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2016-17 EDITION

DIY FAFSA KIT

TOOLS, RESOURCES, AND INFO FOR COMPLETING YOUR FREE APPLICATION FOR FEDERAL STUDENT AID



Please contact us if you have any tough FAFSA situations or questions:

Sumiko: smartinez@utahsbr.edu | Michelle: mriddle@utahsbr.edu | Tino: tdiaz@utahsbr.edu

DIY FAFSA KIT

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How can I get **money** for college?!

Three words: **File your FAFSA.**

(FAFSA = FREE APPLICATION FOR FEDERAL STUDENT AID)

GET FREE HELP FILLING OUT YOUR FAFSA WITH UTAH'S FINANCIAL AID EXPERTS AT:

Feb 2 - American Int'l School

Feb 3 - Weber, Brighton, & SL School of Perf. Arts

Feb 4 - East Hollywood

Feb 9 - Morgan, Woods Cross, & Alta

Feb 10 - Highland & Olympus

Feb 11 - Ogden, Herriman, Kearns, & Granger

Feb 16 - Corner Canyon & Skyline

Feb 17 - Payson, Roy, Springville, Salem Hills,
Provo, NUAMES, & Stansbury

Feb 18 - Sky View, Wasatch, West, & Copper Hills

Feb 22 - Tooele Community Learning Center, Layton, Davis,
Northridge, & Cyprus

Feb 23 - Hunter, Carbon, & Westlake

Feb 24 - Timpview, Uintah, Bingham, & Emery

Feb 25 - East, Timpanogos, Hillcrest, Grand, & Taylorsville

Feb 29 - Bear River

\$3,000 IN SCHOLARSHIPS UP FOR GRABS FOR THOSE WHO ATTEND.

MORE INFORMATION AT STEPUPUTAH.COM

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Mar 1 - Tintic, Itineris, Monticello, & Delta

Mar 2 - Logan, San Juan, & West Jordan

Mar 3 - Whitehorse & American Fork

Mar 8 - Innovations & Gunnison

Mar 9 - Manti, Cottonwood, & Wayne

Mar 10 - Monument Valley

Mar 14 - Enterprise

Mar 15 - Desert Hills, Union

Mar 16 - Clearfield & Hurricane

Mar 17 - Pleasant Grove & Pineview

Mar 21 - Box Elder

Mar 24 - Orem

Mar 29 - Richfield

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MORE INFORMATION AT STEPUPUTAH.COM

WHY SHOULD I FILE THE FAFSA?

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IT'S THE ONLY WAY TO APPLY FOR ALL FEDERAL AND MOST STATES' FINANCIAL AID. including Pell grants, work-study programs, federal student loans, and grant programs you might have never heard about.

Even if you have a full ride scholarship or savings to help pay for college,
FILING THE FAFSA IS A GOOD BACKUP PLAN TO COVER UNEXPECTED EXPENSES.

MANY SCHOLARSHIPS REQUIRE YOU TO FILE THE FAFSA as part of the application process.

YOU NEVER KNOW WHAT FINANCIAL AID YOU MIGHT END UP GETTING! Many students file the FAFSA and are surprised to find they qualify for a grant or a need-based scholarship.

IT DOESN'T TAKE AS LONG AS YOU THINK. Usually less than 30 minutes from start to finish!

IT'S NOT AS DIFFICULT AS YOU THINK. FAFSA on the web (www.fafsa.gov) has "Help and Hints" on every section, as well as online chat, phone help, and a frequently asked questions section. Also - you can come to a StepUpUtah FAFSA Completion Open House or ask your school counselor for help. Don't hesitate to contact the financial aid office at the college or university you want to attend to ask for school-specific financial aid information.

YOU AREN'T REQUIRED TO ACCEPT LOANS. The FAFSA is just an application.

THERE'S NO REASON NOT TO FILE THE FAFSA EVERY YEAR YOU'RE IN COLLEGE!

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MISSIONARIES AND THE FAFSA

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WHAT WE RECOMMEND:

File the FAFSA the spring of your senior year of high school.

WHY WE RECOMMEND IT:

Filing your FAFSA as a senior makes the renewal process much easier when you come home from your mission.

If you have time to fit a semester of college in before you leave for your mission, you may be eligible for financial aid.

If your plans change suddenly (for example, due to an unexpected injury) you will be ready to attend college before leaving for your mission.

If your visa is delayed and you cannot leave on time, you will have something better to do than sit around and stare at the ceiling.

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DIY FAFSA KIT ONLINE RESOURCES

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OFFICIAL FAFSA WEBSITE: fafsa.gov

There are many helpful resources on the official FAFSA website. Click the “help” icon near the top of the fafsa.gov homepage for access to live chat, frequently asked questions, FAFSA phone agents, and e-mail assistance.

UHEAA FAFSA SCHOLARSHIP APPLICATION, INFORMATION, AND DETAILS:

Facebook.com/StepUpUtah in the “FAFSA Scholarship” tab

If you cannot access Facebook at your location or do not use Facebook, please email outreach@utahsbr.edu for the application, information, and details.

UHEAA FAFSA COMPLETION OPEN HOUSE CALENDAR:

StepUpUtah.com/events or Facebook.com/stepuputah/events

ASK FAFSA/FINANCIAL AID QUESTIONS ON THE STEPUPUTAH FACEBOOK PAGE:

Facebook.com/StepUpUtah

WATCH FINANCIAL AID, FAFSA, AND SCHOLARSHIP VIDEOS ON OUR YOUTUBE CHANNEL:

YouTube.com/StepUpUtah

ASK US QUESTIONS AND FIND FINANCIAL AID INFO ON TWITTER:

Twitter.com/StepUpUtah - @StepUpUtah

OFFICIAL TWITTER FEED OF THE DEPT. OF EDUCATION – FEDERAL STUDENT AID:

Twitter.com/FAFSA - @FAFSA

Attend an #AskFAFSA chat to have your FAFSA questions answered by the Dept. of Education Federal Student Aid staff members.

OFFICIAL WEBSITE AND FACEBOOK PAGE FOR FEDERAL STUDENT AID:

StudentAid.ed.gov, Facebook.com/FederalStudentAid

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WHAT YOU'LL NEED TO COMPLETE THE FAFSA

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FOR THE 2016-17 FAFSA YEAR, YOU WILL NEED INFORMATION FROM 2015:

- ✓ Social Security card*, alien registration or permanent resident card
- ✓ Driver's license
- ✓ 2015 W-2 forms and other records of income
- ✓ 2015 Federal Income Tax Return** (for you and your spouse)
- ✓ Your parents' 2015 Federal Income Tax Return, if you are a dependent student**
- ✓ Your current bank statements
- ✓ Your 2015 untaxed income records
- ✓ Your current business & investment mortgage information, business & farm, stock, bond and other investment records

*Entering your Social Security Number correctly is very important

**IRS 1040, 1040A, 1040EZ, Foreign Tax Return, or Tax Return for Puerto Rico, Guam, American Samoa, the US Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau.

KEEP THESE RECORDS!

You may need them again. Do NOT mail your records to Federal Student Aid.

STEPS TO TAKE:

ONE: Gather financial paperwork

TWO: The FAFSA is available on fafsa.gov on January 1st

THREE: Complete the FAFSA (make sure you use the IRS Data Retrieval Tool option)

FOUR: FAFSA sends info to colleges you selected

FIVE: Colleges will contact you for any extra information needed

SIX: Colleges will send you award letters/email notifications

SEVEN: Decide what aid you want to accept

EIGHT: Notify your college of your aid acceptance decision

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DO'S AND DON'TS

COMMON FAFSA MISTAKES

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DON'T LEAVE BLANK FIELDS:

Enter a '0' or 'not applicable' instead of leaving it blank. Too many blanks may cause miscalculations and an application rejection.

DON'T ENTER THE WRONG FEDERAL INCOME TAX PAID AMOUNT:

The best way to avoid this is by using the IRS Data Retrieval Tool in the FAFSA. You can find this amount on your federal income tax return, not your W-2's.

DON'T LIST ADJUSTED GROSS INCOME (AGI) AS EQUAL TO TOTAL INCOME FROM WORKING:

AGI and total income from working are not necessarily the same. In most cases, the AGI is larger than the total income from working.

DON'T INCLUDE THE VALUE OF YOUR PRIMARY RESIDENCE, VALUE OF FAMILY FARM, OR RETIREMENT ACCOUNTS AS ASSETS.

DO USE THE RIGHT PRIMARY IDENTIFIERS:

Double check your Social Security Number and Driver's License Number and have someone else check them too. Triple check to be sure. If your parents do not have Social Security Numbers, list 000-00-0000. Do not make up a number or include a Taxpayer ID Number (TIN).

ENTER THE RIGHT ADDRESS. USE YOUR PERMANENT HOME ADDRESS! DO NOT LIST A TEMPORARY CAMPUS OR SUMMER ADDRESS AS YOUR PERMANENT ADDRESS.

USE YOUR LEGAL NAME.

Your name must be listed on your FAFSA as it appears on your Social Security Card - make sure you double check instead of assuming you know for sure what is on your card. Entering nicknames or other variations on your name will cause processing delays.

DO COUNT YOURSELF AS A STUDENT:

The student completing the FAFSA must count himself or herself as a member of the household attending college during the award year.

DO REGISTER WITH THE SELECTIVE SERVICE:

If you are a male aged 18-25 you must register with Selective Service. Failure to do so will make you ineligible for federal student aid.

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DEPENDENCY

AM I A DEPENDENT STUDENT?

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One of the most common questions about the FAFSA is “Why do I need my parents’ tax info? They aren’t paying for my education.” The FAFSA determines this through a series of questions. If you can answer “Yes” to any of these questions, you are considered an independent student and you won’t need your parents’ financial information. Otherwise, you are considered a dependent student and you will need your parents’ financial information to complete the FAFSA. If the FAFSA determines that you are dependent but special circumstances may dictate otherwise, speak with the financial aid office at your college as soon as possible. Your school may review your dependency status through professional judgment.

Were you born before January 1, 1993? **YES** **NO**

As of today, are you married? (Also answer “Yes” if you are separated but not divorced) **YES** **NO**

At the beginning of the 2016-17 school year, will you be working on a master’s or a doctorate degree program (such as an M.B.A., M.A., J.D., Ph.D., Ed.D., graduate certificate, etc.)? **YES** **NO**

Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?) **YES** **NO**

Are you a veteran of the U.S. armed forces? **YES** **NO**

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** **NO**

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** **NO**

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? **YES** **NO**

As determined by a court in your legal state of residence, are you or were you an emancipated minor? **YES** **NO**

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? **YES** **NO**

At any time after July 1, 2015, were you determined to be an unaccompanied youth who was homeless or were self supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program? **YES** **NO**

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GLOSSARY:

DECODING THE FAFSA

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CONFIRMATION NUMBER: The number you get when you finish your FAFSA that confirms your FAFSA submission was successful. You may need it if you have to call later with questions.

DEPENDENT/INDEPENDENT STUDENT: Determined by criteria set by the Department of Education. Dependent students need parental financial information in order to complete the FAFSA. Dependency is not determined by whether or not the student lives with parent(s), if parents claim the student on their taxes, or whether parents are contributing to the student's educational expenses.

EFC - EXPECTED FAMILY CONTRIBUTION: This is the amount you and your family are expected to put towards your education which can be cash, housing, food, transportation, or supplies/books.

FAFSA - FREE APPLICATION FOR FEDERAL STUDENT AID: Contrary to what some people think, the FAFSA itself is merely an application for student loans, grants, and work-study aid. Filing a FAFSA does not obligate you to accept any aid, nor does it guarantee that you will receive any aid.

FEDERAL SCHOOL CODE: This tells the FAFSA where it should send your financial information for processing. You will be able to search during the FAFSA process for the federal school codes of colleges where you are interested in attending. You can choose to send your information to up to 10 schools on the FAFSA.

IRS DATA RETREIVAL TOOL: A tool that allows you to import tax data from the IRS rather than typing it in by hand in each field. Students who use this tool will speed up the aid process by avoiding tax verification.

FSA ID: A Federal Student Aid ID. Both you and one parent will need to have your own FSA IDs to sign the FAFSA electronically and to use the IRS Data Retrieval tool.

STUDENT AID REPORT (SAR): Student Aid Report. This is a summary of your FAFSA application and tells you what types of federal aid you may be eligible for.

SELECTIVE SERVICE: If you are male and between ages 18 and 25, you are required to register with the Selective Service before receiving federal student aid. You can select "Register Me" and you will be registered.

VERIFICATION: Verification is intended to improve the accuracy of the information submitted on the FAFSA. During verification, the college financial aid administrator may ask the applicant to supply copies of documentation such as income tax returns, tax transcript, W-2 statements and 1099 forms, to verify the data that was submitted on the Free Application for Federal Student Aid (FAFSA).

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UNIQUE SITUATIONS

TIPS FOR COMPLETING YOUR FAFSA

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QUESTION 51 - SUPPORTING A CHILD WITH TANF/WELFARE: TANF/welfare benefits do count as support that you provide to your child and you should answer “yes” to Question #50 as long as you provide more than half of the child’s support.

QUESTION 53 - FOSTER CARE/WARD OF THE COURT: If you are/were in foster care or a ward/dependent of the court AT ANY TIME after age 13 regardless of whether you returned to live with your biological parents or foster parents took legal guardianship, you are considered independent.

QUESTION 54 - EMANCIPATED MINOR: If you have a copy of a court order stating you are an emancipated minor, answer “Yes” to Question #53 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer “No” to Question #53.

QUESTION 55 - LEGAL GUARDIANSHIP: If you have a copy of a court order stating you are in legal guardianship, answer “Yes” to Question #54 and complete the FAFSA as an independent student. The court must be located in your state of legal residence. If the court order is no longer in effect and you have not reached the age of majority for your state of legal residence, answer “No” to Question #53. Complete the FAFSA as a dependent student if you answer “No” to the remaining questions on the paper FAFSA and if none of the other boxes in Section 2 of the FAFSA on the Web Worksheet apply to you.

QUESTIONS 56 THROUGH 58 - HOMELESSNESS: 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. You should contact your college financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless. 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.

QUESTION 73 - PEOPLE IN YOUR HOUSEHOLD: If you live with foster parents, their family is not counted as part of your household. You are considered independent.

QUESTION 105 - SIGNATURES: If you complete the FAFSA as an independent student, you do NOT need signature(s) from your parent(s).

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FAFSA TIPS

FOR UNDOCUMENTED STUDENTS

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CAN I GO TO COLLEGE IF I AM UNDOCUMENTED?

Generally speaking, your status won't prevent you from being admitted or enrolling in classes at a college or vocational school. However, being undocumented limits the type of financial aid you receive and possibly impacts cost of tuition.

IF I DISCUSS MY UNDOCUMENTED STATUS WITH THE COUNSELOR AT MY SCHOOL, OR THE FINANCIAL AID ADVISOR AT THE COLLEGE I WANT TO ATTEND, ARE THEY REQUIRED TO REPORT ME TO U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS)?

No. They are not required by law to report undocumented students.

I'M UNDOCUMENTED BUT HAVE LIVED IN THE US SINCE I WAS 3 YEARS OLD. AM I ELIGIBLE FOR FINANCIAL AID?

Undocumented students aren't eligible for federal financial aid such as Pell grants, work-study, and Direct loans. However, financial aid is possibly available through private organizations and scholarships, grants, loans and work programs at the school you want to attend. Contact the college's financial aid office directly to find out what aid is available to you.

I WAS BORN IN THE US BUT MY PARENTS ARE UNDOCUMENTED. DOES THAT AFFECT MY ELIGIBILITY FOR FEDERAL FINANCIAL AID?

Your parents' status doesn't affect your eligibility for federal financial aid. However, your parents will not be eligible for PLUS loans to help you pay for college. For more info, contact your college's financial aid office.

I AM UNDOCUMENTED BUT HAVE LIVED IN UTAH SINCE MY FAMILY CAME TO THE US WHEN I WAS 6 YEARS OLD. IF I ATTEND A PUBLIC COLLEGE IN UTAH, AM I ELIGIBLE FOR IN-STATE TUITION?

Yes, if you meet certain requirements. Utah enacted House Bill 144 which allows undocumented students to be eligible for in-state tuition rates if they:

- attend a Utah high school for 3 years,
- obtain a high school diploma from a Utah high school
- enroll in a public postsecondary institution in Utah, and file an affidavit stating intent to legalize immigration status and become a permanent resident.

WHERE CAN I FIND PRIVATE SCHOLARSHIPS?

- United States Hispanic Leadership Institute - ushli.org
- Mexican American Legal Defense and Education Fund - maldef.org
- Get Ready for College - getreadyforcollege.org
- Latino College Dollars - latinocollegedollars.org
- Scholarships for Hispanics - scholarshipsforhispanics.org
- Local colleges and universities

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FOLLOWING UP ON THE FAFSA

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After you've finished filing your FAFSA, you probably still have some things to do before you can get your financial aid for college...

ONE: Follow up with your college to make sure you've turned in ALL the paperwork they require. Often there is an extra form or two to apply for financial aid from your school specifically, and without it they can't process your financial aid awards.

TWO: Make sure you're hitting the right deadlines - each school sets its own priority filing deadline for when you should have your FAFSA completed. Don't miss your school's deadline!

UTAH COLLEGE/UNIVERSITY FOLLOW UP PHONE NUMBERS AND PRIORITY FILING DEADLINES FOR 2016

Brigham Young University
Priority Filing Deadline: May 1st
Phone Number: (801) 422-4104

Southern Utah University
Priority Filing Deadline: July 1st
Phone Number: (435) 586-7735

USU Eastern
Priority Filing Deadline: March 1st
Phone Number: (435) 613-5323

University of Utah
Priority Filing Deadline: March 1st
Phone Number: (801) 581-6211

Dixie State University
Priority Filing Deadline: March 1st
Phone Number: (435) 652-7575

Utah State University
Priority Filing Deadline: March 15th
Phone Number: (435) 797-0173

LDS Business College
Priority Filing Deadline: July 1st
Phone Number: (801) 524-8111

Utah Valley University
Priority Filing Deadline: Varies
Phone Number: (801) 863-8442

Salt Lake Community College
Priority Filing Deadline: April 15th
Phone Number: (801) 957-4410

Weber State University
Priority Filing Deadline: May 1st
Phone Number: (801) 626-7569

Snow College
Priority Filing Deadline: June 1st
Phone Number: (435) 283-7130

Westminster College
Priority Filing Deadline: Varies
Phone Number: (801) 832-2500

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AFTER THE FAFSA CHECKLIST

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- REVIEW YOUR STUDENT AID REPORT (SAR)
- FILL OUT ANY ADDITIONAL FORMS YOUR COLLEGE REQUIRES FOR FINANCIAL AID
- COMPLETE ANY VERIFICATION PAPERWORK
- LOG BACK IN TO FAFSA.GOV TO MAKE ANY NECESSARY CHANGES OR UPDATES TO YOUR FAFSA
- DOUBLE CHECK THAT YOU ARE RECEIVING THE CORRECT AWARD AMOUNTS BASED ON YOUR CURRENT ENROLLMENT STATUS
- ACCEPT YOUR FINANCIAL AID AWARDS
- KEEP IN CONTACT WITH YOUR SCHOOL'S FINANCIAL AID OFFICE

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