

# UNIVERSITY OF CENTRAL MISSOURI

LEARNING TO A GREATER DEGREE

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1

## What is Financial Aid?

Money to help you pay the educational **and** living costs at the college, university, or career school **you want** to attend.

Financial aid is available for students from **all** families, no matter what the income level.

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2

## Categories of Financial Aid

<b>Gift</b>	Scholarship and grant funds you normally never have to repay
<b>Loan</b>	Money available to students and parents which eventually <b>must</b> be repaid
<b>Employment</b>	Assistance earned through part-time work (on-campus or off-campus)

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3

## Sources of Financial Aid

- Federal Government
- State Government
- Colleges and Universities
- Foundations
- Civic/Community Donors
- Churches/Employers
- Other Organizations

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4

## Financial Aid Awards are Based on...

- Financial Need
  - Based on Information Entered on the FAFSA
- Non-Financial Criteria
  - High School Grades
  - ACT/SAT Test Scores
  - Skills & Abilities
  - Talents
  - Affiliations
  - Memberships
  - Athletic Potential

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5

## Determining Federal Aid Eligibility

Cost of Attendance (Varies by School)

- Expected Family Contribution (FAFSA)
- Other "Free" aid (Grants/Scholarships)

= Financial Need

### What is the Financial Aid "Package"?

It can include several types of scholarship, grant, loan and/or employment aid offered by specific school to help meet your 'Financial Need' and the school's 'Cost of Attendance'

- Community Colleges: \$6,000 - \$10,000
- Missouri Public Colleges and Universities: \$12,000 - \$26,000
- Non-Missouri Public Colleges and Universities: \$22,000 - \$30,000
- Private Colleges and Universities: \$26,000 - \$65,000

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6

## The FAFSA

- What is it?
  - Free Application for Federal Student Aid
- Why fill it out?
  - Used to apply for Federal & State Aid
- What is the EFC?
  - Expected Family Contribution
  - Not an actual expectation of Family's ability to pay

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7

## Checklist

- Narrow the number of colleges you're interested in. Apply for admission to **all** of these schools.
- Find out everything you can about each school (and the city where it's located). Schedule a personal visit. Talk to the **students** who attend!
- Take the ACT (and/or SAT) at least twice, if possible, by the April 2022 test date.
- Visit your high school guidance office, **often!**

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8

## Who Files the FAFSA?

- Student
- Biological/adoptive parent
- If parents are divorced, need parental information (and spouse if remarried) of the parent student resides with
- If biological parents live together but are not married, both incomes/information are included

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9

## Seven Things You Will Need Before Filing the FAFSA

1. Your FSA ID (for both Student and Parent)
2. Social Security Numbers
3. Driver's License Numbers
4. Your 2020 Tax Records (or IRS Data Retrieval Tool)
5. Records of Untaxed Income (Child Support, Veteran's Non-education benefits, etc.)
6. Records of Your Assets (Savings, Checking, Stocks, etc.)
7. School(s) You Wish to Attend

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10

# Applying for Aid

- Complete and submit the 2022/23 FAFSA.
- Apply for a Federal Username and password (parents too) at FSAID.ED.GOV. Username confirms identity to log onto certain U.S. Department of Education websites.
- Federal income tax return information will be for prior, prior year, **2020**.
- Be aware of deadline and priority dates set by schools, scholarship donors, the state of Missouri, etc., especially **February 1, 2022**.

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




11

🔗 You will be redirected back to your FAFSA<sup>®</sup> form after you have completed this process.

FSAID.ED.GOV

### Create an Account (FSA ID)

 Parents
  Students
  Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

**What You Can Use Your Account For**


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

**Items Needed to Create an Account**

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

OR

1. Name, Date of Birth, Social Security #
2. Username, Email, Password
3. Mailing Address & Mobile Phone #
4. Communication Preference: Email or Postal Mail, or Text
5. Challenge Questions
6. Verify Email
7. Submit
8. Wait ~3 days for Social Security Administration Confirmation
9. Confirmation from SSA
10. Ready to Use your FSA ID!!!






12

**Welcome to the FAFSA® Form**


**FAFSA Home Screen**

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. 

**WWW.FAFSA.GOV**

OMB No. 1845-0047 • Form Approved • Exp. 8/31/2022



13

**Get Started** [Help](#) [Exit FAFSA Form](#)

Welcome to Anthony Lubbers's application!

**Fill out your FAFSA form!**  
To receive federal student financial aid, you need to fill out a FAFSA form every school year. Let's get started.


For which school year are you applying for financial aid?

If you are applying for a summer session or just don't know which application to complete, check with the college you are planning to attend.

Which school year should I choose?

or


**FSA ID Status:** [Last Successful FSA ID Log In: 01/27, 03:19 2021](#)



You can use your FSA ID to sign your FAFSA® form electronically or make corrections to your FAFSA form.

**FAFSA Welcome Screen**

Next you will be prompted for a "Save Key", allowing you to return and complete this specific FAFSA



14

2022-23 FAFSA® Form

1 Student Demographics 2 School Selection 3 Dependency Status 4 Parent Demographics 5 Parent Financials 6 Student Financials 7 Sign & Submit

STUDENT INFORMATION  
Personal Information for Student

Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your Social Security Number  
[Input field]

Your First Name  
Anthony [Input field]


Your Middle Initial  
B [Input field]

Your Last Name  
Lubbers [Input field]

Your Date of Birth  
Month: [Input field] Day: [Input field] Year: [Input field]

Previous Continue

< Student SSN  
< Student Name  
< Student Date of Birth  
Next Screen:  
-Student Email (not H.S. Email)  
-Student Phone #  
-Student Address




15

## Student Demographics

- Student E-mail, Citizenship, Address, Residency
- Gender: only options are Male or Female
- Student Phone and Driver's License
- Student Marital Status
- Student Eligibility (Citizen, Eligible Non-Citizen, or neither)
- Student Education
  - High School Completion Status
  - Grade Level
  - Degree or Certificate program of study
- Interested in Work Study?
- In Foster Care at any time?
- Highest School completed by Parent(s)

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16



**Add Your High School**

Application was successfully saved.

Because the FAFSA<sup>2</sup> form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

To add your high school to your application, select it from the list of results below and then select "Continue."

**High School Name**

Enter your high school information, then hit search (then select your school)

Then, you are asked to verify the high school that you selected

State / Province / Territory: Kansas (My country is not listed.)

City: Arkansas City


High School Name:

Search

Search Results 1 to 2 of 2

	SORT BY:	Sort Method:	A-Z
<input type="checkbox"/>	Ark City Christian Academy	Arkansas City, KS	
<input type="checkbox"/>	Arkansas City High	Arkansas City, KS	

Back Next I can't find my school.



17

**College Search**

Anthony, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA<sup>2</sup> information. You can add up to 10 colleges at a time to your FAFSA form. Learn what to do if you're applying to more than 10 colleges.  
Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Complete the fields below to search for a college to add to your FAFSA<sup>2</sup> form. Need help refining your search? Try these search tips.

Search by School Name, City, State      Search by Federal School Code

State: Missouri

City: Warrensburg

School Name:

Search

Search Results 1 to 2 of 2


	SORT BY:	Sort Method:	A-Z
<input type="checkbox"/>	University of Central Missouri	Federal School Code: 002494   Warrensburg, MO   View College Info	
<input type="checkbox"/>	Warrensburg Area Voc Tech Sch	Federal School Code: 014434   Warrensburg, MO   View College Info	

**College Name**

...Next Screen

Housing Plans

- On-Campus
- With Parent
- Off-Campus




18

## Student Dependency Status


**STUDENT INFORMATION**  
Student Household Info

Your household size is 2.

	You	Your Spouse
1	1	1

**Number in College**  
Out of the 2 people in your household (as shown above), how many will be college students between July 1, 2022 and June 30, 2023? Include yourself in this number.

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1. Will you be 24 or older by Jan. 1?
2. Are you married?
3. Working on Master's or PhD/EdD?
4. Children who receive more than half their support from you between July 1, 2022, and June 30, 2023?
5. Dependents (other than children) who will receive more than half of their support from you between July 1, 2022, and June 30, 2023
6. Active Duty Military?
7. Ward or Dependent of the Court?
8. Veteran?
9. Emancipated Minor?
10. Unaccompanied Youth?

## Parent and Tax Information

**STUDENT INFORMATION**  
Student Tax Filing Status

Application was successfully saved.

Attention! You must provide financial information from your 2020 tax return on the following pages.

Because the FAFSA<sup>®</sup> form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

For 2020, have you completed your IRS income tax return or another tax return?


 (1/0)

What income tax return did you file for 2020?

 (0/0)

For 2020, what is your tax filing status according to your tax return?


 (1/0)



**RECOMMENDED**  
IRS Data Retrieval Tool

Applying is faster and easier if you transfer your tax return information into this FAFSA<sup>®</sup> form with the IRS Data Retrieval Tool (DRT):

⚠ For your protection, your tax return information will not display on the IRS website or on the FAFSA<sup>®</sup> form.



- Marital Status of Parent (if divorced, which parent will be used?)
- Parent SSN, Name, Date of Birth, State of Residence
- Household Size (if dependent student)
- Parent Tax Information (Filed?, Filing Status on Tax Return)

**STUDENT INFORMATION**  
**Student Leaving Your FAFSA<sup>®</sup> Form**

You have entered answers to one or more income questions. Your FAFSA form will delete these responses and replace them with information contained in your tax return when you transfer your IRS tax information into this FAFSA form.

You are now leaving your FAFSA form and will be transferred to the IRS website to access your IRS tax information. Your FAFSA information will be saved.

Your saved FAFSA form will automatically open either when you transfer your information from the IRS or choose to return to your FAFSA form from the IRS website. If you do not transfer your information or choose not to return to your FAFSA form from the IRS website, you will have to log in to open your saved FAFSA form.

**Get My Federal Income Tax Information**  
 See our privacy notice regarding our request for your personal information.

Enter the following information from your 2020 Federal Income Tax Return. (i)

All fields are required unless marked otherwise.

**First Name**  
 Anthony

**Last Name**  
 Lubbers

**Social Security Number**  
 (SSN) (i) (required)  
 \*\*\*-\*\*-\*\*\*\*

**Date of Birth**  
 (DOB) (required)  
 MM/DD/YYYY

**Filing Status** (i)  
 Married Filing Joint Return

**Street Address** (i)  
 Must match your 2020 Federal Income Tax Return

**P.O. Box** (i)  
 Required if entered on your tax return

**Apartment Number**  
 Required if entered on your tax return

Skip IRS DRT & Complete Manually | Proceed to the IRS

**• You will complete the address information from your tax records, then this screen:**

**THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!**

THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY! Use of this system constitutes consent to monitoring, interception, recording, tracking, copying or disclosure by authorized personnel of activities. The user has no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties, including all penalties applicable to violation of authorized access (18 U.S.C. 1030) or inspection of taxpayer records (26 U.S.C. 1303 and 26 U.S.C. 7213A and 26 U.S.C. 7431).

OK

21

**2020 Federal Income Tax Information**  
 Anthony D. Lubbers

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA<sup>®</sup> questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	Schedule 1 Evaluation

Refer to your tax records if you have a question about the values you reported.

**Transfer My Tax Information Into the FAFSA Form** (i)

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

**TRANSFER NOW** (i)


**Do Not Transfer My Tax Information and Return to the FAFSA Form** (i)

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.

**DO NOT TRANSFER** (i)

**Transfer Tax Information**

It will either kick you out to the FAFSA login screen, OR it will transfer your information

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 FAFSA TO KNOWLEDGE

22

2022-23 FAFSA® Form

FAFSA Home Help Save FAFSA Form Review FAFSA Form Print FAFSA Form Exit FAFSA Form

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics 4 Parent Financials 5 Student Financials 6 Sign & Submit 7

**Success! Time to Celebrate!**

STUDENT INFORMATION  
Student IRS Info


You have successfully transferred your 2020 IRS tax information.

Your IRS tax information has been successfully transferred into this FAFSA® form. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA form.

What was your and your spouse's adjusted gross income for 2020?

Transferred from the IRS

Previous Continue



23

STUDENT INFORMATION  
Student Income from Work

How much did you earn from working (wages, salaries, tips, etc.) in 2020?  
This amount is the total of IRS Form 1042-Line 1 - Schedule 1, lines 3 - 6 - Box 14 (Code A) of Schedule E-1 (Form 1099).

\$ .00

How much did your spouse earn from working (wages, salaries, tips, etc.) in 2020?  
This amount is your spouse's portion of IRS Form 1042-Line 1 - Schedule 1, lines 3 - 6 - Box 14 (Code A) of Schedule E-1 (Form 1099).

\$ .00


Previous Continue

STUDENT INFORMATION  
Student Additional IRS Info

Enter the amount of your (and your spouse's) income tax for 2020.

Transferred from the IRS

Previous Continue




24

## Final Questions

- Child Support Paid
- Taxable Earnings from Need-Based Employment
- Child Support Received
- Housing, food, and other living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits).
- Payments to Pensions (on W-2, box 12)
  - Codes D,E,F,G,H, and S
- Amount of Assets

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## Final Steps

- Summary Page with option to print
- Agreement of Terms

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education.
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it.
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it.
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

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By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide


1. information that will verify the accuracy of your completed form, and
2. U.S. or state income tax forms that you filed or are required to file.

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You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

I, Anthony Lubbers, agree to the terms outlined above.



**Here's what happens next**

- You will receive an email version of this page.
- In 3-5 business days, you will receive an email notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the following email address:

tonytubbers@yahoo.com

[Print This Page](#)

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**Estimated Expected Family Contribution (EFC) -028343**

- The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.
- The EFC is not how much aid you will receive or how much you have to pay for college.


**ESTIMATED ELIGIBILITY INFORMATION**

- Based on the eligibility criteria, you may be eligible for the following federal student aid:
- Direct Loan Estimate - \$9,500.00
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

Learn about federal tax benefits for education, including the American Opportunity tax credit.

## What's Next?

- Watch for further communications (missing information, award letter, etc.) from your Financial Aid Office
- Complete FAFSA Verification (if selected)




## Verification

- Why would your FAFSA be selected for Verification?
  - Selection could be random
  - Data does not Align on your FAFSA
  - FAFSA is missing information
  - Designed to detect intentional fraud in some cases
- FA Office must verify
 

<ul style="list-style-type: none"> <li>Adjusted Gross Income</li> <li>Untaxed Portions of IRA Distributions &amp; Pensions</li> <li>Tax-Exempt Interest Income</li> <li>Household Size</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Income Tax Paid</li> <li>IRA Deductions &amp; Payments</li> <li>Number in College</li> <li>Education Credits</li> </ul>
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## Special Circumstances

Your FAFSA can be updated by the Financial Aid Office for one or more of the following events:

- Loss of employment or benefits.
- Death of a parent or other family member
- Separation or divorce
- Retirement
- Higher than normal out-of-pocket medical, child care, or transportation costs

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29

## More Information?

- High school guidance office!
- College and university websites, brochures, and viewbooks
- **studentaid.ed.gov** or **<https://studentaid.gov/aid-estimator/>**

## Scholarship Searches

- Fastweb.com
- Collegeanswer.com (SallieMae Sponsored)
- College Board <https://bigfuture.collegeboard.org/scholarship-search>
- ScholarshipGuidance.com

Generally, avoid any site that charges you to do a scholarship search.

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30

# Questions?



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