

FAFSA *Completion*

GUIDE & WORKBOOK



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LOUISIANA'S NONPROFIT RESOURCE FOR FAFSA COMPLETION & COLLEGE ACCESS

2020-21 *Edition*



INTRODUCTION TO LELA

Who Is Lela?

The Louisiana Education Loan Authority (Lela) is Louisiana's nonprofit resource for free FAFSA completion and college access, and is a division of the Louisiana Public Facilities Authority (LPFA)—a nonprofit public trust established to bring financing assistance and advantages to the people of Louisiana. With a focus on FAFSA completion, Lela's mission is to develop projects and programs which provide resources for college access and statewide outreach initiatives to help ensure students' success on their path to and through college. The Lela team assists families remotely with FAFSA Completion through its FAFSA HELpline, offers free resources to Louisiana high school counselors and provides a low cost supplemental loan for college expenses. (see back cover)



Website: www.askLela.org



Follow AskLela on:    

This public document was designed at a total cost of \$652.50. This document was published for Lela, a division of the Louisiana Public Facilities Authority (LPFA), 2237 S Acadian Thruway, Suite 650, Baton Rouge, LA 70808 to promote public awareness of the programs and services provided by Lela under authority of Title 9, chapter 20A of the Louisiana Revised Statutes.

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What is the FAFSA?

The FAFSA is the **Free Application for Federal Student Aid**. Completing this free form is the first step toward getting federal financial aid to help pay for college. It can be filed at www.fafsa.gov or on the **MyStudentAid** app.

Need help completing the FAFSA?

FREE REMOTE ONE-ON-ONE ASSISTANCE

FAFSA HELpline

Call (844) 463-2372

(844) GO FAFSA

or email us at info@lela.org.



2019 Impact



1,252
Students

Lela representatives assisted 1,252 students across Louisiana in creating their FSA ID and submitting their FAFSA.



\$22,000
in Scholarships

Lela awarded \$22,000 in scholarships to Louisiana high school seniors through various outreach campaigns and random drawings.










65,000
FAFSA Guides

Lela provided 65,000 *FAFSA Completion and College Planning Guides* to Louisiana students and offered access to an electronic *Planning and Paying for College Guide* to Louisiana parents.

HOW TO USE *My* FAFSA WORKBOOK






FAFSA COMPLETION *It's as easy as* 123!

Lela has created this Workbook just for you   to help you in successfully submitting your Free Application for Federal Student Aid "FAFSA."  Your Workbook includes great tips and resources, but best of all, an easy 3 step FAFSA Completion Process. Follow the 3 steps below very carefully and keep your Workbook in a safe place since it will include personal information. If any questions    arise as you are working toward submitting your FAFSA, please call  Lela's FAFSA HELpline at (844) GO FAFSA / (844) 463-2372 or email us at info@lela.org.

1


STEP 1: FSA ID

Create your Student and Parent FSA IDs at **fsaid.ed.gov** or on the  myStudentAid app!

You and one of your parents (if you are classified as a dependent student) will each need an FSA ID username and password which serves as your electronic signature  on the FAFSA. See page 4 for FSA ID Helpful Hints and instructions including a handy spot to record your notes. 

2

STEP 2: FAFSA

Complete your FAFSA at **fafsa.gov** or on the  myStudentAid app!

The FAFSA is a FREE application. Never pay to apply!  You will most likely be submitting the 2021/22 FAFSA. If you plan to attend the summer 2021 semester, please contact your college  to inquire if the 2020/21 FAFSA will also be required. See Page 5 for a list of items needed to file the FAFSA and for important Helpful Hints.

3

STEP 3: REGISTER TO WIN A \$1,000 FAFSA COMPLETION SCHOLARSHIP AT LELA.ORG

Once your FAFSA is successfully submitted, you may register for Lela's \$1,000 FAFSA Completion Scholarship drawing.  Lela will award this scholarships  in May.  See Page 6 for details on Lela's additional scholarship opportunities and for great scholarship search resources.



SHARE





FSA ID

FSA ID ITEMS NEEDED

- ➔ Social Security Number - as printed on your Social Security Card
- ➔ Name - as printed on your Social Security Card
- ➔ Personal Email Address - Not parent's or school issued
- ➔ Cell Phone Number - personal, not shared

GET THE
MYSTUDENTAID
APP!



FSA ID HELPFUL HINTS

- ➔ Your FSA ID username and password serves as your electronic signature
- ➔ The student and one parent (if the student is dependent) will each need an FSA ID username and password
- ➔ Student and parent cannot use the same email address or cell phone number
- ➔ Retain your FSA ID in a secure location
- ➔ It is important to verify your email address and cell phone number
- ➔ Do not share this information with anyone
- ➔ Your FSA ID will be needed annually for FAFSA renewal
- ➔ Store a photo of your completed worksheet on your phone for easy access
- ➔ Once the Social Security Administration matches your information, your FSA ID can be used to electronically sign your FAFSA

FSA ID WORKSHEET



Create your FSA ID at fsaid.ed.gov or download the myStudentAid app! You may log in with your cell number or email address if verified.

Student Username: _____

Student Password: _____

Email Address: _____

Cell Phone Number: _____

Challenge Questions/Answers:

#1 _____

#2 _____

#3 _____

#4 _____

Parent Username: _____

Parent Password: _____

Email Address: _____

(Do not use the same email address that your child used.)

Cell Phone Number: _____

Challenge Questions/Answers:

#1 _____

#2 _____

#3 _____

#4 _____

☐ I have verified my **cell phone number** by entering the secure code that was sent to me in a text.

☐ I have verified my **email address** by entering the secure code that was sent to me in an email.



myStudentAid
U.S. Department
of Education



FAFSA

FAFSA ITEMS NEEDED

FAFSA CHECKLIST CLASS OF 2021

What will I need to file my 2021/22 FAFSA?

- | | |
|---|---|
| <ul style="list-style-type: none"> <input type="checkbox"/> FSA ID - Student's electronic signature - create an FSA ID prior to FAFSA submission at fsaid.ed.gov or download the myStudentAid app. <input type="checkbox"/> FSA ID - One parent's electronic signature - create an FSA ID prior to FAFSA submission at fsaid.ed.gov <input type="checkbox"/> Your Social Security Number <input type="checkbox"/> Your Parents' Social Security numbers if you are providing parent information <input type="checkbox"/> Your driver's license number if you have one <input type="checkbox"/> Your Alien Registration Number if you are not a U.S. citizen <input type="checkbox"/> 2019 Federal tax information or tax returns including IRS W-2 information, for you and for your parents if you are providing parent information | <ul style="list-style-type: none"> <input type="checkbox"/> Records of untaxed income, such as child support received, interest income, and veterans non-education benefits for you and for your parents if you are providing parent information <input type="checkbox"/> Information on cash, savings and checking account balances, investments including real estate but not including the home in which you live; and business and farm assets for you and for your parents if you are providing parent information <input type="checkbox"/> Submit your FAFSA at www.fafsa.gov or on the App. |
|---|---|

QUESTIONS?

CONTACT A LELA SPECIALIST TODAY FOR ASSISTANCE!
info@lela.org • (844) 60 FAFSA/(844) 463-2372
or (800) 858-8198

FAFSA HELPFUL HINTS

- ➔ Apply for the FAFSA at the official website www.fafsa.gov. Never pay to apply!
- ➔ The 2021/22 FAFSA will be available on October 1, 2020. Tax information from 2019 will be used.
- ➔ By completing the FAFSA, you are considered for the federal Pell Grant, student loans, Work Study as well as the state-based TOPS program.
- ➔ The FAFSA takes approximately 20-30 minutes to complete if the student and parent have all of the required information at hand.
- ➔ Take advantage of the Help & Hints bubble on the right hand side of the screen for details on each question.
- ➔ You can begin your FAFSA, save it and return to it with your Save Key, within 45 days.
- ➔ The student's dependency status determines if the student will file the FAFSA as a dependent or independent student. Read and answer all questions carefully. Supporting legal documents may be requested.
- ➔ The FAFSA should only be completed by the student and/or their legal parent(s). If parents are divorced or if there is any unusual situation, review the link to the definition of "parent" in this section on the FAFSA. It does not matter who claimed the student on their taxes.
- ➔ FSA recommends using the IRS Data Retrieval Tool to electronically transfer tax information into the FAFSA if possible.
- ➔ For quicker processing, electronically sign the FAFSA with your FSA ID instead of mailing a paper copy.
- ➔ Be sure to "View FAFSA Summary" before clicking "Submit my FAFSA". This is a final check for any errors before submitting.
- ➔ Print out and retain your FAFSA submission Confirmation Page. Do not delete the email notification from Federal Student Aid.
- ➔ **Verification** - If you are selected for Verification, read all instructions carefully and provide all additional information requested to your college. Your Student Aid Report (SAR) will indicate whether or not your file has been randomly selected for verification. The SAR is typically accessed through a link sent to you by the U.S. Department of Education after you file your FAFSA. If you are selected for verification, there will be an asterisk (*) next to your Expected Family Contribution (EFC) figure on your SAR. You will be notified by your college financial aid office if your application has been selected for verification. Once your documents are verified, your application continues to be processed, otherwise it remains in a "hold" status. For more information visit tinyurl.com/verification2018.

FAFSA WORKSHEET



Submit your FAFSA at fafsa.gov or download the myStudentAid App.

Which school year are you applying for Financial Aid? 2021-2022 if enrolling in August 2021

School Year: _____
 If enrolling for summer 2021 semester - contact college financial aid office.

Save Key: _____
 Your secret word or numbers used to retrieve saved information entered in your FAFSA
 NOTE: FAFSA will stay saved for only 45 days if not submitted.

Parent 1: _____

Parent 2: _____
 (Mom, Dad or N/A) Be consistent throughout the FAFSA

Date saved: _____
 (information will be lost after 45 days if not submitted)

Date signed by student: _____

Date signed by parent: _____

Date submitted: _____



SCHOLARSHIPS

Lela Recommended
**FREE
SCHOLARSHIP
SEARCH SITES**

Scholarship Opportunities and Resources

www.askLela.org

www.osfa.la.gov

www.collegegreenlight.com

www.careeronestop.org

www.fastweb.com

www.scholarships.com

www.actprofile.org

www.louisianabelieves.com

www.fedmoney.org

www.unlockmyfuture.org

www.bigfuture.org



SIX REASONS WHY FILLING OUT THE FAFSA IS A REALLY GOOD IDEA:

1 It's how the government and colleges decide your financial need and award institutional aid in some cases for all income levels.

2 If you have all of your documents, it only takes approximately 30 minutes, and you can do it online for FREE!

3 You might be eligible for federal grants, which you don't have to pay back!

4 The FAFSA is used to award some state based aid - like TOPS!

5 Even if you don't think you'll need a loan, it can't hurt to have a backup plan in place. If you do borrow, only borrow what you need. Loans must be paid back.

6 Work-study jobs are mostly on campus, and you become qualified to apply based on your FAFSA information.



2 WAYS TO WIN *Lela Scholarships!*

\$2,000 total
*in Scholarships
to be Awarded!*

① FAFSA COMPLETION

**\$1,000
SCHOLARSHIP!**

*Louisiana High School Seniors, complete your FAFSA and register
for a chance to win a \$1,000 SCHOLARSHIP!*
RANDOM DRAWING HELD IN JUNE.

Register @ askLela.org

DEADLINE: MAY 31, 2021

Winners must provide a copy of their FAFSA confirmation page.

② CHOOSE LOUISIANA SCHOLARSHIP

**\$1,000
SCHOLARSHIP!**

Register for a chance to win a \$1,000 SCHOLARSHIP!
RANDOM DRAWING HELD IN JANUARY.

Register @ askLela.org

DEADLINE: DECEMBER 31, 2021



**Winner must be enrolled in a college or
university in Louisiana or a Louisiana
resident attending an out of state school.
See full guidelines @ lela.org.**

college Financial Aid PROCESS

◀ 2020-21 ▶



Start



APPLY and be
ACCEPTED
for admission to
your top colleges



Senior and Parent –
Create your FSA ID at
www.FSAID.ed.gov



On or after October
1, 2020-Complete
the FAFSA at
www.fafsa.gov
using your 2019
Federal Tax
Return.
(Recommended to
use the IRS Data
Retrieval Tool)

Once accepted to
the college, you
will need to set up
your online account
via their website's
student portal.



Review SAR
and make any
corrections for
the FAFSA.



Receive your Student Aid
Report (SAR) within 3-5 days
if provided email on FAFSA;
2 weeks if you submitted a
Signature Page for FAFSA.



A saved FAFSA
stays on system
only 45 days!



The financial aid office will post
required missing documents in
your student portal account so
remember to check it regularly
for important messages.



Some students will be
selected for a process called
verification. If so, you will be
asked to provide additional
documents to the Financial Aid
office to complete verification.



Receive
notification
of your
Award.

Any financial aid you
are awarded will be sent
directly to your college
and you will be notified
with instructions.



If you accepted a student
loan, you will be notified
to complete Entrance
Counseling and sign
your Master Promissory
Note. Remember to only
borrow what you NEED.

Accept, decline
or reduce the
financial aid
offers provided
in your Award
Notification.



NEED HELP

Completing the FAFSA?

STUDENTS & PARENTS

Lela's FAFSA HELpline

Call (844) 463-2372

for live line-by-line assistance.

ask

Lela.org

SCHOOL COUNSELORS

ELECTRONIC RESOURCES AVAILABLE TO
POST ON YOUR SCHOOL WEBSITE

FAFSA Completion Guide and Workbook

Parent Guide for Paying for College

Senior Checklist for College Planning

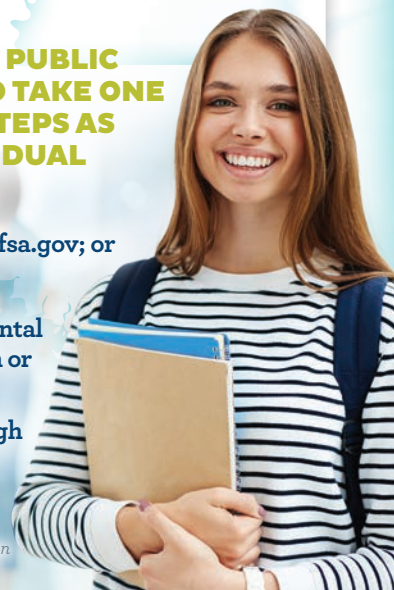
ALL SERVICES ARE FREE!

LOUISIANA'S CLASS OF 2021 FINANCIAL AID ACCESS POLICY

**LOUISIANA REQUIRES PUBLIC
SCHOOL STUDENTS TO TAKE ONE
OF THE FOLLOWING STEPS AS
PART OF THEIR INDIVIDUAL
GRADUATION PLAN:**

- Submit the FAFSA at fafsa.gov; or
- Apply for TOPS; or
- Submit an opt-out Parental Non-Participation Form or Letter; or
- Submit a Waiver through the school system.

Resource: Louisiana Department of Education
www.louisianabelieves.com



NEED ADDITIONAL FUNDING TO COVER YOUR COLLEGE EXPENSES?

STUDENTS OR PARENTS WHO NEED TO
"FILL A FUNDING GAP" AFTER FACTORING
IN ALL SCHOLARSHIPS, GRANTS, FEDERAL
AND STATE DOLLARS, CONSIDER-

LelaCHOICE

LOUISIANA'S NONPROFIT EDUCATION LOANS

Choose Quality. Choose Community. Choose Lela.

FOR MORE DETAILS AND TO APPLY, VISIT LELACHOICE.ORG



12 COMMON FAFSA MISTAKES

- NOT COMPLETING THE FAFSA** - If you don't complete the FAFSA, you could lose out on thousands of dollars to help you pay for college.
- NOT USING THE CORRECT WEBSITE** - The official FAFSA website is fafsa.gov. Never pay to complete the FAFSA!
- NOT GETTING AN FSA ID AHEAD OF TIME** - Create your FSA ID early to avoid any delays.
- WAITING TO FILL OUT THE FAFSA** - Some financial aid is awarded on a first-come, first-served basis so get it done ASAP!
- NOT FILING BY THE DEADLINE** - Each school sets its own FAFSA deadline so be sure to check with your school.
- NOT USING YOUR FSA ID TO START THE FAFSA** - Sign in the FAFSA with your FSA ID to prevent common errors and for easier electronic signing.
- NOT USING THE IRS DATA RETRIEVAL TOOL (IRS DRT)** - It is the fastest and most accurate way to enter your tax return information.
- NOT READING DEFINITIONS CAREFULLY** - Take your time to read carefully to avoid processing delays.
- INPUTTING INCORRECT INFORMATION** - Be sure to enter your full name as it appears on your Social Security card and triple check your SSN.
- NOT REPORTING PARENT INFORMATION** - Dependency guidelines are determined by Congress, not IRS. Answer all questions on FAFSA carefully.
- LISTING ONLY ONE COLLEGE** - List all colleges you are considering even if you haven't applied or been accepted yet.
- NOT SIGNING THE FAFSA** - An unsigned FAFSA is incomplete. Sign electronically with your FSA ID which is faster than mailing a signature page.

Source: US Department of Education Blog



Committed to Louisiana students since 1984

FOLLOW US AND STAY CONNECTED!



Ask Lela



@askLela



askLelaCollegeResources



askLela.org

Lela is Louisiana's Non-Profit Resource for FAFSA Completion and College Access and is a Division of the LPFA.