

It's Never Too Early

A resource to help Missouri
students and their families
prepare for college.



MOHETM

Missouri Department of Higher Education

*Building Missouri's future...
by degrees[®]*



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Education beyond high school has never been more important. By 2018, nearly 60 percent of all jobs in Missouri will require a degree or professional certificate. The good news is there are many options for higher education — four-year colleges, community colleges, vocational technical schools and career schools.

Without a doubt, a college education offers many opportunities now and in the future. Here are just a few:

More Options

Jobs that require only a high school degree are decreasing, while employment opportunities for college graduates continue to grow. Higher education opens the doors to the jobs of the future. Students who earn a professional certificate or a two- or four-year degree have more options to choose a profession they love in a location they want to live.

More Money

College can mean the difference between a low-paying job and a higher-paying career. On average, a person with a bachelor's degree earns about 57 percent more than a person with only a high school diploma.

In 2013, the average salary for a person with a bachelor's degree was \$50,050, while the average earnings for a person with a high school diploma were \$27,350. A person with a master's or professional degree earned \$65,565 on average.

More Benefits

In addition to more job opportunities and greater earning potential, college graduates experience lower unemployment rates, are able to save more money and typically have more time to participate in more hobbies and leisure activities. Data also shows that people with more education are more likely to vote and volunteer in their communities.

Jobs requiring higher education tend to offer better health insurance and other benefits.

College life itself offers many exciting opportunities. Access to clubs, school activities, concerts and sporting events and the chance to study abroad are just a few of the options students may find on campus.

Paying for College

Paying for college is often a major concern for students and their families. Higher education doesn't have to be out of reach because of cost. Depending on the type of school a student chooses, colleges come in all prices. The average cost to attend college at a variety of Missouri schools can be found at dhe.mo.gov/data/tuitionandfees.php.

Although the sticker price for college may seem high, many costs can be offset by financial aid. In fact, about 85 percent of all college students receive some sort of financial aid. Students can receive a combination of grants, scholarships, work-study jobs, and loans to pay for their schooling. Working part-time through college can help students borrow less money they will eventually

have to pay back.

The U.S. Department of Education's Office of Federal Student Aid provides over \$100 billion in federal aid in the form of grants, work-study programs and loans to students who qualify. Parents can visit



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FAFSA4caster.ed.gov to get an estimate of the amount of federal aid their child could receive. Visit reputable college scholarship search sites such as finaid.org/scholarships or collegescholarships.org to find additional sources of college funding.

If possible, saving for college should start early. Parents who regularly set money aside for college when their child is young can watch the savings grow as their child grows.

A 529 plan is a great way to save for college. Visit missourimost.org to learn about MOST 529, a state-sponsored, tax-advantaged college savings plan. MOST 529 can help parents save for college tuition, certain housing expenses, books, supplies and other qualified higher education expenses. If parents qualify, apply and are approved for the matching grant program, contributions to their MOST 529 Plan account will be matched dollar-for-dollar, up to \$500 per year.



Grants and Scholarships

In addition to federal financial aid, the Missouri Department of Higher Education administers several grants and scholarships to help Missouri students and their families pay for college including:

A+ Scholarship

This program provides scholarship funds to eligible graduates of A+ designated high schools who attend a participating public community college or vocational/technical school or certain private two-year vocational/technical schools. For more information, visit dhe.mo.gov/ppc/grants/aplusscholarship.php.

Access Missouri

This is a need-based program for undergraduate students enrolled

full time at a participating Missouri higher education institution. Eligibility is determined by a student's expected family contribution (EFC) as calculated through the Free Application for Federal Student Aid (FAFSA). For more information, visit dhe.mo.gov/ppc/grants/accessmo.php.

Bright Flight Scholarship

This merit-based program provides scholarship funds to top-ranked high school seniors who attend approved Missouri postsecondary schools. For more information, visit dhe.mo.gov/ppc/grants/brightflight.php.

More information about additional grants and scholarships can be found at dhe.mo.gov/ppc/grants.



Save for College with a MOST 529 Plan
missourimost.org



Continuing education beyond high school is one of the most important decisions a student can make. Because there are so many things to consider, it's never too early to start planning for college. There are many steps families can take during the elementary, middle school and high school years to put a plan in place.

Elementary

Elementary school students often talk about what they want to do when they grow up. There is a good chance that achieving those dreams will require more than a high school diploma.

Parents can nurture a love of learning in their child that will build a foundation for success through middle school, high school and beyond. In addition to schoolwork, hobbies and other activities can help children develop interests and skills that can eventually lead to education and career choices.

- Talk about the importance of education throughout a child's school years.
- Develop a daily reading habit.
- Visit interesting places to experience new things.
- Create a college-friendly environment. Talk about family members who attended college and why it was important to them and their careers.

Middle School and Junior High

Many decisions students make in middle school and junior high will have an impact in high school and college.

Establish Good Habits

Good habits developed now will pay off in the future. It is important for students to:

- Pay attention in class and be ready when test time rolls around.
- Never give up. If students are having a difficult time with classes, they should ask for help before they fall behind.
- Get involved in activities at school or in the community. This gives students a chance to explore their interests, meet new people and learn new things.
- Adopt good study habits. High school classes may require more studying than middle school, and if students are involved in sports and clubs, they need to know how to make the best use of their time in order to get good grades.
- Stay out of trouble. Disciplinary actions can stay on a student's record and prevent them from being eligible for scholarships.

Discover Interests

Although a career may be years away, students in middle school and junior high can begin to explore options by enrolling in classes and participating in community activities that will help them discover their interests. In high school they will have even more choices and a say in what they study. When they register for school, they should ask questions about classes that interest them. A teacher, counselor or family member can help them get the answers they need.

Many decisions students make in middle school and junior high will have an impact in high school and college.

As students start to think about what they want to do and where they may want to attend college, they can check out the College and Degree Search at collegesearch.mo.gov to find out more about the options available in Missouri. Students should learn everything they can about the variety of colleges and degree programs available so they can begin to think about the right fit for them.



Explore Career Paths
missouriconnections.org


High School

Freshmen and Sophomores

Many students sail through their freshman and sophomore years without really thinking about what's ahead after high school. But if they wait until their junior or senior year to start preparing for college, they could be limiting their options. Students should enjoy high school, but keep their future in mind.

Consult the Counselor

It is important for students to talk to their school counselor about the classes they should be taking. The Missouri Department of Higher Education recommends the following high school coursework:



| | |
|-------------------------|----------|
| Communication Arts..... | 4 units |
| Social Studies..... | 4 units |
| Mathematics..... | 4 units* |
| Science..... | 3 units |
| Fine Arts..... | 1 unit |
| Physical Education..... | 1 unit |
| Health Education..... | 0.5 unit |
| Personal Finance..... | 0.5 unit |
| Electives..... | 7 units* |

* While the Department of Elementary and Secondary Education requires 3 units of math to graduate high school, the Department of Higher Education recommends 4 units of math to better prepare students for college-level math courses.

** Two units of a single foreign language are strongly recommended for college-bound students. When planning their high school class schedule, students should also check into the admissions requirements for the colleges they are considering.

Focus on Grades

Students need to keep their grades up throughout high school. Their grade point average can have an effect on college admissions and merit-based scholarships.

Earning good grades and taking more challenging high school courses can pay off down the road.

The A+ Scholarship is available at most Missouri high schools. To be eligible, students must maintain a minimum grade point average, have good attendance and keep a clean disciplinary record. Students should follow school rules and avoid risky behaviors, so they don't lose eligibility. Learn more about eligibility requirements at dhe.mo.gov/ppc/grants/aplus scholarship.php.

Students should consider taking Advanced Placement or dual credit classes to earn college credit while in high school. Graduating from college even one semester early can help students save thousands of dollars in tuition and housing costs.

An Advanced Placement Incentive Grant is available through the Missouri Department of Higher Education for high school students who take and score well on AP tests in mathematics and science. Learn more at dhe.mo.gov/ppc/grants/advancedplacement.php.

Consider Careers and Colleges

It is important for students to explore a variety of professions and consider a career path that compliments their interests and academic abilities. If they aren't sure where to start, they can find out more on the Missouri Connections website at missouriconnections.org. The Department of Elementary and Secondary Education provides information about "career clusters" to help students identify their interests.

Students can consider what kind of college might be a good fit for them by checking out dhe.mo.gov/ppc/exploringmyoptions.php. Depending on their career goals, they should take a look at the options associated with going to a technical school or community college versus a four-year school. They can find out more about colleges in Missouri by using the College and Degree Search at collegesearch.mo.gov.

To learn more about the salary they could earn in a particular field, students can check out the occupational profiles at missouriconnections.org. The profiles provide state and national salary averages for a number of professions.

Take College Readiness Tests

Students can sign up to take college readiness tests, including the ACT or SAT, early in their high school years. This will give them a chance to see how they do and work to

Students should consider taking Advanced Placement or dual credit classes to earn college credit while in high school.

improve their score before applying for college. Test fee waivers are often available, if needed. The scores they earn on these tests can play a big part in qualifying for scholarships and being admitted to certain colleges. Students should consider signing up for ACT or SAT prep courses and checking out the free ACT and SAT practice test questions, test tips and test descriptions for helpful pointers at actstudent.org/testprep and sat.collegeboard.org/practice.

Get Involved

Being involved in clubs, sports and volunteer organizations gives students an opportunity to explore their interests, meet new people and learn to balance school with other obligations. Many of these things also teach valuable leadership skills and look great on college admissions and scholarship applications. Students should keep track of any offices held, awards received, and community service projects they have participated in. Scholarship, college and job applications often request this type of information.

High School

Juniors

When it comes to planning for higher education, students enter the home stretch during their junior year of high school. Before they know it, they'll be planning graduation parties, saying goodbye to their classmates, and for many, heading off to college. Students should think of their junior year as an ideal time to get serious about identifying their career interests and colleges that offer degrees that match their goals.

Ask Questions, Explore Options

Students should meet with the college representatives who visit their high school and ask lots of questions. It's a good idea to prepare a list of topics ahead of time. Students should ask about cost, financial aid, admissions, student population, social activities, housing, dining, the surrounding community, recreational facilities, student services, security and other topics.

Job shadowing a professional is also a great idea so students can see if a specific career interests them. Going into college with a good idea about what they want to study can help them save time and money.

Students should plan to visit college campuses. School breaks — including summer vacation — can be a good time for a visit. Some schools offer bus tours to college campuses. Virtual college tours offered on some college and university websites offer

another way to learn more about a specific school. High school counselors and college admissions staff often can provide more information about these opportunities. Students may have been set on one particular school their whole life, but they need to make sure it's a good fit.

Complete the PSAT, ACT or SAT

Students should register to take the PSAT, ACT or SAT. The PSAT must be taken during the 11th grade to qualify for certain scholarships.

Beginning in 2015, students at all public high schools in Missouri will take the ACT (one time, free of charge) during their junior year as part of the state's assessment testing.

Before tackling the ACT or SAT, students can check out classes designed to help them prepare for the tests at actstudent.org/testprep and sat.collegeboard.org/practice. Students who aren't happy with their scores can take the ACT and SAT multiple times, and test fee waivers may be available for needy students. The highest score a student receives will be used to determine if he or she is eligible for Missouri's Bright Flight Scholarship, as well as some institution-specific scholarships.

Many colleges and universities use ACT and SAT scores to help determine if a student is ready for college. Test scores may have an impact on a student's placement into certain college courses. To learn more about college and career readiness, visit dhe.mo.gov/CollegeAndCareerReadiness.php.

Seniors

The final year of high school is a busy time for most students. It is also time for seniors to make some important decisions about their future.

Decide on a School

Students should narrow the list of colleges they want to attend and visit the campuses. Factors to consider during a college visit include the size of the school, location, campus environment, housing, the cost of tuition, fees and other expenses, financial assistance, social activities, and job availability.

Once students decide on one or more colleges they are interested in attending, it's time to submit applications to those schools. Application fee waivers may be available for needy students.

Fill Out the FAFSA

Seniors should step up their search for financial aid sources and be sure to fill out the Free Application for Federal Student Aid at fafsa.gov. Completing the FAFSA is necessary to qualify for state and federal financial assistance.

Meet Deadlines

Seniors should make sure they meet application deadlines for admissions, housing and scholarships and other forms of financial aid. Missing deadlines can cost time and money.



Find Out More

For more detailed information about the steps seniors should take to finalize their college plans, check out *The Source* at dhe.mo.gov/documents/The_Source2014-15.pdf, published annually by the Missouri Department of Higher Education.

Students and parents also can sign up for the Monthly Reminder (dhe.mo.gov/ppc/reminders2.php), follow Journey to College on Facebook and Twitter ([facebook.com/journeystocollege](https://www.facebook.com/journeystocollege)) (twitter.com/Journey2College) and order a variety of department publications designed to answer questions about college (dhe.mo.gov/publications.php).



The Source can help seniors finalize college plans
dhe.mo.gov/documents/The_Source2014-15.pdf



*Building Missouri's future...
by degrees®*

Stay Informed

To learn more about planning and paying for college:

“Like” the Journey to College Facebook page at facebook.com/journeytocollege

Follow Journey to College on Twitter at twitter.com/Journey2College

Missouri Department of Higher Education
P.O. Box 1469, Jefferson City, MO 65102-1469
800-473-6757
573-751-3940
Fax: 573-751-6635
dhe.mo.gov
info@dhe.mo.gov
facebook.com/journeytocollege
twitter.com/Journey2College

The Missouri Department of Higher Education administers a variety of federal and state grant, scholarship, and financial literacy programs. For more information about student financial assistance, contact the MDHE at 800-473-6757 or 573-751-3940.

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Preparing for College: Senior Year Checklist

August

- Keep on track academically to be college and career ready.
- Look into your top college choices online or go on campus visits, and request admission information.
- Retake your ACT and/or SAT to improve your score.
- Sign up for the MDHE Journey to College Monthly Reminder.

October

- Sign up for an FSA ID at fsaid.ed.gov.
- Attend a FAFSA Frenzy event for free help completing your FAFSA.
- Finalize your admissions essays, auditions, portfolios and writing samples.

December

- Compare college costs and programs.
- Research and apply for college, local and private scholarships.
- Consider job shadowing for a better look at your desired career.

February

- Research taking Advanced Placement (AP) or College-Level Examination Program (CLEP) exams.
- Ask your counselor to send your grade transcripts to your top college choices.
- Review financial aid award letters. Call the financial aid office with questions.

April

- Watch for acceptance letters and financial aid awards. Review, compare, sign and return appropriate forms.
- Make any deposits required.
- Finish any AP exams or projects.

June

- Plan for college orientation, transportation and housing.
- Prepare a realistic budget you can follow throughout college.
- Follow up with the financial aid office at your college to ensure all paperwork is complete.

September

- Ask your counselor about creating a resume, requesting recommendation letters, and applying for scholarships.
- Take advantage of Apply Missouri resources to find your best fit for college.
- Be aware of college application due dates and financial aid deadlines.
- Attend college fairs and financial aid events in your area.

November

- Go on campus visits and meet with a financial aid officer to help you narrow or finalize your college choice.
- Once you file your FAFSA, watch for your Student Aid Report and check it for accuracy.

January

- Complete your FAFSA by Feb. 1 to meet the new priority deadline to be eligible for the Access Missouri Grant.
- Submit IRS tax transcripts or other verification forms to the financial aid office, if requested.

March

- Be sure to complete your FAFSA by April 1 to meet the final deadline to be eligible for the Access Missouri Grant.
- Develop a financial plan to pay for college.
- Watch for housing and other college deadlines.

May

- Try to make your final college choice by May 1, National Decision Day.
- Finalize summer job plans and save a portion of your earnings.
- Be sure to notify the schools where you were accepted but will not be attending.

July

- Finalize move-in dates, housing and transportation for the start of the fall semester.
- Be sure you are enrolled in the required number of credit hours for scholarships and other financial aid awards.



LOG ON AND LEARN MORE:

Missouri Department of Higher Education
Free publications available online at dhe.mo.gov
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Request for Admission Application Fee Waiver

SEND THIS FORM DIRECTLY TO THE POSTSECONDARY INSTITUTION/ORGANIZATION

TO: DEAN/DIRECTOR OF ADMISSION AT _____
NAME OF COLLEGE OR UNIVERSITY

STUDENT: Print or type the information requested below. You must **personally** sign the Certification Statement.

CERTIFICATION STATEMENT: *I certify that I understand and meet all eligibility requirements to request an admission application fee waiver.*

STUDENT'S NAME _____ STUDENT'S SIGNATURE _____

STUDENT'S ADDRESS _____ CITY _____ STATE _____ ZIP _____

AUTHORIZED OFFICIAL: Print or type the information requested below and check the indicator(s) of economic need. You must **personally** sign the Certification Statement.

CERTIFICATION STATEMENT: *I certify that the student named on this form is currently enrolled in the 11th or 12th grade at this school and meets the indicator(s) of economic need checked below.*

AUTHORIZED OFFICIAL'S NAME _____ AUTHORIZED OFFICIAL'S SIGNATURE _____

AUTHORIZED OFFICIAL'S TITLE _____ AUTHORIZED OFFICIAL'S EMAIL _____

NAME OF SECONDARY EDUCATIONAL INSTITUTION OR ORGANIZATION _____ CEEB# OR PROGRAM # _____

ADDRESS _____ PHONE _____

ECONOMIC NEED: The student must meet at least one of the following indicators of economic need. If no item is checked, the request will be denied.

- Student has received or is eligible to receive an ACT or SAT testing fee waiver.
- Student is enrolled in or eligible to participate in the Federal Free or Reduced Price Lunch program (FRPL).
- Student's annual family income falls within the income Eligibility Guidelines* set by the USDA Food and Nutrition Service.
- Student is enrolled in a federal, state or local program that aids students from low-income families (e.g., TRIO programs such as Upward Bound).
- Student's family receives public assistance.
- Student lives in federally subsidized public housing, a foster home or is homeless.
- Student is a ward of the state or an orphan.
- Other request from high school principal, high school counselor, financial aid officer, or community leader:

Given my knowledge of this student's family circumstances and after reviewing the eligibility guidelines, I believe that providing the application fee would present a hardship. Explanation:



SCHOOL SEAL/STAMP

*To view USDA Income Eligibility Guidelines for the Free or Reduced Price Lunch Program or review FAQs related to this form visit <http://bit.ly/NACACfeewaiver>.

2015 | 2016 ACT Fee Waiver Eligibility Requirements

During 2015–16, ACT will again make fee waivers for the ACT® test available to economically disadvantaged high school juniors and seniors. Funds are limited, however, and once they have been exhausted, requests for waivers will be denied.

Audits of Waiver Usage

In order to serve as many economically disadvantaged students as possible, only students who meet the requirements outlined in this document and on the fee waiver form are eligible for an ACT Fee Waiver. ACT may audit school and agency compliance with fee waiver requirements. In doing so, ACT may request written evidence of student eligibility. Ineligible students may be billed, and noncompliant schools/agencies may be denied additional waivers.

IMPORTANT: When students do not follow through to test, they not only miss a valuable opportunity but also prevent others from testing at that test center. ACT encourages schools/agencies to emphasize to fee-waiver-eligible students the importance of sitting for the test. High no-show rates may indicate inappropriate distribution of waivers and may result in an audit.

What the ACT Fee Waiver Covers

ACT Fee Waivers cover the basic fee for either the ACT (no writing) or the ACT with writing. This fee includes one report to the high school and up to four college choices.

Waivers may NOT be used to pay for any of the following: late registration fee; test date, test option, or test center changes; additional college choices; standby fee; other services; or residual (on-campus) testing.

Usage Restriction

Eligible students may use a maximum of **TWO** separate ACT Fee Waivers. Additional waivers for a student will be denied, and the student will be billed. The waiver is used once the student registers, submits a standby request, or is approved for Special testing, **even if the student does not test on the requested test date.** (Such students may request a Test Date Change and pay the associated fee.) For a current list of fees, visit www.actstudent.org.

Eligibility Requirements

Each student who receives an ACT Fee Waiver must meet **all** eligibility requirements:

1. Be currently enrolled in high school in the **11th or 12th grade**.
2. Be a US citizen or testing in the US, US territories, or Puerto Rico.
3. Meet one or more of the indicators of **economic need** listed below:
 - Enrolled in a federal free or reduced-price lunch program at school, based on US Department of Agriculture (USDA) income levels (see table).
 - Enrolled in a program for the economically disadvantaged (for example, a federally funded program such as GEAR UP or Upward Bound).
 - Resides in a foster home, is a ward of the state, or is homeless.
 - Family receives low-income public assistance or lives in federally subsidized public housing.
 - Family's total annual income is at or below USDA levels for free or reduced-price lunches (see table).

| Number in Household (including student) | Total Annual Income Before Taxes* (in last calendar year) |
|---|---|
| 1 | \$21,775 |
| 2 | \$29,471 |
| 3 | \$37,167 |
| 4 | \$44,863 |
| 5 | \$52,559 |
| 6 | \$60,255 |
| Each additional | plus \$7,696 each |

*See <http://www.fns.usda.gov/school-meals/income-eligibility-guidelines>

See reverse for Fee Waiver Procedures



2015 | 2016 ACT Fee Waiver Procedures

Submitting Forms

- Fee waivers are valid through August 31 each year.
- Only current, official ACT Fee Waivers may be used.
- Altered, photocopied, or obsolete forms and requests on letterhead will NOT be accepted.
- Each waiver has a **serial number** printed in the top-right corner. Instructions for submitting the serial number online or returning the fee waiver form with a paper registration or Special Testing request are on the printed form under “Student Directions.”
- Students registering online must pay any fees not covered by the waiver with a credit card before submitting the registration.
- Each request is valid only if it is properly completed and personally signed by both the student and a school/agency official.

Distributing Forms

Each summer, ACT ships fee waiver forms to high schools in the United States that had students who used fee waivers during the preceding academic year. The number of fee waiver forms mailed to each school is based on the number of waivers students at that school used the prior year.

IMPORTANT: If a school had an unusually high proportion of fee waiver students who did not test, the number of fee waivers ACT sends will be based on the number of students who actually tested.

ACT Fee Waivers are available to high schools, active Upward Bound projects, and qualifying not-for-profit assistance organizations. Officials who identify eligible students may contact ACT to order fee waivers. Fee waiver forms are normally delivered within ten working days of receiving the order.

Please monitor your fee waiver quantities. **Reorder only if needed** prior to the registration period for each test date.

To order or reorder fee waivers, contact ACT Student Services.

ACT Student Services Phone: 319.337.1270
PO Box 414 Fax: 319.339.3032
Iowa City, IA
52243-0414

Advising Eligible Students

As you identify eligible students and assist them with using the ACT Fee Waiver, please keep the following tips in mind:

- **Encourage students to follow through and actually test.** Please emphasize to students who register with a fee waiver the importance of sitting for the ACT. ACT has noted a higher-than-expected number of fee-waiver-eligible students who register but then do not test. When students do not test, they not only miss a valuable opportunity but may also prevent other students from testing at that center.
- **What happens when a student does not test?** Except for standby students denied admission, please advise fee waiver students who do not test to reschedule for a later ACT test date. Rescheduling will allow them to “reapply” the fee waiver to the new test date and may encourage them to follow through and test. Please note that the student will need to pay the Test Date Change fee. Late fees will also apply after the registration deadline has passed. Students who choose not to reschedule can register for another test date with their second fee waiver if it has not already been used.

Please discourage students from using two fee waivers simply to register twice—they do not receive the full benefits of their waivers unless they actually test.



FAFSA[®]

FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2016 – June 30, 2017

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND[®]

Use this form to apply free for federal and state student grants, work-study, and loans.

Or apply free online at www.fafsa.gov.

Applying by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than January 1, 2016. We must receive your application no later than June 30, 2017. Your college must have your correct, complete information by your last day of enrollment in the 2016-2017 school year.

For state or college aid, the deadline may be as early as January 2016. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file online at www.fafsa.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return

We recommend that you complete and submit your FAFSA as soon as possible on or after January 1, 2016. If you (or your parents) need to file a 2015 income tax return with the Internal Revenue Service (IRS), and have not done so yet, you can submit your FAFSA now using estimated tax information, and then you **must correct** that information **after you file** your return.

The easiest way to complete or correct your FAFSA with accurate tax information is by using the IRS Data Retrieval Tool through www.fafsa.gov. In a few simple steps, most students and parents who filed a 2015 tax return can view and transfer their tax return information directly into their FAFSA.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA if they did not file a joint tax return for 2015. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Filling Out the FAFSA[®]

If you or your family experienced significant changes to your financial situation (such as loss of employment), or other unusual circumstances (such as high unreimbursed medical or dental expenses), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA, go to www.StudentAid.gov/completefafsa or call 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913. Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore if you complete the form by hand:

• use black ink and fill in circles completely:

• print clearly in CAPITAL letters and skip a box between words:

• report dollar amounts (such as \$12,356.41) like this:

Correct ● Incorrect (X) ✓

| | | | | | | |
|----|---|---|---|---|---|----------|
| 1 | 5 | E | L | M | S | T |
| \$ | 1 | 2 | 3 | 5 | 6 | no cents |

Orange is for student information and purple is for parent information.

Mailing Your FAFSA[®]

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7650, London, KY 40742-7650.

After your application is processed, you will receive a summary of your information in your *Student Aid Report* (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your FAFSA, go to www.fafsa.gov or call 1-800-433-3243.

Let's Get Started!

Now go to page 3 of the application form and begin filling it out. Refer to the notes on pages 9 and 10 as instructed.

Check with your financial aid administrator for these states and territories:

AL, AS *, AZ, CO, FM *, GA, GU *, HI *, MH *, MP *, NE, NH *, NM, PR, PW *, SD *, UT, VA *, VI *, WI and WY *.

Pay attention to any symbols listed after your state deadline.

| State | Deadline |
|-------|---|
| AK | Alaska Performance Scholarship - June 30, 2016; later applications accepted if funds available. Alaska Education Grant - As soon as possible after January 1, 2016. § |
| AR | Academic Challenge - June 1, 2016 (date received) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2016 (date received) |
| CA | For many state financial aid programs - March 2, 2016 (date postmarked) + * For additional community college Cal Grants - September 2, 2016 (date postmarked) + * Contact the California Student Aid Commission or your financial aid administrator for more information. |
| CT | February 15, 2016 (date received) # * |
| DC | FAFSA completed by May 1, 2016 (date received) For DCTAG, complete the DC OneApp and submit supporting documents by June 30, 2016. |
| DE | April 15, 2016 (date received) |
| FL | May 15, 2016 (date processed) |
| IA | July 1, 2016 (date received) Earlier priority deadlines may exist for certain programs. * |
| ID | Opportunity Grant - March 1, 2016 (date received) # * |
| IL | As soon as possible after January 1, 2016. § |
| IN | March 10, 2016 (date received) |
| KS | April 1, 2016 (date received) # * |
| KY | As soon as possible after January 1, 2016. § |
| LA | July 1, 2017 (date received); July 1, 2016 recommended |
| MA | May 1, 2016 (date received) # |
| MD | March 1, 2016 (date received) |
| ME | May 1, 2016 (date received) |
| MI | March 1, 2016 (date received) |
| MN | 30 days after term starts (date received) |
| MO | April 1, 2016 (date received) |
| MS | MTAG and MESH Grants - September 15, 2016 (date received) HELP Scholarship - March 31, 2016 (date received) |
| MT | March 1, 2016 (date received) # |
| NC | As soon as possible after January 1, 2016. § |
| ND | April 15, 2016 (date received) # Earlier priority deadlines may exist for institutional programs. |
| NJ | 2015-2016 Tuition Aid Grant recipients - June 1, 2016 (date received) All other applicants - October 1, 2016, fall & spring terms (date received) - March 1, 2017, spring term only (date received) |
| NV | Silver State Opportunity Grant - As soon as possible after January 1, 2016. § All other aid - Contact your financial aid administrator. * |
| NY | June 30, 2017 (date received) * |
| OH | October 1, 2016 (date received) |
| OK | March 1, 2016 (date received) # |
| OR | OSAC Private Scholarships - March 1, 2016 Oregon Opportunity Grant - As soon as possible after January 1, 2016. § |
| PA | All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission institution; or non-transferable two-year program - August 1, 2016 (date received) * All other applicants - May 1, 2016 (date received) * |
| RI | March 1, 2016 (date received) # |
| SC | Tuition Grants - June 30, 2016 (date received) SC Commission on Higher Education Need-based Grants - As soon as possible after January 1, 2016. § |
| TN | State Grant - March 1, 2016. Eligible prior-year recipients receive priority, and all other awards made to neediest applicants until funds are depleted. State Lottery - fall term, September 1, 2016 (date received); spring & summer terms, February 1, 2017 (date received) Tennessee Promise - February 15, 2016 |
| TX | March 15, 2016 (date received) |
| VT | As soon as possible after January 1, 2016. § * |
| WA | As soon as possible after January 1, 2016. § |
| WV | PROMISE Scholarship - March 1, 2016. New applicants must submit additional application. Contact your financial aid administrator or your state agency. WV Higher Education Grant Program - April 15, 2016 # For priority consideration, submit application by date specified. + Applicants encouraged to obtain proof of mailing. § Awards made until funds are depleted. * Additional form may be required. |

STATE AID DEADLINES

What is the FAFSA® ?

Why fill out a FAFSA?

The **Free Application for Federal Student Aid** (FAFSA) is the first step in the financial aid process. You use the FAFSA to apply for federal student aid, such as grants, work-study, and loans. In addition, most states and colleges use information from the FAFSA to award nonfederal aid.

Why all the questions?

The questions on the FAFSA are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much student financial aid will I receive?

Using the information on your FAFSA and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between the cost of attendance (which can include living expenses) as determined by your college, and your EFC. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from last year to this year.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

How can I have more colleges receive my FAFSA information?

If you are completing a paper FAFSA, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

- After your FAFSA has been processed, go to *FAFSA on the Web* at www.fafsa.gov. Click the "Login" button on the home page to log in to *FAFSA on the Web*, then click "Make FAFSA Corrections."
- Use the *Student Aid Report* (SAR), which you will receive after your FAFSA is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.
- Provide your DRN to the financial aid administrator at the college you want added, and he or she can add their school code to your FAFSA.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, each new code will need to replace one of the school codes listed.

Where can I receive more information on student financial aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

- You can also visit our web site StudentAid.gov.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.
- You can also check with your high school counselor, your state aid agency or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, faith-based organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition payment plans.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 103a - 103h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 103a - 103h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-37, 39-59, 61-68, 70, 73-86, 88-102, 104-105. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. [Note: Please do not return the completed form to this address.]

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank. OMB # 1845-0001

Your full name (**exactly as it appears on your Social Security card**) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

| | | | | | |
|--------------|----------------------|---------------|----------------------|-------------------|----------------------|
| 1. Last name | <input type="text"/> | 2. First name | <input type="text"/> | 3. Middle initial | <input type="text"/> |
|--------------|----------------------|---------------|----------------------|-------------------|----------------------|

Your permanent mailing address

| | | | | | | | | | | | | |
|--|----------------------|--|--|--|--|--|----------|----------------------|-------------|----------------------|--|--|
| 4. Number and street (include apt. number) | <input type="text"/> | | | | | | | | | | | |
| 5. City (and country if not U.S.) | <input type="text"/> | | | | | | 6. State | <input type="text"/> | 7. ZIP code | <input type="text"/> | | |

| | | | | | | | | | | | | | |
|---|----------------------|-----------------------|-------|-----|------|---------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 8. Your Social Security Number See Notes page 9. | <input type="text"/> | 9. Your date of birth | MONTH | DAY | YEAR | 10. Your telephone number | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|---|----------------------|-----------------------|-------|-----|------|---------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

Your driver's license number and driver's license state (if you have one)

| | | | |
|-----------------------------|----------------------|----------------------------|----------------------|
| 11. Driver's license number | <input type="text"/> | 12. Driver's license state | <input type="text"/> |
|-----------------------------|----------------------|----------------------------|----------------------|

13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

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| 14. Are you a U.S. citizen? Mark only one. See Notes page 9. | Yes, I am a U.S. citizen (U.S. national). Skip to question 16. <input type="radio"/> 1 |
| | No, but I am an eligible noncitizen. Fill in question 15. <input type="radio"/> 2 |
| | No, I am not a citizen or eligible noncitizen. Skip to question 16. <input type="radio"/> 3 |

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| 15. Alien Registration Number | <input type="text"/> |
|-------------------------------|----------------------|

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| 16. What is your marital status as of today? See Notes page 9. | I am single <input type="radio"/> 1 | I am separated <input type="radio"/> 3 |
| | I am married/remarried <input type="radio"/> 2 | I am divorced or widowed <input type="radio"/> 4 |

| | | |
|--|----------------------|----------------------|
| 17. Month and year you were married, remarried, separated, divorced or widowed. See Notes page 9. | MONTH | YEAR |
| | <input type="text"/> | <input type="text"/> |

| | |
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| 18. What is your state of legal residence? | STATE |
| | <input type="text"/> |

| | |
|---|-----------------------------|
| 19. Did you become a legal resident of this state before January 1, 2011? | Yes <input type="radio"/> 1 |
| | No <input type="radio"/> 2 |

| | | |
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| 20. If the answer to question 19 is "No," give month and year you became a legal resident of that state. | MONTH | YEAR |
| | <input type="text"/> | <input type="text"/> |

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| 21. Are you male or female? See Notes page 9. | Male <input type="radio"/> 1 |
| | Female <input type="radio"/> 2 |

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| 22. If female, skip to question 23. Most male students must register with the Selective Service System to receive federal aid. If you are male, age 18-25 and not registered, fill in the circle and we will register you. See Notes page 9. | Register me <input type="radio"/> 1 |
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| 23. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans)? Answer "No" if you have never received federal student aid or if you have never had a drug conviction for an offense that occurred while receiving federal student aid. If you have a drug conviction for an offense that occurred while you were receiving federal student aid, answer "Yes," but complete and submit this application, and we will mail you a worksheet to help you determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help. | No <input type="radio"/> 1 |
| | Yes <input type="radio"/> 3 |

Some states and colleges offer aid based on the level of schooling your parents completed.

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|--|--|-------------------------------------|---|---------------------------------------|
| 24. Highest school completed by Parent 1 | Middle school/Jr. high <input type="radio"/> 1 | High school <input type="radio"/> 2 | College or beyond <input type="radio"/> 3 | Other/unknown <input type="radio"/> 4 |
| 25. Highest school completed by Parent 2 | Middle school/Jr. high <input type="radio"/> 1 | High school <input type="radio"/> 2 | College or beyond <input type="radio"/> 3 | Other/unknown <input type="radio"/> 4 |

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| 26. What will your high school completion status be when you begin college in the 2016-2017 school year? | High school diploma. Answer question 27. <input type="radio"/> 1 | Homeschooled. Skip to question 28. <input type="radio"/> 3 |
| | General Educational Development (GED) certificate or state certificate. Skip to question 28. <input type="radio"/> 2 | None of the above. Skip to question 28. <input type="radio"/> 4 |

27. What is the name of the high school where you received or will receive your high school diploma?
Enter the complete high school name, and the city and state where the high school is located.

High School Name
High School City

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STATE

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28. Will you have your first bachelor's degree before you begin the 2016-2017 school year?

Yes 1 No 2

29. What will your grade level be when you begin the 2016-2017 school year?

- Never attended college and 1st year undergraduate 0
- Attended college before and 1st year undergraduate 1
- 2nd year undergraduate/sophomore 2
- 3rd year undergraduate/junior 3
- 4th year undergraduate/senior 4
- 5th year/other undergraduate 5
- 1st year graduate/professional 6
- Continuing graduate/professional or beyond 7

30. What degree or certificate will you be working on when you begin the 2016-2017 school year?

- 1st bachelor's degree 1
- 2nd bachelor's degree 2
- Associate degree (occupational or technical program) 3
- Associate degree (general education or transfer program) 4
- Certificate or diploma (occupational, technical or education program of less than two years) 5
- Certificate or diploma (occupational, technical or education program of two or more years) 6
- Teaching credential (nondegree program) 7
- Graduate or professional degree 8
- Other/undecided 9

31. Are you interested in being considered for work-study?

Yes 1 No 2 Don't know 3

Step Two (Student):

Answer questions 32–58 about yourself (the student). If you were never married or are separated, divorced or widowed, answer only about yourself. If you are married or remarried as of today, include information about your spouse.

32. For 2015, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

- I have already completed my return 1
- I will file but have not yet completed my return 2
- I'm not going to file. **Skip to question 39.** 3

33. What income tax return did you file or will you file for 2015?

- IRS 1040 1
- IRS 1040A or 1040EZ 2
- A foreign tax return. **See Notes page 9.** 3
- A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 9.** 4

34. For 2015, what is or will be your tax filing status according to your tax return?

- Single 1
- Head of household 4
- Married—filed joint return 2
- Married—filed separate return 3
- Qualifying widow(er) 5
- Don't know 6

35. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?
See Notes page 9.

Yes 1 No 2 Don't know 3

For questions 36–45, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse's) adjusted gross income for 2015? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

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37. Enter your (and spouse's) income tax for 2015. Income tax amount is on IRS Form 1040—line 56 minus line 46; 1040A—line 28 minus line 36; or 1040EZ—line 10.

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38. Enter your (and spouse's) exemptions for 2015. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, **see Notes page 9.**

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Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2015. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 33: IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

39. How much did you earn from working in 2015?

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40. How much did your spouse earn from working in 2015?

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41. As of today, what is your (and spouse's) total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

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42. As of today, what is the net worth of your (and spouse's) investments, including real estate? **Don't include** the home you live in. **See Notes page 9.**

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43. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 9.**

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44. Student's 2015 Additional Financial Information (Enter the combined amounts for you and your spouse.)

- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 50 or 1040A—line 33. \$
- b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your household, as reported in question 95. \$
- c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$
- d. Taxable college grant and scholarship aid **reported to the IRS in your adjusted gross income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$
- e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. **Don't include** untaxed combat pay. \$
- f. Earnings from work under a cooperative education program offered by a college. \$

45. Student's 2015 Untaxed Income (Enter the combined amounts for you and your spouse.)

- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$
- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$
- c. Child support received for any of your children. **Don't include** foster care or adoption payments. \$
- d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$
- e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here. \$
- f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here. \$
- g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$
- h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$
- i. Other untaxed income not reported in items 45a through 45h, such as workers' compensation, disability benefits, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$
- j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement. \$

See Notes page 9.

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer "Yes" to any of the questions in this step, skip Step Four and go to Step Five on page 8.

- 46. Were you born before January 1, 1993? Yes 1 No 2
- 47. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes 1 No 2
- 48. At the beginning of the 2016-2017 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? Yes 1 No 2
- 49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9. Yes 1 No 2
- 50. Are you a veteran of the U.S. Armed Forces? See Notes page 9. Yes 1 No 2
- 51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017? Yes 1 No 2
- 52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2017? Yes 1 No 2
- 53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10. Yes 1 No 2
- 54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10. ... Yes 1 No 2
- 55. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes page 10. Yes 1 No 2
- 56. At any time on or after July 1, 2015, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. Yes 1 No 2
- 57. At any time on or after July 1, 2015, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. Yes 1 No 2
- 58. At any time on or after July 1, 2015, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10. Yes 1 No 2

If you (the student) answered "No" to every question in Step Three, go to Step Four.
If you answered "Yes" to any question in Step Three, skip Step Four and go to Step Five on page 8.

(Health professions and law school students: Your college may require you to complete Step Four even if you answered "Yes" to any Step Three question.)

If you believe that you are unable to provide parental information, see Notes page 10.

Step Four (Parent): Complete this step if you (the student) answered "No" to all questions in Step Three.

Answer all the questions in Step Four even if you do not live with your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted you. If your legal parents are married to each other, or are not married to each other and **live together**, answer the questions about both of them. If your parent was never married or is remarried, divorced, separated or widowed, see StudentAid.gov/fafsa-parent and/or **Notes page 10** for additional instructions.

59. As of today, what is the marital status of your legal parents?

| | | | | | |
|---|-----------------------|---|----------------------------|-----------------------|---|
| Never married..... | <input type="radio"/> | 2 | Married or remarried..... | <input type="radio"/> | 1 |
| Unmarried and both parents living together..... | <input type="radio"/> | 5 | Divorced or separated..... | <input type="radio"/> | 3 |
| | | | Widowed..... | <input type="radio"/> | 4 |

60. Month and year they were married, remarried, separated, divorced or widowed.

| | |
|----------------------|----------------------|
| MONTH | YEAR |
| <input type="text"/> | <input type="text"/> |

What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form?
If your parent does not have a Social Security Number, you must enter 000-00-0000. If the name includes a suffix, such as Jr. or III, include a space between the last name and suffix. Enter two digits for each day and month (e.g., for May 31, enter 05 31).

Questions 61-64 are for Parent 1 (father/mother/stepparent)

| | | | |
|----------------------------|----------------------|----------------------|----------------------|
| 61. SOCIAL SECURITY NUMBER | 62. LAST NAME, AND | 63. FIRST INITIAL | 64. DATE OF BIRTH |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Questions 65-68 are for Parent 2 (father/mother/stepparent)

| | | | |
|----------------------------|----------------------|----------------------|----------------------|
| 65. SOCIAL SECURITY NUMBER | 66. LAST NAME, AND | 67. FIRST INITIAL | 68. DATE OF BIRTH |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

69. **Your parents' e-mail address.** If you provide your parents' e-mail address, we will let them know your FAFSA has been processed. This e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to electronically communicate with your parents.

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| <input type="text"/> |
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| 70. What is your parents' state of legal residence? | STATE | 71. Did your parents become legal residents of this state before January 1, 2011? | Yes <input type="radio"/> 1 | No <input type="radio"/> 2 | 72. If the answer to question 71 is "No," give the month and year legal residency began for the parent who has lived in the state the longest. | MONTH | YEAR |
| | <input type="text"/> | | | | | <input type="text"/> | <input type="text"/> |

73. How many people are in your parents' household? Include:

- yourself, even if you don't live with your parents,
- your parents,
- your parents' other children (even if they do not live with your parents) if (a) your parents will provide more than half of their support between July 1, 2016 and June 30, 2017, or (b) the children could answer "No" to every question in Step Three on page 5 of this form, and
- other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2016 and June 30, 2017.

| |
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| <input type="text"/> |
|----------------------|

74. How many people in your parents' household (from question 73) will be college students between July 1, 2016 and June 30, 2017? Always count yourself as a college student. Do not include your parents. Do not include siblings who are in U.S. military service academies. You may include others only if they will attend, at least half-time in 2016-2017, a program that leads to a college degree or certificate.

| |
|----------------------|
| <input type="text"/> |
|----------------------|

In 2014 or 2015, did you, your parents or anyone in your parents' household (from question 73) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will not reduce eligibility for student aid or these programs. TANF may have a different name in your parents' state. Call 1-800-433-3243 to find out the name of the state's program.

| | | | | |
|--|--|---|--|---|
| 75. Supplemental Security Income (SSI) <input type="radio"/> | 76. Supplemental Nutrition Assistance Program (SNAP) <input type="radio"/> | 77. Free or Reduced Price Lunch <input type="radio"/> | 78. Temporary Assistance for Needy Families (TANF) <input type="radio"/> | 79. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) <input type="radio"/> |
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If your answer to question 59 was "Unmarried and both parents living together," contact 1-800-433-3243 for assistance with answering questions 80-94.

| | | |
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| 80. For 2015, have your parents completed their IRS income tax return or another tax return listed in question 81? My parents have already completed their return... <input type="radio"/> 1 My parents will file but have not yet completed their return... <input type="radio"/> 2 My parents are not going to file. <input type="radio"/> 3 Skip to question 88. | 81. What income tax return did your parents file or will they file for 2015? IRS 1040..... <input type="radio"/> 1 IRS 1040A or 1040EZ..... <input type="radio"/> 2 A foreign tax return. See Notes page 9..... <input type="radio"/> 3 A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 9..... <input type="radio"/> 4 | 82. For 2015, what is or will be your parents' tax filing status according to their tax return? Single..... <input type="radio"/> 1 Head of household..... <input type="radio"/> 4 Married—filed joint return..... <input type="radio"/> 2 Married—filed separate return..... <input type="radio"/> 3 Qualifying widow(er)..... <input type="radio"/> 5 Don't know..... <input type="radio"/> 6 |
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| 83. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See Notes page 9. Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't know <input type="radio"/> 3 | 84. As of today, is either of your parents a dislocated worker? See Notes page 10. Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't know <input type="radio"/> 3 |
|--|---|

For questions 85–94, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

- 85. What was your parents' adjusted gross income for 2015? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. \$

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- 86. Enter your parents' income tax for 2015. Income tax amount is on IRS Form 1040—line 56 minus line 46; 1040A—line 28 minus line 36; or 1040EZ—line 10. \$

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- 87. Enter your parents' exemptions for 2015. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 9.

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Questions 88 and 89 ask about earnings (wages, salaries, tips, etc.) in 2015. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 81: IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 61-64 in question 88 and the information for the parent listed in questions 65-68 in question 89.

- 88. How much did Parent 1 (father/mother/stepparent) earn from working in 2015? \$

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- 89. How much did Parent 2 (father/mother/stepparent) earn from working in 2015? \$

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- 90. As of today, what is your parents' total current balance of cash, savings, and checking accounts? **Don't include** student financial aid. \$

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- 91. As of today, what is the net worth of your parents' investments, including real estate? **Don't include** the home in which your parents live. See Notes page 9. \$

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- 92. As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 9. \$

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93. Parents' 2015 Additional Financial Information (Enter the amounts for your parent[s].)
- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040—line 50 or 1040A—line 33. \$

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 - b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your parents' household, as reported in question 73. \$

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 - c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$

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 - d. Your parents' taxable college grant and scholarship aid **reported to the IRS in your parents' adjusted gross income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$

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 - e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. Do not enter untaxed combat pay. \$

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 - f. Earnings from work under a cooperative education program offered by a college. \$

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94. Parents' 2015 Untaxed Income (Enter the amounts for your parent[s].)
- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$

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 - b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17. \$

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|--|--|--|--|--|--|--|--|--|--|
 - c. Child support received for any of your parents' children. **Don't include** foster care or adoption payments. \$

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 - d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b. \$

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 - e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here. \$

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|--|--|--|--|--|--|--|--|--|--|
 - f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here. \$

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 - g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$

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 - h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$

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|--|--|--|--|--|--|--|--|--|--|
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|--|--|--|--|--|--|--|--|--|--|
 - i. Other untaxed income not reported in items 94a through 94h, such as workers' compensation, disability benefits, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$

| | | | | | | | | | |
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Step Five (Student): Complete this step only if you (the student) answered "Yes" to any questions in Step Three.

95. How many people are in your household?

Include:

- yourself (and your spouse),
- your children, if you will provide more than half of their support between July 1, 2016 and June 30, 2017, even if they do not live with you, and
- other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2016 and June 30, 2017.

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96. How many people in your (and your spouse's) household (from question 95) will be college students between July 1, 2016 and June 30, 2017? Always count yourself as a college student. Do not include family members who are in U.S. military service academies. Include others only if they will attend, at least half-time in 2016-2017, a program that leads to a college degree or certificate.

| |
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| |
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In 2014 or 2015, did you (or your spouse) or anyone in your household (from question 95) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will not reduce eligibility for student aid or these programs. TANF may have a different name in your state. Call 1-800-433-3243 to find out the name of the state's program.

97. Supplemental Security Income (SSI) 98. Supplemental Nutrition Assistance Program (SNAP) 99. Free or Reduced Price Lunch 100. Temporary Assistance for Needy Families (TANF) 101. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

102. As of today, are you (or your spouse) a dislocated worker? **See Notes page 10.** Yes ¹ No ² Don't know ³

Step Six (Student): Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans for each college or school you wish to receive your FAFSA information. You can find the school codes at www.fafsa.gov or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city and state of the college. All of the information you included on your FAFSA, with the exception of the list of colleges, will be sent to each of the colleges you listed. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state student grant agency. For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Check with your state grant agency for more information. To find out how to have more colleges receive your FAFSA information, read **What is the FAFSA?** on page 2.

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|-------|---|--|----|-------------------------------------|-------|--|--|--|--|--|--|--|---|--|--|--|
| 103.a | 1ST FEDERAL SCHOOL CODE | | OR | NAME OF COLLEGE ADDRESS AND CITY | STATE | HOUSING PLANS | | | | | | | | | | |
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| 103.c | 2ND FEDERAL SCHOOL CODE | | OR | NAME OF COLLEGE ADDRESS AND CITY | STATE | 103.d on campus <input type="radio"/> 1 with parent <input type="radio"/> 2 off campus <input type="radio"/> 3 | | | | | | | | | | |
| 103.e | 3RD FEDERAL SCHOOL CODE | | OR | NAME OF COLLEGE ADDRESS AND CITY | STATE | 103.f on campus <input type="radio"/> 1 with parent <input type="radio"/> 2 off campus <input type="radio"/> 3 | | | | | | | | | | |
| 103.g | 4TH FEDERAL SCHOOL CODE | | OR | NAME OF COLLEGE ADDRESS AND CITY | STATE | 103.h on campus <input type="radio"/> 1 with parent <input type="radio"/> 2 off campus <input type="radio"/> 3 | | | | | | | | | | |

Step Seven (Student and Parent): Read, sign and date.

If you are the student, by signing this application you 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 college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application 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 information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that **the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you sign any document related to the federal student aid programs electronically using a personal identification number (PIN), username and password, and/or any other credential, you certify that you are the person identified by that PIN, username and password, and/or other credential, and have not disclosed that PIN, username and password, and/or 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.

104. Date this form was completed

| | | | | | | | |
|-------|--|-----|--|------|-----------------------|----|----------------------------|
| | | | | | | | |
| MONTH | | DAY | | 2016 | <input type="radio"/> | or | 2017 <input type="radio"/> |

105. Student (Sign below)

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Parent (A parent from Step Four sign below.)

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| <p>If you or your family paid a fee for someone to fill out this form or to advise you on how to fill it out, that person must complete this part.</p> <p>Preparer's name, firm and address</p> <p>_____</p> <p>_____</p> <p>_____</p> | <p>106. Preparer's Social Security Number (or 107)</p> <table border="1"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table> <p>107. Employer ID number (or 106)</p> <table border="1"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table> <p>108. Preparer's signature and date</p> <table border="1"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 90px; height: 20px;"></td> </tr> </table> | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <p>COLLEGE USE ONLY</p> <p>D/O <input type="radio"/> 1 Homeless Youth Determination <input type="radio"/> 4</p> <p>FAA Signature</p> <table border="1"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 90px; height: 20px;"></td> </tr> </table> <p>DATA ENTRY USE ONLY: <input type="radio"/> P <input type="radio"/> * <input type="radio"/> L <input type="radio"/> E</p> | | | <p>FEDERAL SCHOOL CODE</p> <table border="1"> <tr> <td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td> </tr> </table> | | | | | | | | | | | | | | | | | | | | | | | | |
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Notes for question 8 (page 3)

Enter your Social Security Number (SSN) as it appears on your Social Security card. If you are a resident of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with “666” when submitting a FAFSA previously, enter that number here. If you are a first-time applicant from the Freely Associated States, enter “666” in the first three boxes of the SSN field and leave the remaining six positions blank and we will create an identification number to be used for federal student aid purposes.

Notes for questions 14 and 15 (page 3)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee,” “Asylum Granted,” “Parolee” (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or “Cuban-Haitian Entrant;” or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of “Victim of human trafficking.”

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select “No, I am not a citizen or eligible noncitizen.” You will not be eligible for federal student aid. If you have a Social Security Number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA because you may be eligible for state or college aid.

Notes for questions 16 and 17 (page 3)

Report your marital status as of the date you sign your FAFSA. If your marital status changes after you sign your FAFSA, check with the **financial aid office at the college.**

Notes for questions 21 and 22 (page 3)

To be eligible for federal student aid, male citizens and male immigrants residing in the U.S. aged 18 through 25 are required to register with the Selective Service System, with limited exceptions. This requirement applies to any person assigned the sex of male at birth. The Selective Service System and the registration requirement for males preserve America’s ability to provide resources in an emergency to the U.S. Armed Forces (Army, Navy, Air Force, Marines, or Coast Guard). For more information about the Selective Service System, visit www.sss.gov. Forms are available at your local U.S. Post Office.

Notes for questions 33 (page 4) and 81 (page 6)

If you filed or will file a foreign tax return, a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain’s Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the published exchange rate in effect for the date nearest to today’s date. To view the daily exchange rates, go to www.federalreserve.gov/releases/h10/current.

Notes for questions 35 (page 4) and 83 (page 6)

In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than \$100,000, does not itemize deductions, does not receive income from his or her own business or farm and does not receive alimony. A person is not eligible to file a 1040A or 1040EZ if he or she makes \$100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony or is required to file Schedule D for capital gains. If you filed a 1040 only to claim the American Opportunity Tax Credit or Lifetime Learning Tax Credit, and you would have otherwise been eligible to file a 1040A or 1040EZ, answer “Yes” to this question. If you filed a 1040 and were not required to file a tax return, answer “Yes” to this question.

Notes for questions 38 (page 4) and 87 (page 7) — Notes for those who filed a 1040EZ

On the 1040EZ, if a person didn’t check either box on line 5, enter 01 if he or she is single or has never been married, or 02 if he or she is married. If a person checked either the “you” or “spouse” box on line 5, use 1040EZ worksheet line F to determine the number of exemptions (\$4,000 equals one exemption).

Notes for questions 42 and 43 (page 4), 45j (page 5), and 91 and 92 (page 7)

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student’s spouse) are reported as student investments in question 42. For a student who must report parental information, the accounts are reported as parental investments in question 91, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, uncles, and non-custodial parents). You must include these distribution amounts in question 45j.

Investments do not include the home you live in, the value of life insurance, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 41 and 90.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 49 (page 5)

Answer “Yes” if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer “No” if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 50 (page 5)

Answer “Yes” (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. Armed Forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer “Yes” if you are not a veteran now but will be one by June 30, 2017.

Answer “No” (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer “No” if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2017.

Notes for question 53 (page 5)

Answer **“Yes”** if at any time since you turned age 13:

- You had no living parent, even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 54 and 55 (page 5)

The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Answer **“Yes”** if you can provide a copy of a court’s decision that as of today you are an emancipated minor or are in legal guardianship. Also answer **“Yes”** if you can provide a copy of a court’s decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court’s decision was issued.

Answer **“No”** if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also answer **“No”** and contact your school if custody was awarded by the courts and the court papers say “custody” (not “guardianship”).

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 56–58 (page 5)

Answer **“Yes”** if you received a determination at any time on or after July 1, 2015, that you were an unaccompanied youth who was homeless or at risk of being homeless.

- **“Homeless”** means lacking fixed, regular and adequate housing. You may be homeless if you are living in shelters, parks, motels or cars, or are temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent you may be considered homeless even if your parent would provide support and a place to live.
- **“Unaccompanied”** means you are not living in the physical custody of your parent or guardian.
- **“Youth”** means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer **“No”** if you are not homeless or at risk of being homeless, or do not have a determination. However, even if you answer **“No”** to each of questions 56, 57, and 58, you should contact your college financial aid office for assistance if you are under 24 years of age and are either (1) homeless and unaccompanied or (2) at risk of being homeless, unaccompanied, and providing for your own living expenses - as your college financial aid office can determine that you are “homeless” and are not required to provide parental information.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **“Yes”** to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA.

Notes for Step Four, questions 59–94 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried, answer the questions about that parent.
- If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and **live together**, select “Unmarried and both parents living together” and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 80-94.
- If your legal parents are married, select “Married or remarried.” If your legal parents are divorced but living together, select “Unmarried and both parents living together.” If your legal parents are separated but living together, select “Married or remarried,” not “Divorced or separated.”
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) **If this parent is remarried as of today, answer the questions about that parent and your stepparent.**
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 84 (page 6) and 102 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station; or
- is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, if a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **“Yes”** to question 84 if your parent is a dislocated worker. Answer **“Yes”** to question 102 if you or your spouse is a dislocated worker.

Answer **“No”** to question 84 if your parent is not a dislocated worker. Answer **“No”** to question 102 if neither you nor your spouse is a dislocated worker.

Answer **“Don’t know”** to question 84 if you are not sure whether your parent is a dislocated worker. Answer **“Don’t know”** to question 102 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered **“Yes”** to question 84, or that you or your spouse is a dislocated worker, if you answered **“Yes”** to question 102.

Welcome back!

It's back to school for most students this month, and the start of a new school year brings about new possibilities and endless opportunities. Take advantage of the new year by getting involved in clubs and organizations. Start fresh with new teachers, classes and a new grade point average.

Remember Me

ACT Registration

August **7**

SAT Registration

September **3**

ACT Test Date

September **12**

ACT Registration

September **18**

SAT Test Date

October **3**

ACT Test Date

October **24**

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High School Students

- Explore your interests with new classes and organizations this fall. Volunteering is also a great way to discover new interests, meet new people, and start building your college resume. Meet with your school counselor to review your high school class plan.
- Juniors, you'll be required to take the [ACT](#) later this year. Start preparing now with [practice tests](#). You may also want to take the [SAT](#). Keep track of registration deadlines and plan accordingly. The higher you score, the better your chances for receiving [scholarships](#).
- If your school participates in the [A+ Scholarship](#) program, ask your counselor how you can meet all the requirements. With just a little tutoring, good attendance and a decent grade point average, you could receive financial assistance for your first two years of college.
- Don't miss out on other college tips and information about scholarship opportunities. Follow Journey to College on [Facebook](#) and [Twitter](#).

High School Seniors

- This is it; you're finally here. Senior year can be a lot of fun, but it's also one of the most important. You have a lot to accomplish before graduation, and like it or not, that day will be here before you know it. Plan ahead by using this [senior year checklist](#).
- You have one year before you head off to college. If you haven't already, start [saving](#). Set a goal of how much you want to put away each month and how much you hope to have by the end of the school year. Even a few hundred dollars can help pay for books and other expenses.
- Start applying for [grants and scholarships](#), but be cautious of scholarship scams. Do not ever provide payment information to use a "free" scholarship search.
- Focus on your classes. Your involvement in clubs and organizations paired with good grades and volunteer work can set you up nicely for scholarships. Create a resume highlighting your academic, athletic activities and other high school achievements.
- Sign up for the ACT or SAT. Your score will be used to determine your eligibility for the Missouri [Bright Flight](#) program and for scholarships from your intended college.

College Students

- When you receive your [financial aid](#) award, remember you don't have to [accept](#) all the student loans available to you. Talk to a financial aid officer at your school about returning the money you don't need. Keep records of all financial aid documents for future reference.
- Living on your own comes with a whole mess of expenses. Start the year off right by setting yourself a [budget](#). Living like a college student now can save you unnecessary expenses later. Plan for [financial success](#); think about what you're spending and how it adds up over time.
- College students are targeted big time for [credit cards](#), whether it's at retail stores or by banks and credit card companies. Think about whether you need to have a credit card, and if you do use one, be sure to only spend what you can afford to pay off each month.
- If you receive the [Bright Flight Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- A new school year may mean added stress and busier schedules this fall. Help your kids with homework and be encouraging as they start taking tests and working on projects again. Ask about their new classes and teachers, and try to get them thinking about their future and the possibilities of college and a career.

Spring Fever

The excitement of the new year and the new semester may be slipping away as spring fever most likely sets in. As you push through, remember February is one of those months that can be critical to your end-of-the-year grade point average. Spend cold nights inside studying, prepping for standardized tests, and catching up on reading. Make good use of the extra day we get this month — you won't regret it.

Remember Me

SAT Registration

February 5

ACT Test Date

February 6

ACT Registration

March 4

SAT Test Date

March 5

SAT Registration

April 8

ACT Test Date

April 9

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High School Students

- Focus on your grades. Yes, taking the [ACT](#) and/or [SAT](#) is important, but your GPA can put you in a good position for scholarship eligibility and college acceptance.
- It's never too early to start saving for college-related expenses. Look at [5 ways](#) you can make smart financial choices before you even set foot on a college campus.

High School Seniors

- Seniors, you need to complete the [2016-2017 FAFSA](#). FAFSA Frenzy provides free help for you and your family to complete the [Free Application for Federal Student Aid](#), often the first step to eligibility for most forms of financial aid — including some scholarships!
- [FAFSA Frenzy](#) events will be held throughout February and March, with a main event date of Feb. 28. See if your school, or one nearby, will be hosting an event. Find a complete list of sites [online](#).
- Before attending a FAFSA Frenzy event, register for your [FSA ID](#). You and at least one of your parents will each need to create an FSA ID in order to sign the FAFSA electronically.
- You need to complete the FAFSA in order to be considered for federal and [state financial aid](#). Check with your intended college for its financial aid deadline and be sure you complete the FAFSA by April 1 to be eligible for the [Access Missouri Grant](#).

FAFSA Checklist

- Social security number
- Alien registration or permanent resident card
- Federal income tax return*
- W2s and other income earned
- Parents' federal income tax return*
- Record of untaxed income
- Current bank statements
- Other records of investments

* The FAFSA can be filed using estimated tax information from 2014. Parents and students will need to update their information after filing their 2015 taxes. Once your 2015 taxes are filed, use the [IRS Data Retrieval Tool](#).

College Students

- If you plan to be enrolled again next fall, you should complete the 2016-2017 [FAFSA](#). Find a [FAFSA Frenzy](#) event near you for free help with this process.
- In order to be eligible for the [Access Missouri Grant](#), you need to complete your FAFSA by April 1. Most colleges have their own financial aid deadlines too, so make sure you check with your financial aid office to meet that deadline as well.
- Are you finding yourself putting off assignments and creating poor study habits? Here are [5 ways to beat procrastination](#) this semester.
- If you are a recipient of [Bright Flight](#) or the [A+ Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- The [2016-2017 FAFSA](#) should be completed if you have a high school senior or returning college student. Remember, you can get free help completing the FAFSA at [FAFSA Frenzy events](#) now through March.
- [Haven't filed your 2015 taxes yet?](#) That's okay; you can still complete the FAFSA using estimated tax information. You'll just have to go back in and update your information. Once your taxes have been filed you may be eligible to use the [IRS data retrieval tool](#), which should be available starting Feb. 7.

Happy New Year!

2016 has arrived, and it's time to start fresh. It's not too late to set some goals for the new semester. Focus on things that will help improve your chances for scholarships. Make goals to raise your grade point average, get more involved in extra curricular activities, start tutoring younger students or do some job shadowing.

Remember Me

ACT Registration

January 8

SAT Test Date

January 23

SAT Registration

February 5

ACT Test Date

February 6

ACT Registration

March 4

SAT Test Date

March 5

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High School Students

- There are thousands of scholarships available for high school students. It's never too early to start applying. There are even scholarships geared toward students as young as middle-school age. Just remember, never pay to apply! Scholarships are free.
- For more tips and scholarship opportunities follow *Journey to College* on [Facebook](#) and [Twitter](#).

High School Seniors

- The first step to applying for financial assistance for college is to complete the [Free Application for Federal Student Aid](#), or the FAFSA. As of January 1, you can complete the 2016-17 FAFSA! First things first — get your [FSA ID](#). You and at least one of your parents will each need to create an FSA ID in order to sign the FAFSA.
- If you want help completing your FAFSA, plan to attend one of the 100 [FAFSA Frenzy](#) events offered throughout Missouri. Find a complete list of sites [online](#).
- If you haven't chosen a college yet, don't worry! You can list up to 10 colleges on the FAFSA.
- You need to complete the FAFSA in order to be considered for federal and [state financial aid](#), as well as many scholarships. Some financial aid is first-come, first-served, so complete the FAFSA as soon as possible.
- Avoid these [common FAFSA mistakes](#).

FAFSA Checklist

- Social security number
- Alien registration or permanent resident card
- Federal income tax return*
- W2s and other income earned
- Parents' federal income tax return*
- Record of untaxed income
- Current bank statements
- Other records of investments

* The FAFSA can be filed using estimated tax information from 2014. Parents and students will need to update their information after filing their 2015 taxes. Once your 2015 taxes are filed, use the [IRS Data Retrieval Tool](#).

College Students

- You need to complete the [FAFSA](#) each year you plan to attend college. If you'll be returning next fall, now is the time to apply for financial aid. The 2016-17 FAFSA needs to be completed prior to April 1 in order to be eligible for the [Access Missouri Grant](#).
- As you start your new slate of classes, think about what dropping even one of those classes could do to your plans to finish college on time. Could it effect your scholarship or state funding eligibility? Consider all the possibilities before dropping a class.
- Did you transfer to a four-year university for the spring semester? Make the transition smooth with these [transfer tips](#).
- If you are a recipient of [Bright Flight](#) or the [A+ Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- It's time to file the [2016-17 FAFSA](#). If you have a high school senior or returning college student, you'll want to get this filed as soon as possible. Remember, you can get free help completing the FAFSA at [FAFSA Frenzy events](#) throughout Missouri in January, February and March.

Marching on

This month brings two great things — warmer temperatures and spring break! Don't let the beautiful weather distract you though — there are several important things you should be doing. FAFSA season is almost over, testing time is around the corner and prep for next year is just beginning. In between evenings outside and spring vacations, try to keep your grades up and your mind focused on creating your best possible future.

Remember Me

ACT Registration

March **4**

SAT Test Date

March **5**

SAT Registration

April **8**

ACT Test Date

April **9**

ACT Registration

May **6**

SAT Test Date

May **7**

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High School Students

- Juniors, you'll be taking the ACT this spring. Be prepared by trying some [practice questions](#).
- Summer is just around the corner. Use your time off school to job shadow a few professionals to get a better idea of what you would like to do in the future.
- If you're registering for next semester, carefully consider courses that will truly [prepare](#) you for college and a career.

High School Seniors

- If you haven't completed the [2016-2017 FAFSA](#) yet, make it a priority in the next few weeks. There are still a few [FAFSA Frenzy](#) events planned in March to provide free help to you and your family. Find a complete list of sites [online](#).
- Before completing your FAFSA, register for your [FSA ID](#). You and at least one of your parents will each need to create an FSA ID in order to sign the FAFSA electronically.
- You need to complete the FAFSA in order to be considered for federal and [state financial aid](#). Check with your intended college for its financial aid deadline and be sure you complete the FAFSA by April 1 to be eligible for the [Access Missouri Grant](#).
- If you already submitted your FAFSA but need to make [corrections](#), log back on to [FAFSA.ed.gov](#) and make your changes as soon as possible.
- June is the last month 2016 graduates can take the [ACT](#) or [SAT](#) in order to qualify for some scholarships, including Bright Flight, for the fall 2016 semester. If you need to improve your score, register now for an upcoming test.
- The SAT has changed. Now there is no penalty for guessing, and there are free practice tests and an optional essay. [Check it out!](#)

FAFSA Reminder!

High school seniors and returning college students must complete the FAFSA prior to April 1 in order to meet eligibility requirements for the Access Missouri Grant.

College Students

- If you plan to be enrolled again next fall, complete the 2016-2017 [FAFSA](#). Visit the financial aid office if you need help or have questions.
- Complete your FAFSA by April 1 in order to meet eligibility for the [Access Missouri Grant](#). Check with your school to find out their institutional deadline, which may be earlier.
- If you [completed your FAFSA](#), check over your [Student Aid Report](#) for accuracy.
- Consider taking summer courses to help you graduate on time or early.
- Have you started applying for summer internships? [Update your resume](#) and get to it!
- If you are a recipient of [Bright Flight](#) or the [A+ Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- The [2016-2017 FAFSA](#) should be completed as soon as possible if you have a high school senior or returning college student. If you've already filed, here are [5 things](#) to do now.
- If you have multiple college students, transfer your information from one FAFSA to another by clicking the "begin a new application with your parents' information already filled in" on the confirmation page.
- If you filed a FAFSA using estimated tax information from 2014, remember to log back on at [FAFSA.ed.gov](#) as soon as possible to [update it with your 2015 information](#). You may be able to input the information using the [IRS data retrieval tool](#).

Closing in on 2016

Just two months left of 2015! Because November and December tend to be some of the busiest months of the year, they may be over if you blink. Don't let them fly by without remembering to focus on your grades, get ready for next semester, and try to make the most of your time during the holidays.

Remember Me

SAT Registration

November 5

ACT Registration

November 6

SAT Test Date

November 7

SAT Test Date

December 5

ACT Test Date

December 12

SAT Registration

December 28

Connect
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High School Students

- As you look at options for next semester's classes, consider taking [Advanced Placement](#) or dual credit courses. Earning college credit while in high school can save you time and money when you start working on a college degree.
- Did you know there are thousands of scholarships available for students? It's never too early to start applying. There are even scholarships geared toward students as young as middle-school age. Just remember, never pay to apply! Scholarships are free.
- For more tips and scholarship opportunities follow *Journey to College* on [Facebook](#) and [Twitter](#).

High School Seniors

- Getting organized is one of the most important things you can do to prepare for life after high school. Use a file folder to keep submitted admissions applications, scholarships, and college admissions information. Don't forget to write down important deadlines for college scholarships, tests and projects to keep you on track.
- Have you applied to only one school? Even if your heart is set on a certain school, you should consider applying to at least one more college. Circumstances can change, so it's good to have a back up plan just in case. Find more good options with the [college and degree search](#).
- If you aren't considering college at this point, apply anyway! It would be good to at least explore the option, and who knows, you may change your mind.
- Do a deep [comparison](#) of your college options by looking at the majors offered, the cost, scholarship opportunities, location, extra-curricular activities, etc.
- Finals are coming up soon, study hard and keep up the good work!

College Students

- The holidays are just around the corner, which may mean extra trips home, holiday parties, and gift giving. Set yourself a holiday budget so you don't overspend and can prioritize your next few months. Consider fuel, everyday expenses and gifting.
- Be sure you're signed up for enough credit hours to keep you on track to graduate on time, and to keep any scholarships that have a credit hour requirement. As you register for classes, think 15 to finish — you need a total of 30 credit hours a year for on-time completion.
- If you currently attend a two-year college and plan to transfer to a four-year university, make the transition smooth with these [transfer tips](#).
- If you are a recipient of [Bright Flight](#) or the [A+ Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- Help your children, no matter their age, prepare for college. Encourage kids to explore their interests, help them develop good study habits, and keep college at their forefront. Encourage good grades and applying for scholarships as early as possible.
- On Jan. 1 you'll be able to file the 2016-2017 FAFSA. Set up your [FSA ID](#) now, to save time when filing. The FSA ID is new, replacing the previously used PIN, so you and your college student and/or high school senior will each need to set one up before completing the [FAFSA](#).
- Student loan repayment starts this month for May graduates. Remind your recent college graduate to contact his or her servicer with any questions and make that first payment.

What does your future hold?

More students than ever before are choosing to attend college after high school. That's a good thing, because Missouri needs more degrees to meet future workforce demands. You can earn an associate degree in just two years, or go on to get a bachelor's degree in four. Right now, 42 percent of Missourians ages 25-34 have a degree. No matter what you do, look to the future and choose wisely. Planning starts now!

Remember Me

SAT Test Date

October 3

SAT Registration

October 9

ACT Test Date

October 24

SAT Registration

November 5

ACT Registration

November 6

SAT Test Date

November 7

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with us!



High School Students

- Sometimes being in high school becomes more about the extra-curricular activities than the academics. Be involved, but don't let the year slip by without focusing on your grades too. Learn how to make the most of your year with the [ABCs of being a good student](#).
- Start exploring your options for after high school now. [Continuing your education](#) can mean earning a high quality certificate, an associate degree or a bachelor's degree.
- Explore colleges early so you can get an idea of where you will want to attend. You should eventually visit your top choices, but until then, check out these 10 ways you can [learn about colleges online](#).

High School Seniors

- Midterms are just around the corner! That means you are already a quarter of the way through your senior year! Stay on top of your grades to be eligible for the most scholarships.
- Is your school planning a college fair? Take time to meet with school representatives when they visit. A college fair is a great way to learn about multiple schools at once.
- If your high school is participating in [Apply Missouri](#), take advantage of the designated time to apply to several colleges. Your school will provide the help and resources you need.
- Even if your school isn't participating, [find resources](#) to help you complete those applications this month. Early in your senior year is the best time to apply!
- Find out what it means to be [college and career ready](#) and which high school courses are recommended to meet most colleges' standards. Think about these courses and how you can be more prepared as you plan your last semester of high school.
- Don't miss out on other college tips and information about scholarship opportunities. Follow *Journey to College* on [Facebook](#) and [Twitter](#).

College Students

- Your first semester of the year is half over. How are your grades? Be sure you're meeting your school's satisfactory academic progress and don't be afraid to take advantage of free tutoring services.
- If you currently attend a two-year college and plan to transfer to a four-year school, make the transition smooth with these [tips](#).
- Did you know that working students actually make better grades? Having a part-time job will not only help your wallet, but your time management skills and grade point average as well. Learn more about [banking at college](#).
- If you received the [Bright Flight Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- Help your kids get a jump start on [preparing for college](#). Talk about possible careers and encourage them to research what type of education will be needed. Use [Missouri Connections](#) to help research potential careers.
- Questions about planning and paying for college? [The Missouri Source](#) has your answers.
- Set up your [FSA ID](#) now, to be ahead of the game for financial aid. The FSA ID is new, so you and your college student and/or high school senior will each need to set one up before completing the [FAFSA](#) for the 2016-17 school year.

Back to the grind — *in a good way*

It's back to early mornings and after-school activities. As you get back in the groove, set yourself up for success. Look ahead and make some big goals for yourself. Outline a specific grade point average you wish to achieve, form a checklist for going to college, or try to decide what career you want to pursue.

Remember Me

ACT Test Date
September 12

ACT Registration
September 18

SAT Test Date
October 3

SAT Registration
October 9

ACT Test Date
October 24

SAT Registration
November 5

Connect
with us!



High School Students

- Use your time in high school wisely. Check out all your [options](#) for after graduation, including the types of colleges available and which [careers](#) require continuing education. It's important to start early, so you find the best fit for you.
- If your school participates in the [A+ Scholarship](#) program, ask your counselor about meeting the requirements.
- Sign up for the ACT or SAT this fall or next spring. Your score will be used to determine your eligibility for the Missouri [Bright Flight](#) program and for scholarships from your potential colleges. Take the test early so you have time to improve your score if necessary.

High School Seniors

- Start applying for [grants and scholarships](#). Ask your counselor for scholarship applications, and check into local organizations in your area. You will most likely need to include a few letters of recommendation, so it may be a good time to ask some of the adults in your life (teachers, coaches, youth leaders, employers, etc.) if they would be willing to write a reference letter for you.
- Be aware of all scholarship deadlines and requirements; you don't want to miss out on free money! Stay organized by writing down the deadlines on your academic calendar.
- In the coming months you'll need to start making plans for after high school. If you will be applying to college, now would be a great time to start writing those college admission essays. You should also consider visiting a few colleges so you know where you'll want to apply. Get the most out of your college visit with these [helpful hints](#). Also take time to meet with school representatives at college fairs or school visits.
- If your high school is participating in [Apply Missouri](#), take advantage of the designated time to apply to several colleges. Your school will provide the help and resources you need.
- Don't miss out on other college tips and information about scholarship opportunities. Follow Journey to College on [Facebook](#) and [Twitter](#).

College Students

- The drop date for classes may be quickly approaching. Meet with your advisor before dropping a class to discuss how it could affect your full-time status, scholarship money, grade point average and overall cost of your education. Dropping a class just because you may receive a lower grade than desired may not be the best option in the long run.
- Take advantage of [on-campus resources](#) such as free tutoring services, free social events and possible job opportunities. For first-time freshman, campus life means a new beginning; [learn](#) about managing your time, finances and social life.
- If you received the [Bright Flight Scholarship](#), keep in mind that as a renewal student, a 2.5 cumulative GPA is required to continue receiving the award.

Parents

- Talk to your kids about the future and encourage them to weigh all of their options for after high school. If you have a junior or senior, consider taking them on college visits so they can get a feel for college life and get excited about what the future may hold.
- If your children plan to attend college in the future, or if you have a college student now, check out the [Missouri 529 College Savings Plan](#). The state-sponsored plan provides tax deductions and benefits, and it's never too late to start using it.

Important Links

Middle School and Junior High

<http://dhe.mo.gov/documents/NeverTooEarly.FINAL.2014.pdf>

High School Seniors

<http://dhe.mo.gov/documents/Magnet.2016.pdf>

ACT

Deadlines

<http://www.act.org/content/act/en/products-and-services/the-act/taking-the-test.html>

Waivers

<https://www.act.org/content/dam/act/unsecured/documents/FeeWaiver.pdf>

College Applications

Waivers

<http://www.nacacnet.org/studentinfo/feewaiver/Documents/ApplicationFeeWaiver.pdf>

Financial Aid

FAFSA Paper Application

<https://fafsa.ed.gov/options.htm>

College By the month

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-August2015.pdf>

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-September2015.pdf>

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-October2015.pdf>

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-November2015.pdf>

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-January2016.pdf>

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-February2016.pdf>

<http://dhe.mo.gov/ppc/documents/MonthlyReminder-March2016.pdf>

Resources

Degree and Career Search

<https://www.mymajors.com/college-major-quiz/>

<https://mocis.intocareers.org/materials/portal/home.html>