Review **Aid Year** selection - to be sure you are completing the correct FAFSA!

Start the FAFSA®

fafsa.gov

Student should begin the FAFSA process.

However, parent is able to start the process for the student.



The screenshot shows the FAFSA 2024-25 welcome page. At the top left is the FAFSA logo with 'FORM 2024-25' next to it. The header features a light blue background with illustrations of hot air balloons. A central banner reads 'Welcome, Raya, to the FAFSA® Form'. Below this, a green line is followed by the text 'I am starting the FAFSA form as a'. There are two selection boxes: 'Student' with a blue radio button and a graduation cap icon, and 'Parent' with a white radio button and a family icon. At the bottom, there are 'Previous' and 'Continue' buttons.

Student Information

Student will complete their FAFSA by providing consent and include:

- Personal circumstances
- Contributor information (if applicable)
- Demographics
- Financials
- College choices (can list up to 20)
- Signature

Generally, students under the age of 24 are considered dependent and are required to provide parent information on the FAFSA.

See full *Dependency Status* info on StudentAid.gov.

Reporting Parent Info

The FAFSA will ask the student questions, to determine which parent/s must be included.

The screenshot shows the FAFSA 2024-25 form for Student Raya Tran. The progress bar at the top indicates five steps: 1. Personal Circumstances (active), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main heading is 'Tell Us About Your Parents'. A green box explains that a 'Parent' is a legal (biological or adoptive) parent or stepparent who supports the student financially. Below this, a question asks 'Are your parents married to each other?' with two radio button options: 'Yes' (selected) and 'No'. A blue box with a document icon states: 'You will need to provide information for your parents. Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.' At the bottom are 'Previous' and 'Continue' buttons.

Reporting Parent Info

A *parent* is defined as a biological or adoptive parent

- Parent of record is the parent or set of parents who **provide more than 50% of the student's financial support** in the preceding 12 months
 - If it is a 50/50 split, the student must report information for the parent or set of parents who has the greater income or assets. *If remarried*, must include spouse
- It **does not** matter who “claims” the student on their tax return
- How does child support factor in?
 - If the parent paying child support is providing more than 50% of the student's support, this parent will be the one reported on the FAFSA.

Does the student have unusual circumstances that prevent them from contacting their parents?

Student Invites Parent/Parents to Contribute

FAFSA FORM 2024-25 Student Raya Tran

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Invite Parents to your FAFSA Form

You will need to provide information for your parents
Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

Parent	Parent Spouse optional
First Name Alcina	First Name
Last Name Tran	Last Name
Date of Birth Month: 05 Day: 05 Year: 1973	Date of Birth Month: Day: Year:
Social Security Number (SSN) [Redacted] SHOW	Social Security Number (SSN) [Redacted] HIDE
<input type="checkbox"/> My parent doesn't have a SSN	<input type="checkbox"/> My parent doesn't have a SSN
Email Address alcinatran@school.edu	Email Address
Confirm Email Address alcinatran@school.edu	Confirm Email Address
Invite Parent	Invite Parent

- Students must know parent or spouse contributor name, date of birth, SSN (if applicable) and email address
If the parent has a StudentAid.gov account, the invitation email does not need to be the same
- Once the student finishes their portion and invites a contributor it's important to act in a timely manner

FAFSA forms not submitted will be deleted after 45 days of inactivity

You're Almost There!

The Student Section is complete!



Parent Contributors

Requirements for Dependent Students

Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit
Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit

Track and Manage Your FAFSA Application and Your Contributors

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

[View Status](#)

Dependent Student Section Complete

Upon signing, the student is presented the student section complete page.

This page displays information about next steps, including how to track the FAFSA form.

Reminder: the form is not completed and can't be submitted until required contributor/s completes & signs their section of the form.



JOHNSON COUNTY
COMMUNITY COLLEGE

jccc.edu/FAFSA

FAFSA® Dependent Parent's Email

FederalStudentAid

Help Complete [StudentFirstName]'s Form

[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstName]? Read [\[help topic title\]](#).



[Log In](#)

Why You Were Invited

Without your input, [StudentFirstName] won't be eligible for federal student aid.


Reasons To Finish Early






Here's why it's a good idea to finish as soon as possible:

-  States and schools have different deadlines for student aid. Check the ["FAFSA® Deadlines"](#) page for more information.
-  You may need extra time to make corrections after you submit.

Can't find [StudentFirstname]'s Form?

Read [\[help topic title\]](#).

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

This email was sent by: Office of Federal Student Aid
U.S. Department of Education
400 Maryland Ave. SW
Washington, DC 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid@doecontact.com](#). For more information about financial aid, visit [StudentAid.gov](#)

FAFSA® Parent Status Center

The screenshot shows the FAFSA Parent Status Center interface. At the top, it says "An official website of the United States government." and includes links for "Help Center", "English", and "Español". The main header features the "Federal Student Aid" logo and navigation links for "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". A search bar and a user profile icon labeled "Alcina" are also present.

The main content area is titled "My Activity" and "Currently Active". It features a large blue banner with the text: "You have been requested to be a Contributor on a FAFSA for Raya Tran. The Free Application for Federal Student Aid (FAFSA) form helps students apply for federal grants, work-study, and loans." To the right of the text is a large "FAFSA" logo with a registered trademark symbol. Below the banner are two cards:

- Borrower Defense Case #07688447**: Includes a yellow "Action Required" button and "Last Updated: 06/27/2022".
- PSLF Application**: Includes a yellow "Action Required" button, "Last Updated: 06/22/2022", and a logo for "The Peace Corps".

At the bottom of the banner area, there are two buttons: "Decline Invitation" and "Get Started".

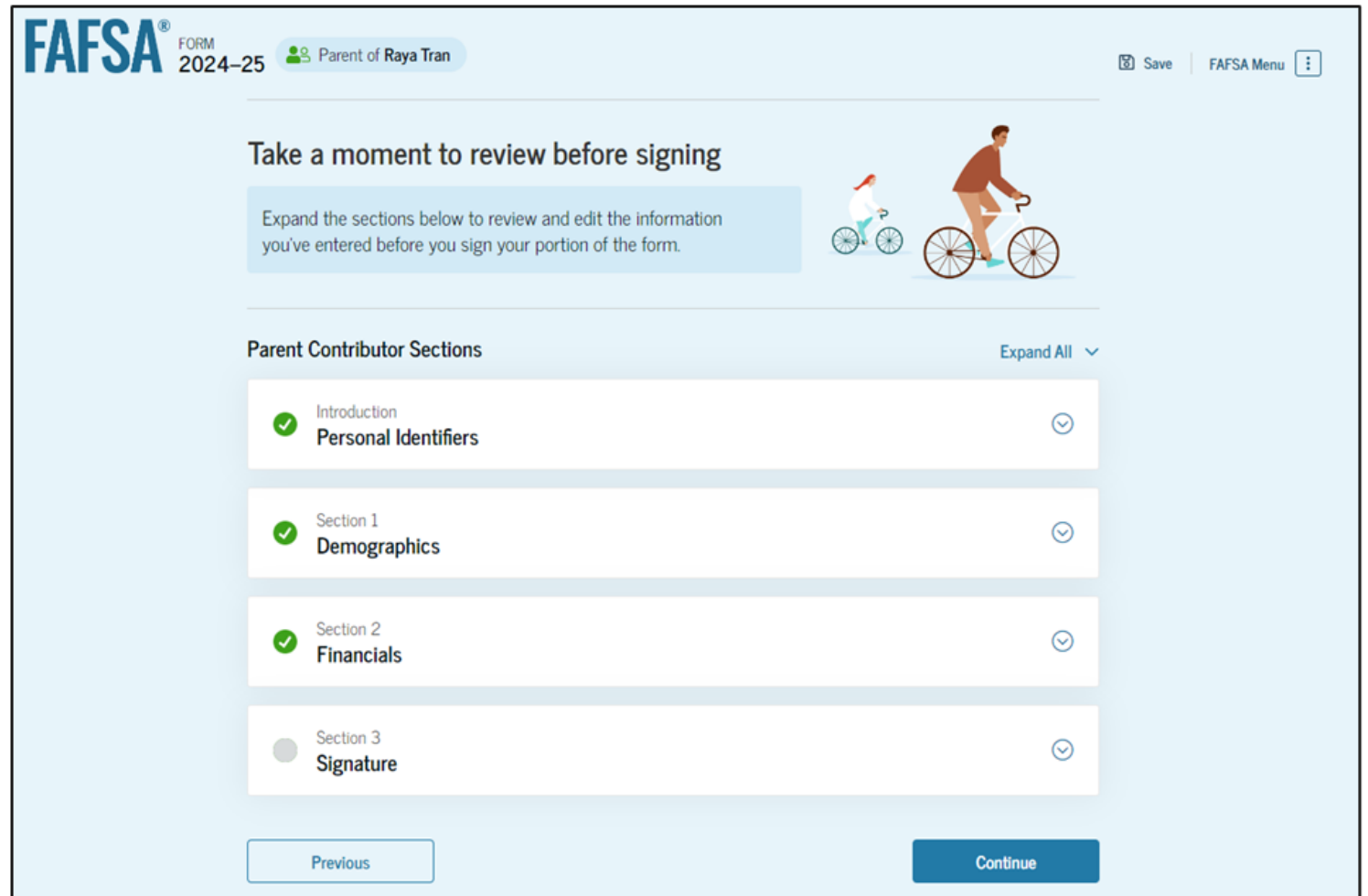


JOHNSON COUNTY
COMMUNITY COLLEGE

jccc.edu/FAFSA

What to Expect on the FAFSA® as a Contributor

- Must provide consent to retrieve and disclose federal tax info and for student to receive SAI and be eligible for federal student aid.



The screenshot shows the FAFSA 2024-25 Parent Contributor interface. At the top, it says "FAFSA® FORM 2024-25" and "Parent of Raya Tran". There are "Save" and "FAFSA Menu" buttons in the top right. A message says "Take a moment to review before signing" and "Expand the sections below to review and edit the information you've entered before you sign your portion of the form." Below this is an illustration of a family riding bicycles. The "Parent Contributor Sections" are listed: "Introduction Personal Identifiers", "Section 1 Demographics", "Section 2 Financials", and "Section 3 Signature". Each section has a green checkmark icon and a dropdown arrow. At the bottom, there are "Previous" and "Continue" buttons.

NO Consent = NO Federal Aid Eligibility!!!

FAFSA® FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Congratulations,
the FAFSA® Form Is Complete!

Raya Tran
Completion Date
10/12/2024

What Happens Next

- Email sent
Confirm that the student received an email version of this page.
- The Student Will Receive Notification of Processing
In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools.
- The Student Will Receive School Communications
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA® Form
You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

View Status

Parent FAFSA® Confirmation

Student will receive an email with the full, detailed confirmation.

With the student and parent sections completed and signed, the *FAFSA form is now considered complete and submitted for processing.*

FAFSA® Submission Summary Page

Schools included will receive copy of FAFSA once processed!

[< Back](#)[Print This Page](#)

FAFSA® FORM 2024–25 **FAFSA Submission Summary**

Student **Raya Tran**

Application Received
Sept. 10, 2024

Application Processed
Sept. 12, 2024

Data Release Number [?](#)
2572

Viewing: **Submission 1** [?](#)

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

Your Student Aid Index (SAI)

Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

-355 [?](#)

[What does this mean?](#)

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

Estimated Federal Student Aid

Federal Pell Grant [?](#)

Up to **\$4,556**

A **Federal Pell Grant** is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Federal Direct Loans [?](#)

Up to **\$4,556**

A **federal direct loan** is money lent by the government to you that you must repay with interest.

Federal Work-Study [?](#)

You May Be Eligible

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

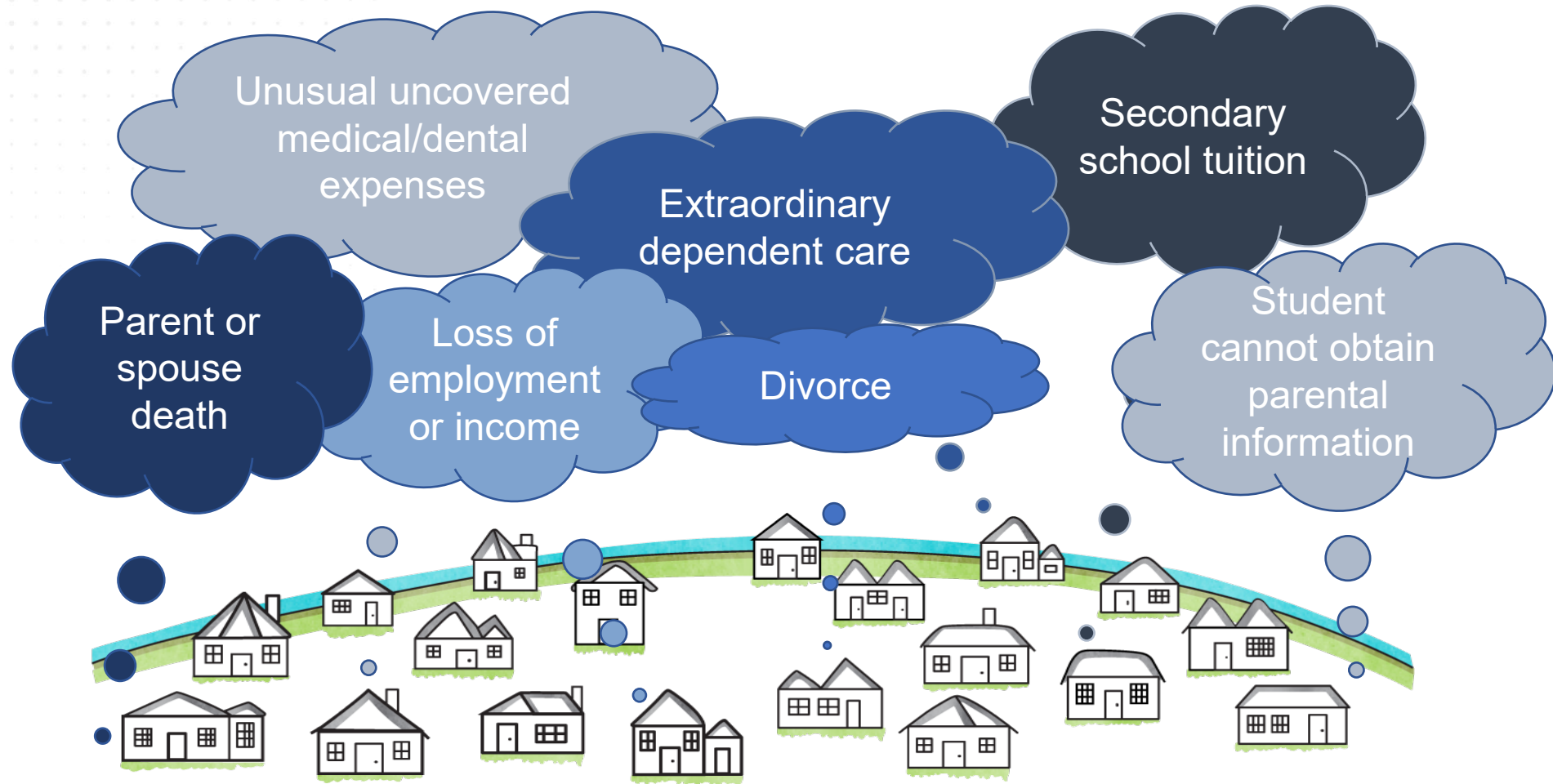
Making Corrections

If necessary, corrections to FAFSA data may be made by:

- Logging into the FAFSA and updating information
- Submitting documentation to college's financial aid office.

Some frequent corrections –
fixing mistakes, updating tax info, adding school/s, etc...

Special or Unusual Circumstances



Special Circumstances

- Conditions exist that cannot be documented with the FAFSA, or circumstances changed since filing
- Contact financial aid office to provide written explanation and documentation
- College will review and request additional information if necessary
- Decisions are final and cannot be appealed to U.S. Department of Education

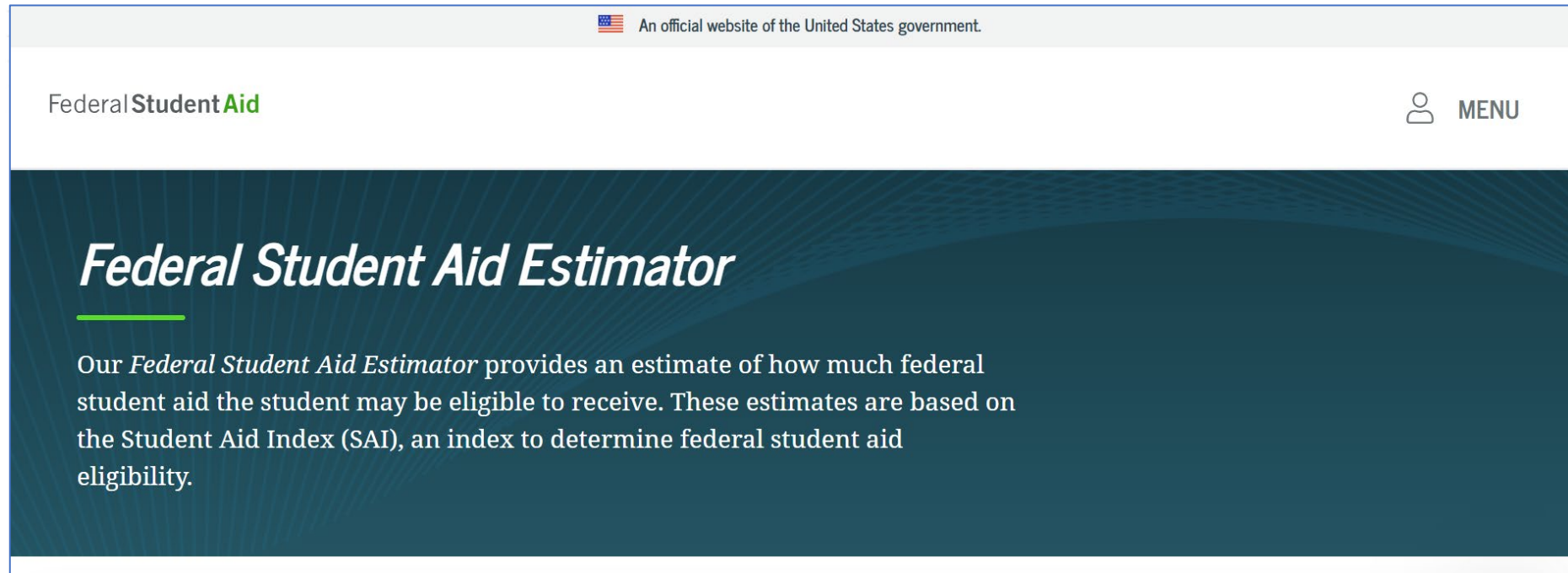
Federal Student Aid Amounts

Maximum amounts for the major programs for a dependent freshman in **2024-25**:

- **Federal Pell Grant:** max is \$7,395
- **FSEOG:** up to \$4,000
- **Federal Work-Study:** depends on funds available at school
- **Direct Subsidized and Unsubsidized Loans:** \$5,500 total for first-year undergraduate
- **Direct PLUS Loan (for parents):** COA minus other aid received

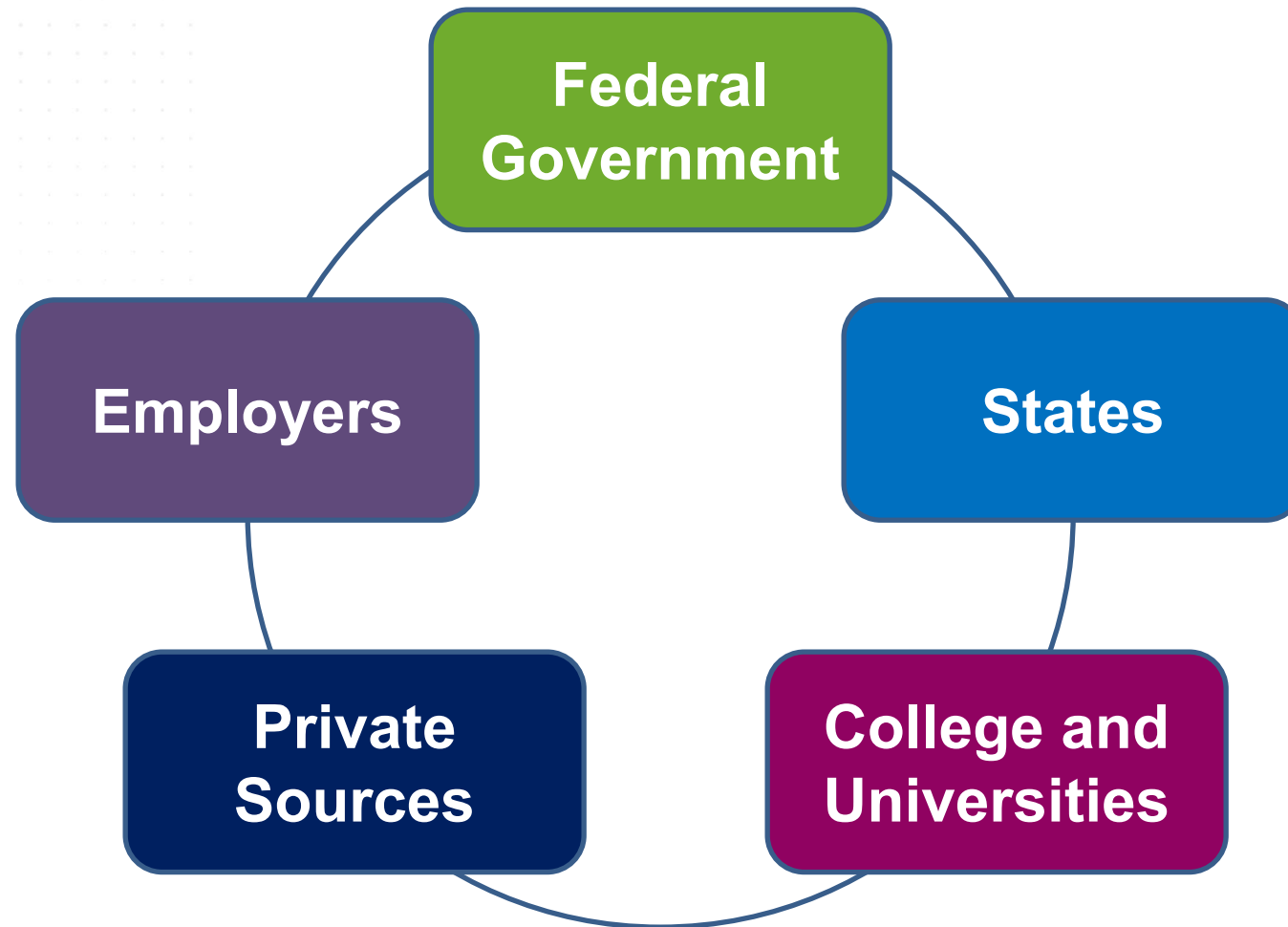
Can I Get an Estimate?

YES – through the Federal Student Aid Estimator...



studentaid.gov/aid-estimator

Other Sources of Financial Aid



Tips to Find Money for College

- Start EARLY!
- There is so much out there! But you need to know where to look!

Examples of the where:

- Check with the financial aid office
- High School Counselors
- Local library
- Local foundations
(ex. Greater KC Community Foundation)
- Church or religious organizations
- Philanthropic/professional organizations
(ex. Rotary clubs)
- Parent's employer
- Scholarship search tools and databases

Who can YOU ask to write a letter of recommendation?

Alternative/Private Student Loans



Considerations:

- Application required (student and/or parent)
- Credit Checks
- Cosigners
- Interest rates may vary depending on credit
- Any fees required?
- Borrowing limits?
- When does repayment begin?

And many, many more...



A SMART COLLEGE CHOICE



Last year, we awarded over **\$2.9 million in scholarships**.
This year, high school seniors like you may be eligible for:

CavGuarantee Scholarship (3.25+ GPA): \$1,000 for your first year at JCCC

President's Scholarship (3.5+ GPA): Renewable and covers
12 credit hours + \$300 for textbooks each semester

Kansas Promise: Covers tuition, books and other Promise-eligible
course-related materials

STEM Scholarship (*Pursuing A.S. degree in STEM field*):
Up to \$10,000 per year for two years at JCCC

And **300+** scholarship opportunities

Get a **WORLD-CLASS EDUCATION** at about 1/3 the cost of area schools.
Financial aid and JCCC scholarships make college even more affordable.

**YOUR
EDUCATIONAL
DOLLARS
GO FURTHER
AT JCCC.**

Only in Kansas!!

jccc.edu/KansasPromise

KANSAS PROMISE



SCHOLARSHIP

Last Dollar Scholarship, can pay for tuition, books & Promise-eligible course materials

- Select KS Community Colleges
- KS High School Graduates, within last 12 months
OR
residents of KS for preceding 3 consecutive years
- FAFSA required, income limits
- KS Promise Application required
- Must pursue eligible program
- Program must be completed within 36 months
- Requires commitment to
live and work in KS for 2 years



JOHNSON COUNTY
COMMUNITY COLLEGE

jccc.edu/FAFSA

Financial Aid Follow-Up is Critical!

- Follow-up with your institution, more information could be required
- Are transcripts required?
- Watch for financial aid offer notification, review to make informed decision
- Be aware of payment deadlines at your institution
- Prepare for books and supplies
- Maintain Satisfactory Academic Progress

Remember to apply **EVERY YEAR** for
FAFSA and *Scholarships*!

*And apply by the **priority deadlines** so you do not miss out on limited funds!*

**NEW YEAR,
NEW FAFSA®
with help from JCCC**



jccc.edu/FAFSA



**JOHNSON COUNTY
COMMUNITY COLLEGE**

Time For Questions & Answers



JOHNSON COUNTY
COMMUNITY COLLEGE

jccc.edu/FAFSA

Thank You!

Contact Us:



finaid@jccc.edu



913-469-3840



2nd Floor Student Center



jccc.edu/financialaid



JOHNSON COUNTY
COMMUNITY COLLEGE

jccc.edu/FAFSA