

PARENT'S GUIDE

PLANNING AND PAYING FOR COLLEGE

for your High School Senior, Class of 2018



CHECKLIST

FOR PLANNING AND PAYING FOR COLLEGE *for your Senior of 2018*



SUMMER 2017

- Review your financial situation and assess your resources available to contribute toward tuition, books & supplies, housing costs and other related costs.

JUNE 2017

- Talk to your Senior about the colleges he or she is considering. Visit colleges and assist your Senior with selection of priority colleges.
- Get in-depth information on federal student aid programs at studentaid.gov/types.

JULY 2017

- Begin Senior's scholarship search.

AUGUST 2017

- Attend college fairs with your Senior and help clarify goals and priorities.
- Use FAFSA4Caster to estimate your Senior's expected financial aid. This free financial aid calculator gives you an early estimate of your Senior's eligibility for federal student aid at <https://studentaid.ed.gov/fafsa/estimate>.
- Encourage your Senior to meet with a high school counselor to assess graduation requirements and to assist with transition to college.
- Encourage your Senior to do a college match and fit search to find the college that's the best fit for him or her at unlockmyfuture.org.
- Have your Senior opt-in to receive Signal Vine messages regarding college access, scholarship opportunities, deadlines and FAFSA information. Seniors can opt in by registering at www.tinyurl.com/LOSFA-SignalVine.

SEPTEMBER 2017

- Both Parent and Senior must create an FSA ID Username and Password using separate email addresses which is necessary to electronically sign the FAFSA. To create an FSA ID go to fsaid.ed.gov.
- Encourage your Senior to create their own FSA ID. Creating it for him may cause confusion later and slow down the financial aid application process.
- Encourage your Senior to continue the scholarship search process at free sites such as studentaid.gov/scholarships, asklela.org and related sites. Ask your employer if scholarships are available for your Senior. Also, contact scholarship departments at Senior's priority colleges for more information.
- Help your Senior prepare for the ACT & SAT - registration dates and deadlines can be found at act.org and collegeboard.org.
- Encourage your Senior to schedule college interviews and other on-campus orientations and activities.

OCTOBER 2017

- As soon as possible after October 1, encourage your Senior to complete and submit the Free Application for Federal Student Aid (FAFSA) at fafsa.gov along with any other financial aid applications your priority college(s) may require. Review documents/items you will need to complete this form on the right side of this sheet. New federal guidelines require parents of dependent students to use their 2016 or prior year income tax information. Contact your colleges for their financial aid deadlines.
- Make sure all personal information is safe when applying for financial aid. For tips, go to studentaid.gov/resources#consumer-protection.
- Schedule an appointment with a Lela representative for one-on-one FAFSA completion assistance - info@lela.org.

OCTOBER 2017 (Cont.)

- Encourage and assist your Senior in applying to priority colleges during October - Louisiana College Application and Access Month and keep track of deadlines for admissions, scholarships and financial aid.
- Attend a FAFSA Day or Financial Aid Event at your Senior's school. Request dates and times from a school counselor or view Lela's College Resources Calendar at www.tinyurl.com/askLela-calendar for scheduled events.
- Soon after completion of the FAFSA, your Senior will receive a Student Aid Report (SAR) which is a reflection of the answers to FAFSA questions. Assist with the verification of its accuracy. If necessary, make FAFSA corrections at fafsa.gov, sign and re-submit.
- College financial aid administrator(s) will contact your Senior if verification is required before a financial aid award is offered. Senior will be provided with the process to accept the award.
- Explore free types of financial aid prior to considering a student loan award, which must be repaid. Take another look at your financial situation and make sure your Senior is on the right track to pay for college.
- Attend a college fair with your Senior to speak with college admissions representatives. Scheduled events can be viewed at www.tinyurl.com/askLela-calendar

NOVEMBER 2017

- Verify scholarship deadlines and respond to priority college choices with your Senior.
- Get in-depth information on federal student aid programs at StudentAid.gov/types.
- On November 5, attend a College Goal Sunday event in your area for free professional assistance with the FAFSA. Visit www.osfa.la.gov for details.

JANUARY 2018

- Assess your Senior's progress regarding graduation and the college planning process and evaluate the outcomes.

FEBRUARY 2018

- Encourage your Senior to take SAT Subject Tests Visit: www.collegeboard.org
- Encourage your Senior to take Advanced Placement (AP) Exams. Contact your school's AP Coordinator for more information.

MARCH 2018

- Encourage your Senior to check e-mail regularly and to respond to requests from Federal Student Aid, college admissions representatives and financial aid administrators in a timely manner.
- Review and compare college financial aid awards with your Senior. Contact the financial aid office at your priority colleges if you have any questions.
- Encourage your Senior to finalize admissions and financial aid documentation at priority colleges.

APRIL 2018

- File your 2017 Tax Return prior to April 15 which will be used for the 2019-20 FAFSA.
- Assist your Senior in filing their 2017 Tax Return prior to April 15 which will be used for the 2019-20 FAFSA. The FAFSA must be completed every academic year.

MAY 2018

- Attend your Senior's graduation and make plans to assist with transitioning to college. Talk to your Senior about the college's orientation and registration process as well as deadlines and requirements for payment of fees.

FAFSA 101 – RESOURCES FOR PARENTS

Free Application for Federal Student Aid (FAFSA) 2018-19

ITEMS NEEDED TO FILE FAFSA

- FSA ID – Create a Username and Password at fsaid.ed.gov to sign electronically, if you are providing parental information. Your Senior will also need to create their own FSA ID.
- Your Social Security number if your Senior is required to provide parental information.
- Your Senior's Social Security number.
- Your Senior's Driver's license number, if applicable.
- Your Senior's Alien Registration Number, if not a US citizen.
- 2016 Federal tax information or tax returns including IRS W-2 information for your Senior and for you (and your spouse if you are married) if your Senior is a dependent student. (see Helpful Hints to determine Dependency Status).
- Records of untaxed income, such as child support received, interest income, and veterans non-education benefits for your Senior and for you, if you are providing parental information.
- Information on cash, savings and checking account balances, investments including real estate, but not including the home in which you live; and business and farm assets for your Senior and for you if you are providing parental information.

FAFSA – HELPFUL HINTS

- Apply for the FAFSA at the FREE site www.fafsa.gov. Never pay to apply.
- The 2018–19 FAFSA will be available EARLY, on October 1, 2017. Additionally, you will be able to utilize the prior-prior year tax information, 2016 tax information.
- You can begin your FAFSA, save it and return to it later, but no longer than 45 days.
- If parents are divorced or separated, the parent who provided the most support for the student or whom the student lived with the most during the past 12 months should complete the FAFSA, no matter who claims the student on taxes.
- Your Senior's dependency status determines whose information you must report on the FAFSA. Go to www.tinyurl.com/FAFSA-dependencystatus to determine your Senior's status.
- Grandparents or anyone else the student may be living with - apart from their biological or adoptive parents - are not permitted to complete the FAFSA as a parent.
- The FAFSA should only be completed by the student and/or their legal parent(s).
- By completing the FAFSA, you are automatically applying for the federal Pell Grant, student Loans and the Work-Study Program as well as the state-based TOPS program.
- The FAFSA takes approximately 20-30 minutes to complete if you and your Senior have all of the required information at hand. For your convenience, FAFSA on the Web has built-in help to guide you through the application process. Skip logic is used to guide you to answer key questions and may allow you to skip other questions and complete the form faster. You and your Senior, if classified as "dependent", will each be required to electronically sign the FAFSA form utilizing the separate FSA ID assigned to each of you.

FSA ID – HELPFUL HINTS

- Before completing the FAFSA online, each Senior and one parent, if providing parental information, needs to create a Federal Student Aid ID (FSA ID) fsaid.ed.gov
- Please create your own FSA ID.
- The FSA ID will consist of a username and a password. Record and retain your username and password.
- Keep track of the FSA ID information and all important college information in a special folder.
- The student and parent, if applicable, will each need a separate active e-mail address to create each FSA ID.

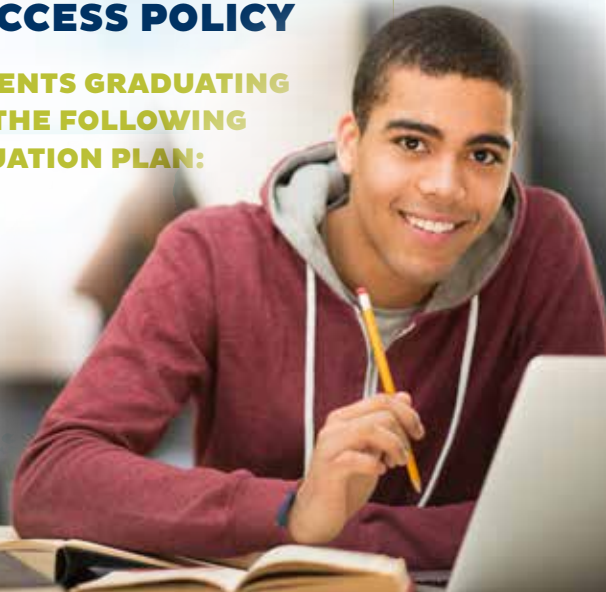


New!

LOUISIANA'S CLASS OF 2018 FINANCIAL AID ACCESS POLICY

LOUISIANA REQUIRES PUBLIC SCHOOL STUDENTS GRADUATING SPRING 2018 AND BEYOND TO TAKE ONE OF THE FOLLOWING STEPS AS PART OF THEIR INDIVIDUAL GRADUATION PLAN:

- Complete the FAFSA at fasfa.gov; or
- Complete the Louisiana TOPS form; or
- A parent or legal custodian, or a student legally emancipated or of the legal age of majority, may certify a waiver in writing to the LEA (sample: non-participation LEA form/Letter); or
- Receive a waiver through the district hardship waiver process



Resource: Louisiana Department of Education | www.louisianabelieves.com

FAFSA ASSISTANCE INFORMATION CENTERS

FEDERAL ASSISTANCE: (800) 4 Fed AID or (800) 433-2343

askLela FAFSA HELpline: (844) GO FAFSA or (844) 463-2372 South Louisiana
(800) 858-8198 North Louisiana

FAFSA NEWS

STUDENTS WILL BE ABLE TO SUBMIT A FAFSA EARLIER! 2018-19 FAFSA will be available on October 1, instead of January 1.

STUDENTS (AND PARENTS IF APPROPRIATE) WILL USE EARLIER INCOME INFORMATION. 2016 tax and income information will be used for 2018-19 FAFSA completion instead of 2017 income information. For more details, please visit fsa.ed.gov.

FAFSA Completion Priority Deadlines: Check with your college financial aid office. Each campus deadline may vary.

LELA RESOURCES

Lela College Planning Center: Contact Lela to schedule an appointment at info@lela.org.

Lela College Resources Calendar: www.tinyurl.com/askLelacalendar

Lela Scholarship Search Suggestions: www.lela.org/freemoneysearch



Committed to Louisiana students since 1984

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