

The Easy Process of FAFSA Verification

By Abby Lyons

Hello UB Alumni! I personally have heard from a few of you here in the last few weeks about being pulled for verification. This is not a scary process! It is actually quite simple and fast. The reason the verification process even exists is due to the U.S. Department of Education wanting to ensure that the information provided by you and your parents on the FAFSA is accurate. The Department requires colleges and universities to “*verify*” financial and other demographic information. This helps the colleges and universities correctly and fairly determine the types and amounts of federal, state, and institutional aid you can receive. This happens all the time and if you have been pulled, you are not alone. About *one-third* of FAFSAs are selected each year for verification.

Here are some of the details that may be selected for you to verify (*the ones in bold print are the most common*):

- **Adjusted Gross Income**
- **U.S. Income Tax Paid**
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Tax Credits
- **Income Earned from Work**
- **Number of Household Members**
- **Number in College Students in the Household**
- **Supplemental Nutrition Assistance Program (SNAP), previously known as food stamps**
- **Child Support Paid**
- High School Completion Status
- Applicant Identity and Statement of Education Purpose

If you have been pulled for verification, your college’s financial aid office will send you an email and/or alerts on your student account and will ask you (and your family, if you’re a dependent student) to provide documentation to support specific fields on the FAFSA. They may need you to complete more than one form.

Yet again guys, this is not a scary process. Most of the time all they want is for you to write down the names and ages of those in your household along with the colleges they are attending (if applicable). They also want you to check a box verifying that you and/or your parent’s did or did not file taxes.

If you and your parents **did** file taxes they may want you to give them a copy of an IRS Transcript. This is an easy step! All you have to do is go to <https://www.irs.gov/individuals/get-transcript> . Go to Get Transcript by Mail, type in your and/or your parent's social number, date of birth, address, and zip code. Select the transcript year that your college is asking for and select Tax Transcript. This should arrive in the mail in 5-10 business days. Then you can take the transcripts and your verification forms to your financial aid office.

If you and your parents **did not** file taxes but **did** have a job, they will want copies of W-2 forms. If you and your parents **did not** file and **did not** have a job, they will want proof of this as well.

You can reduce your chances of being pulled for verification if you use the IRS Data Retrieval Tool while filling out your FAFSA. This tool pulls information straight from the IRS, so this is the most accurate. Some other flags that are likely to lead to verification are:

- FAFSA includes incomplete data or data that seems to contradict itself
- Taxes paid are inconsistent with an estimate based on the adjustment gross income and the number of exemptions claimed on the federal income tax return
- FAFSA indicates that no tax return was filed, but income exceeds the IRS filing thresholds
- Marital status as reported on FAFSA is different from marital status reported on the federal income tax return, especially if the marital status on the FAFSA indicates that the parents have separated recently
- FAFSA reports zero income or income that's too low to support the student (below the income protection allowance threshold)
- FAFSA reports income that is too high for the receipt of Supplemental Nutrition Assistance Program (SNAP), or other means tested federal benefit programs
- Household size on the FAFSA differs significantly from the number of exemptions claimed on the federal income tax return

If you have been selected for verification, you need to return the information and requested documentation as soon as possible to your financial aid department. Processing usually takes two to three weeks, but it can take longer during a busy season. Because verification must be completed in advance of disbursing out aid money, it is vital to send complete and correct information as quickly as possible. Most importantly, don't get stressed or upset that you were selected. This is a process that is required by the federal government. This is just to make sure you get all the money you are supposed to.

If you have any questions about the verification process, you can go to the alumni tab and click on "*Ask Amy & Abby*" and we will walk you through it!