

Federal Financial Aid- Part 1 Free Application for Financial Aid ([FAFSA](#))

Complete your [FAFSA](#) each academic year by [financial aid deadlines](#) using the appropriate IRS tax returns.

NJ Dreamers should not complete the FAFSA. Instead they should complete the [New Jersey Alternative Financial Aid Application](#). For more information, please visit [NJ Dreamers FAQs](#).

- The **2020-2021 FAFSA** deadline for completing the FAFSA for new students and current students who have not received the NJ Tuition Aid Grant (NJ TAG) is September 15, 2020, and for current students who have received NJ TAG, the deadline is April 15, 2020. The April 15 deadline was extended to June 1 for this year only. Please use your **2018 IRS tax returns** when completing the 2020-2021 FAFSA.
- The **2021-2022 FAFSA** will be available on October 1, 2020. Please use your **2019 tax returns** when completing the 2021-2022 FAFSA.
- **FSA ID Usernames/Passwords:** Write down your student and parent usernames and passwords and keep them in a safe place. You will need them if you have to make a correction to your FAFSA, and also when you renew your FAFSA each year. The most common issue is that students have trouble logging in to their FAFSA again.
- **Create a Simple Save key:** If you do not finish your FAFSA and have to save it, when you log in to finish it, you will need to remember your save key, so I use **"12345"** because it is easy to remember.

The FAFSA consists of 7 sections. As you are completing each page of your FAFSA, please read the **Help and Hints** boxes since they contain valuable information. I am only addressing information that is helpful or that can cause problems:

1. Student Demographics

- **What college degree or certificate will you be working on when you begin the 2020-2021 school year?** Many students answer Bachelor's Degree but the correct answer is actually Associate Degree (general education/transfer program) or Associate Degree (occupational/technical).
- **Are you interested in being considered for work study?** If you would like to work up to 20 hours per week at the college for \$10 per hour, check yes.

2. School Selection

- **Bergen Community College** (college code 004736) must be listed as one of your college choices.
- If you are transferring to Bergen Community College or enrolling as a new student who was going to attend a different college or university and did not put Bergen Community College on your FAFSA, you must make a correction to add a school to your FAFSA. See Make FAFSA Corrections on page 5.

3. Dependence Status

- Your **number of family members (household size):** Please be sure to put the same number of family members whenever you are asked. If there are inconsistencies, you may be required to complete additional forms. Depending on the household income, the more people who live in the house, the more financial aid may be awarded.

4. Parent Demographics

- I do not have any information to share at this time.

5. Financial Information

- **Parent Tax Filing Status:** In the Parent Financial Information section, one issue that frequently comes up during the financial aid review process is their **tax filing status is incorrect** such as when one or both parents who are married use Head of Household as their filing status. See Parent Tax Information screenshot below.

If your parents are married and **did not** use Married- Filing Jointly or Married- Filing Separately as their filing status, they may be asked to file an amended tax return(s) in which case you will be required to provide proof that the amended tax return was filed before your financial aid review can be completed.

- **Use the IRS Data Retrieval Tool:** When completing the tax information pages, click on **Link to IRS** to use the IRS Data Retrieval Tool. You will be notified that you are leaving the FAFSA website. Click the button to **Proceed to the IRS website**.

Complete the **Get My Federal Income Tax Information** form using the exact information you used on your tax returns or the IRS search tool will not be able to locate you. Print the form for your records, click the Submit box to **transfer your tax information into your FAFSA** and bring you back to your FAFSA. See screenshot of the Get My Federal Income Tax Information form below.

You will be returned to the FAFSA financial information page from the IRS webpage and you should see a message that you successfully transferred your IRS tax information.

Parent Tax Information

Attention! You must provide financial information from your **2018 tax return** on this page.

Application was successfully saved.

For 2018, have you completed your IRS income tax return or another tax return?
Already completed

For 2018, what is your tax filing status according to your tax return?
Married-Filed Joint Return

Did you file a Puerto Rican or foreign tax return for **2018**?
 Yes No

Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)! [LINK TO IRS](#)

[PREVIOUS](#) [NEXT](#)

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2018 Federal Income Tax Return.

All fields are required unless marked otherwise.

First Name
Catherine

Last Name
KROSTEK

Social Security Number
No input required
*** - ** - 3475

Date of Birth
MMDDYYYY
12/14/1958

Filing Status
Married-Filed Joint Return

Street Address
Must match your 2018 Federal Income Tax Return

P.O. Box
Required if entered on your tax return

Apartment Number
Required if entered on your tax return

Country
United States

City, Town or Post Office

State / U.S. Territory
Select One

ZIP Code

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

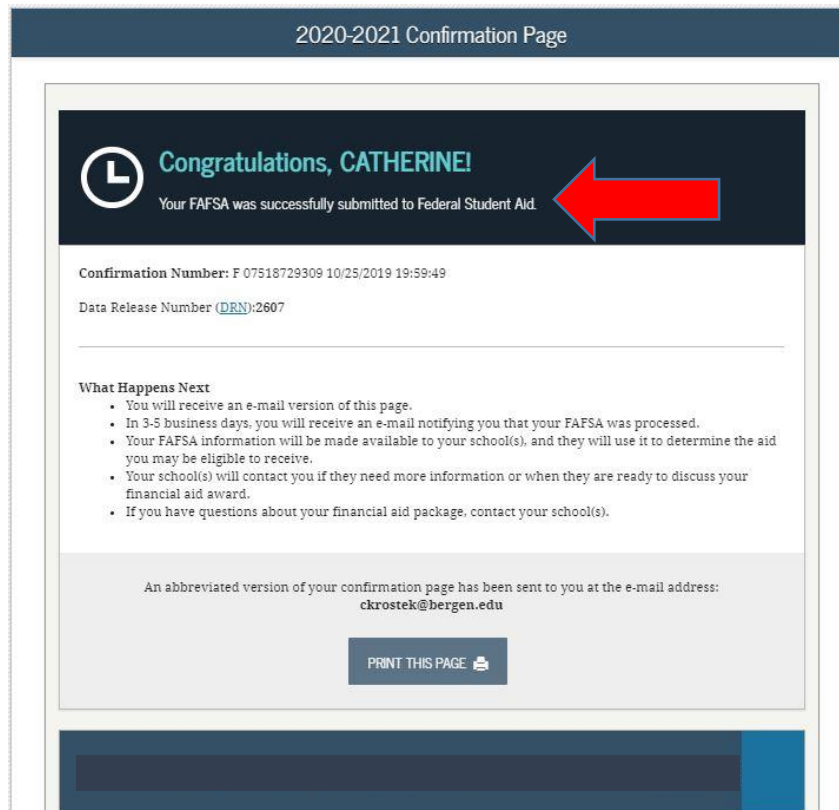
[SUBMIT](#)

6. Sign and Submit

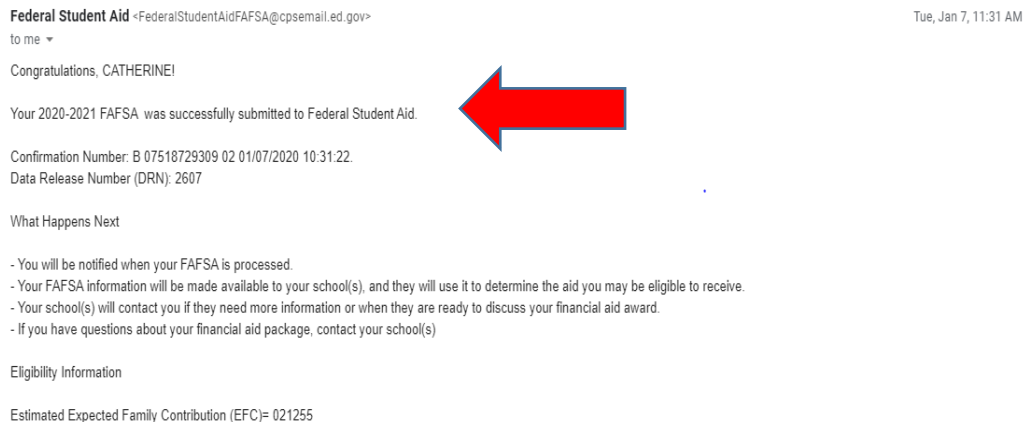
Both the student and parent must sign the FAFSA, and then submit it. If you are having trouble signing the FAFSA, you can print the signature page, sign the copy and bring it to the One Stop at the college to give to the Office of Financial Aid to add it for you.

7. Confirmation Page

Once you complete your FAFSA, you will see a **Confirmation Page**. If everything is correct, it will say, **Your FAFSA was successfully submitted to Federal Student Aid**.



Next, you should receive a confirmation email that is a version of your FAFSA Confirmation Page from Federal Student Aid stating that **your FAFSA was successfully submitted to Federal Student Aid**. The email will also give you next steps, most importantly, that you will be notified when your FAFSA is processed:



Finally, you should receive a confirmation email from the U.S. Department of Education that **your FAFSA was processed successfully**. If you do not receive the email below, your FAFSA was not processed.

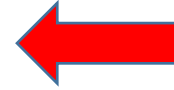
U.S. Department of Education <noreply@fafsa.gov>
to CKROSTEK ▾

Tue, Oct 29, 2019, 1:47 PM

[Click here to view this email as a web page.](#)

Federal Student Aid An Office of the U.S. Department of Education
Dear Catherine,

Congratulations, your *Free Application for Federal Student Aid* (FAFSA®) form was processed successfully on 10/28/2019.



What you should do next

- Review your SAR.** Your SAR is a summary of the information you provided on your FAFSA form; **it is not your financial aid offer.** Log in to fafsa.gov with your FSA ID to review your SAR.
- Submit additional financial aid applications/documentation to your school(s).** Some states and schools require supplemental financial aid applications if you'd like to be considered for state and/or school financial aid programs. Visit the financial aid section of your school's website to determine if there is additional documentation you must provide to apply for these programs, and be sure to submit any required documentation by the stated deadline.
- Apply for as many scholarships as you can.** This will help you limit the amount of money you may need to borrow to pay for school. [Learn how to find and apply for scholarships.](#)
- Wait for financial aid offers.** You will receive a financial aid offer from each school you listed on your FAFSA form once you are accepted for admission at that school. Review your financial aid offer to determine **which financial aid you'd like to accept.** If you've applied to several schools, be sure to **compare aid offers** to see which school will be the most affordable. Each school has its own schedule for sending out financial aid offers. Contact your school's financial aid office to find out when you will receive your financial aid offer.

Note: If you need to change the information you provided on the FAFSA form (to add a school, for example), log in to your FAFSA form and select "Make FAFSA Corrections."

Login to your FAFSA to make any changes so that your FAFSA can be processed successfully. Once your FAFSA is processed successfully, when you login to your FAFSA, you will see the Student Information page which lists your **Transaction History**. You can see when the original FAFSA was submitted and when it was processed. In addition, you can see when any corrections were submitted and when they were processed.

Click on **Make FAFSA Corrections** to make a change, add a school, or transfer IRS data into your FAFSA.

My FAFSA - 2020-2021

STUDENT INFORMATION

Welcome, Catherine Krostek!

2020-2021 2019-2020

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:

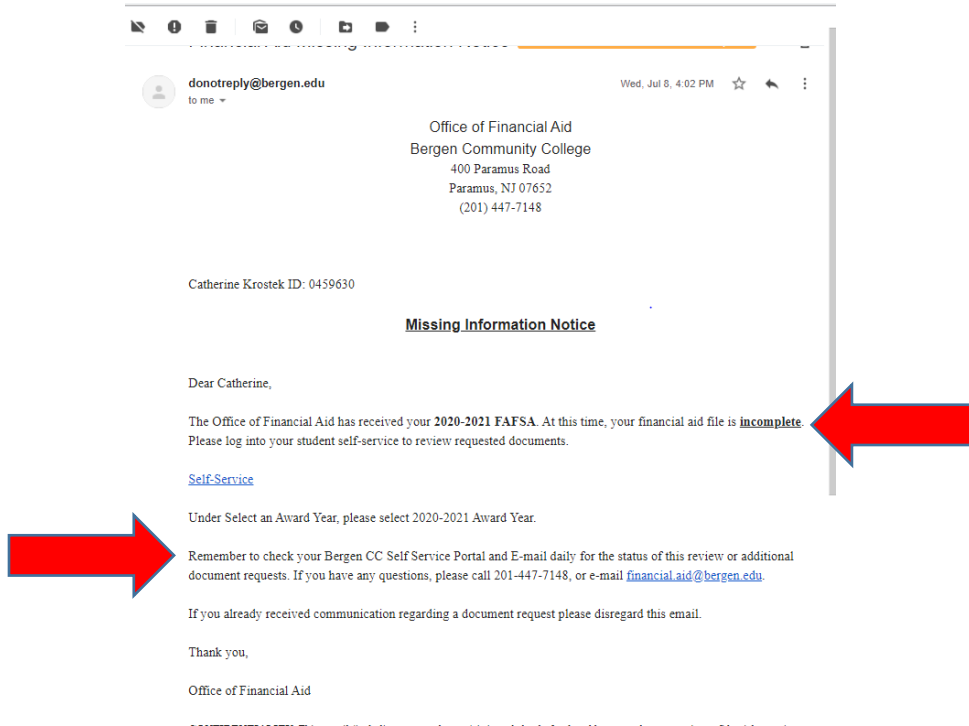
- [View or Print your Student Aid Report \(SAR\)](#)
- [Make FAFSA Corrections](#) to make a change, add a school, or transfer IRS data into your FAFSA
- [View Correction History](#) to view corrections made to your FAFSA
- [Create a shareable file with some of your student information using MyStudentData Download.](#)

Transaction History

Original Application	Latest Correction
<ul style="list-style-type: none">• Submitted: 10/25/2019• Processed: 10/28/2019	<ul style="list-style-type: none">• Submitted: 01/07/2020• Submitted By: Student• Processed: 01/08/2020

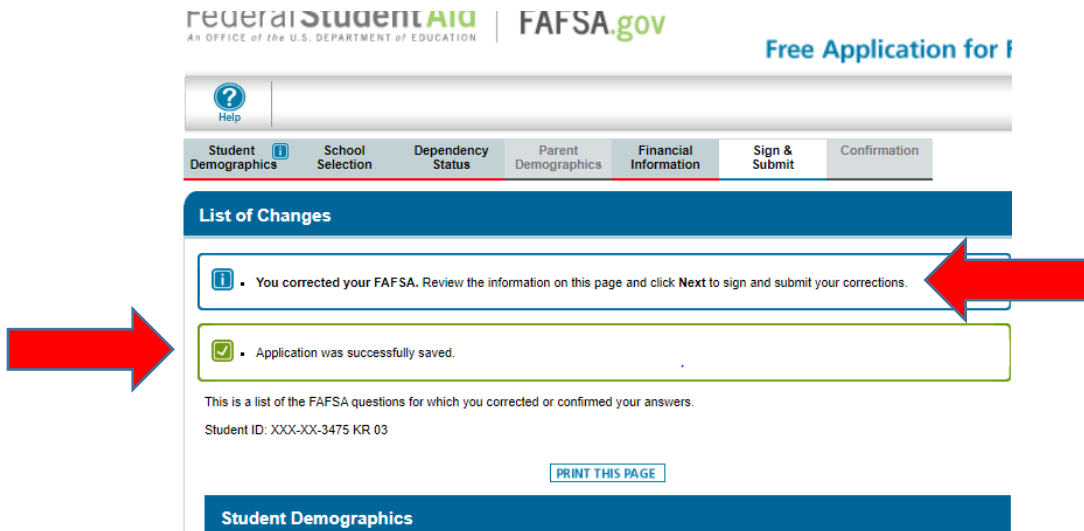
Once your FAFSA has been successfully processed, it may take several days for your FAFSA to be brought into your BCC and HESAA student portals, and it may be several more days before your federal and state review processes begin.

Check for email from the Office of Financial Aid such as the **Missing Information Notice** below stating that your financial aid file is incomplete and asking you to log into Self Service in your student portal to review requested documents. **Check your student portal and email daily for the status of your review or additional document requests.** In addition, you may be asked to make changes to your FAFSA.



You can make changes to your FAFSA and save as many times as you like with your save key, however, until you **Sign and Submit your FAFSA** again, your changes will not be processed.

The example below shows that the **Application (FAFSA) was successfully saved.** In addition, **You corrected your FAFSA. Review the information on this page and click Next to sign and submit your corrections.** If you do not complete this step, the changes to your FAFSA will not be processed.



If you didn't use the **IRS Data Retrieval Tool** when you completed your FAFSA, or if you made changes to your tax return, be sure to login to your FAFSA and use the IRS Data Retrieval Tool to bring in the information on your tax return, or any changes to your tax return.

In the screenshot below, it says, **You have already transferred your tax information from the IRS**. However, you are given the choice to **View option to link to the IRS** so you can use the tool again to import your changes.

Student Financial Information

i ▪ **Attention!** You must provide financial information from your **2018 tax return** on this page.

✓ ▪ Application was successfully saved.

For 2018, have you completed your IRS income tax return or another tax return? ▾

What income tax return did you file for 2018? **Transferred from the IRS**

For 2018, what is your tax filing status according to your tax return? ▾

You have already transferred your tax information from the IRS.
[View option to link to the IRS](#)

What was your (and your spouse's) adjusted gross income for 2018? **Transferred from the IRS**

The screenshot shows a form titled "Student Financial Information". It contains several sections: an information box with an "i" icon and a warning about providing 2018 tax return information; a success message with a "✓" icon stating "Application was successfully saved."; a question about whether the 2018 IRS income tax return was completed, with a dropdown menu showing "Already completed"; a question about the 2018 income tax return filed, with the selected option being "Transferred from the IRS"; a question about the 2018 tax filing status, with a dropdown menu showing "Married-Filed Joint Return"; a message box stating "You have already transferred your tax information from the IRS." with a blue link "View option to link to the IRS"; and a question about the 2018 adjusted gross income, with the selected option being "Transferred from the IRS". Two large red arrows point towards the message box from the left and right sides.