

## Student Financial Services: Early FAFSA

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**KAITLIN HENNESSEY:** Hello, everyone, and welcome to the Early FAFSA webinar. My name is Kaitlin Hennessey, and I am the program coordinator here at Global Connections. Tonight we have Maja and Andy joining us from WSU's Student Financial Services.

Additionally, in the chat box you'll notice Heather Morgan. She's also from Student Financial Services, and she's here to help with questions throughout the evening. So if you have any questions while the presentation is going on, feel free to use the chat box to ask Heather, and she'll answer you. Also, at the end of the presentation, you can ask Maja and Andy questions.

If you have any technical difficulties, please use the chat box to let me know, and I'll do my best to help you.

All right, I'm going to turn it over to Maja and Andy. Thank you.

**MAJA GILLESPIE:** All right, perfect.

**ANDY LEHR:** We're into it.

**MAJA GILLESPIE:** Time to get going. I'm Maja Gillespie.

**ANDY LEHR:** I'm Andy Lehr.

**MAJA GILLESPIE:** And we're here to talk to you about early FAFSA and WASFA, and we have kind of some big news and some exciting things to share with you tonight. So if you have not already done this, you might want to get a piece of paper and a pencil to take notes as we go. Again, feel free to ask questions as we go along, and then we will have some time at the end to go over some questions if we haven't answered them, or Heather hasn't answered them, by that point. So, here we go.

Just a little bit of background on the early FAFSA and early WASFA decision. This was a decision that was made by the Obama administration for multiple reasons. I think one, there's a lot of stress around doing FAFSA and WASFA because your taxes have not been done for the year. So in the past, the deadline needs to be February 15, and you realize that people haven't even received all their tax documents, let alone had time to file them yet. So they'd have to do the FAFSA, and then go back and update that.

So with this new FAFSA, one, it's open earlier. It's open-- what's the date, Andy?

**ANDY LEHR:** October 1.

**MAJA GILLESPIE:** Perfect, October 1. And then instead of using the year before's taxes, you're going to use two years ago, so the prior prior year's taxes. Which the nice thing about that, they're already filed, or they hopefully are already filed, so it makes the process a lot easier.

The Obama administration thought this would align with the admissions timeline and just kind of sync up with that. It would make things easier on families. They'd get their financial aid packages earlier so they can make a decision about college or learn to look at other resources and kind of get their financial plan in order for the next year.

**ANDY LEHR:** Everything's done earlier so you can make your best decisions as far as finances, school admissions, and all that sort of thing. So it really is going to make things a lot easier for everyone.

**MAJA GILLESPIE:** And so, we have the FAFSA. I think a lot of you are probably familiar with FAFSA and what FAFSA is. It's a free application for federal student aid. And we do have the website down here, so you might want to save that. If you haven't done your FAFSA yet, there is still plenty of time to do that to meet the priority date.

And then there's something called the WASFA. If you don't know what the WASFA is, it is the Washington Application For State Financial Aid, and it is for students who are undocumented. So if they're HB1079, that's the form they would fill out. If you are not an undocumented student, you are not an HB1079, and you'd be filling out the FAFSA.

Anything you want to add on that?

**ANDY LEHR:** Nope, I think that's perfect.

**MAJA GILLESPIE:** OK perfect.

**ANDY LEHR:** So some of these new deadlines that we were talking about. We about the FAFSAs available right now, October 1. With WSU, what we've decided our new deadline is going to be now for current students, so November 30, coming up three weeks from today. So if you are a current WSU student going to classes-- you are considered a current student-- you have three weeks to get your FAFSA filed for the 2017-2018 year.

Then later on in the year if, say, we ask for verification documents as far as tax transcripts or household information, things like that, any kind of verification stuff that we ask for, that deadline is now being moved up to January 31. So if you kind of remember what happened last year and in years prior, the FAFSA came out January 1. The FAFSA deadline for WSU priority date was February 15, and then documents needed to be submitted in May.

This is all being moved up now, so again, October 1, 5 plus weeks ago, the FAFSA became online. Now your deadline is November 30, and the verification deadline, January 31, Same as our WSU general scholarship application deadline. That one's always been January 31. Now we've got them both, the deadline for both of those, as far as verification documents.

Now, if you're a new student coming to WSU next fall, you'll considered a student because you had not attended previously, so that FAFSA or WASFA deadline is going to be January 31. So even though it's available right now, as far as the October 1 filing opening, you get a couple extra months to get your FAFSA in because you might not know where you're going to school yet and things like that. So we've made it along the lines with that admission deadline, and then your verification documents deadline is going to March 15, so roughly six weeks after that FAFSA deadline.

**MAJA GILLESPIE:** And then just a plug, too. January 31 is also our deadline for the WSU general scholarship application. By completing this application, you are in a pool for over 700 different types of scholarships, and this is a very hard deadline. So with the priority deadline with FAFSA and WASFA, you can still fill those out after-- I guess FAFSA you can. WASFA, I think, is hard deadline as well. But the FAFSA you can always fill out throughout the year. You just won't have the best financial aid package.

What I mean by that is if you meet that priority deadline, then you're eligible for more grant funding. If you do that after the deadline, you're just most likely going to have student loans, and if you're a dependent student, you're going to have a parent [INAUDIBLE] on it as well.

**ANDY LEHR:** Right. Even though you still have to qualify for it, so it's a matter of making that deadline. And of course, the information on a FAFSA does have to qualify you for those grant monies, but making all those deadlines, it ensures that you are getting your maximum amount of your financial aid.

**MAJA GILLESPIE:** Like we said before, instead using last year's, so you're filling out the FAFSA for the '17-'18 year. In the past, it would be 2016 taxes, but with this new rule or new process, it's going to be

the prior prior year taxes, so 2015.

As you can see here, here's some screenshots here. This is just a screenshot. I went in and started completing a FAFSA. When you start that, it's going to say under the financial information, "Attention, you must provide to 2015 tax information." So it will give you that heads up. There's checks and balances along the way that will remind you about that, but this is kind of a screen shot to show you that.

Here's going to be something on our website. It can get confusing on what tax information you're supposed to use for which FAFSA, so we you have this on our website just kind of clearly lay out what year you're doing school, what FAFSA you're going to be doing, and then what tax information you should be using, just to kind of lay it out there and clarify that for you.

**ANDY LEHR:**

And just to clarify that, with them now doing this early FAFSA and using the prior prior year, this is the one for next year's-- so right, now if you're a current student, you've filled out the 2016-'17 FAFSA using 2015 tax information. For 2017-'18, you're going to be using the exact same information that you put on this year's FAFSA.

This is the only time it's ever going to be happening, because when, like I said, you into 2018-'19, then you'll be using 2016 because it'll have been done by then. So keep that in mind that you are using the same information for next year's FAFSA that's the same information that you've just put on for this current year.

**MAJA GILLESPIE:** Perfect. Thanks for that clarification.

The data retrieval tool, I don't know if you guys have used this maybe last year. What it does is when you filled out your FAFSA in the past, you would provide an estimate, and then when you went back to update it, if you had already done your taxes, there's the option to use the data retrieval tool, which takes you to the IRS website, and it'll automatically link that IRS tax return information directly to FAFSA and update it for you. It just makes things a lot easier on you.

And so for this new FAFSA, the data retrieval tool is actually going to be available at the beginning. So the first time you fill out the FAFSA-- which hopefully you only have to do it once for this next year-- but once you do that, it's going to automatically give you the option to do the data retrieval tool.

Let me just see. I think can go in closer. Yeah.

So as you can see on the screen, it's going to be the financial information section, but then it's going to ask you three questions, two or three questions. And if you can answer no to all those, then it will bring you to this next screen.

Let's do the closeup.

You can see it'll say Link To IRS. And if you can say no, then great, it'll link you to that, bring you to the IRS website, and you just need to know all the information like your mailing address, and your name, and phone number, and everything that was included on the 2015 tax return in order to link that properly. It's just going to save you a lot of time, less information you have to enter. We know it's going to be correct because it was already filed for use on your taxes when they were filed and completed. So Just makes it a little more efficient for you.

**ANDY LEHR:**

And I don't know if anyone out there has used the IRS data retrieval tool for this current FAFSA year, but a lot of times it will depend on when you got your taxes filed because there would be a lag of several weeks a lot of times before the IRS would actually get it into their system where you could then use the data retrieval tool.

But another benefit of this whole prior prior year is everyone's taxes are going to have been done from that year, and so all that information is already going to be ready from the IRS. It just links straight to your FAFSA. It's going to make things so much more easier as far as getting things submitted on time, again making those deadlines so that everything's in place when school starts. We're not waiting for a transcript from you or something like that So it's really going to maximize everyone's aid and time at the same time.

So we just want to throw out a couple questions out there. How do I know I'm a current or a new student?

Well, if you were currently taking classes at WSU, you are a current student. Not that if had been admitted yet or anything like that for next year. That's not a current student. You're still going to be considered a new student. So if you haven't attended classes, but maybe you're admitted already and you know that you're going to be here for Fall 2017, you will be considered a new student.

Again, what will my deadline be for the next year? We talked about that, but again, we'll remind you.

For everyone, the FAFSA opened on October 1. If you're a current student, currently enrolled and taking classes, November 30 is the deadline. If you are going to be a future or a new student, then your deadline for getting the FAFSA turned in is January 31.

**MAJA GILLESPIE:** And I just want to add onto that, if you are going to be a new student for Fall '17, then you'll have the second set of deadlines, the later set of deadlines. But then after your first year, then you'd be doing the current student deadlines, which are the earlier deadlines. So just kind of keep in mind. The first year is kind of a little bit of, not lag time, but just a little bit more generous on the deadlines.

**ANDY LEHR:** It's like a grace year because you don't know.

**MAJA GILLESPIE:** Yeah, you haven't been to WSU before, so you don't know what our deadlines are, but then again, the sophomore year, the second year you're here, it's going to be earlier deadlines.

Another question we get a lot is what if my marital status had changed, and that's going to be if you're a dependent student, it could be your parents, or if you're an independent student, it could be yourself. This comes out quite often, but at the time of the FAFSA, if you're married, you're going to put that you are married or your parents are married, even if in 2015 they were maybe single, or divorced, or what have you.

But you're going to at the time of FAFSA, whatever the marital status is, that's that you're going to report on the FAFSA. If we do select you for verification, this again could be something that would trigger verification. You would supply the parent or your information from your 2015 taxes, and then supply it to us, and we kind of do the rest of it.

So let's say you were married in 2013, and now you are divorced. You just put your own information on the FAFSA, supply tax information for yourself, and then if there's anything behind the scenes that we can see that you're married and something's not jiving, something's conflicting, we would do the part of that and get everything situated.

We have a great verification team that if you are in that situation, and you're confused on what to do, definitely give us a call or contact us. We'd be happy to help just to make sure you know what you're doing and get it done properly.

**ANDY LEHR:** Another question we get, you can see right there, is what if my income in 2015 doesn't reflect 2017-'18 or my current situation. This is something that we've always dealt with whether it was

we're asking for 2015 for this year. What if you lose a job and now you're going back to school full time? What if your spouse loses a job? Or what if your parents if you're a dependent student? What if one of them loses their job, and that information on the FAFSA doesn't quite reflect what your real life, current situation is?

Something we deal with all the time, and we deal with that internally in regards to special circumstances. We have various forms that you fill out where you need to provide documentation that verifies your current income and things like that, and then what we do is then we go out and change your FAFSA to reflect what your current situation is.

So you're still filling it out exactly the way that you should have been based on the 2015 information. Then our office will then make the adjustments to reflect what's happening now.

**MAJA GILLESPIE:** And here's just kind of a timeline for the school year. This is kind of what we're following right now. Some of these things we didn't put actual dates just because it could change just depending on how things go on our end. But October is going to be, again, when that FAFSA-WAFSA opens.

Just kind of put this in the back your mind. Put it on your calendar every year once you get that at Christmas. October 1, FAFSA opens. Just get it done. Things should be easy peasy for you. I just recommending getting that done as soon as possible.

Then November is going to be for the current students. That's going to be their priority deadline, and that's also when we're going to be uploading or starting to load the FAFSA and WASFA information into the WSU system, so we can kind of see it in the holding tank, so to speak, and then later in the Spring we will eventually load those and create a financial aid package.

Then January is usually going to be a big month for us. We have the new students' deadline is going to be during that time. We have the WSU general scholarship application deadline, and that's when we're also going to begin awarding. And how we do awarding is just to [INAUDIBLE] it depending on career, and you're in school, and that kind of thing.

So you should see something early Spring. Again, if you're selected for verification, that could delay a package. Just could be a little later in the Spring.

During February, it's going to be the current students' verification deadline, and then in March

would be the new student verification deadlines. So we would just encourage you to get on top of those deadlines, and if we ask for anything, make sure to do your part and just get that done as soon as possible, and submit it to us.

If you have any questions along the way, or if you have questions about what documents you need, contact our office. We're great resources. We have great people that are there to answer the phones. Send us an email.

What else?

**ANDY LEHR:** The only thing that I just wanted to mention is we're going to be starting the awarding process now in January. It's something that's unprecedented. We've never done that before. If you're a current student, you might remember this year we did it-- I believe we did it around the end March, which was still the earliest that we had ever awarded our current students and that sort of thing.

So we're going to be going even earlier than that. That way we can give our students and future students the best idea of what they're aid is going to be at the earliest opportunity so that they can start planning and making arrangements for their academic future. So it's really great that we're doing that now, I think.

**MAJA GILLESPIE:** Yeah. I think hopefully it's going to help you guys out. I think it's just going to great process, like Andy said, it'll help if your just getting loans basing your financial information, it gives you enough time to kind of look into some other resources to help you fund your education.

One piece of advice I would recommend to you is to just definitely keep an eye on your myWSU account. You can see any emails from us in your My Communications Center, any checklist items. So if we ask for any tax verification documents, there would be a checklist item in that financial aid box for you to see.

Also, just check your myWSU email as well just because we email out everything. We also have usually a checklist that accompanies that. But it's just going to help you stay on top of things and make sure you meet those deadlines and get your stuff done on time.

**ANDY LEHR:** And not even just from our office but from anywhere through the WSU community as far as academics, or billings, or anything like that. So make sure you're always logging into that [INAUDIBLE].

**MAJA GILLESPIE:** I think that's pretty much what we have for you guys. Here's our contact information. If you aren't following us on social media, we'd recommend doing it. We post some great stuff on social media about financial aid, different tips, deadlines. We have Scholarship Fridays, and so on Fridays we post new information about scholarships, or if we hear about a scholarship, we promote that there. We also do some live events on Facebook, too, with some of our communications team that's really cool, really beneficial for students.

If you have any questions now, we'll take a look at some of the chat box questions.

**ANDY LEHR:** Looks at the Gabrielle is asking what is an undocumented student?

**MAJA GILLESPIE:** Do you want to answer that?

**ANDY LEHR:** An undocumented student is somebody that they can't fill out the FAFSA because they don't have a Social Security number or something like. That they're not a citizen of the United States or something like that. So they're undocumented in the fact that we can't officially process them through as the FAFSA because they don't have those official documents and that sort of thing.

But because they are residents of the state of Washington for numerous years, the state is offering them some type of assistance because they can't get federal loans, and they can't get Federal Pell grants. So the state is stepping in if they're qualified to assist them somehow into getting through college.

**MAJA GILLESPIE:** Yeah. We do also have some great information on FAFSA on our website. I think we have a whole section. I think it's under the Apply For Aid there's going to be a FAFSA section, and it has the website for WASFA. Did I say FAFSA? I meant WASFA. Sorry, sorry. It's going to have all the information for WASFA.

If you have any questions about the actual form, I think this is the first time the form is online. So it's similar to a FAFSA, but in previous years, it was just a paper form. So there is an organization. What is it, WSAC? Do you remember that it stands for? Achievement--

**ANDY LEHR:** Student Achievement Council.

**MAJA GILLESPIE:** Yeah.

[LAUGHTER]

That's what it is.

**ANDY LEHR:** And the deadlines for the WASFA is the same as FAFSA, so it's the same deadline. So if you're a current student, same deadlines as the FAFSA. If you're a new student, same WASFA-FAFSA deadlines as for the new students.

**MAJA GILLESPIE:** Megan's asking a post-bac student entering Spring 2017.

That's this Spring, so the deadlines are going to be the same. The deadlines that we've been talking about this whole time are going to be for the '17-'18 year. The priority deadlines for '16-'17 have already passed. They were last February and last March. And if you've already done the FAFSA and you met the [2/15] deadline, that's great. or at least see if there's any verification documents you still need. See if that's ready to go. I would just get that. If you haven't done FAFSA, get it done as soon as possible.

And then you can always contact us. If you don't have a financial aid package, it could be because you're a post-bac. The aid for post-bac is a little tricky.

**ANDY LEHR:** And the aid is different for a post-bac student. Because you're going for a second bachelor's degree, you don't qualify for state or federal funding in the terms of grant money. So you don't qualify for a state [INAUDIBLE] grant, or you don't qualify for Pell Grant. You're usually just qualifying for those federal loans, but you're still held to lifetime limits. So if you've used up some of your loans getting your first bachelor's degree, if you're going for a second bachelor's degree, you're still tied to those previous loan limits.

So I hope that answers your question, Megan. It's something like that. But usually it's just going to be something where you're getting loans, and sometimes the deadlines aren't hard for you like, because that's usually applying for grants and that sort of thing.

**MAJA GILLESPIE:** You guys have some good questions.

**KAITLIN** There was one earlier question. Maybe it got pushed up in the comment box, but it asks when  
**HENNESSY:** is the WASFA deadlines? Are they similar to the FAFSA deadlines?

**MAJA GILLESPIE:** Yes. The WASFA deadlines are going to be the exact same as the FAFSA deadlines.

**ANDY LEHR:** Depending on if you're a current student or a new student, yeah. November 30 for current students, January 31 for new students.

**MAJA GILLESPIE:** Yeah. And if you haven't been to the financial aid website yet or just recently, we have some great information on our home page. Our big thing is the early FAFSA gets the aid, and so you'll see a bird on our home page. And if click on that or click on the link right above it or right below it, you'll be brought to our early FAFSA website. And it has information on determining whether or not you're a new student or a current student, and then it'll talk about all the deadlines. And again, this is for FAFSA and WASFA. So I would highly recommend checking that out, too, once you leave. If you have any other questions, you can refer to that.

And then there is a question about the special circumstance appeal. I don't know if Heather kind of briefly touched on it with some other questions in the chat box, but we understand that the taxes from 2015 may not reflect your current income situation. And again, FAFSA and WASFA is going to be based off of the information that's provided on those applications.

If this is your situation, and maybe you lost your job, or got divorced, or some kind of change in your income between then and now, we do have that special circumstance appeal option available. How you complete that form is through our website under the Forms section. It's going to be towards the bottom, just Special Circumstance Appeal.

You'll log in, and you'll see some options there. We're going to ask for some different documentation from you just to kind of verify and back that up, and you'll just select which category or which circumstance best applies to your situation. And then through that, you'll have prompts that tell you what kind of documentation we need.

**ANDY LEHR:** And also, if you were to go there right now, you'd only be able to fill out a 2016-2017 Special Circumstance form for the current year that we're in right now. For 2017-'18, obviously you're getting the FAFSA filled out right now, but that Special Circumstance form won't be available to you until later on. My guess would probably be sometime in January or so once the forms start to get going and everything like that. But we will post it on our website. You'll be able to see the link for 2017-'18 once that is available.

**MAJA GILLESPIE:** Now if you don't see it available, again, you have our contact information here. Anyone that talks to you can address that, or we can at least find out if it's not open yet, maybe a better timeline of when that would be available to you. Hopefully that answers your question.

What types of documentation would be required to show a change of income? It's going to depend on what the change is.

**ANDY LEHR:** Yeah, the form will explain what they're asking for. So if it's a last pay stub, if you lost your job, things like that, but the form is very specific as far as that if it applies to your specific situation, what specific things that they're going to be asking for.

**MAJA GILLESPIE:** There are deadlines for the appeals. Pretty much if there's a deadline-- we just had one for the '16-'17 year. I think it was the beginning of October? But it's the deadline pretty much to get grant funding. So you can always get, I guess, Pell Grant's the only grant that you'd be able to get. It's an entitlement grant, so no matter when you fill out FAFSA-WAFSA, or I guess FAFSA, you'd be eligible for it.

But then there is going to be a deadline for that. Since we don't have it open for the next year yet, we don't know what that deadline's going to be. When the appeal comes available, I would recommend contacting us, and we would have an idea of then that date's going to be. This year it was in the Fall. It's probably going to be sometime similar to that.

**KAITLIN**  
**HENNESSY:** All right, thank you so much, Maja and Andy, for coming out tonight. And if you do you have any more--

**ANDY LEHR:** Thank you.

**KAITLIN**  
**HENNESSY:** --please do use their contact page to find out more about early FAFSA or your financial need options, and we'll see you around soon. Thank you.