It is with deep sadness that I share about the passing of our friend, Jeff Scofield. Jeff joined the PacFAA ‘Ohana when he got hired as the Financial Aid Director at UH Hilo in August 2002. He served on the PacFAA Executive Council in numerous positions (repeatedly) and has helped on many of the committees throughout his career here. He was the main financial aid outreach guy on the Big Island and truly enjoyed working with the Hawaii high school communities. He was always generous with his time and willing to assist whenever and wherever help was needed. His genuine personality has touched the lives of all who knew him and the ripples of his positive impact are still being felt today. We are so thankful to have had the pleasure of knowing him.

We send our love and condolences to Hettie, Camille, Carter and the rest of Jeff’s ‘ohana.
Housekeeping

- Session is being recorded and will be posted to the PacFAA and P20 websites – www.pacfaa.org and www.p20hawaii.org
- Your cameras, microphones and the chat have been turned off. Please post your questions in the Q&A during the session
- Restrooms are down the hall to the left or right

Updates

- PacFAA Updates
  - Kolby Santiago
- HACAC updates
  - Lei Hass
PacFAA 2023–2024

› Financial Aid Nights – Virtual
  ◦ 6:00pm, Wednesdays through October 12
  ◦ FAO’s there to answer questions
    ◦ Registration: [collegeiswithinreachhawaii.com](http://collegeiswithinreachhawaii.com)

› In person sessions have started

› FAFSA Completion – we will have virtual and in person sessions

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PacFAA 2023 – 2024

› 2023 PacFAA Conference
  ◦ March 30–31, 2023
  ◦ In Person

› Location TBD

› All are welcome
  ◦ Information will be available at a later date at [www.pacfaa.org](http://www.pacfaa.org)
THINK YOU CAN'T AFFORD TO PAY FOR COLLEGE?
GUESS AGAIN!

Join us for our FREE virtual informational workshop to find out more.

Our webinar will help you learn:
1. How to reduce the cost of college by applying for grants, loans, and work-study funds from the government.
2. How to create a budget to pay for college.
3. How to challenge your decision to not go to college.
4. How to appeal student need for help paying for college, regardless of family income.

COLLEGE IS WORTH THE INVESTMENT!
and can be affordable for you and your family!

Webinar Dates:
August 17, September 21, October 5, November 2
August 19, September 23, October 6, November 3
August 21, September 25, October 8, November 5
August 23, September 27, October 10, November 7

Hawaii Association for College Admissions Counseling (HACAC): Updates
Lei Haas, President-Elect
Membership:

❖ Now FREE for secondary members
❖ New registration/login required even if past member (new website)

Individual Membership Options
Please read before proceeding

There are three membership options to select from in the list below:

❖ In-State Institution/Primary or Secondary Counselor or Financial Aid Officer: Free
❖ Out-of-State Institution/Primary or Secondary Counselor or Financial Aid Officer: $150.00
❖ In-State Institution/Post-Secondary Enrollment Management Staff: $20.00
❖ Out-of-State Institution Post-Secondary Enrollment Management Staff: $45.00
❖ Student: $20.00
❖ Retiree: $10.00
❖ Independent Educational Consultant: $45.00

Fall 2022 College Fairs
❖ Oct 17: Kauai
❖ Oct 18: Oahu
❖ Oct 19: Maui (x2)
❖ Oct 21: Big Island (x2)
❖ Sponsoring Lanai and Molokai
   Students to attend Maui Fair
❖ Spring Fairs late March/Early April
Other Announcements
- See you at NACAC! HACAC Pau
  Hana Thurs @6pm, Marriott
  Marquis
- HACAC Conference
  - March 31/April 1
- Stay tuned for more Professional
  Development and Community
  Engagement Opportunities!

Hawaii P–20

- Live on stage – here to rock your world.....

  DJ Gusty Gus!!

- Gus Cobb-Adams
  • (The Good Looking Guy!!)
Hawai‘i P-20 Updates
September 16, 2022

FAFSA Completion Events

• School-by-School FAFSA completion events starting in October
• Virtual events starting Wednesdays in November/December
• Reach out to us if you would like to schedule a FAFSA event
• Spring Strategy to support you announced in November
College Counselor Toolkit

- How to Pay for College Booklet – digital version
- 12th Grade Road Map
- 12th Grade Tip Sheet
- CAES Application Event Template
- Financial Aid Nights/Scholarship Workshop Flyers
- GEAR UP Week Flyer
- GEAR UP Week Postcard
- GEAR UP Week Video w/ Nikki Holbrook

Download Now:
https://www.dropbox.com/sh/phsz4lctkibjwv/AACEoCZVap0QzKpmgCZDOCya?dl=0

Cash for College – FAFSA Challenge

- More details next week!
- CASH awards for senior class activities!
- Mahalo to sponsors: Harold K.L. Castle Foundation
GEAR UP Week Workshops

- September 20: College 101
- September 21: Finding Scholarships
- September 22: How to Pay for College
- September 23: 2-Year College vs. 4-Year University

Register at: collegeiswithinreachhawaii.com/GUWeek2022

Scholarship Aha (Virtual & Live-In-person Events)

- Virtual Scholarship Aha Event – November 01
- Maui – October 20
- Molokai – November 07
- Oahu – Pearl Country Club - November 10
- Oahu – Windward – TBA
- Hawaii - Kealakehe – October 27
- Hawaii – Virtual Aha Event – TBA

More information: www.nhea.net
College Application Events

• High Schools Coordinating Application Events
• CAES Steering Committee Available to Support
• Reach out to Gus for support
• Committee to reevaluate strategy in October

Questions?

DJ Gusty Gus!!

Gus Cobb Adams
gusca@hawaii.edu
Jami Masunari
Hawaii Community Foundation

Hawaii Community Foundation Scholarship Program
2023-2024 Academic Year

www.HawaiiCommunityFoundation.org
Why Apply for HCF’s Scholarships?

One online application may qualify you for...

- Over **200+** Scholarship Funds
- Over **$7 million** in scholarship awards
- Over **1600** scholarship awards
  - Average scholarship award = ~**$6,200**
  - **32%** of awardees received multiple scholarships from HCF

**We do the work for you!**

---

How to Apply

Go to: www.hawaiicommunityfoundation.org

**We believe in a better Hawai‘i.**

That’s why we created the C H A N G E Framework

[See Essential Sectors]
How to Apply
“Login To The Scholarship Manager”

How to Apply – Create an Account

RETURNING USERS: You will be asked for your username and the password you entered when you first created your account.
If you forget your username and/or password DO NOT create a new account. Instead, please continue to the Log In Here page below and click on the “Forgot your username?” or “Forgot your password?” and follow the prompts.
If you have been locked out of your account, please contact us at 800-566-5570, or at scholarship@hcf-hawaii.org, and we will be happy to assist you.

First Time Users: You will be asked to create an account in order to access the scholarship application.

Create Account
Documents & Essays

• **2023-2024 Student Aid Report (SAR) from FAFSA** – Highly recommended to qualify for maximum amount of scholarships

  • Grade Transcript - Required
    • Transcript that contains name of student, name of school, course history, description and grades, cumulative GPA.
    • Current year’s fall grades are encouraged for continuing college students

• **Personal Statements***
  ◇ What inspired you to choose (your) field of study and academic plan?
  ◇ How will your academic plans help you to give back to the community?
  ◇ How will an HCF scholarship impact you and help you to achieve the life you would like to live in the future?

*Personal statements subject to change

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High School Seniors

• What year will/did you graduate from high school? **2023**

• At least your junior year grade transcript

• SAT / ACT Scores – Recommended but optional
Company Affiliation – Step 1

From the drop down menu, select the company/organization you or your relative are affiliated with.

Company Affiliation – Step 2

In the box to the right, type the Employee’s full name, employee identification number (EIN), and relationship to the applicant.
Optional Documents & Essays

Optional Documents

- Letters of Recommendation (LOR) (student can request up to 3 LORs)
- Kamehameha Schools Ho'oulu Hawaiian Data Center Ancestry Verification Letter
- Proof of Organization Affiliation
- SAT/ACT Scores (high school seniors only)

Optional Essays

- Yes/No Questions
- Short Answers
- Short Essays

Important Dates

Online Application Opens: November 15, 2022

FINAL Deadline (including LOR’s): February 15, 2023 @ 4:00 PM Hawaii Standard Time
Helpful Tips

- **Start Early!!!**
  - Submit your FAFSA starting October 1\textsuperscript{st}
  - Obtain your transcript ASAP
  - Save any attachment(s) as a .pdf for easy upload
- Answer all questions accurately to be eligible for the most amount of scholarships possible.
  - Every question is tied to a scholarship opportunity
- Prepare Personal Statements ahead of time and in a Word document
- Notify recommenders **BEFORE** asking for a Letter of Recommendation
- Submit Early!!!

Contact HCF Scholarships

Email: scholarships@hcf-hawaii.org

Phone: 566-5570 or 1-888-731-3863 (toll free)

Website: [www.HawaiiCommunityFoundation.org](http://www.HawaiiCommunityFoundation.org)

Scholarship FAQ’s
Amy Akana
scholars@Hawaii.edu

University of Hawaii
Common Scholarship
Application

UH System Common
Scholarship application
Who can apply?

- Students attending ANY campus within the University of Hawaii System
  - Hawaii CC
  - Honolulu CC
  - Kapiolani CC
  - Kauai CC
  - Leeward CC
  - Windward CC
  - UH Maui College
  - UH Hilo
  - UH Mānoa
  - UH West Oahu

What is it?

- The UH System Common Scholarship Application
  - One application to be eligible for many different scholarships!
  - Deadline to apply: **March 1, 2022**

New Warrior Scholarships have an earlier deadline: January 2022 (exact date TBA)
These are merit-based scholarships for Honors College applicants and 2022 HS Graduates attending UH Mānoa
www.hawaii.edu/tuition/scholarships/

✔ Application checklist

- Be a University of Hawaii system student
- Complete the FAFSA
- Transcripts
- Contact info for recommendations
- Personal Statement
- Essay for certain scholarships
- Complete the application
Admissions

- Apply for admissions at www.hawaii.edu/admissions
- Students must have a UH student email address before they can apply for scholarships

Complete the FAFSA

- It’s FREE…don’t pay for it!
- www.studentaid.gov
- Not required for all scholarships but will help students find out what kind of financial aid (grants, loans, work-study) they qualify for
Transcripts, if you are a...

- **Incoming freshmen** – high school transcript
- **Transfer student from non-UH school** – official college transcripts
- Continuing UH students do not need to submit transcripts

Recommendations

- Need the name(s) and email address(es) of 1-3 references
- Contact references **before** listing them on your application
- Track letters of recommendations even after submitting the application
- **Deadline for letters of recommendations:** *March 8, 2022*
Personal Statement

- The statement can include:
  - Educational & career goals
  - Current employment
  - Any accomplishments, including any honors or awards
  - Personal background
  - Any barriers to obtaining education goals & how the student plans to overcome them
- 900 word maximum

Essays

- Essays do NOT take the place of personal statements
- Essays are optional and for specific scholarships
- Only complete optional essays to be considered for those specific scholarships
Once you submit your application, you CANNOT make changes

STOP

Make sure your application is complete & accurate

Any questions?

UH System Scholarship Office
Phone: 808-956-6203
Email: scholars@hawaii.edu
Kamehameha Schools

- Richard Holmes
MULTIPLE OPPORTUNITIES

KS College Scholarships
- Nā Ho'okama a Pauahi
- Ho'okawowo

KS Campus Scholarships
- Ka'i Lanakila
- Nowelo

Pauahi Foundation Scholarships

KS COLLEGE SCHOLARSHIPS ELIGIBILITY CRITERIA
MUST MEET ALL 5 CRITERIA FOR ALL PROGRAMS

Hawai‘i resident
Full-time student
Classified degree-seeking student
Demonstrates financial need
Meets KS maximum funding guidelines
KS COLLEGE SCHOLARSHIPS
STEPS TO APPLY

CSS PROFILE
• Available October 1, 2022
• Deadline January 6, 2023
• https://cssprofile.collegeboard.org

2023-2024 FAFSA
• Complete your 2023-2024 FAFSA application beginning October 1, 2022
• Download the SAR pdf
• If selected for verification, submit tax documents to IDOC
• 2021 federal tax return
• 2021 W-2(s)
• Non-filers can submit Means of Support form at KS NetPartner

KS NET PARTNER
• KS Certification Statement
• KS Affirmation Statement
• Short Answer
• 2023-24 SAR pdf

ELIGIBLE RENEWAL STUDENTS

Neat
No CSS Profile Needed

Meet
Must meet the following criteria:
• Awarded for SY 2022-2023 and accepted award by 9/22/22
• Same degree level
• Graduating after 2023-24 SY
• Within Maximum Funding Guidelines

Complete
KS Net Partner Student Portal
1. Submit 2023-24 SAR
2. Complete simplified application
Pauahi Foundation

Important Dates

<table>
<thead>
<tr>
<th>Event</th>
<th>Date/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Open</td>
<td>October 3, 2022 8:00 am (HST)</td>
</tr>
<tr>
<td>Application Close</td>
<td>December 2, 2022 4:15pm (HST)</td>
</tr>
<tr>
<td>Award Notification</td>
<td>March 2023</td>
</tr>
<tr>
<td>Award Disbursement (Begins)</td>
<td>August 2023</td>
</tr>
</tbody>
</table>

Over 400 scholarship awards (merit- & need-based) available!

www.ksbe.edu/college
Scroll down to: Pauahi Foundation

General Program Eligibility

1. Enrolled in a classified, degree-seeking program
2. Attend a two- or four-year accredited institution that is recognized by the Foundation and KS
3. Verified full-time enrollment as an undergraduate or graduate student, as defined by degree program

Half-time enrollment and/or additional criteria may apply, depending on scholarship fund selected by Applicant. Review our Scholarship Listing for details.

www.ksbe.edu/college
Scroll down to: Pauahi Foundation
Pauahi Foundation

Required & Supplemental Documents

1. Online Application
   • 1 personal statement + 1 list of activities/community service

2. School Transcript
   • Must show final grade & GPA (total/cumulative) through Spring 2022
     High School Seniors c/o 2023 = Freshman, Sophomore & Junior final grades/cumulative GPA

Supplemental Documents, if required*, may include:
- Student Aid Report dated for the 2023-24SY
- Letter(s) of Recommendation
- Additional Essay(s)
- Art Portfolio

Review our Scholarship Listing for details

www.ksbe.edu/college
Scroll down to: Pauahi Foundation

TIPS FOR SUCCESS

• Apply early
  Early applicants receive courtesy reminders
  Read and respond to emails and calls from KS

• Visit the KS Financial Aid Scholarship Support website – www.ksbe.edu/college
  Use the Application Checklist to complete your application
  Follow the Application Step-by-Step Guide for detailed help

• Kōkua available at KS Resource Centers
  Locations – https://apps/ksbe.edu/resourcecenters/locations/oahu/
  Call us – 808.534.8080 or toll free 1.800.842.4682, then press 2
Hawaii CC System

- Judy Oliveira
UHCC Updates
Financial Aid Federal Update HS Counselor Workshop
September 15, 2022

Hawai‘i Promise Scholarship

- Money from UH and State of HI
- Covers direct education costs—tuition, fees, and an allowance for books and supplies. (last dollar)
- Must complete the FAFSA
- Be a Hawai‘i resident or qualify for exempt status that pays in-state tuition
- Be degree-seeking
- VIDEO

In 2021-22, almost $5 million awarded to over 2,220 students!

uhcc.hawaii.edu/hawaiipromise
During the pandemic, students with $0 EFC may be temporarily eligible for SNAP
- Direct outreach from HINET System Office
  www.hinethawaii.org
  HINET System Office:
  808-842-2581

Kamaʻāina App – Class of 2023
- No application fee
- Takes less than 15 minutes to complete
- Expedited processing of application
- Encourages to apply early!
- Kamaʻāina App Student Flyer
  kamaaina.hawaii.edu
Hana Career Pathways

- **Free** short-term job training & employment for HS graduates! Upcoming and past graduates invited to apply in Spring 2023 for summer and fall trainings.
- Training available in healthcare, technology and skilled trades.
- Paid internships and guaranteed interviews with local employers.
- Students receive tuition assistance for courses and other training costs such as books and industry certification exam fees and wrap around support services.

[uhcc.hawaii.edu/training]
2023–24 Delivery System

Frank Green
Financial Aid Outreach
University of Hawaii – West Oahu

greenf@hawaii.edu
COVID-19

- It depends
- Maybe
- Varies by Institution – check with the school
- It will change
- I don’t know
- Getting Better??? (We’ll see)

2022–2023 Funding Levels

- Maximum Scheduled Award: $6,895
- Increase of $400 for 2022–2023
- Able to receive up to 150% of scheduled Pell award
- Minimum Award – $650
- Maximum eligible EFC – 6206
FSA ID

- The FSA ID — a username and password — has replaced the Federal Student Aid PIN (2015) and must be used to log in to certain U.S. Department of Education websites.
  - fafsa.gov
  - the National Student Loan Data System (NSLDS®): nslds.ed.gov
  - StudentLoans.gov
  - StudentAid.gov
  - Agreement to Serve (ATS): teach-ats.ed.gov

FSA ID Challenges

- email address
  - Can be associated with only one FSA ID
  - Free email accounts at Gmail.com, Hotmail.com or a similar service

- email address is invalid
  - Common email address errors
    - Space before, within or after the email address
    - An extra period
    - Doubled letters

- Student and parent FSA IDs are swapped
FSA ID Challenges

- Name mismatch
  - The name used with the FSA ID must match the name on your Social Security Card

- Date of birth mismatch

- Social Security Number mismatch

FSA ID Challenges

- Easy for students and parents to forget their username and password
  - The FSA ID may be used only once a year
  - Email addresses may have changed

- Write down the FSA ID username, email address, password and security questions/answers

- Take a picture!
New IRS Tax Forms starting in the 2018 Tax Year

- New Tax Form 1040 shortened/simplified (postcard size)
- Old Tax Form 1040 line items moved to new Schedules 1 – 6
- Tax Forms 1040A/1040EZ Eliminated
- Tax Form Schedule 1 used as the proxy for same purpose that 1040A/1040EZ had for Auto-Zero and Simplified Needs Test eligibility
## IRS Tax Forms for 2021

### Schedule 1 (also called Form 1040-SR) (age 65 or older)

#### Additional Income and Adjustments to Income

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<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wages</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Business income (including rental or royalty income)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Interest income</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Dividends</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Nonfarm self-employment income (nonfarm self-employed)</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Unemployment compensation</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Other income (add lines 6 through 13)</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Total income (add lines 2 through 9)</td>
<td></td>
</tr>
</tbody>
</table>

#### Adjustments to Income

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Standard deduction for age</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Itemized deduction for age</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Other adjustments for age</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Total deductions for age</td>
<td></td>
</tr>
</tbody>
</table>
Schedule 1

- IRS DRT will now automatically answer the question about whether or not a Schedule 1 was filed
  - The answer will be based on all current exceptions for filing a Schedule 1
  - instead of the “Filed a Schedule 1?” entry fields, students and parents will see the words “Transferred from the IRS.”

Did your parents file Schedule 1?

- Answer “No” if you did not file a Schedule 1 or only filed it to report:
  - Unemployment compensation
  - Alaska Permanent Fund dividend
  - Educator expenses
  - IRA deduction
  - Student loan interest deduction

- If you filed a Schedule 1 and reported additional income or adjustments to income other than, or in addition to, the six exceptions shown above, you must answer “Yes.”
fafsa.gov and fsaid.ed.gov are both being redirected to studentaid.gov

Redirect will continue until April, 2022 – or later?? Later!!

Eventually (soonish – or not) all (most) Federal Financial Aid sites will launch from studentaid.gov
2023 – 2024 FAFSA

- Color rotation
  - Yellow, Orange, Green, Blue
  - Color rotation for 2023–2024 is
    - Yellow (students)
      - PMS 108U
    - Purple (parents)
      - PMS 263U

myStudentAid mobile app – BYBY!
The workaround:

- Do not enter the name of the High School
- Enter the city and state
- Click on the Search button on the bottom in the blue box
- Select the High School from the list
- Click Next
FAFSA Issues

- May also crash out after signing and clicking submit
- Same box with the same error words
- FAFSA will have been submitted and student will receive confirmation email in a few minutes
- Only be missing out on the final confirmation page – not a big deal.
- However, if you want to beat this error, here’s the trick:

  Once the error box shows up – do not click ok!

  Move the cursor to the upper left side of the screen – anywhere is fine

  Left click one time, and then press the Esc key

  The confirmation page will magically appear!

  All kind of strange I know, but it works
Confirmation Page

FAFSA FORM CHANGES

2023 – 2024

- Simplification Act specifies information to collect on form
- New Questions
  - Race/Ethnicity
  - Gender Identity
- Three existing homeless questions in Step Three become renewal-eligible
Demographic Survey

Students completing a 2023–24 FOTW will be able to utilize IRS Data Retrieval Tool as of October 1st.

Data available in English and Spanish.
IRS Data Retrieval Tool

- FOTW includes logic/questions to determine if applicant is eligible to use the IRS Data Retrieval Tool
- Applicant’s response will take him or her to the IRS system or provide a message that the applicant should use own financial figures to complete FOTW
- “Unmarried and both parents living together” not eligible to use the IRS Data Retrieval
- Same gender married couples using “married filing jointly” status can use IRS Data Retrieval

IRS Data Retrieval Tool 2023–2024

- All DRT data continues to be encrypted, FAFSA applicants cannot make corrections, only institutions will be able to make corrections
- IRS data field flags identify what, if any, information was changed
Challenges with IRS Data Retrieval

- Recently filed tax returns
- Tax returns not yet filed
- Mismatched identifying information
- Mismatched marital status
- Rollovers
- Foreign income tax returns
- Paper FAFSAs

Federal Loan Interest Rates

- Rates are the same for undergraduate subsidized and unsubsidized loans.

- Rates are different between undergraduate students and graduate students.

- Fixed rate set each year. Applies for the life of the loan.
### Interest Rates

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Borrower Type</th>
<th>Interest rates for loans first disbursed on or after 7/1/22 and before 7/1/23</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans and</td>
<td>Undergraduate</td>
<td>4.99%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Graduate or Professional</td>
<td>6.54%</td>
</tr>
</tbody>
</table>

For Direct PLUS Loans first disbursed on or after July 1, 2022, and before July 1, 2023, the interest rate is 7.54%.

These are fixed interest rates for the life of the loan.
Variable Rate Loans

- Subsidized and Unsubsidized Stafford Loans before July 1, 2006:
  - In-school rate = 1.79%
  - Repayment rate = 2.39%
- Parent Loans = 3.19%

Sequestration - Last year – or not!

- Direct Sub and Direct Unsub Origination Fee
  - On or after Oct. 1, 2021, and before Oct. 1, 2022: 1.057%
  - On or after Oct. 1, 2022, and before Oct. 1, 2023: 1.057%

- Direct PLUS Origination Fee
  - On or after Oct. 1, 2021, and before Oct. 1, 2022: 4.228%
  - On or after Oct. 1, 2022, and before Oct. 1, 2023: 4.228%
Sequestration – going to be around until 2030!

- After October 1, 2030 and on, it should be, could be, maybe:
  - Direct Sub and Direct Unsub: 1%
  - PLUS Loans: 4%

Sequestration – Last Year – not!

- Sequestration was supposed to expire at the end of FY2021

- However, sequestration on mandatory spending was extended through FY2030

- This affects the student loan origination fees, the reduction in the Iraq–Afghanistan Service Grants and the reduction in the TEACH Grants.
Beginning with the 2021–22 Award Year:

- Require student and parent borrower to view/acknowledge current amount owed in Federal student loans
- Must be completed prior to school making 1st disbursement of the 1st Direct Loan that a student or parent borrower received for each new award year
- Available at StudentAid.gov

**EFC Formula: Assets**

Reported on the FAFSA:

- Current balance of cash, savings, and checking accounts
- Net worth of investments, including real estate but excluding the family’s primary residence
- Net worth of businesses and investment farms
EFC Formula: Assets

Parents’ contribution from assets:

- Asset Protection Allowance subtracted from net worth - 0
- Contribution is 12% of remaining assets

EFC Formula: Assets

Student’s contribution from assets:

- 20% of net worth
- No Asset Protection Allowance!
Income Protection Allowance (IPA)

- Still in play
- Slight increase

- Dependent Student:
  - 2023–2024 = $7600.00

Special Circumstances

- FAFSA® Announcements
  - If your or your family’s financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you’ve lost a job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact the school you plan to attend to discuss how your current financial situation has changed. Note that the school’s decision is final and cannot be appealed to the U.S. Department of Education. Visit StudentAid.gov/coronavirus for more information.
  - From the login screen for the FAFSA
Professional Judgment

- Families cannot report special circumstances on the FAFSA
- Professional judgment exercised after the family files the FAFSA
- Professional judgment exercised by the financial aid administrator

Process varies from college to college
- FAFSA Filed
- Award Notification Received

Documentation will always be required
Final authority of the financial aid administrator
No appeal of the decision
Legislative Update

everything is great. thanks for asking.

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FSA PRIORITIES

1. FAFSA Simplification Act
2. PSLF Waiver
3. Payment Pause
4. Fresh Start Initiative
5. Targeted Student Debt Cancellation
6. Afghan and Ukraine Parolee Title IV Eligibility

FAFSA SIMPLIFICATION

Became law December 27, 2020

FUTURE ACT

- Became law December 19, 2019
- Expands access to federal student aid
- Requires FSA use data directly from IRS

FAFSA SIMPLIFICATION ACT

- Part of Consolidated Appropriations Act, 2021
- Introduces significant changes to FAFSA application process
COORDINATION WITH *FUTURE ACT*

*FUTURE ACT, PUBLIC LAW NO. 116-91*

- Automatic data exchange for FAFSA® form
- Calculate and recertify income-driven repayment (IDR) plans
- Confirm income for total and permanent disability (TPD) discharge

STUDENT AID INDEX (SAI)

- Expected Family Contribution (EFC) becomes **Student Aid Index (SAI)** for determining need-based aid eligibility
- Estimated Financial Assistance (EFA) becomes **Other Financial Assistance (OFA)**
- New Formula: Cost of Attendance – SAI – OFA = Need
STUDENT AID INDEX (SAI)

- Income mostly determined by FUTURE Act Direct Data Exchange (FADDX) transfer
- New assets
  - Child support received
  - Family farms and small businesses
- SAI can be negative number to —$1500
- Non-tax filers receive automatic —$1500 SAI

LIMITED PSLF WAIVER

**BENEFITS**
Receive credit for any prior periods of repayment
- Any loan program
- Any repayment plan
- Any payment (full, partial, timely, late, etc.)
- Sometimes when no payment made

**ELIGIBILITY**
Must have qualified employment and
- Direct Loans (DL)
- Existing Direct Consolidation Loan(s)
- Other loans consolidated into DL program by Oct. 31, 2022
- More information at Studentaid.gov
PAYMENT PAUSE

Effective through December 31, 2022

• Pause on:
  • Student loan repayment
  • Interest
  • Collections
  • Delinquency
  • Default

Reenter repayment in good standing

FRESH START INITIATIVE

For borrowers who defaulted before March 13, 2020

Applies to defaulted
  • Direct Loans
  • FFEL loans (ED- and commercial-held*)
  • Perkins loan (ED-held)
FRESH START INITIATIVE

BENEFITS

• Access to affordable repayment plans, potential loan forgiveness
• Access to additional federal student aid
• Pause on collections activity for one year after payments resume
• Eligibility for loan rehabilitation
• Updated credit reporting (remove loans delinquent > 7 years; update others to “current”, etc.)

TARGETED STUDENT DEBT CANCELLATION

$20K CANCELLATION

• ED-held loans
• Individuals with annual income <$125K during pandemic
• Married couples or HOH with annual income of <$250K during pandemic
• Pell recipient

$10K CANCELLATION

• ED-held loans
• Individuals with annual income <$125K during pandemic
• Married couples or HOH with annual income of <$250K during pandemic
• Did not receive Pell
TARGETED STUDENT DEBT CANCELLATION

New PROPOSED income-driven repayment plan

- Protect more income from loan payments
  - Reduce percentage of discretionary income
    ✓ undergrad borrowers must pay monthly to 5%
  - Change percentage to weighted average for borrowers with grad and undergrad loans
  - Increase income considered nondiscretionary
- Cover monthly unpaid interest
- Forgive loan after 10 years repayment (loans with original balance ≤ $12k)

AFGHAN PAROLEE TITLE IV ELIGIBILITY

CRITERIA

- Paroled into U.S. between July 31, 2021 and Sept. 30, 2022
- Paroled into U.S. after Sept. 30, 2022
- Spouse, child, or parent/guardian* of Afghan national previously paroled into U.S. between above dates

DURATION

- Through later of
- March 31, 2023
- Term of parole
- Must meet all other student eligibility criteria
UKRAINE PAROLEE TITLE IV ELIGIBILITY

CRITERIA
• Paroled into U.S. between Feb. 24, 2022 and Sept. 30, 2023
• Paroled into U.S. after Sept. 30, 2023 if
  • Spouse/child of Ukraine citizen or national paroled into U.S. between above dates
  • Parent/guardian/primary caregiver of unaccompanied noncitizen child paroled into U.S. between above dates

DURATION
• Term of parole
• Must meet all other student eligibility criteria

2023–24 VERIFICATION

REQUIREMENTS
• Verification required for V1, V4, and V5
• Exception: Confined/incarcerated students
  ✓ V1 verification not required
  ✓ V4 and V5 verification for Identity/Statement of Educational Purpose only
• COVID-19 waivers and flexibilities apply to any award year verification being completed through end of PP that begins after national emergency rescinded
CONTINUATION OF NATIONAL EMERGENCY

COVID-19

• National emergency related to COVID-19 pandemic continues

• COVID-19 Title IV Flexibilities and Waivers still apply

2024–2025 Expected FAFSA Changes (EFC)

Modified FAFSA form to include the remaining FAFSA Simplification provisions:
  • Includes provisional independent student determination

  ▶ Provide tool for estimating student aid eligibility

  ▶ Expanded accessibility of FAFSA forms to 11 most common languages
2024–2025 Expected FAFSA Changes (EFC)

- Student Aid Index (SAI) replaces Expected Family Contribution (EFC)
- Direct Data Exchange to import Federal Tax
- Re-engineered FAFSA processing systems

2024–2025 FAFSA will also no longer divide the parent contribution portion of the Student Aid Index (previously EFC) by the number of children in college. This will yield a higher Student Aid Index when there are two or more children in college at the same time.

- Not much of a difference in the SAI for low-income students, but decrease in aid eligibility for middle- and high-income students
**FAFSA SIMPLIFICATION**

- Child support received will be reported as an asset on the FAFSA, instead of as untaxed income.

**Divorced or Separated Parents**

- The parent responsible for filing the FAFSA will be based on whichever parent provides more financial support to the student, not the parent with whom the student resides.
- This will be based on financial support provided during the prior-prior tax year, not the 12 months ending on the date the FAFSA is filed.
FAFSA® Demonstration Site

- FAFSA® Demonstration Site
  - [https://fafsademo.test.ed.gov/webdemo.htm](https://fafsademo.test.ed.gov/webdemo.htm)
  - 2023–2024 Available around September 25, 2022
  - NO EFC is produced
Financial Aid Events

- **FAFSA 101**
  - Friday, September 23, 2022, 9:00am – 11:00am
  - [https://hawaii.zoom.us/meeting/register/tJEpcumtrzwsH9dqRIjywilmfsfKSVr47qbaq](https://hawaii.zoom.us/meeting/register/tJEpcumtrzwsH9dqRIjywilmfsfKSVr47qbaq)

- **Financial Aid Nights – Starting August 17 through October 12, 2022**
  - [https://collegeiswithinreachhawaii.com/](https://collegeiswithinreachhawaii.com/)
  - Wednesdays, 6:00pm – 7:30pm

- **Scholarship Nights: 6:00pm – 7:30pm**
  - September 29, November 01, November 17

- **FAFSA Completion**
  - Virtual and in person
  - We will be there to support you!
Questions ?????????

fafsa@hawaii.edu

The video and copies of tonight’s slides will be posted to the HI P20 website

Questions ?????????

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