



PCH College Series:

Financial Aid

Resources Available

- Parkway Central **Counseling** website
 - Handouts, Links, Presentation
- MDHE – “The Missouri Source”
- **Naviance**
 - Scholarships, Links
- College Financial Aid Offices

Counseling

- Home
- School Profile
- Naviance Student (formerly Family Connection)
- New Student Registration
- A+ Program
- + Testing (ACT, PSAT, AP)
- Freshman Class
- Sophomore Class
- Junior Class
- **Senior Class**
- Transcripts
- Personal Plan of Study
- Progress Towards Graduation Checklist
- College Info
 - Common Application 2019-20
 - College Fairs
 - College Credit Opportunities in High School
 - Financial Aid
- Counseling Calendar
- Important Dates
- NCAA Eligibility
- NAIA Eligibility
- Latin Cum Laude System - Frequently Asked Questions
- Independent Study

Seniors

Helpful Documents

COLLEGE PLANNING

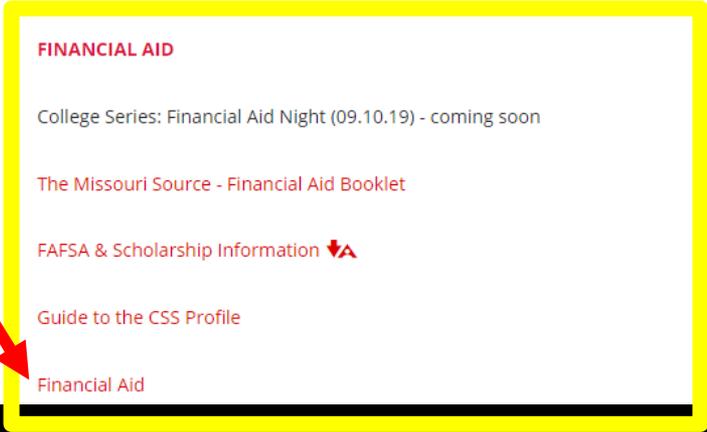
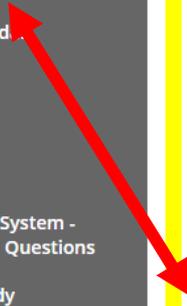
- Senior College Planning Calendar ▼▲
- Helpful College Planning Websites ▼▲
- Description of Application Types ▼▲
- College Series: Resources for Families ▼▲ (09.05.19)

APPLICATION PROCESS

- Authorization to Release Records ▼▲
- Senior - Transcript Request Handout ▼▲
- Class of 2020 - Senior Presentation (08.21.19) ▼▲
- Class of 2020 - Senior Parent Presentation (08.28.19) ▼▲

FINANCIAL AID

- College Series: Financial Aid Night (09.10.19) - coming soon
- The Missouri Source - Financial Aid Booklet
- FAFSA & Scholarship Information ▼▲
- Guide to the CSS Profile
- Financial Aid



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Financial Aid

College Series: Financial Aid Night (09.10.19) - coming soon

[The Missouri Source - Financial Aid Booklet](#) ▼

[FAFSA & Scholarships](#)



Federal Student Aid

College costs can be high, so federal student aid is financial assistance for students who need help paying for college. Federal Student Aid, an office of the U.S. Department of Education, provides federal student aid, which includes grants, loans, and work-study. Federal student aid can be used to cover the costs of your college's tuition and fees, room and board, books and supplies, and transportation. This aid can also be used to help pay for a computer and dependent child care expenses.

[How Do I Apply?](#)

[FAFSA Forecaster tool](#)

[Apply for your FSA ID](#) (Electronic signature for FAFSA) - needed by both student and parent.

Deadlines

- Apply as early as possible beginning October 1st of each year
 - Individual schools and states have their own deadlines, so check the site for each college to which you are applying
- *Another resource from CollegeBoard on [Financial Aid](#)

FAFSA (Free Application for Federal Student Aid)

Regardless of your current financial status, we encourage all families to complete the Free Application for Federal Student Aid (FAFSA). Here is a quick video regarding the FAFSA ([click here](#))

CSS Profile

Around 400 schools (mostly private) require the completion of the CSS Profile, in addition to the FAFSA. The profile should be submitted online at <http://profileonline.collegeboard.com>

Should We File?

Scholarships – Naviance

- Colleges → scholarships & money
 - “**scholarship list**” – includes all scholarships we have been asked to advertise to our students
 - “**national scholarship search**” – database of over 3 million scholarships
- Links on home page:
 - finaid
 - **scholarship central** – for St. Louis area students (many for underrepresented students)
 - fastweb
 - scholarship.com
 - merit aid
 - scholarship experts

Scholarships – NAVIANCE

Welcome, Ima!

Search for Colleges

Type a college name

- COLLEGES Home
- COLLEGES I'm thinking about
- COLLEGES I'm applying to
- Find Your Fit >
- Research Colleges >
- Apply to College >
- Scholarships and Money >**

Seniors - FAQs Beginning of year

Class of 2020

As you are preparing and establishing a timeline for submission of college applications, we are aware that you might have process and procedure questions. Here are some answers to frequently asked questions for this fall:

Q: When will Mrs. Prange be meeting with seniors?

A: We are scheduled to meet as a large group in the theater during Ac Lab on Wednesday **Aug 21** to go

[Read more](#)

Important To-Dos and Tasks

Relax, you have no overdue or upcoming to-dos and tasks. However, you can get ahead by going to My Planner to see what's next or create a goal or to-do.

[See All in My Planner](#)

My Favorites

COLLEGES I'm thinking about

COLLEGES I'm applying to

CAREERS AND CLUSTERS I'm thinking about

What's New

Saint Louis University will be visiting your school on Tuesday, September 10th, 2019 at 10:15 am [more info](#)

United States Naval Academy will be visiting your school on Tuesday, September 10th, 2019 at 11:00 am [more info](#)

University of Missouri St. Louis will be visiting your school on Tuesday, September 10th, 2019 at

Scholarship List

Scholarships and Financial Aid

The list below contains scholarships or financial aid awards that may be relevant for you. Click the name of a scholarship to view more information. You may also check the scholarships for which you are submitting applications and then click "Add to My Applications"

42 Scholarships

Filters All 

Hide past-due scholarships Only show new since my last visit

Name	Deadline	Maximum Award	Merit based	Need based	Essay req	Service req
<input type="checkbox"/> AES Scholarship	10/6	\$500				
<input type="checkbox"/> APIASF Scholarship	1/10	\$2,500-\$20,000				
<input type="checkbox"/> Atlas Shrugged Essay Contest	9/19	Varies				
<input type="checkbox"/> Boston University - Trustee Scholarship Competition	12/1	Full Tuition				
<input type="checkbox"/> Burger King Scholars	12/15	\$1,000 - \$50,000				
<input type="checkbox"/> Chick Evans	10/30	full tuition & housing				

National Scholarship Search

Scholarship Search

Get matched with your best fit scholarships. To search our database of **over 3.5 million** scholarships worth more than **\$18 billion**, just complete this profile form.



About You

Student Status

Select the category that best describes you.

High School junior ▼

Parents Only

Select your child's grade level.

Not applicable ▼

Gender

Female ▼

State of Residence

Not a U.S. Resident ▼

Citizenship

U.S. Citizen ▼

Age

16 ▼

Disabilities

Select Value ▼

Select Value ▼

Ethnic Heritage

Select Value ▼

Select Value ▼

Religious Affiliation

Select Value ▼

Your Major, Interests and Activities

Current or Future Career Goals

Select the industry you plan to enter.

Current or Planned Area of Study

Select your current or future major(s).

Scholarship Tips

- Create a separate email address for scholarship applications
 - ie: scholarships4nana@gmail.com
- Never provide bank or credit card information for scholarships
- Read the fine print to each scholarship before you apply. If it seems “fishy,” research the organization, website, or anything else associated with it on the Better Business Bureau and the FTC before you start the application

College Financial Aid Offices

- Reach out to them with any questions
- Explain extenuating circumstances
- Respond quickly to any requests for verification
- Inform them of changes in the financial status of your family
- Check to see if they are aware of other money which might be available (departmental scholarships, institutional grants, etc.)
- Find out whether scholarships are “stackable” and if there is a limit on bringing in scholarships awarded outside of their institution

Featured Speaker

David Rice

○ Saint Louis University

○ Associate Director, Student Financial Services

Financial Aid 101

SAINT LOUIS UNIVERSITY

Office of Student Financial Services



What is happening tonight?

- What is financial aid?
- When and how do I apply?
- What is an Expected Family Contribution?
- What is an Award Letter?
- What is the financial aid timeline?

Types of Financial Aid

- Scholarships
- Grants
- Loans
- Employment Opportunities

How Do I Apply?

- FAFSA
 - Free Application for Federal Student Aid
 - Calculates student's Expected Family Contribution (EFC)
- CSS/Profile
 - Required by some colleges and universities
 - Requests additional information
 - Involves a fee



Prepare for College

Types of Aid

Who Gets Aid

FAFSA®: Apply for Aid

How to Repay Your Loans

FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or grad school.

NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out
now.

[START HERE >](#)

RETURNING USER?

Correct info • Add a school
View your *Student Aid Report (SAR)*

[LOG IN >](#)



Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

[START HERE >](#)

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

[LOG IN >](#)

Sample Screen Shots

Parent Marital Status

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics **✗** Financial Information Sign & Submit Confirmation

PARENT INFORMATION

✓ Application was successfully saved.

i Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your parents? **?**

Married or Remarried

When did your parents get married or remarried? **?**

01/1990

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

My FAFSA - 2018-2019

Welcome, Elina SpecialF4!

2018-2019 | 2017-2018

Current Application Status: Processed - Action Required

> Your application is not complete.

What You Need To Do Next:

- Contact your college's financial aid office and provide them with documentation to verify your situation.

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
- [Create a shareable file with some of your student information using MyStudentData Download.](#)

Transaction History

Original Application

- Submitted: 03/19/2018
- Processed: 03/23/2018

Signature Options

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Financial Information ✓ Sign & Submit **✗** Confirmation

Student Signature for

Social Security Number: XXX-XX-1162
 Last Name: FRUITFULNESS
 Date of Birth: 02/16/1999

[SIGN THIS FAFSA](#)

[SIGNATURE STATUS](#) [NEXT](#)

When Should I Apply?

The 2020-2021 FAFSA can be completed as early as

October 1

of student's senior year of high school.

- Most need-based aid awarded on “**first-come, first-served**” basis
- Schools determine timelines for priority deadlines
- FAFSA must be **completed each year** the student is enrolled in college

Federal Student Aid and IRS Data Retrieval Tool

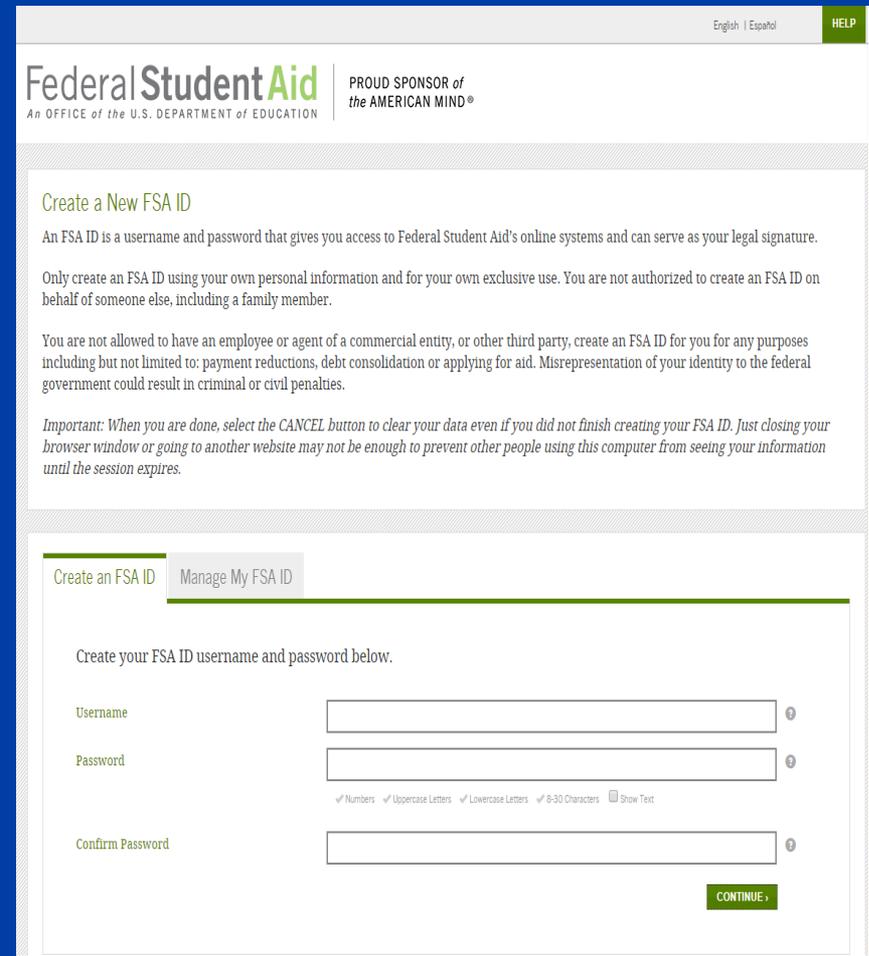
- IRS Data Retrieval Tool (DRT) allows students and parents to access and transfer needed data directly from IRS tax returns to the FAFSA
- If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using it
- DRT can be used with the initial filing of the FAFSA (Prior-Prior Year Taxes used)
- Unless specifically requested, you will not need to provide a copy of student or parent tax returns or tax transcripts

What Can I Do Now?

- Create FSA IDs
- Use FAFSA Practice Tools
- Utilize net price calculators

Federal Student Aid ID

- Web site: www.fsaaid.ed.gov
- You can get your FSA ID before you file the FAFSA
- Student and parent will each need an FSA ID
- Will be used by student and parents throughout aid process, including subsequent school years



The screenshot shows the Federal Student Aid website interface. At the top right, there are links for "English | Español" and a "HELP" button. The main header features the "Federal Student Aid" logo, with the text "An OFFICE of the U.S. DEPARTMENT of EDUCATION" and "PROUD SPONSOR of the AMERICAN MIND®".

The main content area is titled "Create a New FSA ID". Below the title, it explains that an FSA ID is a username and password that gives access to online systems and can serve as a legal signature. It states that users must create an FSA ID using their own personal information and for their own exclusive use, and that they are not authorized to create an FSA ID on behalf of someone else, including a family member.

It also notes that users are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for them for any purposes, including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of identity to the federal government could result in criminal or civil penalties.

An important note states: "When you are done, select the CANCEL button to clear your data even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires."

Below the text, there are two tabs: "Create an FSA ID" (which is active) and "Manage My FSA ID". Under the "Create an FSA ID" tab, the instruction reads: "Create your FSA ID username and password below." There are three input fields: "Username", "Password", and "Confirm Password". Each field has a small "i" icon to its right. Below the "Password" field, there are several checkboxes: "Numbers", "Uppercase Letters", "Lowercase Letters", "8-30 Characters", and "Show Text". At the bottom right of the form area, there is a green "CONTINUE" button.

68 results

fsa id



FAFSA® Form and **FSA ID** Tips for Parents



YouTube 7 months ago

...dependent students need their own **FSA IDs** to electronically sign and submit...using your **FSA ID**. For detailed instructions on how to create an **FSA ID** ...

How can I use my **FSA ID**? | Federal Student Aid

<https://studentaid.ed.gov/sa/help/use-fsa-id>

An **FSA ID** can be used for many federal student aid activities, such as to...How can I use my **FSA ID**? How can I use my **FSA ID**? An **FSA ID** can be used ...

How do I create an **FSA ID**? | Federal Student Aid

<https://studentaid.ed.gov/sa/help/create-fsa-id>

...already have an **FSA ID**, you can create an **FSA ID**. If you have an **FSA ID** but do not...an **FSA ID**? How do I create an **FSA ID**? If you do not already have ...

The Parent's **FSA ID** Password | Federal Student Aid

<https://studentaid.ed.gov/sa/1920/help/parent-fsa-id-password>

A parent must enter an **FSA ID** password to access the IRS website and request...do not already have an **FSA ID**, you can create an **FSA ID**. You must have ...

How do I unlock my **FSA ID**? | Federal Student Aid

<https://studentaid.ed.gov/sa/help/unlock-fsa-id>

There are three ways to unlock your **FSA ID**. You can use your email or mobile phone...content How do I unlock my **FSA ID**? How do I unlock my **FSA ID** ...

The Student's **FSA ID** Password | Federal Student Aid

<https://studentaid.ed.gov/sa/1920/help/student-fsa-id-password>

You must enter your **FSA ID** password to access the IRS website and request your...already have an **FSA ID**, you can create an **FSA ID**. If you have an **FSA** ...

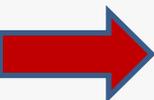
What if my **FSA ID** is locked or disabled? | Federal Student Aid

<https://studentaid.ed.gov/sa/help/locked-fsa-id>

If your **FSA ID** has been locked you can update your **FSA ID** to unlock your account...account. If you have an **FSA ID** but do not remember your username ...

What if I forgot my **FSA ID** username and password? | Federal Student Aid

<https://studentaid.ed.gov/sa/help/forgot-fsa-id>



How is the EFC calculated?

- Federal methodology is the formula created by Congress to determine the EFC
- Determined by the Dept. of Education, not the individual schools
- Uses student and parent income and assets
- Includes provisions and exceptions for your family and cost-of-living



COA and Direct Costs

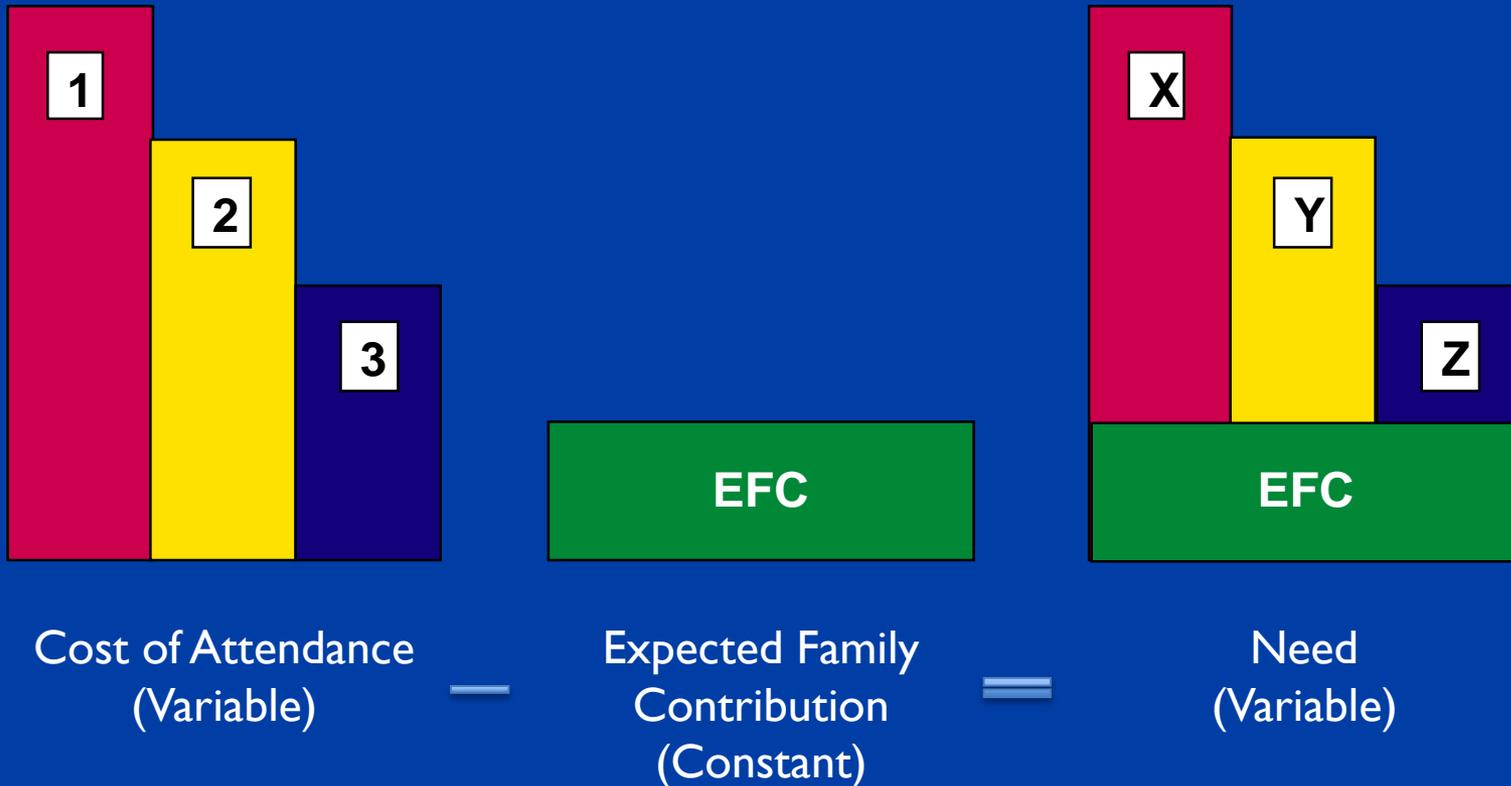
Cost of Attendance

- Tuition
- Fees
- Room and Board
- Books and Supplies
- Transportation
- Loan Fees
- Miscellaneous

Direct Costs

- Tuition
- Fees
- Room and Board
(for on campus students)

Need Varies Based on Cost



Saint Louis University Merit-Based Scholarship Opportunities

- **Merit-based**
 - \$3,000 to \$20,000
 - Based upon ACT/SAT scores, GPA
- **Presidential Scholarship**
 - Full Tuition
 - December 1st Deadline
- **Martin Luther King Scholarship**
 - Stackable award for 2020-2021 academic year
 - February 1st Deadline

Different Types of Federal Aid

Eligibility is determined by FAFSA results:

- Pell Grant
- Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)

Federal Direct Loans

	Direct Subsidized Loan	Direct Unsubsidized Loan
How much can I borrow?	\$3,500	\$5,500* *Less any borrowing of the Direct Subsidized Loan
Is it based on need?	Yes	No
What is the interest rate?	Fixed 4.53% (for 2019-20)	Fixed 4.53% (for 2019-20)
When do I begin repayment?	6 months after graduation or below ½ time status	6 months after graduation or below ½ time status
Future Amounts	\$4,500 for SO Year \$5,500 for JR Year \$5,500 for SR Year	\$6,500 for SO year* \$7,500 for JR year* \$7,500 for SR year* *Less any borrowing of the Direct Subsidized Loan

Grade Level Loan Eligibility

<u>Grade Level</u>	<u>Credit Hours</u>	<u>Dependent</u>	<u>Independent</u>
1	0 – 29	\$ 5,500	\$ 9,500
2	30 – 59	\$ 6,500	\$10,500
3	60 – 89	\$ 7,500	\$12,500
4	90+	\$ 7,500	\$12,500

Parent PLUS/Private Student Loans

	Parent PLUS Loan	Private/Alternative Loan
Who is the borrower?	Parent	Student
What is the interest rate?	Fixed 7.08% (for 2019-20)	Variable ----- Tied into Prime or Libor Index
Is there an origination fee?	Yes – 4.248% (for 2019-20)	Varies by lender
When is the loan repaid?	60 days after disbursement. Forbearance options may be available to defer payments	6 months after graduation or below ½ time status
How much can I borrow?	Up to the cost of attendance minus any other aid received	Up to the cost of attendance minus any other aid received <i>Aggregate limits may apply</i>
Do I need a co-signer?	No	Yes, in most cases
Is the loan based on credit?	Yes If denied, the student is awarded \$4,000 Unsub loan	Yes

Loan Repayment Estimates

<u>LOAN</u>	<u>RATE</u>	<u>TERM</u>	<u>MONTHLY PAYMENT</u>
Federal Student Loan	6.8%	10 Years	\$115 per \$10,000 Owed
Federal Parent Loan	7.9%	10 Years	\$120 per \$10,000 Owed
Private Student Loan	10 %	10 Years	\$135 per \$10,000 Owed

** Federal Interest rates are set each year*

** Private student loans typically have variable rates and can be less than 10%*

Award Letter

- Lists scholarships, grants, loans, and work opportunities based upon FAFSA
- Sent out by schools after students are admitted and FAFSA is received

SAINT LOUIS UNIVERSITY
OFFICE OF STUDENT FINANCIAL SERVICES
ONE GRAND BOULEVARD, ST. LOUIS, MO 63103

Actions have been taken to review or update your financial aid award for the 2011-2012 academic year. This action may or may not have changed your awards. We are pleased to provide you with your CURRENT financial aid award. Please read carefully all of the information included within this letter. You may need to provide additional information or submit additional forms.

Scholarship, Grants and Remissions
SLU Jesuit Transfer Tuition Scholarship
Your Total Scholarship, Grants and Remissions

	Fall 2011	Spring 2012	Total
Your Total Scholarship, Grants and Remissions	.00	5,000.00	5,000.00
The next step is to confirm/accept/reject your financial aid award online through the mySLU portal. For instructions, visit trac.slu.edu/aw .	.00	5,000.00	5,000.00

Again, we have combined your above-listed financial aid award with your estimated costs to calculate your estimated balance due. Please note that this is not a bill but an estimate of direct costs. For a more detailed calculation, refer to the schedule of rates and cost calculator at [trac.slu.edu](#).

Estimated Direct Costs*
Tuition
Room and board
Fees
Total Estimated Costs

	Fall 2011	Spring 2012	Total
Your Total Estimated Costs	.00	10,725.00	10,725.00
Your Total Scholarship, Grants and Remissions	.00	5,000.00	5,000.00
Your Total Estimated Balance	.00	243.00	243.00
Your Total Estimated Balance	.00	2,000.00	2,000.00
Your Total Estimated Balance	.00	18,264.00	18,264.00

*This is not a bill, but an estimate of direct costs. Visit [trac.slu.edu/costs](#) for more information.

The question of how to pay for any balance not yet covered by financial aid is not an easy one to answer. The following are financing options that may help you fund your investment in a SLU education: 1) Pay your semester balance in full; 2) Play your semester balance as five equal payments; 3) Secure a loan for part or all of the remaining balance. As you consider these options for financing the remaining balance, remember that our counselors are here to assist you in your decision making process. Visit [trac.slu.edu](#) to learn more about financing and loan options.

Please! Take it your student financial services counselor. Please contact Frick at (314) 977-2361, (855) SLU-FOR-U or by email at frick@slu.edu if you have any questions.

BE A BILLIKEN.

Scholarships and College Savings Plans

- **Outside Scholarships**

- Scholarships from sources other than colleges or universities can reduce direct costs
- Be sure to send notification of these awards to the schools upon receipt

- **College Savings Plans**

- SLU accepts 529 college savings plans
- Each plan may operate differently. Please contact your provider for more information.

Private Scholarship Search

Free Internet scholarship search engines:

- FastWeb www.fastweb.com
- FinAid on the Web www.finaid.org
- College Board www.collegeboard.com
- Sallie Mae SallieMae.com/Scholarships
- GoCollege www.gocollege.com
- St. Louis Graduates stlouisgraduates.org

How do I cover my balance?

- **PAYMENT PLANS**
 - Most schools offer at least one type of payment plan
 - College Savings Plans
- **PARENT PLUS LOAN** - Federal – Credit Qualifying
- **PRIVATE STUDENT LOAN** - Private– Credit Qualifying

Helpful Websites

- studentaid.ed.gov

- Prepare for College
- Types of Aid
- Who Gets Aid
- FAFSA
- How to Repay Your Loans

- studentloans.ed.gov

- Federal loan entrance counseling, applications and promissory notes
- Undergraduate, Graduate and Parent sections
- Repayment Calculators

Timeline for Senior Year

August to December	Admission applications and college visits
By October 1	Create FSA IDs
Beginning October 1	Submit FAFSA
November through March	Receive and review award letters
May 1	Submit deposits and accept financial aid
May through August	Register for classes, finalize payment arrangements, move-in!

Thank You!

Contact us

1.800.758.3678 (Toll Free)

314.977.2350 (Main)

314.977.3437 (Fax)

sfs@slu.edu (Email)

<http://finaid.slu.edu>

<http://slu.financialaidtv.com>





Prepare for College

Types of Aid

Who Gets Aid

FAFSA®: Apply for Aid

How to Repay Your Loans

FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or grad school.

NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out
now.

[START HERE >](#)

RETURNING USER?

Correct info • Add a school
View your *Student Aid Report (SAR)*

[LOG IN >](#)

24 results

assets



[Expected Family Contribution \(EFC\) | Federal Student Aid](#)

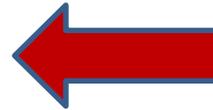
<https://studentaid.ed.gov/sa/help/efc>

...family's taxed and untaxed income, **assets**, and benefits (such as unemployment...family's taxed and untaxed income, **assets**, and benefits (such as ...

[Asset Net Worth | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/help/asset-net-worth>

Asset net worth means the current value of the **assets** minus what is owed on...on those **assets**. **Assets** include: Money in cash, savings, and checking ...



[Do you want to skip questions about your assets? | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/1920/help/student-skip-assets-questions>

...you may skip questions about your **assets**, including: Current investments Current...about your **assets**. Select No to answer questions about your **assets** ...

[Check the box to change the amount we assumed for assets | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/help/fafsa4caster-assets>

This is a FAFSA4caster question. **Assets** include: Money in cash, savings, and...bonds, certificates of deposit, etc. **Assets** do not include:...assumed ...

[Do you want to skip questions about your parents' assets? | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/1920/help/parent-skip-assets-questions>

...skip questions about your parents' **assets**, including: Current investments Current...parents' **assets**. Select No to answer questions about your parents' ...

[Check the box to change the amount we assumed for assets | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/help/fafsa4caster-parent-assets>

This is a FAFSA4caster question. **Assets** include: Money in cash, savings, and...bonds, certificates of deposit, etc. **Assets** do not include:...assumed ...

[Reapplying for federal student aid | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/help/reapplying>

FSA ID, as well as answers to income, **asset**, and tax questions. You must also update

[Does the total amount of your asset net worth exceed the amount listed? | Federal Student Aid](#)

<https://studentaid.ed.gov/sa/1920/help/student-asset-net-worth>

...if married, your spouse's) current **asset** net worth exceeds this amount as of...current **asset** net worth does not exceed this amount as of today. **Asset** ...

Asset Net Worth

Asset net worth means the current value of the assets minus what is owed on those assets.

Assets include:

- Money in cash, savings, and checking accounts
- Businesses
- Investment farms
- Other investments, such as real estate (other than the home in which you live), UGMA and UTMA accounts for which you're the owner, stocks, bonds, certificates of deposit, etc.

Assets don't include:

- The home in which you live
 - UGMA and UTMA accounts for which you're the custodian, but not the owner
 - The value of life insurance
 - Retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)
-

As of today, what is the marital status of your parents?

This is a *FAFSA4caster* question.

If you have provided parental information, this question **cannot** be left blank.

Select the answer that describes your [parents'](#) marital status.

"Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). If one of your parents is widowed or divorced and has remarried, answer the questions about that parent **and your stepparent**.

Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles are not considered parents unless they have legally adopted you.

"Married or Remarried" does not include parents who are living together who are not otherwise legally married unless your parents' state of legal residence recognizes their relationship as a common law marriage. Additionally, if one of your parents is widowed or divorced and has remarried, choose "Married or Remarried" and answer the questions about that parent **and your stepparent**.

"Separated," for FAFSA purposes, includes a married couple who is considered legally separated by a state, or if the couple is legally married but has chosen to live separate lives, including living in separate households, as though they were not married. If your parents are separated but living together, select "Married or Remarried," not "Divorced or Separated."

Note: When two married persons live as a married couple **but are separated by physical distance (or have separate households), they are considered married for FAFSA purposes**.

"Unmarried and both legal parents living together" means that both of your legal parents (biological and/or adoptive) are not married to each other but live in the same household. If your legal parents are divorced but living together, select "Unmarried and both legal parents living together."

Thank You!

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