

YOUR FAFSA TAX QUESTIONS ANSWERED

Getting ready to complete the **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)** but have questions about tax info or unique circumstances? We've got you covered!

The **FAFSA** is your key to accessing scholarships (like the Michigan Achievement Scholarship), grants, work-study funds and loans.

DON'T LET WORRIES KEEP YOU FROM UNLOCKING FREE MONEY FOR COLLEGE OR CAREER TRAINING!

CHECK OUT THESE FREQUENTLY ASKED QUESTIONS:

1. WHY DOES MY PARENT NEED TO GIVE CONSENT TO TRANSFER TAX INFORMATION FROM THE IRS?

To qualify for federal financial aid, your parent needs to give consent so the FAFSA can pull their tax info directly from the IRS. This lets you skip most of the income tax questions on the form and complete the FAFSA in less time. (Most families complete it in 30 minutes or less.)

Saying yes means the FAFSA can pull the right tax info automatically — no guessing, no typos, no extra steps. It's secure and only used for the FAFSA.

2. WHAT HAPPENS IF MY PARENTS DON'T PROVIDE IRS CONSENT?

If they don't give consent, you will not be eligible for federal financial aid.

3. WHY DO WE NEED TO REPORT CHILD SUPPORT MY PARENT RECEIVED?

The FAFSA looks at child support received to get a full picture of your family's finances when determining how much money you qualify for. Since it's not on tax returns, it needs to be added separately. If your parent didn't receive any, they can just enter \$0!

4. CAN WE COMPLETE THE FAFSA IF MY FAMILY DOESN'T HAVE TO FILE TAXES?

Yes! If your family isn't required to file taxes, just select "will not file taxes" and submit the FAFSA. You might need to verify with pay stubs, W-2 forms or other supporting documents, but don't worry — it won't affect your eligibility!

5. WHAT IF MY PARENTS WERE SUPPOSED TO FILE TAXES BUT DIDN'T?

If your parents were required to file taxes but didn't, encourage them to do it as soon as possible. If they won't, talk to your counselor. You might qualify for a dependency override so you can apply as an independent student.

YOUR FAFSA TAX QUESTIONS ANSWERED (CONTINUED)

6. WHAT IF MY PARENT'S INCOME IS MOSTLY UNTAXED?

If your parent earns untaxed income (like cash or Social Security benefits), you can still fill out the FAFSA! Here's how:

- **Report estimated earnings** in the “untaxed income” section.
- **Be honest and accurate**, and if you're asked for verification, have documents like bank or benefits statements ready.
- **Don't stress.** The FAFSA is here to help you pay for your next chapter, not penalize families who have not paid taxes.

7. WHAT IF MY PARENTS AREN'T U.S. CITIZENS OR THEY LIVE OUTSIDE THE U.S.?

Your parents' citizenship doesn't affect your eligibility. **If they don't have a Social Security number (SSN)**, just check the box that says they don't have one and leave the SSN field blank.

If they file taxes outside the U.S., convert the amount to U.S. dollars and enter the info from their foreign tax return. **If they file in a U.S. territory or Freely Associated State**, use that tax return to fill out the FAFSA. And **if they also file a U.S. tax return**, reach out to your financial aid office for guidance.

8. IF I EARNED MONEY LAST YEAR, DO I NEED TO REPORT IT?

Yes, if you earned money last year, you'll need to report it on the FAFSA. If you filed a tax return, just use that info. If you didn't file a tax return, enter what you earned from jobs or other work (you can find this on your W-2 or pay stubs).

9. WHAT IF MY FAMILY'S FINANCIAL SITUATION HAS CHANGED SINCE FILING TAXES?

If your family's financial situation has changed — like a job loss or unexpected medical expenses — you can request a special circumstances review. After submitting the FAFSA, reach out to the financial aid office at your chosen school to explain the change, and be ready to provide proof (like termination letters or medical bills).

10. MY PARENTS ARE DIVORCED, AND I LIVE WITH BOTH EQUALLY. WHOSE INFO DO I USE TO COMPLETE MY FAFSA?

If you split time equally between your parents, use the information for the one who provided more financial support last year. If the support is the same, go with the parent who has the higher income.

HAVE MORE QUESTIONS?

Don't let uncertainty hold you back. Set up an appointment or stop by the counseling office for help with all things FAFSA.

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