

PARENT'S GUIDE

# PLANNING AND PAYING FOR COLLEGE

*for your High School Senior, Class of 2023*



# CHECKLIST

FOR PLANNING AND PAYING FOR COLLEGE *for your Senior of 2023*

## SUMMER 2022

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

## JUNE 2022

- ☐ 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](https://studentaid.gov/types).

## JULY 2022

- ☐ Begin Senior's scholarship search at [www.lela.org/paying-for-college](https://www.lela.org/paying-for-college).

## AUGUST 2022

- ☐ Attend college fairs with your Senior and help clarify goals and priorities.
- ☐ Use *Federal Student Aid Estimator* to estimate what federal student aid your student may be eligible to receive. This free tool gives you an early estimate of your Senior's eligibility and can be accessed at <https://studentaid.gov/aid-estimator/>.
- ☐ Encourage your Senior to meet with a high school counselor to assess graduation requirements and to assist with transition to college.
- ☐ Have your Senior register for a LOSFA Student Hub account at [www.osfa.la.gov/studenthub.html](https://www.osfa.la.gov/studenthub.html) to track the status of their TOPS Award.
- ☐ 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](https://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](https://www.tinyurl.com/LOSFA-SignalVine).

## SEPTEMBER 2022

- ☐ 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](https://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](https://studentaid.gov/scholarships), [asklela.org](https://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](https://act.org) and [collegeboard.org](https://collegeboard.org).
- ☐ Encourage your Senior to schedule college interviews and other on-campus orientations and activities.

## OCTOBER 2022

- ☐ 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](https://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 within this guide. Federal guidelines require parents of dependent students to use their 2021 income tax information for the 2023-24 FAFSA. Contact colleges for their financial aid priority deadlines.
- ☐ Make sure all personal information is safe when applying for financial aid. For tips, go to [studentaid.gov/resources#consumer-protection](https://studentaid.gov/resources#consumer-protection).
- ☐ Contact Lela for one-on-one FAFSA completion assistance - [info@lela.org](mailto:info@lela.org) or call our HELpline (844) 463-2372 or scan here:



## OCTOBER 2022 (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.
- ☐ 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](https://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. Contact Lela if you need assistance.
- ☐ Explore all free types of financial aid prior to borrowing a student loan, which must be repaid. If borrowing is necessary, utilize all federal loan options first and then consider the LelaCHOICE loan to fulfill any unmet need. For more information and to apply visit [www.LelaCHOICE.org](https://www.LelaCHOICE.org).
- ☐ Attend a college fair with your Senior to speak with college admissions representatives. Check with your Counselor for a fair in your area.

## NOVEMBER 2022

- ☐ Verify scholarship deadlines and respond to priority college choices with your Senior.
- ☐ Have your Senior register for Lela's \$1,000 FAFSA Completion Scholarship once they have submitted the FAFSA at [lela.org](https://lela.org).
- ☐ Have your senior register for the \$1,000 Choose Louisiana Scholarship. The winner of this random drawing in December must be enrolled in college for the 2023-24 academic year. Visit [lela.org](https://lela.org) to register and for complete guidelines.



## JANUARY 2023

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

## FEBRUARY 2023

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

## MARCH 2023

- ☐ 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 2023

- ☐ File your 2022 Tax Return prior to April 15 which will be used for the 2024-25 FAFSA.
- ☐ Assist your Senior in filing their 2022 Tax Return prior to April 15 which will be used for the 2024-25 FAFSA. The FAFSA must be completed every academic year.

## MAY 2023

- ☐ 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) 2023-24

### ITEMS NEEDED TO FILE FAFSA

- FSA ID — Create a Username and Password at [fsaid.ed.gov](https://fsaid.ed.gov) in order to sign the FAFSA 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.
- 2021 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](http://www.fafsa.gov). Never pay to apply.
- The 2023–24 FAFSA will be available on October 1, 2022. Your 2021 tax information will be used for the 2022-23 FAFSA. Utilize the IRS Data Retrieval Tool (IRS DRT) to accurately import your tax information into the FAFSA.
- You can begin your FAFSA, save it and return to it later, but no longer than 45 days. Be sure to keep a record of your Save Key.
- 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/dependencystatusFAFSA](http://www.tinyurl.com/dependencystatusFAFSA) 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 unique FSA ID you each created.

### 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](https://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.
- Please verify your email address and cell phone number for future identification.



# NEED HELP

*Completing the FAFSA?*

## STUDENTS & PARENTS

### Lela's FAFSA HELpline

Call (844) 463-2372 for line by line assistance.

### Lela's FAFSA Completion Guide & Workbook OR SCAN HERE!

– an in depth Guide for students in completing the FAFSA can be viewed and downloaded to print at [lela.org](http://lela.org).



**ALL SERVICES ARE FREE!**

## YOUR STUDENT CAN

*Register to Win*  
**A \$1,000 SCHOLARSHIP**

visit [askLela.org](http://askLela.org)



## FAFSA ASSISTANCE INFORMATION CENTERS

### FEDERAL ASSISTANCE:

(800) 433 4 FED AID / (800) 433-3243  
[studentaid.gov/help-center](http://studentaid.gov/help-center)

### Lela FAFSA HELpline:

(844) GO FAFSA / (844) 463-2372

## LOUISIANA'S CLASS OF 2023 FINANCIAL AID ACCESS POLICY

**LOUISIANA REQUIRES PUBLIC SCHOOL STUDENTS TO TAKE ONE OF THE FOLLOWING STEPS AS PART OF THEIR INDIVIDUAL GRADUATION PLAN:**

- Submit the FAFSA at [fafsa.gov](http://fafsa.gov); or
- Apply for TOPS; or
- Submit an opt-out Parental Non-Participation Form or Letter; or
- Submit a Waiver through the school system.

Resource: Louisiana Department of Education  
[www.louisianabelieves.com](http://www.louisianabelieves.com)



## NEED ADDITIONAL FUNDING TO COVER YOUR COLLEGE EXPENSES?

STUDENTS OR PARENTS WHO NEED TO "FILL A FUNDING GAP" AFTER FACTORING IN ALL SCHOLARSHIPS, GRANTS, FEDERAL AND STATE DOLLARS, CONSIDER-

**LelaCHOICE**

LOUISIANA'S NONPROFIT EDUCATION LOANS

FOR MORE DETAILS AND TO APPLY, VISIT [LELACHOICE.ORG](http://LELACHOICE.ORG)

## LELA RESOURCES

**Lela FAFSA HELpline:** Contact Lela at GO FAFSA or (844) 463-2372 for live line-by-line FAFSA completion assistance.

**Lela Scholarship Search Suggestions:** [www.lela.org/paying-for-college](http://www.lela.org/paying-for-college)

**Lela FAFSA Completion Guide & Workbook:** [www.lela.org](http://www.lela.org)

**Lela College Planning Checklist:** [www.lela.org](http://www.lela.org)



*Committed to Louisiana students since 1984*

**FOLLOW US AND STAY CONNECTED!**

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