



Maryland Higher Education Commission

2024-2025 FAFSA Simplification Training

Agenda

- New Updates
- Changes to FAFSA
- FSA ID
- Dependent Student vs. Independent Student
- Parent FAFSA
- FAFSA Application demonstrations
- MHEC Programs
- Maryland College Aid Processing System (MDCAPS)

FAFSA Simplification

New Updates

- FSA announced that the FAFSA will be launched “by December 31st”
- FSA also announced that ISIR delivery to states and schools will not begin until later in January
- FSA expects applications to peak in late January and February 2024.
- Schools will begin receiving aid eligibility information, including Institutional Student Information Records (ISIRs), by the end of January 2024

FAFSA Simplification **major changes**[1 of 4]

- Major changes to the 2024–25 FAFSA® form include the following:
- An FSA ID will be required to access the FAFSA form
- A roles-based FAFSA form
- "Contributor" is a new term being introduced on the 2024–25 form
- A contributor is anyone who is required to provide a signature on the FAFSA form as well as provide consent and approval to have their federal tax information transferred from the IRS directly into the form via direct data exchange.
- Contributor participation does not indicate financial responsibility

FAFSA Simplification **major changes[2 of 4]**

- Integration of the FAFSA form into StudentAid.gov's Dashboard, Status Center, Notification Center, and Settings
- The general look and feel of the FAFSA form
- Integration to allow users' federal tax information to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange, replacing the IRS Data Retrieval Tool
- Replacement of the Expected Family Contribution (EFC) with the Student Aid Index (SAI)
- Predictive search results for questions that require city, state, or school lookup

FAFSA Simplification **major changes**[3 of 4]

The following are key features of the FAFSA[®] form on StudentAid.gov:

- Dependent students must invite their parent(s) to contribute to their form if parent information is required.
- The parent wizard within the FAFSA form offers a series of filtering questions that determine which parent(s) a dependent student will need to invite to be a contributor.
- Students and contributors will access the FAFSA form using their own StudentAid.gov accounts.
- Students and contributors must provide consent to retrieve and disclose federal tax information from the IRS for the student to be eligible for federal student aid.

FAFSA Simplification **major changes[4 of 4]**

The following are key features of the FAFSA® form on StudentAid.gov:

- Students and parents information will not be populated in the renewal application for 2024-2025. For 2025-2026 no additional action will be needed to start a renewal FAFSA application.
- After the FAFSA form is processed, students can correct or update their application. Contributors are able to correct or update only their sections of the student's application.
- Students will be able to include up to 20 colleges on the online FAFSA form (double the previous limit).

What is a Contributor

A Contributor **IS** ...

- Anyone who is required to provide information on a student's FAFSA form, including the student, the student's spouse, a biological or adoptive parent, or the parent's spouse (stepparent).

~VS~

A Contributor **ISN'T**...

- Non-adoptive grandparents, foster parents, legal guardians, brothers or sisters, and aunts or uncles, even if they helped provide for or raise the student.

What is a Contributor

What You Need To Know

Contributors



A student's or parent's answers on the FAFSA form will determine which contributors (if any) will be required to provide information.

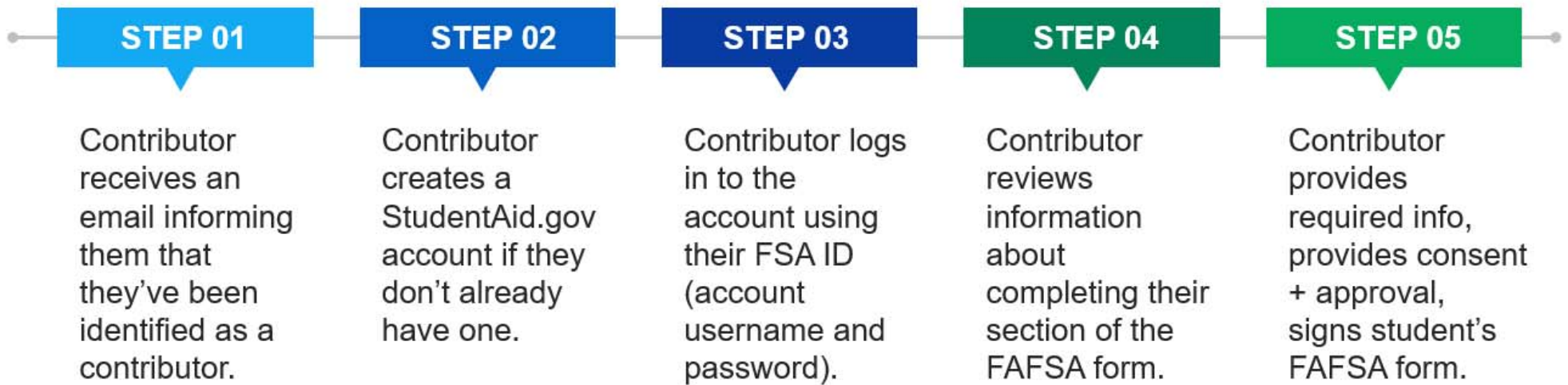


Students or parents invite contributors to complete their portion of the FAFSA form by entering the contributor's name, date of birth, Social Security number, and email address.



Contributors must provide personal and financial information in their own sections of the FAFSA form, but they are not financially responsible for the student's education costs.

Steps for Contributors



IMPORTANT: Being a contributor does NOT indicate financial responsibility. However, if a contributor refuses to provide their information, the student will not be eligible for federal student aid.



FSA ID

Studentaid.gov/FSA ID

- FSA ID= unique username and password used to access studentaid.gov website as well as sign the FAFSA
- Multi-Factor Authentication (the text/email code each time log in)
- Requires the same information to create: legal name, + access to email and text immediately
- EVERY FSA ID [new or existing] must have a valid, verified working email

FSA ID: What you can do now

- Students: Create their FSA ID with a verified cell phone and email
- Parents: Create their FSA ID with a verified cell phone and email
- Use FSA ID creation video from Federal Student Aid
- Communicating with your communities about the new undocumented parent FSA ID process coming in the future



Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

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

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address



FSA ID

- New process in December for undocumented parents; they will now be able to create one with identity confirmation through TransUnion
- **Eliminated**: signature page mailed in for undocumented parents
- **Warning**: Undocumented students still not eligible for Federal Student Aid. However they could be considered for state aid through the Maryland State Financial Aid Application (MSFAA).

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 understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

 ⓘ

Middle Initial

 ⓘ

Last Name

 ⓘ

Date of Birth

Month Day Year

 ⓘ

Social Security Number

 ⓘ

I don't have a Social Security number.

Cancel

Continue

Communication Preferences

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements.

I want to receive these communications:

By email



By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's Terms and Conditions.

By postal mail

Optional Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more.

I want to receive these communications:

By email

By text message

Language Preference

Your choice lets us know how you would like to view website content once logged in, and what to use for your communications.

Language

English

Previous

Continue



Step 5 of 7

Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them or if you need to unlock your account.

Note: Answers are not case-sensitive.

Challenge Question 1

Question

 ⓘ

Answer

 ⓘ

Challenge Question 2

Question

 ⓘ

Answer

 ⓘ

Challenge Question 3

Question

 ⓘ

Answer

 ⓘ

Challenge Question 4

Question

 ⓘ

Answer

 ⓘ

Previous

Continue

Confirm and Verify

Verify the information you provided for your account below. If there is an error, click "Edit" on the section where the error exists to correct the information.

Personal Information [Edit](#)

NAME
Jacob Doe

DATE OF BIRTH
12/20/1982

SOCIAL SECURITY NUMBER
***-**-4456

Account Information [Edit](#)

USERNAME
Jacobjohn2

EMAIL ADDRESS
jacobjohn2@maryland.gov

PASSWORD

Contact Information [Edit](#)

PERMANENT ADDRESS
1234 Outside Ave
Baltimore, MD 21201

MOBILE PHONE
(410) 767-3199

Communication Preferences [Edit](#)

REQUIRED COMMUNICATIONS
Email

LANGUAGE
English

Challenge Questions [Edit](#)

CHALLENGE QUESTION 1
What was the name of your elementary school?

CHALLENGE QUESTION 2
What city were you born in?

CHALLENGE QUESTION 3
What color was your first car?

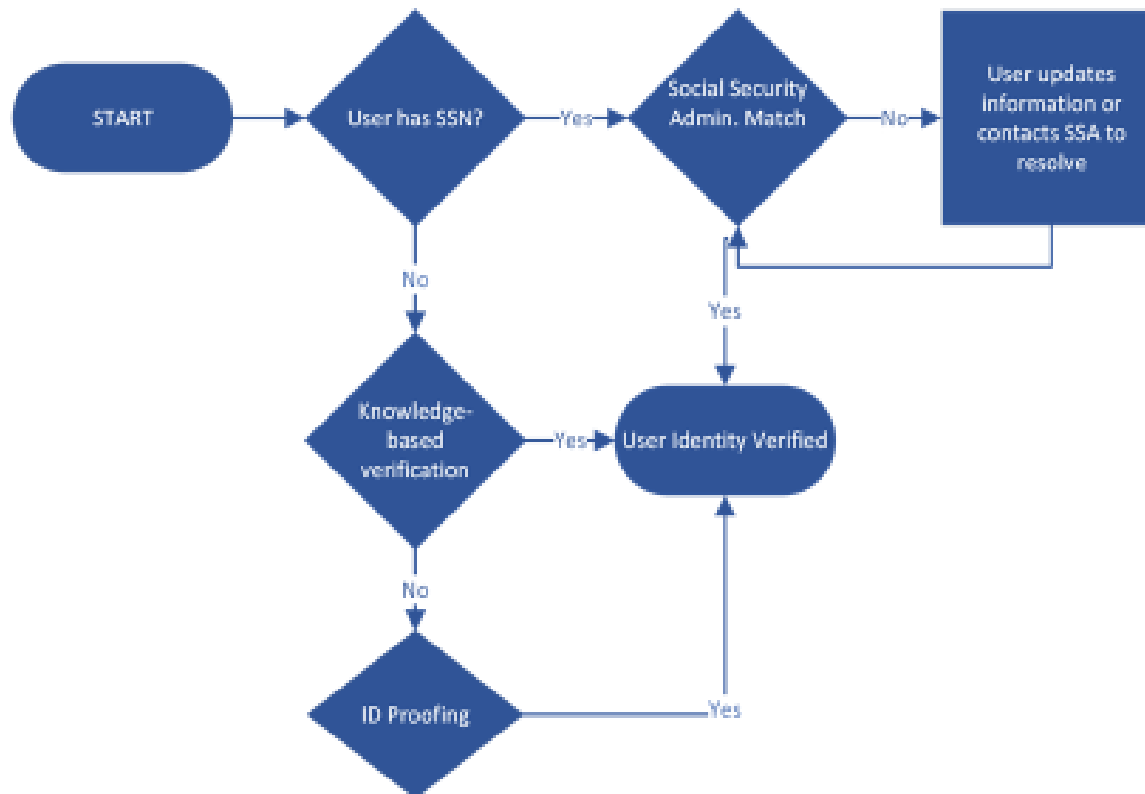
CHALLENGE QUESTION 4
What was your high school's mascot?

I agree to Federal Student Aid's Terms and Conditions.

[Previous](#)

[Continue](#)

ID MATCH & VERIFICATION FLOW



FSA ID

- All FSA ID's must be created **AT LEAST 3 DAYS BEFORE LOGGING INTO THE FAFSA**
- Who needs FSA IDs:
 - Independent Students:
 - Student
 - Student Spouse (if married)
 - Dependent Students:
 - Student
 - Parent and or Spouse/Stepparent

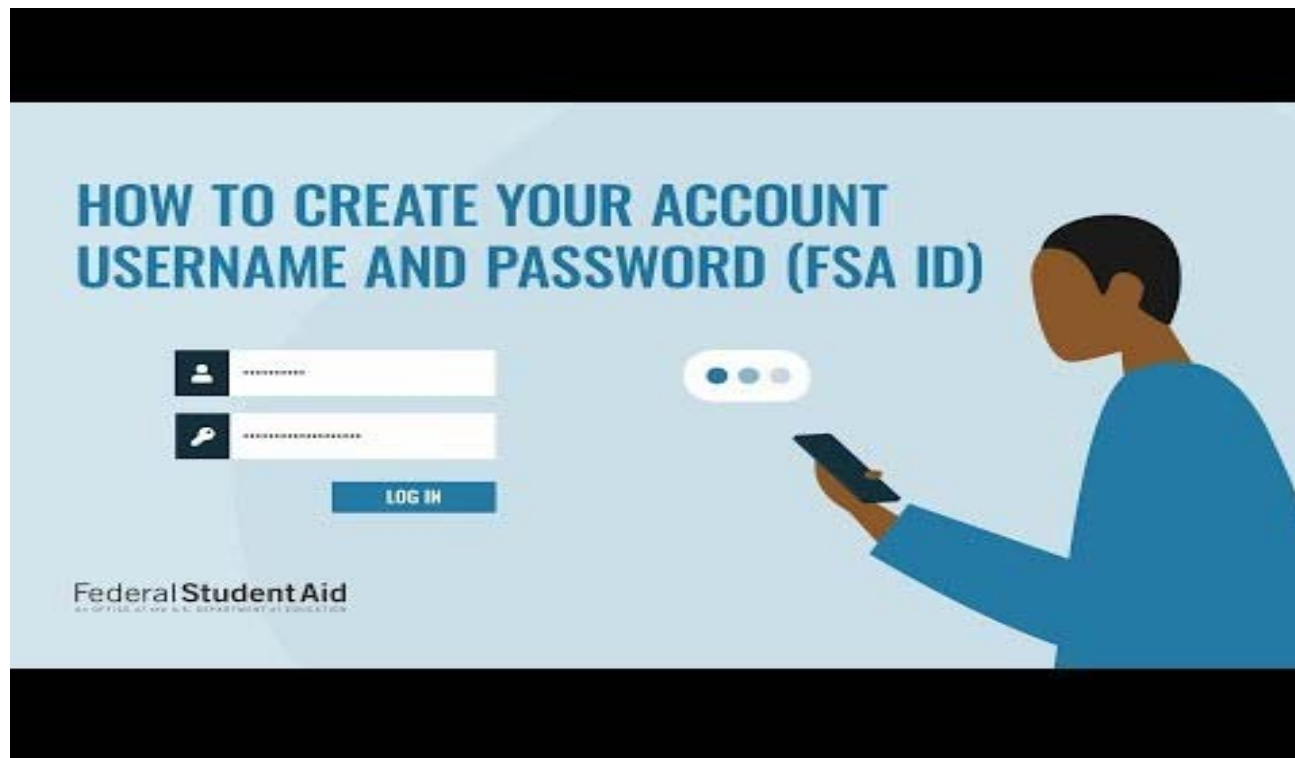
Remember...

StudentAid.gov Account Requirement:

- Each student and contributor must create their own StudentAid.gov account to complete the FAFSA form online.
- To log in to their account, a student or contributor will use their FSA ID (account username and password).
- Even if a contributor doesn't have a Social Security number, they can still get an FSA ID to fill out their portion of the student's FAFSA form online.

NOTE: A student must be a U.S. citizen or eligible noncitizen to be eligible for federal student aid.

How to Create an FSA ID



<https://www.youtube.com/watch?v=iTb7hMVtzco>



Who is considered a parent?

- A legal parent includes a biological parent, an adoptive parent, or a person that the state has determined to be your parent (for example, when a state allows another person's name to be listed as a parent on a birth certificate).
- Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles aren't considered parents unless they've legally adopted you.



Dependent vs. Independent

Am I Dependent or Independent When I Fill Out the FAFSA Form?

It depends. Answer these questions:

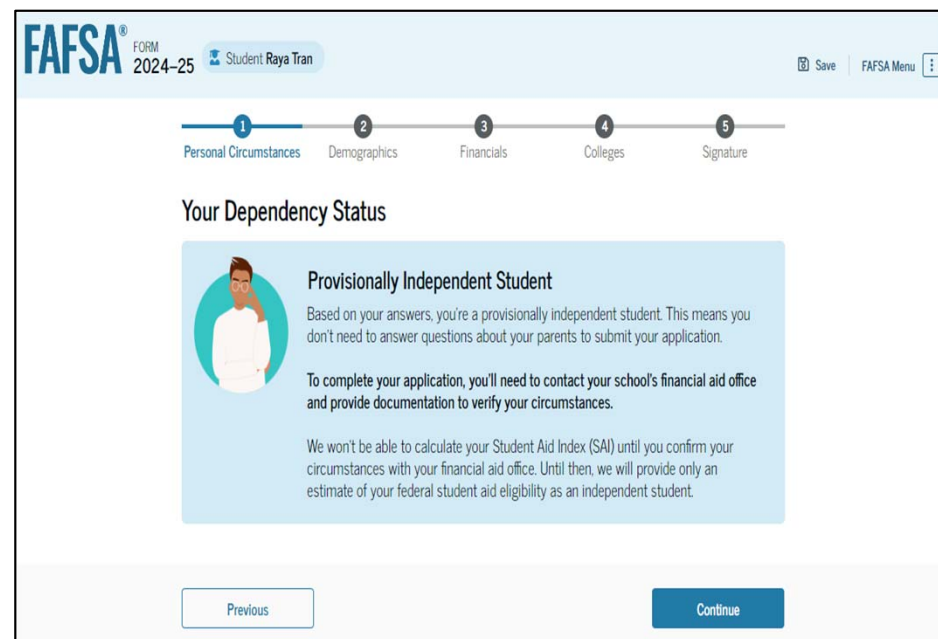
- Were you born before Jan. 1, 2001?
- As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)
- At the beginning of the 2024–2025 school year, will you be working on a master’s degree or doctorate degree (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?
- Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2024, and June 30, 2025?
- Do you have dependents—other than your children or spouse—who live with you and who receive more than half of their support from you, now and through June 30, 2025?

Dependent vs. Independent cont.

- Are you currently serving on active duty in the U.S. armed forces for purposes other than training
- Are you a veteran of the U.S. armed forces?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you?
- At any time on or after July 1, 2023, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

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® 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.



The screenshot displays the FAFSA 2024-25 application interface for a student named Raya Tran. The progress bar at the top indicates five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main content area is titled 'Your Dependency Status' and features a light blue box with a circular icon of a person. The text within this box reads: 'Provisionally Independent Student. Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application. To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances. We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.' At the bottom of the page, there are two buttons: 'Previous' and 'Continue'.

What You Need To Know

Unusual Circumstances

- After submitting the FAFSA form, the student will need to provide supporting documentation of their unusual circumstances directly to the school they will attend.
- A financial aid administrator will make the final determination of a student's unusual circumstances based on the documentation that the student submits to the school; or the financial aid administrator may perform their own personal assessment.
- If a school approves a student's unusual circumstances, their independent status will remain as long as the student stays at the same school and their circumstances don't change.



Parent FAFSA

Which parent's information should I report on the FAFSA® form?

If you're considered a dependent student for the purposes of the Free Application for Federal Student Aid (FAFSA) form, you'll need to report information about your parents on the form.

- But, what if your parents are divorced?
- Remarried?
- What if you live with someone other than my parents?
- What if the person that you consider as your parent is not your biological parent?
- Whose information should you report?

Parent FAFSA cont.

Unless otherwise noted, “parent” means your legal (biological and/or adoptive) parent or your stepparent. In addition, the rules below apply to your legal parents.

- If your parents are living and legally married to each other, answer the questions about both of them
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months.
- If you lived the same amount of time with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.

Parent FAFSA cont.

- If your parents are divorced but live together, you'll indicate their marital status as "Unmarried and both legal parents living together," and you'll answer the questions about both of them.
- If your parents are separated but live together, you'll indicate their marital status as "Married or remarried," and you'll answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well.

EXCEPTION: The FAFSA form asks about your parents' education level. For these two questions, your parents are considered to be your birth or adoptive parents—your stepparent is not your parent in those questions.

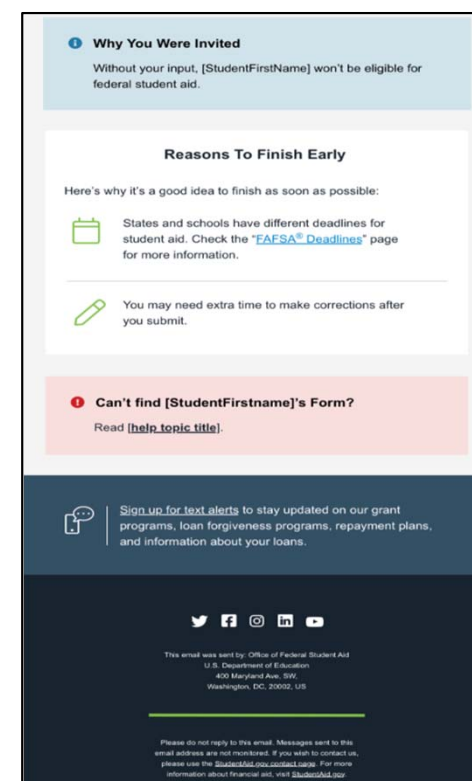
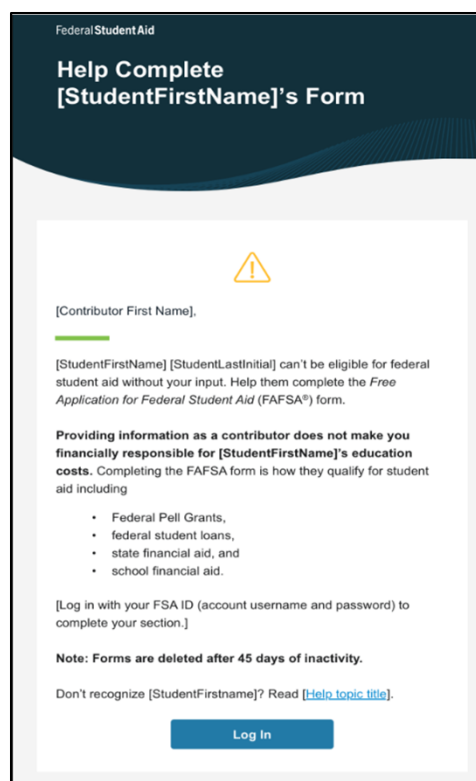


Prototype 2024-2025

Access code: prototype2425

Parent Invite Email

- This is NOT a view within StudentAid.gov nor the FAFSA® form.
- This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects “Log In” and is taken to [StudentAid.gov](https://studentaid.gov) to complete their FAFSA portion for their dependent.



Remember...

- The parent wizard within the FAFSA form offers a series of filtering questions that determine which parent(s) a dependent student will need to invite to be a contributor.
- The save key has been eliminated from the FAFSA process.
- Students and contributors will access the FAFSA form using their own StudentAid.gov accounts.
- Students will be able to include up to 20 colleges on the online FAFSA form (double the previous limit).

Remember...

- Starting with the 2024–25 award year, applicants who indicate on their FAFSA form that they have unusual circumstances will be granted provisionally independent status.
- These students will be able to submit their form without parent information but will need to follow up with their college or career school to complete the application process.



MHEC Programs



Financial Assistance Programs

Need-Based Grants/Scholarships

- Guaranteed Access Grant**
- Educational Assistance Grant**
- 2+2 Transfer Scholarship**
- Near Completer Grant**
- Maryland Community College Promise Scholarship**
 - Credit & Non-credit programs

Career-Based Programs

- Police Officer Scholarship Program**
- Teaching Fellows for Maryland Scholarship**
- Charles W. Riley Firefighter & Ambulance & Rescue Squad Member Scholarship**
- Cybersecurity Public Service Scholarship**
- Tuition Reduction for Non-Resident Nursing Students**
- Department of Human Services Scholarship**



Financial Assistance Programs

Unique Populations & Legislative Scholarships

- Senatorial Scholarship
- Delegate Scholarship
- The Jack F. Tolbert
- Memorial Student Grant
- Richard W. Collins III Leadership with Honor Scholarship

Loan Assistance Repayment Programs (LARPs)

- Janet L. Hoffman Loan Assistance Repayment Program (LARP)
- MLARP Police Officers
- MLARP Police Officers
- MLARP Physicians
- Maryland Dent-Care LARP



Financial Assistance Programs

Decentralized Programs

- Campus Based Educational Assistance Grant
- Graduate & Professional Scholarship
- Part-Time Grant
- Workforce Development Sequence Scholarship
- Workforce Shortage Student Assistance Grant



MDCAPS

How does it work?

<https://mdcaps.mhec.state.md.us>

Please identify yourself with a valid username and password.
By logging in, you acknowledge that you have read and agree to the User Agreement.

Students:
Have you:

1. Created a MD CAPS student log-in (below)? This action will create your student account.
2. Clicked the link in the new activation email sent to you after creating your account?
3. Checked your spam filter if you didn't see the activation email in your inbox?

Once you have done steps 1-3, you are ready for your first login.
If you are still having login problems, please send an email with your name, date of birth and the nature of your problem to ce@mail.mhec.state.md.us.

User Name:
Password:

[Login](#) [FAQ](#)

[Create a Student Login](#)
[Forgot your username or password?](#)

To return to the main page of the MHEC web site, [click here](#).
Note: This site requires the use of JavaScript and Cookies. Please be sure to enable JavaScript and Cookies in your web browser in order to access the full functionality of the site.



Create a Student User Account

First Name:

Last Name:

Social Security Number:

Date of Birth:
(mm/dd/yyyy)

Email:

Confirm Email:

User Name:

Password:

Confirm Password:

If you do not have a social security number or ITIN please enter zeroes.

User Name must be at least 5 alpha-numeric characters.

Password must contain at least 8 characters.

Password must contain at least one number.

Password must contain at least one letter.

Password must contain at least one special character (!, @, #, \$, etc.).

Password must NOT contain special characters <, >, [,], &, ;, ', or ".

Password is case sensitive.

Select the High School you have/will graduate from:

Enter the date you anticipate or already graduated from high school:
(mm/dd/yyyy)

User Agreement

MARYLAND HIGHER EDUCATION COMMISSION
OFFICE OF STUDENT FINANCIAL ASSISTANCE
Student User Agreement
for Participation in MDCAPS

I understand and agree that my access to the Maryland College Aid Processing System ("MDCAPS") of the Maryland Higher

I agree to the above user agreement

To return to the main page of the MHEC web site, [click here](#).

Remember...

- 2024-2025 FAFSA is scheduled to open December 31, 2023.
- 2024-2025 MSFAA is scheduled to open concurrent to the FAFSA.
- State due date for the FAFSA and MSFAA is March 1, 2024.
- All state scholarship and grant programs open and close dates can be found on the MHEC website at:
<https://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx>



Questions and Answers



**Contact us by phone [410-767-3300](tel:410-767-3300)
or email fafsa.mhec@maryland.gov**



Resources

- Financial Aid Toolkit - Find outreach tools to help guide others through the FAFSA simplification changes:
<https://financialaidtoolkit.ed.gov/tk/announcement-detail.jsp?id=better-fafsa-better-future>
- FSA Training Center - Gain access to on-demand training courses, tools, and videos for financial aid professionals:
<https://fsatraining.ed.gov/>
- Knowledge Center - Obtain official policy guidance and access to other FSA administrative websites for financial aid professionals:
<https://fsapartners.ed.gov/knowledge-center>
- NCAN Getting Ready For The Better FAFSA Webinars:
<https://www.ncan.org/page/better-FAFSA-webinar-series>
- 2024-2025 FAFSA Application Prototype
<https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2023-09-29/announcing-2024-25-fafsa-prototype>