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PROFIT EDUCATION LOANS



PUBLICATION



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LOUISIANA'S NON

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INTRODUCTION

The Louisiana Education Loan Authority (Lela) is Louisiana's nonprofit resource for free FAFSA completion assistance, college access and affordable financing, 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. Ask 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 low cost supplemental loans for college expenses. (see back cover)

Website: www.askLela.org



This public document was designed at a total cost of \$452.50. 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.

Unat 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.





Lela has assisted over 400,000 students across Louisiana since its inception in 1984



FREE REMOTE ONE-ON-ONE ASSISTANCE

FAFSA HELPline

Call (844) 463-2372 (844) GO FAFSA, Email us at info@lela.org, or scan here.







Lela has awarded \$404,750 in scholarships to Louisiana high school seniors through various outreach campaigns and random drawings.

Lela has provided 272.000 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 H's as easy as 123

STEP 1: FSA ID

Create your Student and Parent FSA ID accounts at studentaid.gov/fsa-id!

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.



STEP 2: FAFSA

Complete your FAFSA at **fafsa.gov**!

The FAFSA is a FREE application. Never pay to apply! You will most likely be submitting the 2023/24 FAFSA. If you plan to attend the summer 2023 semester, please contact your college To to inquire if the 2022/23 FAFSA will also be required. See Page 5 for a list of items needed to file the FAFSA and for important Helpful Hints.

SHAR



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 scholarship in May. See Page 6 for details on Lela's additional scholarship opportunities and for great scholarship search resources.

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

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 a 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
- ightarrow 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 account at studentaid.gov/fsa-id! 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
Parent Username:
Parent Password:
Email Address:
(Do not use the same email address as your child/student.)
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.



ITEMS NEEDED

FAES

FAFSA CHECKLIST CLASS OF 2023 What will I need to file my 2023/24 FAFSA?

- FSA ID Student's electronic signature create an FSA ID prior to FAFSA submission at studentaid.gov/fsa-id.
- FSA ID One parent's electronic signature create an FSA ID prior to FAFSA submission at studentaid.gov/fsa-id.
- └ Your Social Security Number
- ☐ Your Parents' Social Security numbers if you are providing parent information
- Your driver's license number if you have one
- ☐ Your Alien Registration Number if you are not a U.S. citizen
- 2021 Federal tax information or tax returns including IRS W-2 information, for you and for your parents if you are providing parent information

- Records of untaxed income, such as child support received, interest income, and veterans noneducation benefits for you and for your parents if you are providing parent information
- 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
- Submit your FAFSA at www.fafsa.gov.

OUESTIONS? CONTACT A LELA SPECIALIST TODAY FOR ASSISTANCE! info@lela.org · (844) GO FAFSA/(844) 463-2372

FAFSA HELPFUL HINTS

- Apply for the FAFSA at the official website www.fafsa.gov. Never pay to apply!
- → The 2023/24 FAFSA will be **available on** October 1, 2022. Tax information from 2021 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 online 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 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 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/verification2023.

FAFSA WORKSHEET

com/verification2023.

Submit your FAFSA at fafsa.gov.

Enter which school year you are applying for Financial Aid. (2023-2024 if enrolling in August 2023)

School Year:

If enrolling for summer 2023 semester – contact college financial aid office.

Save Key:

Enter 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:

SCHOLARSHIP OPPORTUNITIES BEGIN AT **LELA.ORG. REGISTER TO WIN NOW!**



SCHOLARSHIPS

Lela Recommended FREE SCHOLARSHIP SEARCH SITES

Scholarship Opportunities and Resources

www.askLela.org www.osfa.la.gov www.collegegreenlight.com www.cappex.com www.careercompassla.org www.careeronestop.org www.fastweb.com www.scholarships.com www.my.act.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:**



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

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

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





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 nee<mark>d. Loans</mark> must be paid back.



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 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, 2023**



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, 2022



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

College Annual Aid PROCESS



numery This document was created by Lela and all information was current at the time of printing.



STUDENTS & PARENTS

Lela's FAFSA HELPline Call (844) 463-2372 for live line-by-line assistance.



OR SCAN HERE!

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

For more information visit @ lela.org



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-

Lela**CHéice**

LOUISIANA'S NONPROFIT EDUCATION LOANS

Choose Quality. Choose Community. Choose Lela.

FOR MORE DETAILS AND TO APPLY, VISIT LELACHOICE.ORG

🖬 Ask Lela

LOUISIANA'S CLASS OF 2023 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



- **1. 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!
- 3. 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.
- **6.** 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.
- **9. INPUTTING INCORRECT INFORMATION** Be sure to enter your full name as it appears on your Social Security card and triple check your SSN.
- **10.** NOT REPORTING PARENT INFORMATION Dependency guidelines are determined by Congress, not IRS. Answer all questions on FAFSA carefully.
- 11. LISTING ONLY ONE COLLEGE List all colleges you are considering even if you haven't applied or been accepted yet.
- 12. 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!

@askLela 💿 askLelaCollegeResources

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