

THE RIGHT PLAN FOR YOU

WyoTech can help explain the choices you and your parents can consider to cover the costs of your education—including helping you evaluate options like savings, financial aid or government grants and student loans. We realize the cost of your education is an investment in your future, and we're here to help you find a plan that makes it more affordable for you.*

While each student's financial needs are unique, in general, this process will cover the following key steps:



1 Determine Your Dependency Status. Determine whether you're an independent or a dependent. If you're considered to be a dependent student, you must provide information about your parents on the **Free Application for Federal Student Aid (FAFSA)**.

2 Obtain Your Federal Student Aid PIN. **Federal Student Aid (FSA)** will issue you a **Personal Identification Number (PIN)** to work as an electronic signature and to provide access to your information online. If you're considered to be a dependent student, one of your parents will need a PIN as well.

3 Qualify.

- Complete the FAFSA to determine your eligibility for federal financial aid.
- If you are a dependent student, obtain **Parent Loan for Undergraduate Students (PLUS)** pre-approval.
- Receive your estimate letter from the Student Finance Office outlining your eligibility and financial plan.
- If any verification or corrections are necessary in any of the above processes, your WyoTech Guide will help you through them.

4 Apply. Complete the loan application and other required documents.

5 Receive Financial Aid Plan.

*Financial aid available for those who qualify.

Questions? Call 800.604.8923

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MYTHS ABOUT FINANCIAL AID

My parents make too much money, so I won't qualify for aid.

Reality.

There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of

your family to the age of your older parent—are taken into account. Your eligibility is determined by a standard mathematical formula, not by your parents' income alone. And, when you fill out the **Free Application for Federal Student Aid (FAFSA)**, you're also automatically applying for funds from your state and possibly from your school as well. Don't make assumptions about what you'll get—fill out the application and find out.



Only students with perfect grades can receive financial aid.

Reality.

Most of the federal student aid programs do not take a student's grades into consideration. However, federal student aid programs require students to maintain satisfactory academic progress to be eligible for financial aid. Students with average academic records may qualify.

Ethnicity is a factor in receiving financial aid.

Reality.

Funds from federal student aid programs are awarded on the basis of financial need, **not** on the basis of ethnic origin.

Financial Aid pays for my entire tuition and cost of attending school.

Reality.

While financial aid funds are used to cover tuition and expenses, you may need to apply for outside or private funding services to cover your tuition costs. In addition, students must maintain eligibility to retain financial aid.

FAFSA ONLINE INSTRUCTIONS

Apply for Your PIN First (Student and Parent, If Applicable)

The PIN is the electronic signature, so the student/parent won't have to sign a hardcopy. You will receive your PIN upon completion of this PIN application process. If the student is a dependent, the parent will need to complete the PIN information to avoid having to sign a hardcopy signature page. You will use this PIN in place of your signature.

When completing the PIN application, please contact your WyoTech Guide at 800-604-8923.

- 1 Access FAFSA website at www.fafsa.ed.gov.
- 2 Click on **PIN SITE** (from selection across the top).
- 3 Click on **APPLY FOR PIN**, the first menu option in the left column.
- 4 Click **NEXT** at the bottom of the page.
- 5 Enter your information on the page to apply for a PIN—follow the steps and tab to get to the next question. The first question asks **WHAT IS YOUR SOCIAL SECURITY NUMBER?** (Click the drop-down boxes on certain questions to reveal choices; click on the choice, and then tab to the next question. Please be sure to complete all information.)
- 6 Write down your password (this is the answer to the challenge question.) If you want to create your own PIN, enter the number or leave this question blank and a PIN will be created for you. Once you've completed this page, click **NEXT** at the bottom.
- 7 Click on **I AGREE NOT TO SHARE MY PIN** circle if you agree with the conditions. Choose how you would like to receive your PIN, click on the drop box; the best option is Display Now. (Choosing this option will allow you to attain your PIN immediately upon completion of this application.)
- 8 Click on **SUBMIT MY PIN APPLICATION** at the bottom of the page. **STEP 3: PIN APPLICATION CONFIRMATION** page will appear, this lists your confirmation number and your PIN too. Print this page or write down your PIN and confirmation number.
- 9 For dependent students, a parent needs to complete a PIN application too. Both student and parent need to have a PIN.

NOTES

PIN = Personal Identification Number. This will serve as your signature for both you and your parent.

ESPAÑOL

For those who speak Spanish, there is an option to complete the FAFSA in Spanish. Click on **FILL OUT A FAFSA EN ESPAÑOL** in the left column once you access the FAFSA website.

FAFSA PROCESSING CYCLE

July 2009 – June 2010

Complete the 2009–2010 FAFSA with your 2008 income information.

Complete the FAFSA

If you've totally exited the website, repeat Steps 1–3 under the **Apply for Your PIN First** section on the previous page.

- 1** Click on **FILLING OUT A FAFSA** (in the middle section of the page at the top; it's the underlined area that you should click on, not the green boxes).
- 2** Click **SELECT** box and choose the **2009–2010 FAFSA** for students starting July 2009–June of 2010. Click **NEXT** at the bottom.
- 3** Enter your SSN, your first and last name (this should match your Social Security Card), your DOB, and create a password. Click **NEXT** at the bottom of the page.
- 4** Next you will be given information on how to complete the FAFSA. Read through the information and click **NEXT** at the bottom of the page.
- 5** Complete the questions on the FAFSA; tab to get to the subsequent question. Click on **NEXT** at the bottom of each page in order to proceed.
- 6** Complete all pages of the FAFSA. Click on the drop-down boxes to reveal choices; make your choice and tab to the next question.
- 7** **IMPORTANT:** Be sure to enter the correct Federal School Code.
Laramie, WY — 009157
Blairsville, PA — E01333
Sacramento, CA — E01334
Daytona Beach, FL — 016631
- 8** For WyoTech schools — At this time, choose off-campus as the housing selection.
- 9** Once you have entered all pertinent information, you will reach a section called "Review FAFSA and Apply Signatures." Enter your PIN number and your parents if required.
 - A. If you don't have a PIN number, click on "**Apply for a PIN**" and complete the request.
 - B. If you don't remember your PIN number, click on "**I Forgot/I Don't Know my PIN**" and complete the request.
- 10** Be sure to **SAVE AND SUBMIT** your application. Please be sure to type all data accurately; errors can result in a delay of processing your Financial Aid.
- 11** Print a copy of the FAFSA for your records.
- 12** Submitting a FAFSA generates a Student Aid Report (SAR). You should review your SAR and discuss any corrections with your WyoTech Guide prior to making them.

FEDERAL STUDENT AID PROGRAMS

P.O. Box 7001
Mt. Vernon, IL 62864-0071

FAFSA CHECKLIST

Here is a checklist of information and documents you need when you fill out the **Free Application for Federal Student Aid** (FAFSA):

- Your Social Security number.**
- Your parents' Social Security number** if you are providing parent information.
- Your driver's license number** if you have one.
- Your Alien Registration number** if you are not a U.S. citizen.
- Federal tax information or tax returns** including IRS W-2 information, for yourself and spouse, if you are married, and for your parents if you are providing parent information.
 - If you have not yet filed an income tax return, you may complete and submit the FAFSA using estimated tax information and then correct the income information later.
 - Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2009–10 FAFSA, you will need 2008 Federal tax information.



- Records of your untaxed income**, such as Social Security benefits, Temporary Assistance for Needy Families (TANF) benefits and veterans benefits, for yourself, and for your parents if you are providing parent information.
- Information on savings, investments, and business and farm assets** for yourself, and for your parents if you are providing parent information.

Source: 2007–2008 *Counselors and Mentors Handbook on Federal Student Aid*, published by the Department of Education.

ARE YOU DEPENDENT OR INDEPENDENT?

Answer all questions in this step to determine if you will need to provide parental information.		YES	NO
1	Were you born before January 1, 1986?		
2	As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)		
3	At the beginning of the 2009-2010 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?		
4	Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? <i>See back of page.</i>		
5	Are you a veteran of the U.S. Armed Forces? <i>See back of page.</i>		
6	Do you have children who will receive more than half of their support from you between July 1, 2009 and June 30, 2010?		
7	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, 2010?		
8	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? <i>See back of page.</i>		
9	Are you or were you an emancipated minor as determined by a court in your state of legal residence? <i>See back of page.</i>		
10	Are you or were you in legal guardianship as determined by a court in your state of legal residence? <i>See back of page.</i>		
11	At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? <i>See back of page.</i>		
12	At any time on or after July 1, 2008, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless? <i>See back of page.</i>		
13	At any time on or after July 1, 2008, 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? <i>See back of page.</i>		

Did you answer Yes to any of the questions? If so, then for federal student aid purposes, you're considered to be an independent student and do not have to provide information about your parents on the FAFSA.

Did you answer No to every question? If so, then for federal student aid purposes, you're considered to be a dependent student, and you must provide information about your parents on the FAFSA. Not sure who counts as your parent? See the instructions on the FAFSA or check out "Who Is My 'Parent' When I Fill Out the FAFSA?" at www.FederalStudentAid.ed.gov/pubs.

If you have no contact with your parents and don't know where they live, you should discuss your situation with your WyoTech Guide. They will help you figure out what to do next.

Question 4

Answer "Yes" if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer "No" if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Question 5

Answer "Yes" (you are a veteran) if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines or Coast Guard) or are a National Guard or Reserve enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2010.

Answer "No" (you are not a veteran) if you (1) have never engaged in active duty in the U.S. Armed Forces, (2) are currently a ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserve enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer "No" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2010.

Question 8

Answer "Yes" if you had no living parent (biological or adoptive) at any time since you turned age 13, even if you are now adopted.

Answer "Yes" if you were in foster care at any time since you turned age 13, even if you are no longer in foster care as of today.

Answer "Yes" if you were a dependent or ward of the court at any time since you turned age 13, even if you are no longer a dependent or ward of the court as of today.

Note that the financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Questions 9-10

Answer "Yes" if you can provide a copy of a court's decision that as of today you are an emancipated minor or are in legal guardianship. Also answer "Yes" if you can provide a copy of a court's decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

Answer "No" if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you become an adult.

Note that the financial aid administrator at your school may require you to provide proof that you were an emancipated minor or in legal guardianship.

Questions 11-13

Answer "Yes" if you received a determination at any time on or after July 1, 2008, that you were an unaccompanied youth who was homeless or, for question 60, at risk of being homeless.

- "Homeless" means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, or temporarily living with other people because you had nowhere else to go.
- "Unaccompanied" means you are not living in the physical custody of your parent or guardian.
- "Youth" means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

Answer "No" if you are not homeless, at risk of being homeless or if you do not have a determination. You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless.

Note that the financial aid administrator at your school may require you to provide a copy of the determination if you answered "Yes" to one of these questions.

