

FAFSA Completion Lesson Plan Script

For the 2025-26 FAFSA

Slide	Educator Script
FAFSA: What You Need to Know	Let's talk about the FAFSA and why you need to complete it.
What is the FAFSA?	The FAFSA is the Free Application for Federal Student Aid and is your application for federal, state, and college-based financial aid.
FAFSA: HS Graduation Requirement	<p>Starting with the class of 2025, Nebraska law requires all public high school students to complete and submit the FAFSA, or actively opt out, as a graduation requirement.</p> <p>The law ensures that all Nebraska seniors complete the FAFSA, unlocking federal financial aid and encouraging you to consider further education beyond high school.</p> <p>Don't leave money on the table. In 2022, Half of Nebraska graduates missed out on \$23 million by not filing.</p> <p>Also, the law supports Nebraska's goal of 70% credential attainment by 2030.</p>
What is College?	College is more than a four-year institution.
Universities & College	College might be a four-year university or college where you earn a bachelor's degree. Many of those schools also offer master's and doctorate degrees.
Community College	College might mean a community college that offers certificates, diplomas, associate degrees, or academic transfer programs to a four-year college.
Trade Schools	Or, college might mean a trade school that offers certificates and diplomas. Typically, in Nebraska, you'd be looking at a cosmetology or massage therapy school.
Types of Financial Aid	Let's dive into the types of financial aid you might receive after completing the FAFSA.
4 Ways to Pay for College	There are four ways to pay for college, including scholarships, grants, work-study, and student loans. By completing the FAFSA, you are applying for grants, work-study, and student loans. Scholarships require a separate application process.

Scholarship Resources	<p>When searching for scholarships, check out ScholarshipQuest at EducationQuest.org. It contains more than 2,000 Nebraska-based scholarships.</p> <p>Most scholarships come from local resources and from the college you plan to attend.</p> <p>Don't ever pay for scholarship services!</p>
Grants	<p>Grants are based on financial need, and you don't repay them. Complete the FAFSA to see if you qualify for federal, state, or college-based grants.</p> <p>Some grants are awarded first come, first served, so don't delay in completing your FAFSA.</p>
Work-Study	<p>Work-study is offered to students based on their financial need and is usually a part-time job on campus. The earnings can be used for personal and transportation expenses.</p> <p>This is also a great way for a student to network with staff and faculty who can be used as references in the future for internships and jobs.</p>
How much can you borrow in student loans?	<p>These amounts are the total a student can borrow each year in college. The amount is comprised of subsidized and unsubsidized loans.</p>
Direct Student Loans	<p>Your FAFSA results will determine which type of loan you qualify to receive.</p> <p>If it's a subsidized loan, the government pays the interest while you are in school. If it's an unsubsidized loan, you are responsible for all accrued interest.</p> <p>Repayment begins six months after you graduate or drop below half-time status.</p>
Direct PLUS Loan for Parents	<p>These loans are in the parent's name and the college determines how much your parent can borrow.</p> <p>Repayment begins 60 days after the loan is fully dispersed, and the interest rate is higher than a student loan.</p>

What happens after you file the FAFSA?	Now that you know the types of financial aid, let's talk about what happens after you file the FAFSA.
Expect a FAFSA Submission Summary	<p>The FAFSA Submission Summary is the confirmation that the FAFSA has been filed and the results sent to all colleges listed on the FAFSA.</p> <p>It will inform the student of their Student Aid Index (SAI) and an estimate of the Pell Grant or Direct Student Loan they may be eligible to receive.</p> <p>It will also let them know if they were chosen for verification.</p>
Be prepared for Verification	If the student is selected for verification, the college will request additional documentation to verify the information on the FAFSA. The college will not offer financial aid to the student until the verification process is complete.
Financial Aid Formula	<p>Colleges use this formula to determine how much you qualify for in financial aid.</p> <p>The cost of education includes tuition and fees, housing and food, and personal and transportation expenses. The student aid index is your FAFSA results.</p> <p>The amount you show in financial need is what the college can award you in financial aid.</p>
Sample Financial Aid Offer	If you were accepted for admission, the colleges listed on your FAFSA will send you a financial aid offer outlining the amounts and types of financial aid you can receive at their school. Here is a sample financial aid offer.
FAFSA Deadlines	<p>Financial aid deadlines vary by state and institution, and some states and colleges have priority deadlines for awarding aid, usually in the spring.</p> <p>Your best option is to complete the FAFSA early! If you miss these deadlines, you can still submit the FAFSA to be considered for a Pell Grant or a student loan.</p>
Create an FSA ID	<p>To begin the process of applying for financial aid, create a Federal Student Aid account (FSA ID) at studentaid.gov.</p> <p>Your parent will also need an FSA ID, and both of you will need a non-school email address.</p> <p>Write down your usernames and passwords because you will need them when you complete the FAFSA after December 1.</p>

Slide 23	<p>Go to studentaid.gov and click on Create Account.</p> <p>As you continue through the screens, a line at the top will indicate where you are in the process.</p>
Slide 24	Enter your full legal name; it must match your social security card.
Slide 25	If your parent does not have a Social Security Number, they would check that box and hit continue.
Slide 26	This message will pop up on the screen, and they will again select (I do NOT have an SSN) and continue through the rest of the questions.
Slide 27	<p>You must have a valid email address but do not use your school email. This account will be active until you leave college or repay your student loans.</p> <p>Create a username and password, the username must be at least 6 characters long, you cannot use special characters.</p> <p>The password must be at least 8 characters long and contain an uppercase letter, lowercase letter, number, or special character. You cannot use your name, birthday, or Social Security Number when creating the password.</p>
Slide 28	<p>Next, indicate your primary address and mobile phone number. You will also need to agree to use your mobile phone number for account access.</p> <p>If you get an error message that your phone number is already in use, skip using a mobile number.</p>
Slide 29	Indicate your desired communication options from Federal Student Aid.
Slide 30	Answer four challenge questions. Make sure that you use easy to remember questions and answers, not things that will change over time.
Slide 31	Now, you can preview the information you added and make any necessary changes. Before you can continue, you must agree to the terms and conditions.

Slide 32	<p>Verify your mobile phone number and email to be set up for 2-factor verification.</p> <p>If you did not provide a mobile phone number, then verify your email or use the authenticator app.</p>
Slide 33	Enter the six-digit code that is sent to your phone.
Slide 34	Next, you will verify your email.
Slide 35	You will now see a Backup Code – this code can be used if you are not able to log in using your username and password.
Slide 36	This page confirms that your account has been created successfully. The Social Security Administration will verify your information before you can use it to complete the FAFSA. This can take up to 3 days.
How to Complete the FAFSA	Let's dive into the FAFSA.
Complete the 2025-26 FAFSA	<p>The 2025-26 FAFSA will use 2023 tax information. You will also need to report certain assets and untaxed income. I will give you a FAFSA Checklist that lists all the required documents.</p> <p>Renew the FAFSA every year you attend college.</p> <p>This year, the FAFSA opens on December 1.</p>
Independent Student Criteria	Some high school seniors may be independent based on this criteria. These questions will be asked on the FAFSA.
Which parent completes the FAFSA?	This slide can be used to help students determine which parent(s) will complete the FAFSA and supply their income and asset information.
Assets	Report the value of any assets as of the day the FAFSA is completed. Your parent's primary home and retirement plans are excluded.
Farmers & Business Owners	Farmers, Ranchers or Business Owners must report the net worth of that operation. They should be able to find that net worth figure on a current balance sheet.

StudentAid.gov	Go to StudentAid.gov , select “Complete the FAFSA” form and log in. You’ll see several pages of instructional videos that may be skipped if desired.
Slide 44	The first page will display your personal information from your FSA ID.
Slide 45	Your permanent address is automatically filled in; if you need to make changes, you can do so. Enter the date that you began to live in Nebraska.
Slide 46	You must consent and approve for the IRS to transfer your tax information into the FAFSA. If you do not approve, you will not receive federal financial aid.
Slide 47	Indicate your current marital status and your year in school for 2025-26.
Slide 48	This refers to the independent status we discussed earlier. We’ll assume that you answered “no” to all of these questions.
Slide 49	If you are an unaccompanied youth or homeless, you can mark this “yes.”
Slide 50	Indicate your parents’ current marital status.
Slide 51	If your parents are divorced or separated, this wizard will help you determine whose information to use.
Slide 52	You will need to invite your parent or parents to complete their portion of the FAFSA.
Slide 53	You have a choice to answer the demographic questions or mark that you prefer not to answer.
Slide 54	Report your assets on this page, including cash, savings, checking accounts, businesses, investment farms, and current net worth of investments, including real estate. Remember, do not include your primary home value or qualified retirement accounts.

Slide 55	You can include up to 20 colleges to receive your FAFSA results. Include all schools that you are considering.
Slide 56	You must sign and submit your FAFSA.
Slide 57	The parent section is similar to the student section, so we will not show you those screens. After the parent section is complete, have them sign and submit the FAFSA.
Slide 58	You are done! Expect your FAFSA Submission Summary via email from Federal Student Aid within three days.
Questions?	Do you have any questions?