

October 16, 2023

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U.S. Department of Education
400 Maryland Ave. SW
Washington, DC 20202

Re: 2024-2025 Free Application for Federal Student Aid (FAFSA), OMB Control Number 1845-001, ICR Reference Number 202303-1845-006, Docket ID ED-2023-SCC-0053

Via: https://www.reginfo.gov/public/do/PRAViewICR?ref_nbr=202303-1845-006

Dear Office of Information and Regulatory Affairs:

The Hope Center at Temple University is pleased to provide additional comments on the design of the **2024-25 Free Application for Federal Student Aid (FAFSA)**. We sincerely thank the Biden-Harris Administration, especially the staff of the U.S. Department of Education (“Department”) and the White House Domestic Policy Council, for their time and dedication to this once-in-a-generation overhaul of federal financial aid.

We also appreciate the Administration reviewing and implementing some public comments from the previous 60-day FAFSA comment period earlier this year. This cycle’s FAFSA changes occur at a time of enormous pressure for the federal government and when the resources of Federal Student Aid are stretched incredibly thin. Still, the work remains critical to creating a better future for our students. Thank you for your attention to these suggestions.

Roles-based Process

We recognize that the new roles-based process is designed to meet the identity verification requirements of the FUTURE Act. However, we remain very concerned that these procedures will become a significant barrier for many applicants and do not yet provide any essential alternatives.

Creating FSA ID: Many students who are first-generation, have undocumented parent(s), have non-English speaking parent(s), live apart from their parent(s), do not have reliable internet connectivity or technology for all members of their family, and others will struggle to obtain separate FSA IDs for each of the required contributors. Many such individuals are also understandably fearful of sharing their personal information, including their Social Security Number (SSN), even on government forms. The Department must provide substantial technical support and outreach to help contributors create their FSA ID. If a contributor does not create their account soon after a dependent student begins a new FAFSA, the Department should follow up repeatedly to provide additional information, support, and questions and answers.

We appreciate the Department’s clarification that parents of undocumented students can register for an FSA ID. However, many such parents will be understandably reluctant to do so. The Department should take additional steps to make this process easier for applicants and to reassure them about their data privacy, just as it has done for other questions that contain sensitive information. Undocumented parent(s) will be asked to provide sensitive personal information that they would be hesitant to share with government sources. It is also important for the Department to repeat frequently that filling out the FAFSA using a pseudo-SSN does not constitute any disclosure of immigration status and that information from the FAFSA will not be used for immigration enforcement purposes.

Identifying contributors: We are also very concerned about the Department’s current design which asks a student applicant to provide the full name, date of birth, email address, and SSN of their parent(s). While we understand that it is important to correctly identify contributors, many dependent student applicants will not have this information on hand without asking their parent(s). Often, the student will not be filling out the FAFSA with their parent(s) concurrently and may be unable to ask them for this information until much later in the process, risking FAFSA abandonment. Some parents will be reluctant to provide their personal information without accessible, plain-language explanations of how the information will be used. We suggest adding links to resources for the applicant on how to find their contributors’ information if they do not have it and why it is needed. For future FAFSA cycles, we strongly recommend the Department explore the option to invite contributors using only an email address or phone number, allowing the parent(s) to reply and input their own date of birth and SSN—similar to modern two-factor authentication technology.

Federal Benefits Received (questions 18 and 36)

This question on the FAFSA helps to connect applicants with benefits that support their basic needs. A subset of the benefits also exempts applicants from asset reporting, simplifying the financial aid process.

Explanatory text: We request explanatory text be added to the beginning of the question to inform applicants that their answers could make it easier for them to complete the FAFSA (by bypassing asset information for those who qualify) and could also help the applicant obtain additional sources of financial support. Some applicants may otherwise misunderstand the intent of this question, thinking that receiving other types of benefits would reduce their financial aid eligibility or otherwise harm them; unfortunately, similar fears linger among many immigrant families due to the prior Administration’s “public charge” regulation.¹ When applicants know they stand to benefit from this question, they will be more likely to answer it and with greater accuracy. The Department should add explanatory or informational text just prior to the question, such as *“This information may shorten the time it takes to complete the FAFSA and help connect you with relevant resources. Select all that apply.”*

Question text: The Department should revise the question text to align with the *FAFSA Simplification Act*, which requires the form to ask if the applicant (or their parent(s) or spouse)

¹ Immigration Impact. (2023, August). [The Ghost of Public Charge Keeps Scaring Immigrant Families Away From Public Benefits.](#)

received the benefits “*within the last two years.*” The current draft instead asks whether the applicant received the benefit “at any time during 2022 or 2023,” which will not capture situations where the applicant receives a means-tested benefit at the time they complete the FAFSA (e.g. in early 2024) but did not receive it in 2022 or 2023. Additionally, more recent information about benefits uptake better reflects an applicant’s financial circumstances at the time of filing. Therefore, the text of this question should change to “*At any time in the last two years, did the student or anyone in their family receive benefits from any of the following federal programs? Select all that apply.*” for the student, and similar text for the parent(s).

Additionally, under Section 483 (a)(2)(B)(ii)(XVII) of the *Higher Education Act* (HEA), the Secretary is authorized to add “*any other means-tested program determined by the Secretary to be appropriate*” to this list. Therefore, we continue to strongly urge the Department to add other federal benefits that could significantly improve the financial security and wellbeing of students and their families. We request the following list of benefits to be added to the list that can be checked by either the student or parent applicant(s), as applicable:

- Affordable Connectivity Program (ACP)
- Low Income Home Energy Assistance Program (LIHEAP)
- Unemployment Insurance (UI)
- Child Tax Credit (CTC)
- American Opportunity Tax Credit (AOTC) and/or Lifetime Learning Credit (LLC)

We also ask the Department to revise the field “*Refundable credit for coverage under a qualified health plan (QHP)*” to “health insurance subsidy under the Affordable Care Act.” The alternative language is more straightforward and will be better understood by applicants.

Pop-up help text: Finally, since questions 18 and 36 refer to “anyone in their family,” the pop-up help text should tell applicants to base their answer on any family members they included in calculating the family size in question 9 for clarity.

Student Other Circumstances – Experiencing Homelessness (question 6)

We thank the Department for its support of students experiencing homelessness. However, we remain concerned about several design aspects of this question.

Question text: We again ask the Department to modify the period referenced for when the student may have been experiencing homelessness, or at risk of homelessness, to support these youth better. The timeline should be prior-prior year (or the previous two years) as used elsewhere throughout the FAFSA, instead of “*on or after July 1, 2023*” – a narrow window not proscribed by the HEA. Shifting this timeline to “during 2022 or 2023” or “during the previous two years” will ensure that more students experiencing homelessness, or at risk of homelessness, can be identified and supported by their states and institutions. Recent data released by the National Center for Education Statistics found that 1.5 million students in higher education are

experiencing homelessness.² However, financial aid is serving only a tiny fraction of these students. Just under 32,000 students received a determination of homelessness in 2021-22, and less than half of those who indicated they were experiencing homelessness, or at risk of homelessness, on the FAFSA were able to receive a determination and get the financial aid they need.³ We request the Department’s support in addressing this severe disparity.

Question label: We request that the header or label of this question be modified to a more easily distinguishable term, such as “*Experience with Homelessness*” instead of “Student Other Circumstances.” There are many confusing, similar, and vague terms on the FAFSA and Federal Student Aid websites used to refer to students’ circumstances, including “personal,” “special,” “other,” and “unique.” It is exceedingly difficult for students to understand the differences between this terminology and to advocate for themselves accordingly. Changing the header of this question will help students, financial aid administrators, and support organizations refer to the correct portions of the FAFSA. Neither statute nor regulation requires the labels of these questions to match the back-end processes and technical terminology used by financial aid administrators and the Department—they should be adjusted for simplicity.

Pop-up help text: Help text that was previously on the FAFSA in prior award years does not appear on the draft FAFSA or prototype. We ask that the relevant help text be added back to both the filtering question and list of determination sources to help students determine whether they meet the statutory definitions.

Provisional independent screen: If an applicant has indicated yes to the homeless filtering question but selects “none of these apply” to the determination source, the FAFSA demo shows that they are then presented with the “provisional independent” screen. This terminology is misleading, as students who are unaccompanied homeless youth (or unaccompanied, at risk of homelessness, and self-supporting) are not the same as students who are provisionally independent because of their answer to question 7 (unusual circumstances).

HEA Section 479D(a)(3) requires the homeless determination process to be distinct from provisional independence, and Sec. 483(2)(B)(v) requires the questions for those processes to be separate. Therefore, to fulfill Congressional intent, the Department should modify the text on this screen to provide the appropriate instructions to students who selected yes to the homeless filtering question and allow them to proceed normally as independent applicants. It is then the responsibility of the financial aid administrator to follow up with the student to obtain a written statement from, or a documented interview with, the student that confirms that the student is an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting.

Flow: If an applicant has indicated yes to the homeless filtering question during their first time filling out the FAFSA but selects “none of these apply” to the determination source and is later determined to be homeless by their financial aid administrator at their institution, it is important

² McKibben, B., Wu, J., and Abelson, S. (2023, August). [New Federal Data Confirm that College Students Face Significant—and Unacceptable—Basic Needs Insecurity](#). The Hope Center at Temple University.

³ National Center for Homeless Education. (2023). [FAFSA Data on Unaccompanied Homeless Youth: 2019-2020, 2020-2021, and 2021-2022 Application Cycles](#)

that such student have their determination of homelessness pre-selected in a renewal application. For example, “financial aid administrator” would be pre-selected with an accompanying explanatory notation for the student in 2025-26.

Contact Information (questions 2, 26, 31, 43)

Question text: We request the Department add help text near the term “permanent mailing address” to address situations in which an applicant is experiencing homelessness, which is defined as not having access to or lacking fixed, regular, and adequate housing. An applicant in such a situation would otherwise not know how to complete the form appropriately. For example, we recommend adding an explanatory note prior to the entry fields: *“If you do not have a permanent address, provide an address where you can receive mail.”* Alternatively, we request pop-up help text for this question in the online FAFSA.

Assets (questions 22 and 40)

Question text: In both the student and parent asset questions, applicants are asked to provide the “current total of *cash, savings, and checking accounts.*” However, the definition of assets under HEA Sec. 480(f)(1), as amended by the *FAFSA Simplification Act*, no longer includes cash. Accordingly, we ask that the reference to cash be removed.

Note that, on the online FAFSA, this will also require removing a reference to “cash” on screen 2 of 4, Contributors to the FAFSA Form, under “Information or Documents You May Need.”

Pop-up help text: Given that dependent students will now be filling out the FAFSA separately from their parents with a separate FSA ID, we suggest adding additional help text for the student indicating who should be reporting assets in which section. For example, it is important that the student be directed to report assets that are only their own – and not their parents – to avoid double counting checking or savings accounts. A student may otherwise think they need to list their parents’ checking and savings information in this question. The paper FAFSA contains some help text that may be useful here.

Flow: We are concerned that many applicants will not benefit from the statutory intent to exempt additional individuals from asset reporting. As constructed, most applicants will still see the asset questions even if they are non-filers, have received applicable federal means-tested benefits, or have a negative SAI. Many such applicants won’t know they aren’t required to answer these asset questions and will be unnecessarily disrupted from completing the FAFSA.

While we recognize there are issues associated with the timing of the requirement for contributors, the current flow limits the potential benefit of simplification. We ask the Department to identify categories of individuals who, based on the status of all contributors in their application, could automatically skip asset questions if all applicable individuals qualify for the exemption. For example, if a dependent student’s parent(s) already meet the requirements to be exempt from asset reporting, and then the student completes the form and is also exempt, the form should skip the asset questions—and vice versa.

Note on Special Circumstances (first page of paper form)

We commend the Department for placing the content of this note—about changing financial circumstances—on the first page of the paper FAFSA. Many applicants do experience these changes in their financial status and wellbeing, and filing the FAFSA can be a stressful experience. We suggest the Department ensure this text also appears prominently on the online FAFSA and request some modifications to ensure applicants easily understand it and can benefit from the professional judgment process.

Just as with the suggestion above regarding the title of the questions associated with homelessness, the title of this question should be changed to avoid vague and subjective terms like “special” regarding the circumstances. Instead, this question and content should lead with accessible, plain language such as “*What if my financial circumstances have recently changed?*”

We also suggest adding language that clearly indicates why an applicant would choose to notify their financial aid office in such circumstances, e.g. “*you may be eligible for additional aid.*” Otherwise, applicants may not understand that taking this extra step can benefit them. Finally, we ask that the examples of expenses be simplified and include a reference to child care expenses, given that 1 in 5 of those enrolled in higher education are parenting students. The Government Accountability Office has previously found widespread under-utilization of the dependent care allowance.⁴ In sum, we recommend revising this header and text to:

What if my financial circumstances have recently changed?

If you or your family recently experienced significant changes to your financial situation (such as loss of employment or reduced income) or other circumstances that have limited your ability to afford higher education (such as high medical or child care expenses), you may be eligible for additional aid. Once you submit the FAFSA, contact the financial aid office at the college(s) you plan to attend and request that they review your circumstances.

Unusual Circumstances – Contact with Parent or Other Circumstance (question 7)

Explanatory text: We recommend replacing the plural “parents” throughout this question with the singular parenthetical “parent(s),” as student applicants may only have one parent filling out the FAFSA. This change also aligns with the *FAFSA Simplification Act*; in HEA Sec. 480(d)(9), the definition of provisional independence refers to when a student is “*unable to contact a parent*” – singular – to account for the cases in which a student may have only one parent with legal custody who would otherwise be a required contributor on the form. Using the plural “parents” is likely to confuse provisionally independent applicants and could prevent them from completing the form.

Additionally, we ask that the Department remove the additional limitations that have been add for applicants who are incarcerated or have a parent(s) who is incarcerated. The HEA states that “student *or* parental incarceration” qualifies a student for provisional independence—without regard to whether contact in such instance poses a risk to the student. When an applicant is

⁴ Government Accountability Office. (2019, August). [Higher Education: More Information Could Help Student Parents Access Additional Federal Student Aid.](#)

incarcerated, or the applicant’s parent(s) are incarcerated, this creates significant logistical barriers to creating an FSA ID and completing the required contributor functions of the FAFSA. For example, most prisons do not have internet access, and completing a paper FAFSA would require in-person visitation time.

Parental incarceration is a major equity issue; according to The Sentencing Project, 2.7 million children have a parent serving time in a prison or jail on any given day, and the rates of parental incarceration vary significantly by race, with Native, Black, and Latine dependents experiencing much higher rates of parental incarceration than White dependents.⁵

Unfortunately, the bullet in the explanatory text prevents a student from obtaining provisional independence when their parent(s) is incarcerated unless contact would *also* pose a risk to that student. This limitation does not reflect the lived experiences of most students with a parent who is incarcerated. Therefore, immediately following the mention of incarceration, the Department should delete the phrase “*and contact with the parents would pose a risk to the student*” – as this caveat arbitrarily limits provisional independence.

If the incarcerated form is maintained as a separate application, it should also delete question 7 entirely in that form, as all applicants using such a separate form will be incarcerated and, therefore, can qualify as provisionally independent if they are not already independent.

Question label: Finally, as with the other sections, the text of this question should be changed to avoid the vague and subjective term “unusual.” It is easily confused with “personal,” “special,” “other,” and “unique.” Instead, this question and content should lead with accessible, plain-English terminology like “*Student Contact with Parent(s)*” or similar language.

In total, we ask this question to appear like the following:

Contact with Parent(s) or Other Circumstances

Do unusual circumstances prevent the student from contacting a parent, or would contacting such parent(s) pose a risk to the student? (Y/N)

This information will help us evaluate the student’s ability to pay for school. A student may answer “yes” to this question if they:

- *Left home due to an abusive or threatening environment;*
- *Are abandoned by, or estranged from, their parent(s);*
- *Have refugee or asylee status and are separated from their parent(s), or their parent(s) are displaced in a foreign country;*
- *Are a victim of human trafficking*
- *Are incarcerated, or their parent(s) are incarcerated; or*
- *Are otherwise unable to contact or locate their parent(s).*

⁵ Ghandnoosh, N, Stammen, E., and Muhitch, K. (2021, November 17). [Parents in Prison](#). The Sentencing Project.

If the student's circumstances resulted in their not having a safe and stable place to live, they may be experiencing homelessness and should review their answer to question 6.

Students who are in contact with at least one parent to contribute to their FAFSA should answer "no" to this question.

Guidance: The Department should also specify in guidance that a student's request for a determination of provisional independence will be honored unless (A) the student informs the institution that circumstances have changed or (B) the institution has specific conflicting information about the student's independence and has informed the student of this information, just like the standard for students who must obtain a determination of independence if they are unaccompanied and experiencing homelessness or at risk of homelessness.

Flow: We seek to clarify that if a student has previously selected "yes" to this question in a prior year's application, their response to this question will be auto-populated in any renewal FAFSA, to avoid requiring students to answer repeated questions about these circumstances.

Apply for a Direct Unsubsidized Loan Only (question 8)

This question is not authorized by the HEA, will be used by a few applicants, and should be eliminated. As amended by the *FAFSA Simplification Act*, the HEA only authorizes a student to pursue a Direct Unsubsidized Loan as an alternative to the professional judgment process or in the case of the failure to be declared provisionally independent (dependency override).

Therefore, allowing a student to bypass those required steps—which could unlock more favorable types of financial aid—is contrary to the statutory intent. The question is also likely to induce further confusion relative to the new pathway for students who are eligible to claim "unusual circumstances" for having contact with a parent. Students would be better served with a simpler FAFSA process with this question removed.

If the Department is not able to remove this question for the current cycle, we ask that it include clarifying text that refers students back to the circumstances listed in question 7 that could prevent them from contacting a parent. Students should have every opportunity to pursue a professional judgment or provisional independence.

Student Demographic Information (question 11)

We strongly support the non-binary identification option. We recommend the Department move up questions related to sex/gender and race/ethnicity earlier in the form, alongside other demographic questions, where they are a better fit thematically.

We also note that the screen that appears before the student applicant sees the demographic question is incorrect for independent or provisionally independent students. It currently says "We'll ask questions about you *and your parent(s)*." If the student has already been determined to not need parental information, this would be confusing. If there cannot be a separate flow for independent students in this cycle, we suggest that the reference to parents be deleted.

Student Race and Ethnicity (Question 12)

We support the questions about racial subcategories and ethnicity. We recommend the Department add a “Middle Eastern or North African” (MENA) category, as supported earlier this year by the Federal Interagency Technical Working Group on Race and Ethnicity Standards for the Census.⁶ As that working group aptly notes, “*many in the MENA community do not share the same lived experience as White people with European ancestry, do not identify as White, and are not perceived as White by others.*” The categories from the recent Census have not been updated since 1997, and approximately 3.7 million Americans trace their roots to an Arab country, according to the Arab American Institute.⁷ In creating a separate MENA category, ED should then remove the note that associates Lebanese, Egyptian, and Iranian backgrounds as White.

Parent Education Status (Question 15)

We appreciate the clarifications made to this question. However, we believe asking a student applicant who is independent, or provisionally independent (not in contact with their parent) may be confused by this question, since it will be the only other question asking about their parents. We suggest adding an explanatory note or pop-up help text similar to the one provided for student race and ethnicity, such as “*The answers will not affect the student’s eligibility for federal student aid. This question is presented even if a student is not required to provide other parent information.*”

Family size (questions 9 and 34)

Explanatory text: Determining who an applicant considers “family” can be a difficult and often fraught process for those applying to government programs. Even the Federal Student Aid website lists this question as one of the ten most common FAFSA mistakes and that “*many students incorrectly report this number, especially when the student doesn’t physically live with their parent.*”⁸ It is also easy for the FTI information to differ from the student’s current family size. Since family size can substantially impact a student’s eligibility for financial aid, it is critical that these instructions are clear, concise, and consistent. Contrary to the Department’s assertion the current “guidance” is adequate, this question remains awkwardly worded, difficult to answer, and does not yet have attached help text. We also note that the explanatory text on the paper FAFSA differs from the explanatory text on the online FAFSA, with the online FAFSA appearing more confusing.

For example, when a dependent student is asked how many people are in their family (question 9), the explanatory text *does not* refer to their parent(s). But the same prompt in question 34 for the parent contributor *does* mention the student as part of the family. Different definitions will inevitably lead to common differences in how the student and parent identify their family size and induce confusion. If the Department intends for the student and parent answers to differ, it should inform the applicant in the explanatory or introductory text.

⁶ Federal Register. (2023, January 27). [Initial Proposals For Updating OMB's Race and Ethnicity Statistical Standards.](#)

⁷ Arab American Institute. (2023). [About: Where do Arab Americans Live?](#)

⁸ Federal Student Aid. [10 Common FAFSA Mistakes to Avoid.](#)

Additionally, we request the Department modify the question text to provide more guidance and flexibility to applicants who have a child before the beginning of the 2024-25 award year. The current text refers only to current circumstances, e.g. “*now* live with the student” or “living with the parent *now*.” However, if a student applying for aid in early 2024 has a child before commencing enrollment in 2024-25, their family size will change, and they could become eligible for additional financial aid. However, most applicants would not know about the potential increase to their eligibility unless they are notified.

Pop-up help text: It would be useful for the help text to refer students to examples where family size may have changed, such as divorce, marriage, death, births, or older siblings no longer living at home, and to provide links to help determine family size. The Department should consider adding help text that is like instructions it has provided for income-driven repayment.⁹ Alternatively, the Department should copy over the clear text it has provided for students completing verification to ensure there are no differences between what the FAFSA instructs students to enter and what the verification process requires.¹⁰

Question text: We also seek to confirm that the prompt for this question will appropriately differ if the individual is a non-filer – by not referring to a “tax return” in the question text since the applicant would not have filed a tax return. Instead, the question could refer to what the applicant’s family size was during the relevant calendar year (2022) using plain language terminology, accompanied by pop-up help text. For example, the question text could read “*Is your family size different from what it was in 2022?*”

Process: We also request that the Department establish a procedure for reconciling any differences between the family size indicated by the student, and the parent(s), that can be resolved outside of any formal verification process. For example, the Department could explore email prompts recommending a correction or review.

FAFSA Submission Summary

We appreciate the enhancements to the FAFSA Submission Summary, formerly known as the Student Aid Report, particularly the efforts to make it more visually appealing and easier to navigate. We recommend adding or changing the following sections to the FAFSA Submission Summary and any confirmation pages:

Special or unusual circumstances: We recommend this section be modified to include a clearer indication of the potential benefit to the student—additional eligibility for aid. Otherwise, applicants may not make the additional effort to report changes to their school that could help them succeed in higher education. Additionally, we recommend avoiding the subjective terms “special or unusual” in the body of the text. For example, the text could read:

⁹ U.S. Department of Education, Federal Student Aid. [How is ‘family size’ defined for income-driven repayment \(IDR\) plans?](#)

¹⁰ U.S. Department of Education, Federal Student Aid. (2023). [APPENDIX A: 2024-25 Suggested Verification Text.](#)

Financial or Other Circumstances

If you or your family recently experienced significant changes to your financial situation (such as loss of employment or reduced income) or other circumstances that have limited your ability to afford higher education (such as high medical or child care expenses), you may be eligible for additional aid. Alternatively, you may not be required to provide parental information on your FAFSA if you are not in contact with a parent due to abuse, neglect, or abandonment, or are refugee or asylee. Contact the financial aid office at the college(s) you plan to attend and request that they review your circumstances.

Public, tax, and veterans' benefits: A section that helps students obtain additional financial support through public benefits, tax benefits, and aid due to veteran or servicemember status. Creating a new section on these forms of support can also be used in part to fulfill the requirement in HEA Section 483(a)(3), clauses (iv) through (vi), for the Department to follow up with information on:

- Federal means-tested benefits that the applicant did not indicate they receive, but for which they may be eligible, and relevant links and information on how to apply for such benefits;
- Information on education tax benefits; and
- If the student identified as a veteran, or as serving (on the date of the application) on active duty in the Armed Forces for other than training purposes, information on benefits administered by the Department of Veteran Affairs or Department of Defense, respectively.

While we appreciate the current mention of education tax benefits, we ask the Department to expand on this language to help further clarify the potential benefit to students, for example, by listing the name and potential maximum amount (e.g. “*American Opportunity Tax Credit worth up to \$2,500 per year*”).

Voter registration: A link to [vote.gov](https://www.vote.gov) to register to vote or update voter registration information, including accompanying information. The current link to voter registration information at the bottom of studentaid.gov is in small font, easily missed, and passive in nature. In contrast, the Internal Revenue Service included a prominent link to [vote.gov](https://www.vote.gov) in the Tax Year 2022 Instructions for the 1040 Form, and the U.S. Postal Service includes an interactive process for applicants to register to vote or update their registration as a seamless part of the change-of-address process.

We also ask that, after the confirmation page, the Department a proactive prompt that asks applicants if they would like to register to vote, or update their registration, and then redirects applicants to [vote.gov](https://www.vote.gov). Civic engagement benefits all communities, including financial aid applicants.

Income Protection Allowance

The 2024-25 DRAFT Pell Eligibility and SAI guide contains thresholds for the Income Protection Allowance that are significantly outdated as of the time of this comment.¹¹ Tables A2 and C2, and pages 9 and 14 of the PDF, contain the same dollar figures in the *FAFSA Simplification Act*. However, those tables were intended for 2023-24. Under HEA Sec. 478, the Secretary is required to provide an inflationary adjustment to those tables for subsequent award years, including for the 2024-25 award year. We request the Department update these tables as soon as possible. If the tables are not updated, many students will receive less federal financial aid than they are eligible to receive under the HEA.

Cost of Attendance

Unfortunately, the Department’s recent guidance stipulated that nearly all forms of financial aid, including campus-based, state, and institutional aid (but excluding emergency aid) – should be limited to the total cost of attendance (COA).¹² Students with a negative Student Aid Index (SAI) will not be eligible for additional aid beyond COA.

This interpretation contradicts the HEA, as modified by the *FAFSA Simplification Act*, which only limits Pell Grants, Direct Loans, and TEACH Grants to COA.¹³ In contrast, the sections of the HEA governing campus-based, state, and institutional aid do not limit such aid to COA. The Department has established this position through informal guidance. Unfortunately, this position could significantly undermine the benefit of the negative SAI. The shift to a negative SAI intended to reflect the substantial expenses that many students and families with low incomes face, including caregiving and work obligations, and to help students avoid basic needs insecurity by providing them with additional financial aid for these expenses.¹⁴

Many students and families have income levels far below the Income Protection Allowance, but their Expected Family Contribution has historically been truncated at zero. As the National Association of Student Financial Aid Administrators described, “*the negative SAI establishes a framework to allow the very neediest students to receive aid in excess of the Cost of Attendance (COA) established by their school.*”¹⁵

The need calculation specified in HEA Section 471 is:

$$\text{Need} = (\text{COA}) - (\text{SAI}) - (\text{Other Financial Assistance})$$

¹¹ U.S. Department of Education, Office of Federal Student Aid. (2023, August 25). [2024-25 Draft Student Aid Index \(SAI\) and Pell Grant Eligibility Guide \(Updated Aug. 25, 2023\)](#).

¹² U.S. Department of Education, Office of Federal Student Aid. (2023, August 4). [GEN-23-11: FAFSA Simplification Act Changes for Implementation in 2024-25](#); U.S. Department of Education, Office of Postsecondary Education. (2023, August 4). [FAFSA Simplification Questions and Answers](#).

¹³ See, e.g., HEA Sec. 401(b)(B)(ii)

¹⁴ Conroy, E., Goldrick-Rab, S., Kelchen, R., Welton, C., and Huelsman, M. (2021, April). [The Real Price of College: How Using the Negative Expected Family Contribution Can Better Support Students](#).

¹⁵ National Association of Student Financial Aid Administrators. (2020, December). [Q&A on Changes to Federal Student Aid Policy Included in Consolidated Appropriations Act, 2021](#).

When a student's calculated SAI is negative, subtracting two negative numbers in this formula results in addition, and the mathematical result should be a higher need:

$$\text{Need} = \text{COA} - (-\text{SAI}) - (\text{Other Financial Assistance})$$

$$\rightarrow \text{Need} = \text{COA} + \text{SAI} - (\text{Other Financial Assistance})$$

The current guidance constrains states and institutions from supporting students with the greatest financial need. While this issue is not specific to the form itself, it is substantially related and has significant implications for the functionality of the need-based financial aid determined by the FAFSA. We call on the Department to change its policy interpretation and align guidance with the statutory language as soon as possible.

Conclusion

We again thank the Department once again for their work and attention to the development of this new and streamlined version of the FAFSA.

We appreciate the opportunity to provide these comments regarding the 2024-24 FAFSA and look forward to working with you to implement these changes to make it easier for students to obtain the resources they need to pursue higher education.

Sincerely,

The Hope Center at Temple University