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## **Errata and Updates to *Funding Your Education: The Guide to Federal Student Aid***

The office of Federal Student Aid, U.S. Department of Education, is making the following correction to the 2012-13 edition of *Funding Your Education: The Guide to Federal Student Aid* (December 2011).

Page 14, Table 5. Dependency Status, the text below the table should read:

If you answered “No” to all of these questions, you’re a dependent student. Go to [www.fafsa.gov](http://www.fafsa.gov) for more information.

The correction is reflected in the PDF version of the publication posted at [www.studentaid.ed.gov/pubs](http://www.studentaid.ed.gov/pubs), [www.studentaid.ed.gov/guide](http://www.studentaid.ed.gov/guide), [www.FSAPubs.gov](http://www.FSAPubs.gov), and [www.EDPubs.gov](http://www.EDPubs.gov). An image of the corrected page is enclosed for your reference.

There also have been recent changes in law that impact federal student aid programs and affect the content of *Funding Your Education: The Guide to Federal Student Aid*. The updated information appears below.

### **Eligibility of Students Without a High School Diploma**

To be eligible for federal student aid, students enrolling in higher education for the first time on or after July 1, 2012, must have either a high school diploma or a recognized equivalent (such as a General Educational Development certificate [GED]) or have been homeschooled. Students will no longer have the option of becoming eligible for federal student aid by passing an approved test or completing at least six credit hours or 225 clock hours of postsecondary education.

### **Elimination of Grace Period Interest Subsidy**

This provision eliminates the interest subsidy provided during the six-month grace period for Direct Subsidized Loans for which the first disbursement is made on or after July 1, 2012, and before July 1, 2014. Students receiving a subsidized loan during this timeframe will be responsible for the interest that accrues on the loan during the grace period. If a student does not pay the interest accrued, the interest will be added (capitalized) to the principal amount of their loan when the grace period ends.

For the most up-to-date information, go to our student site at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

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830 First St. N.E., Washington, DC 20202  
[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)  
1-800-4-FED-AID

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Apply For Aid

### How and when should I get a PIN?

You will be offered the option of getting one in real time when you fill out the online FAFSA. You can also apply for a PIN in advance at [www.pin.ed.gov](http://www.pin.ed.gov).

### I can't remember my PIN.

You can request a duplicate PIN at [www.pin.ed.gov](http://www.pin.ed.gov). After you receive your duplicate PIN, you should return to the PIN site and use the "Change My PIN" function to choose a PIN you will be able to remember.

#### Safeguard your PIN!

- Your PIN is used to sign legally binding documents electronically and access your student aid records. It has the same legal status as a written signature.
- Don't give your PIN to anyone—not even to someone helping you fill out the FAFSA. Sharing your PIN could put you at risk of identity theft.
- Change your PIN to one you can easily remember if you think you might forget the one issued or think someone might know your PIN.

### Table 5. Dependency Status

Answer these questions to find out if you are dependent or independent		
Were you born before Jan. 1, 1989?	Yes	No
Are you married? (Answer "Yes" if you are separated but not divorced.)	Yes	No
At the beginning of the 2012–13 school year, will you be working on a master's or doctorate degree (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Yes	No
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?	Yes	No
Are you a veteran of the U.S. armed forces?	Yes	No
Do you have children who will receive more than half of their support from you between July 1, 2012, and June 30, 2013?	Yes	No
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2013?	Yes	No
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Yes	No
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that you are in a legal guardianship?	Yes	No
At any time on or after July 1, 2011, were you determined to be an unaccompanied youth who was homeless, as determined by (a) your high school or district homeless liaison or (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development?	Yes	No
At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?	Yes	No

If you answered "No" to all of these questions, you're a dependent student. Go to [www.fafsa.gov](http://www.fafsa.gov) for more information.