

# The Application Process: FAFSA to ISIR

*The laws governing the Federal Student Aid (FSA) programs require that a person apply for aid with a form provided by the U.S. Department of Education (ED) and that no fee be charged for processing it. This form is the “Free Application for Federal Student Aid” (FAFSA), and its online version is FAFSA on the Web.*

To be considered for federal student aid, a student must complete a FAFSA unless the only aid he wants to receive is a PLUS loan via his parent. The FAFSA collects financial and other information used to calculate the expected family contribution (EFC) and to determine a student’s eligibility through computer matches with other agencies.

The FAFSA is the only form students must fill out to apply for Title IV aid. A school cannot require extra information from students except for verification or resolution of conflicting information. However, a school may require additional information for other purposes, such as packaging private or institutional aid. If the school collects additional information that affects Title IV eligibility, it must take the information into account when awarding Title IV aid.

## TYPES OF APPLICATIONS

Students can fill out a paper FAFSA, or they can apply electronically using FAFSA on the Web or, with their school’s help, FAA Access to CPS Online. Students who applied in the previous year may be able to use the Renewal FAFSA on the Web.

### **FAFSA on the Web (FOTW)**

Students can complete an application online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and submit it directly to the Central Processing System (CPS). They can also correct any of their previously submitted data except for the Social Security number (SSN). Help is available online, and students can also call 1-800-4-FED-AID (1-800-433-3243).

### **Paper FAFSA**

The paper FAFSA is no longer available for schools to order in bulk quantities (limited orders of up to 50 copies are permitted), but students can still request it from the Federal Student Aid Information Center by calling 1-800-4-FED-AID. And there is now another option: a submittable FAFSA in portable document format (PDF, in color or black and white), which students can get at [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov). They can print the PDF and fill it out by hand, or they can type their data on the PDF before printing.

### **Exception to FAFSA filing requirement**

If the only federal aid a dependent student wants to receive is a PLUS loan to one of her parents, she doesn’t have to complete a FAFSA, but the parent will need to complete a loan application and promissory note. Also, the student must still meet all the usual eligibility criteria, and the parent must meet the PLUS eligibility requirements. A student must submit a FAFSA, however, to receive a graduate PLUS loan.

### **FAFSA on the Web Worksheet**

To make using the Web application easier, ED makes available the FAFSA on the Web Worksheet. The worksheet can be printed from the website, and schools can order bulk quantities on the Web at [www.fsapubs.org](http://www.fsapubs.org).



**Free CPS/SAIG technical support for schools or their destination points**

1-800-330-5947  
CPSSAIG@ed.gov

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### Advantages of electronic filing

We strongly recommend electronic applications over the paper FAFSA because of the following benefits:

- Faster processing
- Fewer errors and rejected applications because internal and end-of-entry data edits ensure that required fields are completed and conflicts are resolved prior to submission
- Skip logic, which helps “shorten” the form by allowing applicants to skip over questions that don’t pertain to them
- Availability of online help

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### Websites for students

**www.fafsa.ed.gov**

- FAFSA on the Web
- Make corrections to the application
- Check status of application
- Online SAR

**www.pin.ed.gov**

PIN website

**www.studentaid.ed.gov**

Higher education portal for students

**www.fafsa4caster.ed.gov**

This website allows future college students to estimate what their EFC might be and what kind of federal student aid they might be eligible for when they apply for aid. Students can later use the data they input to populate their online FAFSA.

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### FAFSA on the Web demo

You can use the FAFSA on the Web demonstration to train financial aid staff or to show students how to use the online application. Go to

**http://fafsademotest.ed.gov** and type in **eddemo** for the user name and **fafsatest** for the password.

### FAA Access to CPS Online

You can submit a student’s application data at FAA Access to CPS online (**www.fafsa.ed.gov/FOTWebApp/faa/faa.jsp**). You can also connect to the site through EDEExpress.

Before submitting the data, print out the signature page/FAFSA summary for the student (and parent) to sign. Alternately, you can have the student fill out and sign a paper FAFSA, but to reduce the need for paper applications, we recommend the former method. As noted on page 33, you will need to retain either the signed signature page/summary or signed FAFSA for your records, even if the student doesn’t receive aid or attend your school.

### The PIN

The FSA personal identification number (PIN), along with other identifiers, gives students Internet access to their information in FSA systems. Students (and parents) can get a PIN by going to the website at **www.pin.ed.gov** or by choosing the option to apply for a PIN when completing a FAFSA on the Web. Beginning with the 08-09 award year, the PIN will be available to use immediately to sign the FAFSA; once the application passes the Social Security Administration (SSA) match, the PIN is fully functional. Applicants can use the PIN to:

- ◆ electronically sign a FAFSA on the Web or access and sign a renewal FAFSA on the Web
- ◆ correct their SAR online
- ◆ see their EFC and other Student Aid Report (SAR) information as soon as the FAFSA is processed
- ◆ review their financial aid history as maintained in the National Student Loan Data System (NSLDS)
- ◆ access direct loan information and tools, including online entrance and exit counseling
- ◆ sign electronic promissory notes for direct loans

Students without a PIN will automatically receive one if their application was signed, passed the data match (see the next page) with the SSA, and had a complete address. They will receive a paper PIN mailer with the number or an e-mail (if an e-mail address was given) with a secure link to their PIN online.

Students should not give their PIN to anyone, and no school official, financial advisor, or other person should ask for it or submit a PIN request on behalf of a student or parent. The unauthorized use of a PIN by anyone but the owner may result in the deactivation of the PIN or the invalidation of signed documents, including FAFSAs and promissory notes. See Dear Colleague Letter GEN-04-10.

### Pre-filled FAFSA

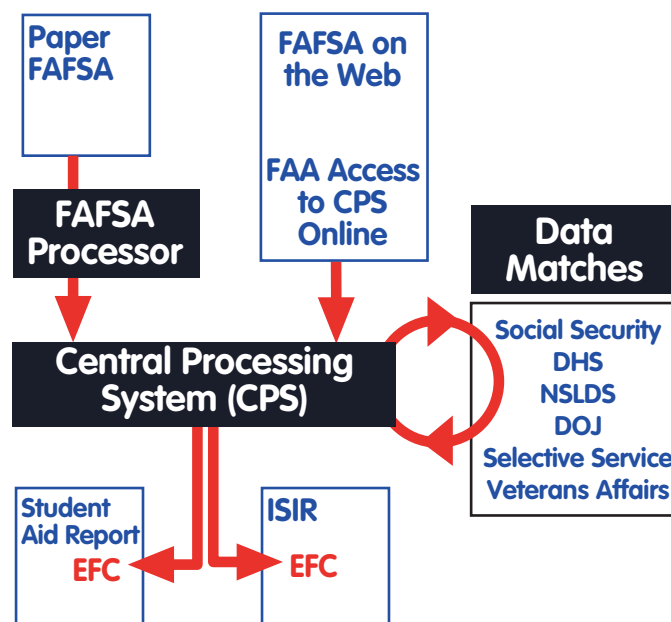
As of 2008–09, Renewal FAFSA on the Web no longer exists as a separate application. Instead, when a renewal-eligible student who had a valid application the year before enters her personal identifiers on FAFSA on the Web, she will be asked if she wants to pre-fill some of the application with data from the prior year. If she chooses that option, she can review each pre-filled item, correct any that has changed, and provide new information as needed. Users who filled out the FAFSA4caster form before January 11, 2008, also have the option of pre-filling data on FAFSA on the Web. Aid administrators can use FAA Access and a student's data release number (DRN) to access a renewal application.

In January and February 2008 most students will automatically receive a renewal reminder by e-mail if they provided an e-mail address in the previous application year or by regular mail if they did not. The reminder tells students that they can reapply for aid on the Web and that if they forgot their PIN, they can retrieve it online.

### PROCESSING THE FAFSA

If the FAFSA was submitted on paper, it goes first to the FAFSA processor for data entry and then to the CPS. If the FAFSA was signed and submitted on the Web, it goes directly to the CPS. If a Web applicant indicated she would sign electronically later or send a paper signature page, the FAFSA goes to a signature hold file for up to 14 days. If some type of signature hasn't been received in that time, the application will be sent to the CPS but will result in a reject application; it won't be processed again until a signature is received. See the next section on output documents.

### From FAFSA to SAR/ISIR



### Pre-filled FAFSA and students from Palau, the Marshall Islands, and Micronesia

Because students from the above Pacific islands, known collectively as the Freely Associated States, are not eligible for a PIN (for lack of an SSN), they can't pre-fill data on FAFSA on the Web. But an FAA can use FAA Access to CPS Online and the student's DRN to enter and access renewal applications for these students if they meet the renewal application eligibility requirements. An FAA will submit the application using the same "888" identifier that students used on their 2007–08 FAFSAs.

## 2008-09 Summary of Changes for the Application Processing System

This is posted each autumn. Go to [www.ifap.ed.gov](http://www.ifap.ed.gov) and select "Application Processing Materials" and "2008–2009."

The CPS uses the application data to calculate the EFC and to match against several databases: those of NSLDS, the Department of Justice, the Social Security Administration, and the Department of Veterans Affairs; the Department of Homeland Security's database of non-citizens and the Selective Service System registration database.

The CPS also checks the application for possible inconsistencies and mistakes. For instance, if a dependent student reported the parents' marital status as married but reported the household size as "2," the edit checks would catch the inconsistency. Even when data is inconsistent, the CPS may be able to calculate an EFC based on assumptions. For applications that your school submits through FAA Access, you can anticipate certain assumptions and correct or override information on the student's FAFSA submission. Students who submit applications using FAFSA on the Web can also correct or override some of the CPS edits before submitting the application.

## OUTPUT DOCUMENTS: THE SAR AND ISIR

After processing is complete, the CPS produces output documents or records that show the information the student originally provided, the EFC, the results of the eligibility matches, and information about any inconsistencies identified through the CPS edits. If the CPS was unable to calculate an EFC, the output record will not show one.

### Reject example

Sioned is living with her boyfriend. She reports on the FAFSA that she's single, but also reports her boyfriend's income as spouse's income earned from work. Her application is rejected because if she is not married, there should be no entry for spouse's income. She receives a reject reason code of 11 and a comment explaining that she reported contradictory information. Sioned must submit a correction to blank out the boyfriend's income.

There are two types of output documents: the *Institutional Student Information Record (ISIR)*, which is made available electronically to the schools the student listed on the FAFSA (or adds later), and the *Student Aid Report (SAR)*, which is sent to the student or made available to her online.

You will receive an ISIR for the student only if she includes your school on her FAFSA. If your school is not listed, you can request an ISIR for her through FAA Access if you have her DRN. The DRN appears in the upper right corner of the first page of the SAR and at the top of the correctable pages. The DRN and PIN are different: the DRN authorizes your access to the student's application information; the PIN is the student's personal code, which she should give to no one. A school may ask for the student's DRN, but it should never request the PIN.

Schools are required to receive ISIRs and to accept SARs from students, but they cannot require students to submit SARs to the school in order to receive aid. We recommend making corrections electronically, via FAFSA on the Web (the student) or FAA Access (the school); however, a school can require the student to use a SAR to make corrections. If you don't have an ISIR for a student who provided a SAR or SAR Acknowledgement, you **must** use the SAR or the acknowledgement to award and disburse the student aid. You must also ensure that your school is added to the CPS record for the student (see page 98).

The SAR arrives in one of three ways. Students who give an e-mail address, whether on a paper FAFSA or an electronic application (FAA

Access or FAFSA on the Web), will receive an e-mail with a link to an online SAR that they can access by providing their SSN, date of birth, and first two letters of their last name. Students who don't give an e-mail address and who apply with a paper application will receive a paper SAR. Students who apply electronically and don't provide an e-mail address will receive a SAR Acknowledgement, which has fewer and less detailed comments than the SAR and which can't be used for corrections as the SAR can. If a student or parent signature is missing, students will receive a rejected paper SAR.

The SARs and ISIRs include comment codes and text explaining any questionable results from the matches and edits described above. For some of these there will also be a C code, which you must resolve before paying the student aid. For instance, if a student has defaulted on a federal student loan, the SAR and ISIR will note this in several places, including comments to the student and the NSLDS financial aid history page.

For other problems, the SAR and ISIR will show that the student's application has been rejected and no EFC has been calculated. The SAR will tell the student how to remove the reject by providing signatures or more information or by correcting errors. Reject codes are given in the FAA Information section, and a complete list of reject codes is in *The ISIR Guide 2008–2009* at [www.ifap.ed.gov](http://www.ifap.ed.gov).

## DEADLINES

The application processing cycle lasts 18 months. For the 2008–09 award year, applications are accepted beginning January 1, 2008 and will be accepted through June 30, 2009.

The CPS must receive a student's electronic FAFSA by June 30, 2009. **A paper FAFSA must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA in time for the processor to receive it by June 30, 2009. There are no exceptions to these deadlines.** An electronic application cannot be received before January 1, 2008, and if it is received after June 30, 2009, it will not be processed. A paper application received before January 1, 2008, or after June 30, 2009, will be returned unprocessed with a letter of explanation. If it is signed before and received after January 1, 2008, it will be accepted, but the student will receive a rejected SAR asking him to date and re-sign the SAR and return it for processing.

In addition to the above dates, the following are anticipated deadlines for the 2008–09 award year:

- Corrections on a paper SAR must be received by September 22, 2009.
- Corrections through FAFSA on the Web or FAA Access to CPS Online must be received and accepted by the CPS before midnight (central time) on September 22, 2009.

## Resources for aid administrators

For questions about EDconnect, EDExpress, and Renewal FAFSAs, call CPS customer service:  
1-800-330-5947  
TDD/TTY 1-800-511-5806

For bulk orders of FAFSAs, technical systems publications, and more, visit the FSA Schools Portal at [www.fsa4schools.ed.gov](http://www.fsa4schools.ed.gov) and click on "Publications and How to Order."

## Deadline Date Notice

Every year the Department publishes in the Federal Register a deadline notice that provides all the processing deadline dates. When the official deadline notice for the 2008–09 award year is published, it will be available on the IFAP website under "Federal Registers."

- Address and school changes through the Federal Student Aid Information Center (FSAIC) can be made through September 22, 2009.
- A school must pay or offer to pay any disbursements for a student if it receives a SAR or ISIR with an official EFC while she is enrolled and eligible, but not later than September 29, 2009.
- To give a Pell grant to a student, a school must have a valid output document (one with an EFC computed from correct data) while the student is still enrolled for the award year or in the timeframe the student qualifies for a late disbursement under 34 CFR 668.164(g)(4)(i), but no later than September 29, 2009.
- For students selected for verification (both ED-selected and school-selected), the school must have verification documents, and for Pell recipients a valid output document, no later than 120 days after the last day of enrollment or September 29, 2009, whichever is earlier. Schools may set earlier deadlines for the campus-based and loan programs.

For the deadlines above, the date the CPS processed the ISIR transaction is considered to be the date the institution received the ISIR. On the SAR, SAR Acknowledgement, and ISIR printout, the processed date is above the EFC on the first page.