

Frequently asked questions about college financial aid, the FAFSA, NYS Application for TAP, and the NYS DREAM Act applications

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There is a lot of private information requested to complete the applications. How is this information shared?

The information you provide on your college financial aid applications is used SOLELY for determining financial aid. It is shared only with the financial aid office and no other government entities.¹

Who is eligible for the NYS DREAM Act? What is the deadline?

To be eligible for the NYS DREAM Act, students must:

- Hold one of the immigration statuses below:
 - ❖ T-Visa
 - ❖ U-Visa
 - ❖ Temporary Protected Status
 - ❖ Hold no lawful immigration status
- OR hold one of the citizenships statuses below:
 - ❖ U.S. citizen whose permanent address is not in New York State
 - ❖ Paroled refugee whose permanent address is not in New York State
 - ❖ Green card holder whose permanent address is not in New York State
- AND have attended a New York State high school for at least 2 years and have received a high school diploma or equivalency diploma OR have qualified for in-state tuition at SUNY or CUNY colleges
- AND enroll in college or an accredited college institution within 5 years of earning their high school diploma or equivalency diploma²

All students who are eligible should apply for the NYS DREAM Act as soon as possible, and before the end of the school year. [Click here to access the NYS DREAM Act application](#). You'll need to create an account first.

¹ <https://financialaidtoolkit.ed.gov/tk/outreach/target/parents.jsp#parent-privacy>

² <https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/nys-dream-act-faq.html>

Who is eligible for the FAFSA? What is the deadline?

All students who are U.S. citizens, U.S. permanent residents, or other eligible non-citizens who will graduate from high school or have received their equivalency diploma by 2022. All students who are eligible should apply as soon as possible, and before the end of the school year.³ Most colleges use FAFSA as a starting point for determining how much financial support a student will need, so the earlier a student can submit their FAFSA, the earlier they can work with their college to determine other financial aid supports that might be available to them.

What happens if a student is eligible for the FAFSA but their parents are undocumented?

There is a way to submit an application for the FAFSA if the student is eligible and their parents are undocumented. When filling out the FAFSA, the parent's Social Security number should be input as all zeros. Once the application gets to the signature page, the student and parents will need to print that page, have the parent sign it, and mail it in to the address provided. Please note, students may need to request a signature page and mail it in. If you have any questions, you can call the FAFSA hotline at 1-800-433-3243.

This information will be shared ONLY with the financial aid office. NO other government offices or other entities will have access to this information.⁴ Eligible students who have parents who are undocumented should be encouraged to apply for federal financial aid through the FAFSA. You can support students and families to do this by explaining the federal protections. Please note that families can complete the NYS DREAM Act even if they do not complete the FAFSA.

How can immigrant students who are documented or undocumented get support to navigate college financial aid?

Immigrants (documented and undocumented) often have a harder time finding the supports they need to access financial aid for college. High schools that make a concerted effort to train staff in the financial aid application process and support immigrant students to navigate it can make a big difference. Community based organizations such as **Unlocal in NYC**, **College Bridge Cafe**, and **Latino U College Access** can provide additional expert support.

How can schools support students experiencing homelessness to complete their financial aid for college forms?

First, it is important to know that the definition of homelessness used for financial aid is from the McKinney-Vento Homeless Assistance Act and means an individual who lacks a fixed, regular, and adequate nighttime residence. Examples of homelessness can be found **here**. It is vital that schools train teachers and counselors and build strong partnerships with local homeless service providers to help identify students who are experiencing homelessness and students at risk of being homeless. Schools should include students at all high school grade levels in this outreach.

Schools should also offer direct, one-on-one support to students experiencing homelessness or at risk of being homeless regarding financial aid for college. This support should include helping students understand the types of financial aid available to them (including Pell Grants, state aid, loans, and other

³ <https://fafsa.ed.gov/help/fftoc03a.htm>

⁴ <https://financialaidtoolkit.ed.gov/tk/outreach/target/noncitizens.jsp>

⁵ <https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/grants/tap-eligibility.html>

aid), as well as support navigating the application and verification processes, including helping them determine whether they qualify as independent students for purposes of the FAFSA.

How is the process for completing financial aid for college forms different for students who are experiencing homelessness?

Students experiencing homelessness, and unaccompanied homeless students (young people who are not in the physical custody of a parent or guardian), often face additional challenges completing financial aid forms. It is critical that schools are prepared to offer additional, personalized support to help students navigate this process.

- Students experiencing homelessness who are in the physical custody of a parent or guardian must still include the parental financial information required by the FAFSA.
- Unaccompanied homeless students are considered independent filers on the FAFSA, which means that they do not have to obtain their parents' financial information to complete the form. **This flow chart in English** and **Spanish** helps outline how a student can determine if they qualify as independent for the purposes of the FAFSA. Unaccompanied homeless students must have a determination that they were homeless and on their own for the year in which they are submitting the application.

Students can obtain a determination from:

- Homeless service providers that are funded by the U.S. Department of Housing and Urban Development;
- Homeless service providers that are funded by the Runaway and Homeless Youth Act program;
- Local school district homeless liaisons; or
- A college financial aid administrator.

You can find **sample determination letters here**. Schools should keep copies of all determination letters whether they are the issuing entity or not, as students may misplace them during frequent moves.

- It is important to note that unaccompanied homeless youth must have a new determination every year they fill out the FAFSA. However, school district homeless liaisons may continue to make determinations in subsequent years, provided they have the information that is necessary to do so. Changes to federal law which will go into effect for the 2023-2024 school year will streamline this process.
- Students experiencing homelessness may qualify as non-tax filers for the purposes of the FAFSA. Non-tax filers must include a Verification of Non-filing (VNF) and IRS Form W-2 with their FAFSA application. **You can find more information about how schools can support students who qualify as non-tax filers here.**

⁶ <https://fafsa.ed.gov/help/before003.htm>

⁷ <https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/apply-for-aid-start-here.html>

⁸ <https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap.html#horizontalTab2>

⁹ <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2015/03/02/do-4-things-if-your-fafsa-is-selected-for-verification>

¹⁰ <https://fafsa.ed.gov/help/fftoc01e.htm>

How can schools help students experiencing homelessness determine whether they are dependent or independent for the purposes of the TAP grant?

The maximum annual TAP award for independent students is about \$2,000 less than the maximum award for dependent students. If it is safe for the student to have contact with their parent and feasible (the parent is willing and able to provide their tax returns to the student), in some cases it may be better financially for the student to apply as a dependent student for TAP, even though they may qualify as an independent student. Note: the student can still apply for FAFSA as an independent student (e.g., the student can apply for FAFSA as an independent student and as a dependent student for TAP). This [College Access Checklist](#) helps outline how schools can help unaccompanied students navigate this process.

How can schools help students in foster care determine whether they are independent or dependent on their FAFSA?

The FAFSA form includes a question that asks if a student has been in foster care at any point since they turned 13 years old. If a student answers yes to this question, they are considered independent for purposes of the FAFSA. *Even if a student has returned to live with one or both of their parents since they were in foster care, they will still be considered independent on the FAFSA.*

Because students who have been in foster care at any point since they turned 13 are considered independent, they should report only one person in their household — even if they live with foster parents and siblings — and they are not required to obtain their parents' signature on the FAFSA even if they sometimes see them or are living with them again.

Who is eligible for the NYS Application for TAP? What is the deadline?

All students who have been residents of New York for at least one year and will graduate from high school or have received their equivalency diploma in 2021. All students who are eligible should apply as soon as possible, and before the end of the school year.⁵

What documents do students and their families need in order to complete the FAFSA?

- All students and at least one of their parents must obtain a Federal Student Aid ID (FSA ID) in order to sign the FAFSA electronically — there should be one ID for the student and a separate ID for the parent — prior to completing their FAFSA. It takes only a few minutes and can be obtained [here](#). Students with parents who are undocumented can still file the FAFSA. While parents who are undocumented are not able to obtain FSA IDs, they can print the signature page, complete it, and send it in instead.
- The student's Social Security number
- The Social Security number, or green card number, from at least one of the students' parents (see question above if both parents are people who are undocumented). If a student lives with both parents, they will need to provide both parents' Social Security numbers or green card numbers.
- The student's driver's license if they have one

- The student’s alien registration or permanent resident cards if the student is eligible for the FAFSA but is not a U.S. citizen
- Green card registration or permanent resident card from at least one of the student’s parents if their parents are not U.S. citizens (see question above if both parents are people who are undocumented)
- The parents’ tax records from 2020 (if applying for aid for the 2022-23 school year). **See this resource** if the parents do not live together, are not married, or if the student has been legally declared independent
- The student’s tax returns from 2020, if they filed one
- Records of untaxed income the family received, including Social Security benefits, welfare benefits, or veterans benefits⁶

Students should make sure that the address they use on their financial aid applications is the same address their parents used on their tax applications in 2020.

In what order should I complete the applications? What is the deadline?

If you are eligible for the FAFSA:

- Complete the FAFSA first. At the end of your FAFSA you’ll be directed to the NYS Application for TAP site to complete your application⁷

If you are eligible for the NYS DREAM Act:

- You must complete the NYS DREAM Act first
- Complete the NYS Application for TAP second⁸

If you are eligible for the NYS DREAM Act and the FAFSA:

- You must complete the NYS DREAM Act first
- Complete the FAFSA second
- Complete the NYS Application for TAP third

What are verification requests?

- It is common for students and families to be asked to submit copies of documents (generally income tax returns, W-2 forms, and 1099 forms) to help financial aid administrators certify that all the information submitted on the FAFSA form is accurate. If families receive an email notice, phone call, or letter from a FAFSA administrator or college with a verification request, they should respond as quickly as possible with the requested information.⁹ Students and families should reach out to schools for support if you receive verification requests. Verification requests are not unusual, and schools can help navigate how to respond promptly.

Will I have to complete financial aid forms every year?

- Yes. You must submit forms every year you are enrolled in college, and the earlier you do so the better. Usually the FAFSA, NYS Application for TAP, and NYS DREAM Act forms open October 1st.

Are there any good resources online where I can get my questions answered or get additional support about financial aid?

- Yes! If you've been accepted by any college or university, the school's financial aid representatives are a great resource. They are experts in financial aid for college whom you can meet with individually. In addition, many colleges and universities host admitted students events where you can also get financial aid support. You can also check out the online resources below:
 - ❖ **The How-To Guide for High School Students (And the Adults Who Help Them)** – from the New School's Center for New York City Affairs
 - ❖ **Q&A** about how to determine eligibility for the FAFSA
 - ❖ **Resources** for school counselors and teachers to help them support students who are undocumented or immigrants
 - ❖ **NYS DREAM Act Application and Eligibility Resources in Spanish**
 - ❖ **Guide** for how students and parents who are eligible can obtain an FSA ID
 - ❖ **Checklist** for students and parents of materials to have prior to completing their financial aid applications
 - ❖ **Q&A** about how to determine dependency status prior to completing the FAFSA
 - ❖ **Video** that can help walk you through completing your FAFSA
 - ❖ **FAFSA Tips and Common Mistakes to Avoid**
 - ❖ **IRS Data Retrieval Tool** – will electronically transfer your tax return information into your FAFSA
 - ❖ **Guide** for how to save your FAFSA and complete it later
 - ❖ Confidential FAFSA Hotline at 1-800-433-3243 or **chat** — to get questions answered by expert staff, your conversation and questions will be strictly confidential — if a student or their parents are undocumented, their information will NOT be shared
 - ❖ **Find financial aid information and completion events in your area**
 - ❖ **Information about the NYS DREAM Act**, including eligibility criteria, a link to the application itself, and translations of all that information in Spanish, traditional Chinese, Haitian-Creole, Russian, Bengali, and Korean.
 - ❖ Help estimating your potential financial aid award:
 - > **FAFSA**
 - > **NYS Application for TAP**
 - > **College net price calculator**
 - ❖ **UnLocal Supports**
 - ❖ **EFC Calculator**
- There are a number of valuable resources for schools to support students experiencing homelessness, including:

- ...❖ **New York State Technical and Education Assistance Center for Homeless Students** (NYS-TEACHS):
- ...❖ 800-388-2014 (Helpline for questions about school-related issues)
- ...❖ **An overview of SchoolHouse Connection's resources, including helpful videos for students and schools**
- ...❖ **Sample form letters** that schools can use to determine independent student status for unaccompanied students
- ...❖ A flow chart in **English** and **Spanish** to help students determine whether they qualify for independent status
- ...❖ **4 things schools can do to help homeless and foster youth**
- ...❖ **Guidance** on supporting students who qualify for Verification of Non-Filing and extensions filers
- ...❖ This **FAQ document** on removing barriers and increasing access to financial aid for unaccompanied homeless youth
- The Office of Children and Family Services lists a number of additional financial aid opportunities for students in foster care **on their website**
- **FairFutures** has a helpful **tip sheet** for students in foster care
- The Foster Youth College Success Initiative works to increase the number of students in foster care who apply, attend, and graduate from college in New York State. **You can learn more about the program here.**
- Informed Immigrant's **new guide** provides resources and information for undocumented high school and college students, both with and without DACA.
- Best Colleges recently published a **college guide** for DACA and undocumented students based on the most recent updates to DACA.
- Guide for Undocumented College Students in **English** and **Spanish**.

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Please contact us at fafsa@edtrustny.org if there is any additional information or assistance that we can provide.