FAFSA & Financial Aid
What do I do first?

- The very first thing you do is create a FAFSA ID. Here is how you do that...
- Go to https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid
- Create a FAFSA ID for yourself:
Follow the directions for creating a FAFSA ID

Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.
Personal Identification Information

To apply for an FSA ID, complete the information below and select CONTINUE.

I understand that I will be required to certify that the information that I provide to obtain an FSA ID is true and correct and that I am the individual who I claim to be. If I am not that person who I claim to be, I understand that I am not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be fined, sent to prison for not more than five years, or both.

Social Security Number *

Date of Birth *

First Name, Middle Initial, Last Name *

CANCEL CONTINUE
The top part of this section of the FAFSA ID will reiterate your social security number, name, birthday, username, password and e-mail and the bottom half of the screen looks like this....
You must choose challenge questions and a special “date” in case you forget your username or password!

Challenge questions and answers are used to retrieve your username or password if you forget them and to unlock your account. Provide the challenge questions and answers below and select CONTINUE.

<table>
<thead>
<tr>
<th>Challenge Question 1 *</th>
<th>Answer 1 *</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Select Your Question</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Challenge Question 2 *</th>
<th>Answer 2 *</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Select Your Question</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Challenge Question 3 *</th>
<th>Answer 3 *</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Create Your Own Question Here</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Challenge Question 4 *</th>
<th>Answer 4 *</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Create Your Own Question Here</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Challenge Question 5 (Used to access your information over the phone) *</th>
<th>Answer 5 *</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type a significant date in your life (MM/DD/YYYY)</strong></td>
<td></td>
</tr>
</tbody>
</table>

[CONTINUE]
At the top of this screen you will verify all the information you recorded on the FAFSA ID. At the end of the page you will check the box and continue.
This page is EXTREMELY important!

Verify Your E-mail

An e-mail containing a secure code was sent to your e-mail address on file. Important: If you’re accessing your e-mail via the Web, make sure to open a separate browser tab or window. If you did not receive an e-mail, you can request a new secure code.

Enter the Secure Code

Enter the secure code below and select CONTINUE to verify your e-mail address. After you verify your e-mail address, you can use it as your username when logging in.

Note: It may take a few minutes for the e-mail to arrive. Check your junk folder if you cannot find the message in your inbox. Some e-mail providers require that you add an e-mail address to your address book before you can receive any e-mail from that address. To ensure that our messages can be delivered to your inbox, enter our originating e-mail address, FSA-ID@ed.gov into your address book.

Enter Code Here!
A “secure code” is e-mailed to the e-mail address you provided. Enter the secure code and continue!

You need to enter the code to finish this process so you can electronically sign your FAFSA at the end!
Now redo this process for ONE of your parents/guardians!

You are now ready to do your FAFSA!
www.fafsa.ed.gov
Login

Student Information

Instructions are provided for each FAFSA question in the Help and Hints section on the right side of the page and are also available by clicking Need Help? at the bottom of the page.

Enter either your (the student’s) FSA ID or personal information to log in to FAFSA on the Web.

- Enter your (the student’s) FSA ID
- Do not log in with the FSA ID if you are not the student

Create an FSA ID

FSA ID Username or Verified E-mail Address

Forgot Username

FSA ID Password

Forgot Password

Next

Need Help?

Help and Hints

Login Options

The FSA ID, which consists of a user-created username and password, replaced the PIN effective May 2015. It allows users to electronically access personal information on Federal Student Aid Web sites as well as electronically sign a FAFSA.

Select one:

- Enter your FSA ID (only the student should log in with an FSA ID),
- Or
- Enter the student’s name, Social Security Number and date of birth (You may have to enter your FSA ID later in the process).
You will have choices:
Begin a FAFSA and choose your year,
Make corrections to a FAFSA
or
View or Print or Student Aid Report (SAR)

**Current Application Status: Processed Successfully**

Congratulations, your FAFSA was successfully processed.

**What Happens Next**
- Your FAFSA information was made available to the school(s) you listed on your FAFSA.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.
- If you have questions about your financial aid package contact your school(s).

**You can also:**
- View or Print your Student Aid Report (SAR)
- Make FAFSA Corrections to make a change, add a school, or transfer IRS data into your FAFSA
If you want to view your SAR, this is the top part of the page! On the rest you need to make sure the figures are correct! This page will also give you your EFC (Expected Family Contribution)!
Your EFC might be $.0 or it might be $13,000. This is based on your family income. This will also estimate if you are eligible to receive a pell grant, work study and/or federal loans.

Once you have finished your FAFSA, your information is then sent to the colleges you requested it to go to on your FAFSA!
Your college will process your information and then offer you a financial aid package. You will receive your “package” via one of two ways.

1) The college will mail you information or

2) Log into your college account to see what the college will offer you! (This is the way more and more colleges are going!)
Here is a sample financial aid package from Morningside College!

Dear [First Name],

We are excited for you to take the next step toward joining us at Morningside College. We have determined your financial aid eligibility for the 2017-2018 academic year. Please take a moment to review the enclosed documentation and financial aid listed below.

Financial Aid Package

<table>
<thead>
<tr>
<th>ENROLLMENT STATUS</th>
<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>RESIDENCY</td>
<td>Full-time</td>
<td>Full-time</td>
<td>Resident</td>
</tr>
<tr>
<td>MORNSIDES GRANT</td>
<td>500.00</td>
<td>500.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td>ATHLETIC GRANT (MEN)</td>
<td>2,500.00</td>
<td>2,500.00</td>
<td>5,000.00</td>
</tr>
<tr>
<td>FOUNDERS SCHOLARSHIP</td>
<td>5,000.00</td>
<td>5,000.00</td>
<td>10,000.00</td>
</tr>
<tr>
<td>IOWA TUITION GRANT</td>
<td>2,825.00</td>
<td>2,825.00</td>
<td>5,650.00</td>
</tr>
<tr>
<td>FED DIRECT SUB STAFFORD LOAN</td>
<td>1,750.00</td>
<td>1,750.00</td>
<td>3,500.00</td>
</tr>
<tr>
<td>FED DIRECT UNSUB STAFF LOAN EX</td>
<td>1,000.00</td>
<td>1,000.00</td>
<td>2,000.00</td>
</tr>
<tr>
<td>FEDERAL WORK-STUDY PROGRAM</td>
<td>600.00</td>
<td>600.00</td>
<td>1,200.00</td>
</tr>
<tr>
<td>FEDERAL PELL GRANT PROGRAM</td>
<td>2,908.00</td>
<td>2,907.00</td>
<td>5,815.00</td>
</tr>
<tr>
<td>FEDERAL SUPPL. EDUC. OP. GRANT</td>
<td>500.00</td>
<td>500.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td>FEDERAL PERKINS LOAN PROGRAM</td>
<td>500.00</td>
<td>500.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td>Total:</td>
<td>18,083.00</td>
<td>18,082.00</td>
<td>36,165.00</td>
</tr>
</tbody>
</table>

A student and/or parent can request a Federal Parent PLUS loan or private student loan to cover any remaining cost of attendance. This will be discussed in the personal counseling session.
Sometimes you still don’t have enough to cover the cost so you have to borrow even more!

A student and/or parent can request a Federal Parent PLUS loan or private student loan to cover any remaining out of pocket expenses for up to $8,169.

- Work awards are issued to the student monthly for hours worked. Music Stipends are issued to the student at the end of each semester after the student has earned the funds.
- Account balances may be covered with interest free payment plans and/or loans.

Aid may be adjusted as new information becomes available, such as receipt of additional scholarships or changes to: residency, family circumstances, tax information, and updated federal or state funding. If you have any questions after reading this packet of information, please contact the Office of Student Financial Planning. We can be reached by telephone at 1-800-831-0806 ext. 5159 or 274-5159, or by fax at 1-712-274-5605, or via email at finaid@morningside.edu. We look forward to working with you through your college experience at Morningside.

NOTES:
If, for example, you applied to UNL, you log into your “my red” account. Other colleges/universities have similar accounts!
Once your financial aid is awarded it will all be right here on this page or a similar page for other colleges.
Compare all of your colleges and see who offers you the best deal! Shop around just like you would if you were buying a new car!