

# 2024-2025 FAFSA

Available in December 2023

Historically, the FAFSA has been available beginning October 1 each year. However, because of significant changes to the application and the rebuild of the FAFSA processing system, the **2024-25 FAFSA will not be available until sometime in December 2023**. FAFSA will be shorter and more user-friendly.

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## ○ FAFSA will be shorter and more user-friendly

The FAFSA will reduce the maximum number of questions from 108 to 46. And because the FAFSA on the Web is dynamic, some students will not be presented with all 46 questions. This streamlined format will simplify the application process and make it less daunting for students and their families.

## ○ Students may list up to 20 Colleges.

Previously, the FAFSA only allowed students to list up to 10 colleges and universities.

## ○ FAFSA will be available in more languages.

Currently, the FAFSA is only available in English and Spanish. The 2024-2025 application will be expanded to include the 11 most common languages spoken by English learner students and their parents.

## ○ Applicants will be required to use the IRS Direct Data Exchange.

Previously, users could enter their tax information manually or use the IRS Data Retrieval Tool. Beginning with 2024-25, all persons on the FAFSA must consent for the Department of Education to receive tax information or confirmation of non-filing status directly from the IRS. In a minimal number of cases, students and families will have to enter their tax data manually, but for most, that data will automatically transfer into the application. This change makes it easier to complete the FAFSA and reduces the number of questions that need answering.

## ○ All “Contributors” must provide financial aid information.

A contributor—a new term being introduced on the 2024-25 FAFSA—refers to anyone required to provide information on a student’s form (such as a parent/stepparent or spouse). A student’s or parent’s answers on the FAFSA will determine which contributors (if any) will be required to provide information.

## ○ Contributors will receive an email informing them that they’ve been identified as such and will need to log in using their own FSA ID (if they don’t already have one) to provide the required information on the student’s FAFSA.

Being a contributor does not mean they are financially responsible for the student’s education costs. Still, it does mean the contributor must provide information on the FAFSA, or the application will be incomplete, and the student will not be eligible for federal student aid.

## ○ The Student Aid Index (SAI) replaces the Expected Family Contribution (EFC).

A notable terminology update within the new FAFSA is replacing the term Expected Family Contribution (EFC) with the Student Aid Index (SAI). This name more accurately describes the number used to determine aid eligibility, and, unlike the EFC, the SAI may be a negative number down to -1500.

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○ **The number of household members in college will not be used to calculate SAI.**

Previously, the FAFSA calculated the number of household members attending college into the EFC, dividing it proportionately to determine federal aid eligibility. Beginning with the 2024-25 FAFSA, the application will still ask how many household members are in college, but your answer will not be calculated into the SAI. As such, undergraduate students with siblings in college may see a change in their federal aid eligibility.

○ **Some students will automatically be awarded a Pell Grant.**

Families making less than 175% and single parents making less than 225% of the federal poverty level will see their students receive a maximum Federal Pell Grant award. Minimum Pell Grants will be guaranteed to students from households below 275%, 325%, 350%, or 400% of the poverty level, depending on household structure. SAI will determine Pell awards between the maximum and minimum amounts.

○ **The parent responsible for submitting the FAFSA in cases of divorce or separation has changed.**

Families making less than 175% and single parents making less than 225% of the federal poverty level will see their students receive a maximum Federal Pell Grant award. Minimum Pell Grants will be guaranteed to students from households below 275%, 325%, 350%, or 400% of the poverty level, depending on household structure. SAI will determine Pell awards between the maximum and minimum amounts.

○ **Family farms and small businesses must be reported as assets.**

Families must report the value of their small business or family farm when required. If the family farm includes the principal place of residence, applicants should determine the total net value of all farm assets and subtract the net value of their principal residence to determine the final value of their farm assets.

○ **What is staying the same?**

- The FAFSA will still be required to consider federal and state financial aid every year.
- Dependency status questions determining if your parent(s) must complete the FAFSA will remain the same.
- The FAFSA will still request tax information from the prior-prior year, so you'll report 2022 income and assets on your 2024-25 application.

