
FAFSA, Financial Aid, and Scholarships

Curriculum Design Proposal

- ❖ Prepared By the Community Data Clinic - Technology & Inclusive Workforce Initiative

Partnership between

- ❖ University of Illinois - Community Data Clinic
- ❖ Parkland College - SWFT + Healthcare Program

FAFSA, Financial Aid, and Scholarships

Module motivations

- ❖ Managing financial aid infrastructures is a major challenge for students.
- ❖ Common challenges SWFT students have discussed are lack of clarity around financial aid topics to fund their education.
- ❖ Major changes will occur to FAFSA and its important for students to understand how to navigate ahead of time or they may be left in precarious situations.

CNAs will be able to...

Understand common mistakes made when navigating FAFSA and also learn local resources to learn more on their own as well as local scholarships for continuing education.

Topics Include

- ❖ New changes to FAFSA 2024
- ❖ Common mistakes students make with FAFSA.
- ❖ Meet a financial advisor from Parkland and learn more about their FAFSA workshops.
- ❖ Parkland College Scholarship Application.
- ❖ Strategies on funding continued education (Scholarships, work study, fellowships, etc.).
- ❖ Scholarships and opportunities in Illinois for continuing education such as BA in Nursing.

Changes to the FAFSA in 2024

1. The FAFSA Will Be Much Shorter

- ❖ < 50 Questions (in 2024)
- ❖ Previously had over 100 questions

2. New Release Date (Dec 31)

December						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		1

3. EFC (Expected Family Contribution) changing to SAI (Student Aid Index).



4. Financial Need is Calculated Differently

- ❖ Cost of Attendance (COA) – Student Aid Index (SAI) – Other Financial Assistance (OFA) = Financial need

Changes to the FAFSA in 2024

5. No Financial Consequences for Contributions Made by Others



6. Need a FSA ID To Complete the FAFSA

- ❖ Anyone required to fill out part of student's FAFSA including parent, spouse, need FSA ID and password.

7. Discount Eliminated for Multiple Children in College





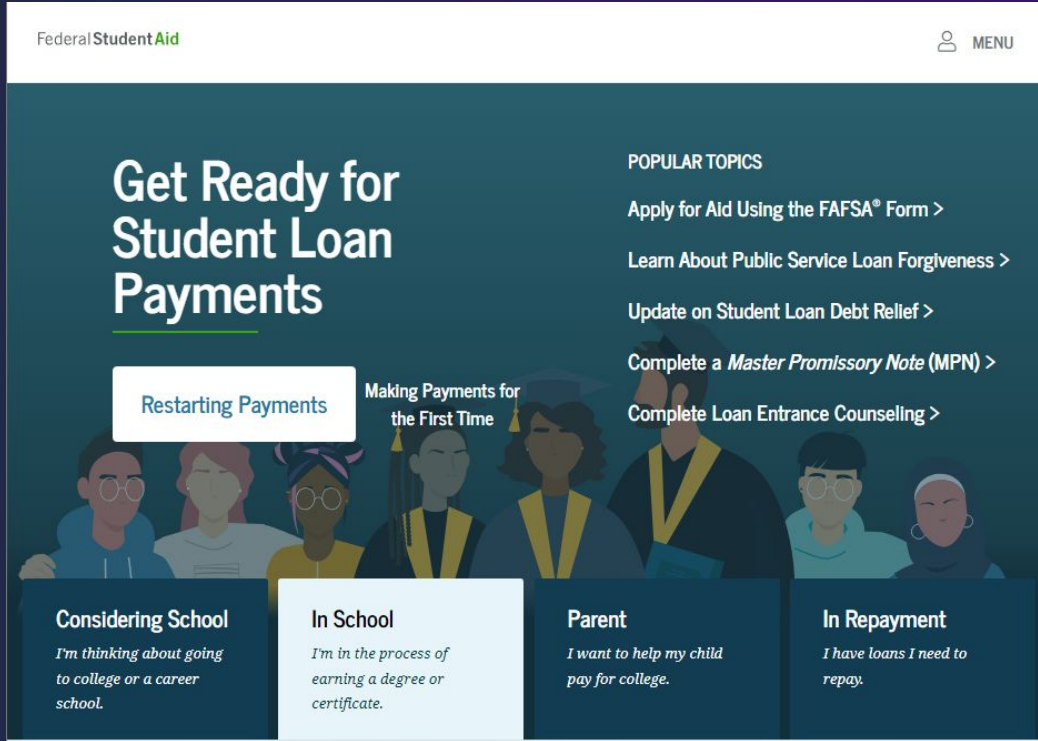
Recommended Resources by the Financial Aid Office

The screenshot shows the top portion of the Parkland College website. At the top is a green navigation bar with the text "PARKLAND COLLEGE GO AHEAD" on the left, the college logo in the center, and a hamburger menu icon on the right. Below the navigation bar is a photograph of five diverse young adults sitting on a grassy area outdoors, smiling. At the bottom of the screenshot is a white navigation bar with three menu items: "About Parkland", "Department Office Directory", and "Financial Aid and Veteran Services".

PARKLAND COLLEGE
GO AHEAD

[About Parkland](#) [Department Office Directory](#) [Financial Aid and Veteran Services](#)

Federal Student Aid - <https://studentaid.gov>



The screenshot shows the Federal Student Aid website interface. At the top left, it says "Federal Student Aid" and at the top right, there is a "MENU" button. The main heading is "Get Ready for Student Loan Payments". Below this, there are several navigation options: "Restarting Payments", "Making Payments for the First Time", "POPULAR TOPICS" (which includes links for "Apply for Aid Using the FAFSA® Form", "Learn About Public Service Loan Forgiveness", "Update on Student Loan Debt Relief", "Complete a Master Promissory Note (MPN)", and "Complete Loan Entrance Counseling"), "Considering School", "In School", "Parent", and "In Repayment". Each of these last four options has a brief description below it.

Federal Student Aid

MENU

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 >
- Update on Student Loan Debt Relief >
- Complete a *Master Promissory Note (MPN)* >
- Complete Loan Entrance Counseling >

Considering School

I'm thinking about going to college or a career school.

In School

I'm in the process of earning a degree or certificate.

Parent

I want to help my child pay for college.

In Repayment

I have loans I need to repay.

- **Federal Student Aid Website.**
- **Has helpful information for students as well as parents.**
- **Demonstrates how to apply for financial aid.**
- **Also keeps track of how many loans you have taken out and creating a loan payment program.**

Illinois Student Association Commission - www.isac.org/



COUNSELORS

E-LIBRARY

FAA'S

GAP ACCESS

SEARCH



HOME

STUDENTS & PARENTS >

ISAC STUDENT PORTAL

RESEARCH & POLICY >

NEWSROOM

ABOUT ISAC >



THE 2024-25 FAFSA® WILL LAUNCH IN DECEMBER 2023

GET READY NOW SO YOU CAN COMPLETE YOUR APPLICATION AS SOON AS IT BECOMES AVAILABLE!

*The 2024-25 Alternative Application for Illinois Financial Aid will also launch in December 2023

To get financial aid for education after high school, including two and four-year degree programs, technical programs, and certificates, you will need to complete a FAFSA, or if you are a qualifying undocumented student, the Alternative Application. If you are planning to complete the FAFSA, get your FSA ID now!



GET INFORMATION ABOUT FINANCIAL AID, HELP COMPLETING APPLICATIONS, AND HELP WITH COLLEGE PLANNING/APPLICATIONS AND MORE

Find free workshops, or contact your local ISACorps member.

PLANNING TO COMPLETE THE FAFSA? GET YOUR FAFSA ID NOW

...if you don't already have one.

Note that parents of dependent students will need to get their own FSA ID, separate from their student.

LEARN ABOUT THE ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID

The application for qualifying undocumented students to apply for Illinois MAP grants.

College Outreach

Repayment

FAFSA Completion

Scams

ECACE

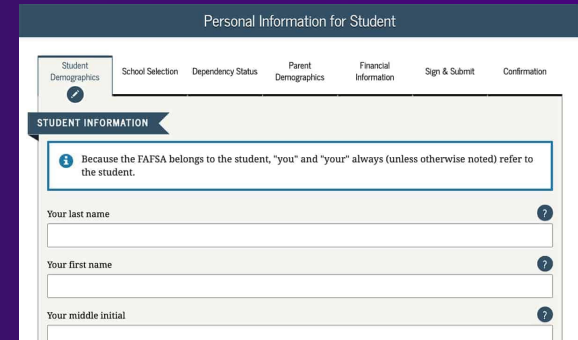
Common Mistakes Students Make With the FAFSA

1. NOT FILLING OUT THE FORM AT ALL!!

- There are so many valuable resources available to help you fill it out - we'll go over them later!
- Just because you don't *think* you'll qualify, doesn't necessarily *mean* you won't qualify.

2. Not filing the FAFSA Form by the Deadline!

It is recommended that you **fill out the FAFSA AS SOON AS POSSIBLE** to qualify for the most aid and to get the process out of the way! An application timeline is given later on in this module.



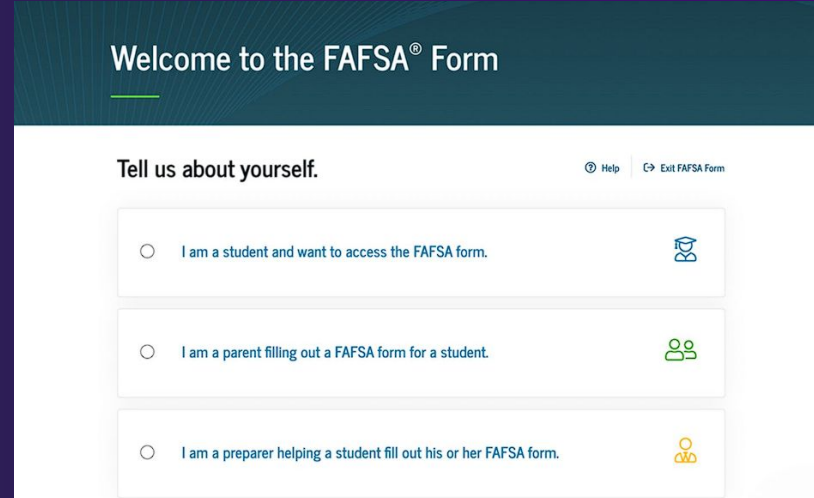
The screenshot shows the 'Personal Information for Student' section of the FAFSA form. The 'Student Demographics' tab is selected and marked with a checkmark. Below the tabs, a blue box contains a tip: 'Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' Below this, there are three input fields: 'Your last name', 'Your first name', and 'Your middle initial', each with a question mark icon to its right.



Common Mistakes Students Make With the FAFSA




3. Not getting an FSA ID before filling out the FAFSA Form

4. Not using your FSA ID to start the FAFSA Form



Welcome to the FAFSA® Form

Tell us about yourself. [Help](#) [Exit FAFSA Form](#)

- I am a student and want to access the FAFSA form. 
- I am a parent filling out a FAFSA form for a student. 
- I am a preparer helping a student fill out his or her FAFSA form. 

You must select Option 1 when accessing your FAFSA form, and submit your own FSA ID.

Common Mistakes Students Make With the FAFSA

5. Inputting incorrect information

- Confusing parent information with student information.
- Entering info that doesn't match your FSA ID info.
- Amount of your Income tax.

6. Not reporting required information

- Parent information if you are considered a dependent student.

Student Questions for Tax Filers

Combat pay or special combat pay. **This should be zero for enlisted persons and warrant officers** (including commissioned warrant officers) because combat pay is entirely nontaxable. Only enter taxable combat pay included in your (and, if married, your spouse's) adjusted gross income.

\$.00 ⓘ

Student college grant and scholarship aid reported to the IRS in your income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

\$.00 ⓘ

Education credits (American Opportunity tax credit or Lifetime Learning tax credit) from IRS Form 1040 Schedule 3—line 3.

\$.00 ⓘ

Untaxed portions of IRA distributions and pensions from Form 1040—(lines 4a minus 4b; if negative, use zero) plus (line 5a minus 5b; if negative, use zero). **Exclude rollovers.**

\$.00 ⓘ

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040 Schedule 1—total of lines 16+20.

\$.00 ⓘ

Tax exempt interest income from IRS Form 1040—line 2a.

\$.00 ⓘ

[Previous Section](#) [Next Section](#)

Common Mistakes Students Make With the FAFSA

7. Listing only one college you're considering

- <https://studentaid.gov/articles/10-fafsa-mistakes-to-avoid/>

8. *NOT SIGNING THE FAFSA FORM!!*

Restrictions for International Students/Green Card Holders

- Need to be US citizen or eligible non-citizen for federal aid
 - [Eligible non-citizen](#)
 - Undocumented students - there is a [MAP \(Monetary Award Program\) grant](#) in the state of illinois

FAFSA Support Offered by Parkland's Financial Aid Office

Drop-in Hours

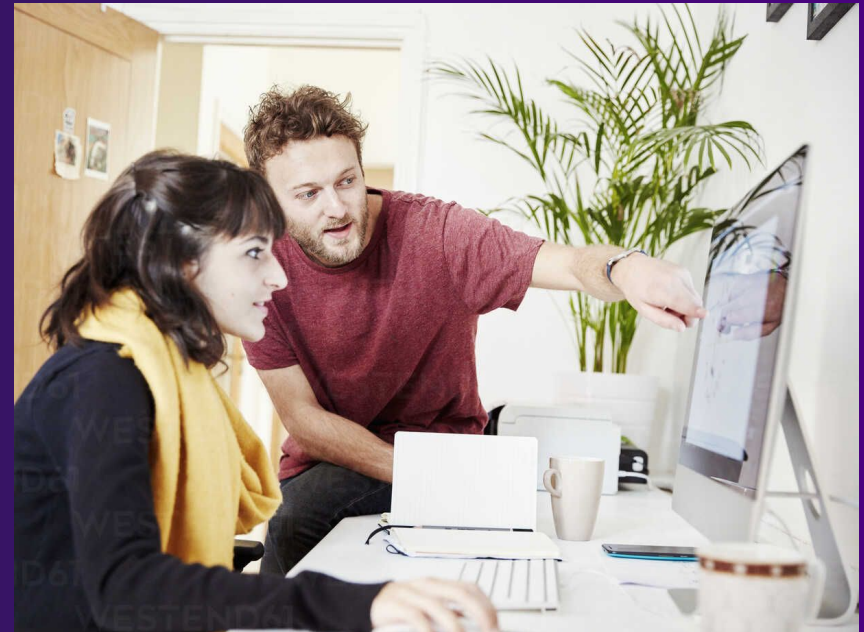
The Financial Aid Office is open **M-F, 8am - 5pm.** Someone will be available during those hours to assist students in filling out the FAFSA.

Documents to bring with you:

- **Tax Forms**
- **SSN, or Alien Registration Number (if not a U.S. citizen)**
- **Income Records**
- **Bank Statements, and**
- **FSA ID.**

Office: U286 | Phone: 217-351-2222

Email: finaid@parkland.edu





FAFSA Completion Nights

Parkland hosts FAFSA Completion Nights for students and their families. Students can come in with their contributors, along with the below documents, and be provided assistance and computers to fill out the FAFSA.

[Click here to learn more!](#)

Location: Parkland College, Room B119

Documents to bring with you:

- **Tax Forms**
- **SSN, or Alien Registration Number (if not a U.S. citizen)**
- **Income Records, Bank Statements, and**
- **FSA ID.**



FAFSA Support Offered by Parkland's Financial Aid Office



Support Via Parental Outreach

The Financial Aid Office is willing to reach out to students' parents/guardians and let them know that they can still help the student fill out the FAFSA without being financially responsible for the student's education.

SCHOLARSHIPS



Parkland College and the Parkland Foundation, along with private donors offer a variety of scholarships to Parkland students. During the 2021-2022 school year, students received over \$500,000 in scholarships! Availability, deadlines, and award amounts vary. Click the links below for listings of currently available scholarships.

For more information, please contact us at **217/351-2222** or email finaid@parkland.edu.

**Board of Trustees
Scholarship**

**Foundation
Scholarships**

**Parkland
Scholarships**

How to access the portal and apply

- [Parkland Foundation Scholarships Application](#)
- [Illinois Nursing Education Scholarships Program](#)
- [Nursing School Scholarships \(accreditedschoolsonline.org\)](#)



Financial Aid Offers & Packages

Example financial aid letter from the University of Illinois.

Colleges will apply federal financial aid offers that you qualify for to your financial aid package **first, and then apply internal scholarships and aid.**

The example financial aid letter to the right summarizes the cost of attendance at the top, and then summarizes the financial aid this student was offered at the bottom.



This is your 2023-2024 Financial Aid Notification from the University of Illinois Urbana-Champaign. Initial notifications are based on a minimum of 12 hours enrollment for the fall 2023 and spring 2024 semesters. If you are not enrolled for at least 12 hours for either of these semesters your Cost of Attendance and Financial Aid eligibility will be adjusted to reflect your actual enrollment. Additionally, if you are receiving a scholarship, grant, assistantship, fellowship or tuition waiver that is not in this notification, this information should be reported to OSFA. To report enrollment of less than 12 hours for fall 2023 or spring 2024, or to report the receipt of additional scholarships, grants, assistantships, fellowships or tuition waivers you should select the "Request Changes" button at the bottom of this page. If you do not notify OSFA of this additional information you may initially receive financial aid that you are not eligible to receive and you will be required to repay these funds to the University.

Financial Aid Terms and Conditions associated with your Aid Notification are available at <https://www.osfa.illinois.edu/process/terms-conditions>. If you have questions regarding your financial aid, please contact a Student Financial Aid Administrator at finaid@illinois.edu or 217-333-0100.

Need Calculation

Description	Fall 2023	Spring 2024	Amount
Cost of Attendance	\$17,376.00	\$17,376.00	\$34,752.00
Expected Family Contribution	\$.00	\$.00	\$.00
Initial Need	\$17,376.00	\$17,376.00	\$34,752.00
Outside Resources	\$.00	\$.00	\$.00
Need	\$17,376.00	\$17,376.00	\$34,752.00

Cost of Attendance

Direct costs payable to the University:	Fall 2023	Spring 2024	Amount
Tuition	\$6,127.00	\$6,127.00	\$12,254.00
Fees	\$2,430.00	\$2,430.00	\$4,860.00
Total Direct Costs	\$8,557.00	\$8,557.00	\$17,114.00
Estimated costs you are responsible for:	Fall 2023	Spring 2024	Amount

Financial Aid Summary

Fund	Status	Fall 2023	Spring 2024	Total
Grants/Scholarships (no repayment required)				
Federal Pell Grant	Accepted	\$3,698.00	\$3,697.00	\$7,395.00
Federal Supplemental Grant	Accepted	\$163.00	\$162.00	\$325.00
State of IL MAP Grant (Est)	Accepted	\$4,200.00	\$4,200.00	\$8,400.00
The Illinois Promise Award	Accepted	\$3,388.00	\$3,388.00	\$6,776.00
University Tuition Grant	Accepted	\$928.00	\$928.00	\$1,856.00
President's Award - Honors Sch	Accepted	\$5,000.00	\$5,000.00	\$10,000.00
Total Grants/Scholarships		\$17,377.00	\$17,375.00	\$34,752.00

Net Costs (Cost of Attendance minus Grants/Scholarships) \$.00

Total Financial Aid \$34,752.00


Additional steps may be required to receive your financial aid. Please review the following information and complete any additional requirements. If you have printed this Financial Aid Notification, electronic links for the requirements below are accessible at www.osfa.illinois.edu.



Financial Aid Offers & Packages - Appealing

Should you feel as though the Financial Aid Offer you received does not accurately reflect your financial need, there are a few options available to appeal. Speak to a Financial Aid Advisor to begin these processes and learn more!

- **Special Circumstance - Dependents**
 - Parent became unemployed or had a decrease in income
 - Medical/Dental Expenses that used up 10% or more of parental income
 - Parental Divorce or Separation
 - Parental Death
 - One Time Incomes
 - Reductions in Untaxed Income
- **Same circumstances apply for independents, but it will just be based on your income rather than parental income(s)**

	<p>Office of Financial Aid and Veteran Services 2400 W. Bradley Avenue, U-286 Champaign, IL 61821-1899 E-mail: finald@parkland.edu Telephone: 217-351-2222 Fax: 217-373-3807</p>	<p>2023-2024 Special Circumstance Dependent Students</p>
Name _____	Student ID Number _____	
<p>The 2021 income information reported on your FAFSA may not be an accurate indicator of your ability to pay for educational costs in the 2023-2024 school year. By providing documentation of your unusual circumstance, you may qualify for reevaluation of your financial aid eligibility. If you do not meet any of the circumstances described below, but feel your financial situation has changed significantly, please meet with a financial aid advisor. Each case will be evaluated on an individual basis, and submission of this form does not guarantee a change in your financial aid eligibility. Only one special circumstance form will be accepted per academic year.</p>		
<p>We are not able to estimate business or seasonal income. For families with this type of income, a special circumstance will only be accepted after you have completed your 2023 taxes.</p>		
<p>This form has four parts. Complete each section and attach all required documents before submitting. You will be contacted at your Parkland student email if your special circumstance is incomplete, or if further documentation is needed.</p>		



Financial Aid Offers & Packages - Appealing

Speak to a Financial Aid Advisor to begin these processes and learn more!

Additional Loan Offers

Parkland does not initially offer you all the loans you are eligible for. **You can speak with the Financial Aid Office to access additional loan money.**

Appealing Due to Financial Aid Suspension

You must meet Satisfactory Academic Progress (SAP) to receive financial aid. The first time you do not meet SAP, you are given one semester to improve the requirements you are not fulfilling. **If you are unable to do so, you must fill out a Financial Aid Appeal form to continue receiving aid.**

Meet with a Financial Aid Advisor to see your SAP status! It includes GPA, credit hours taken, and successful completion of attempted courses.

Sources

- ❖ [Seven Major FAFSA Changes: What Families Need to Know | Kiplinger](#)
- ❖ [FAFSA Changes Are Coming: What You Need To Know – Forbes Advisor](#)
- ❖ [FAFSA application, pathway to student aid, to be simplified for 2024-25 \(usatoday.com\)](#)
- ❖ [Resources for Community College Students - Jack Kent Cooke Foundation \(jkcf.org\)](#)
- ❖ [Parkland SAP \(Satisfactory Academic Progress\)](#)
- ❖ [Illinois Nursing Education Scholarships Program](#)
- ❖ [FAFSA® Deadlines *](#)
- ❖ [Illinois Monetary Award Program \(MAP\) *](#)