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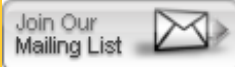
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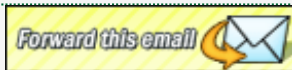
College Financial Aid Newsletter

Helping You Get Your Fair Share

Summer 2015



Share this newsletter
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coworkers!



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College Financial Aid
Seminars

Greetings!

There have been some major changes in the college financial aid process in the past few months with the introduction of the FSA ID. The transition from PIN to FSA ID has made some of the last minute details a bit more complicated. This newsletter is intended to remind you of some of those last minute details and help you through the FSA ID application process.

The start of the school year will be here before you know it, so back by popular demand is our helpful college packing list!

Feel free to forward this email to family members, friends and coworkers. For your convenience a link is included to the left.



Our FREE seminars explain the college financial aid process. Of course, we discuss the Free Application for Federal Student Aid (FAFSA) but we also explain the CSS Profile, other forms, deadlines and how the information is used in calculating the families' Expected Family Contribution (EFC). Our ultimate goal is to provide families with the tools necessary to obtain the most financial aid possible. Questions are encouraged throughout the presentation.

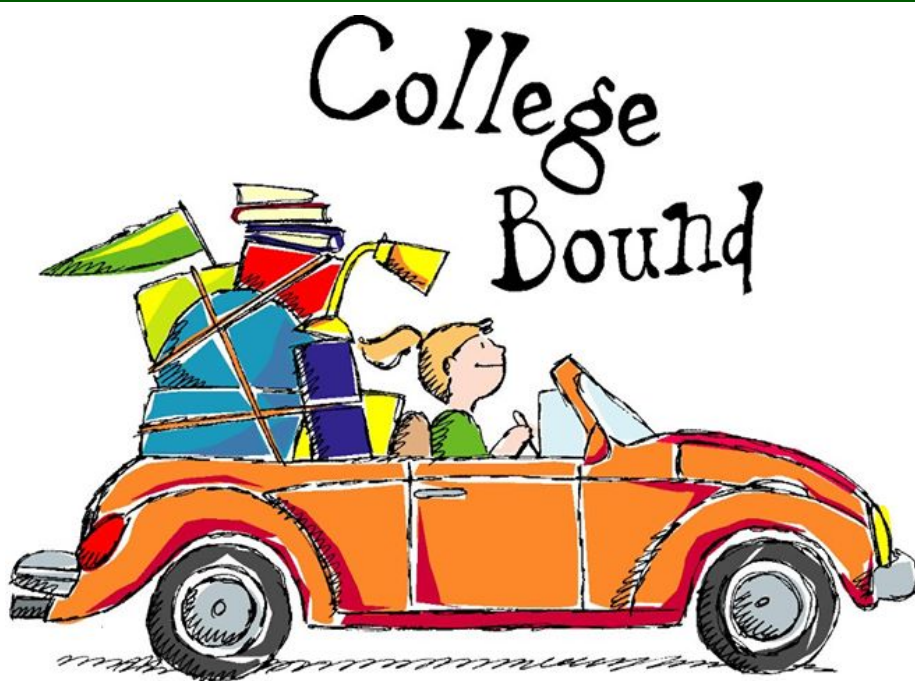
Seminars have been scheduled for **Thursday August 20** and **Thursday September 24 at 7:00 PM** at our office (**331 Centennial Avenue, Suite 102, Cranford**). Another, hosted by the Cranford Library, is scheduled for **Wednesday, October 7 at the Cranford Community Center**. We are still in the process of finalizing the balance of this fall's seminar schedule.

Continue to check the



Changes as of May 10

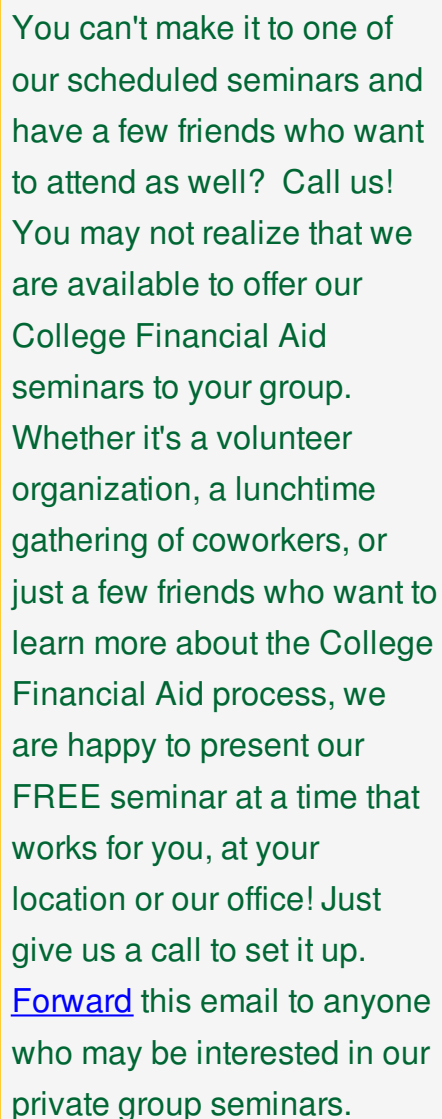
As we introduced in our previous newsletter, effective May 10 the US Dept of Ed has replaced the FAFSA PIN number with the new FSA ID. The FSA ID is made up of 3 components: the FSA ID, the verified email address, and the case sensitive password. The password and either the verified email address OR FSA ID must be used to access an already submitted FAFSA or submit a new one. This change has been causing a bit of confusion for those who still have updates needed on their FAFSA. Click [here](#) for instructions for setting up your FSA ID. **Remember, all students and one parent of dependent students will each need the FSA ID.** Use our helpful [DATA SHEET](#) to record your information but remember to keep this information secure. Of course, call us if you have any questions.



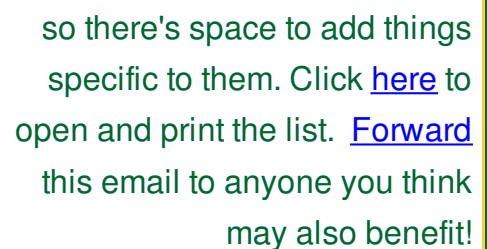
Packing for College? Our list can help!

We know that packing for college can be a stressful time. To help alleviate some of this stress, we've come up with a comprehensive packing list. All of us at Garretson Financial have been through this before so it comes from our experiences and research. We've even had some current students review the list to make sure nothing was overlooked! You know your student best,

Seminar for Your Group



So many of you have written such nice notes thanking us for helping you navigate the



You must complete the Financial Aid forms every year to be eligible for NEED BASED AID - including student loans!

Make sure you have:

- **Formally "Accepted" all forms of aid for which you want to take advantage.** Even though it seems obvious, the school will not assume you want the Grant or Scholarship unless YOU tell them!
- **Completed the Master Promissory Note (MPN)** if you are a first time Federal Student Loan recipient. ***You will need the FSA ID if you haven't already completed your MPN.*** Click [here](#) for instructions to apply for your FSA ID.
- **Updated the FAFSA with actual tax return information.** ***The FSA ID will be needed to complete the update.*** Garretson Financial clients must send copies of their Federal 1040, along with FSA ID information, to our office if you haven't already done so. Not only will we update your current FAFSA, but this makes it easier on you for next year's filing.
- **Checked the school's financial aid link on your student's account** to make sure there are no outstanding items. An oversight can be costly!



Always remember to call if you have any questions! We are here to help! 908-276-9140

We hope enjoy the summer and look forward to helping you during the upcoming school year. Remember to share our newsletter and encourage others to join our mailing list.

college aid
process and
have referred
people to us.

**Thank you
for your
referrals!**

Thank YOU
for your continued
confidence in our services. If
you know of anyone who
would benefit from our
services, please tell them
about us. [Share](#) this email,
or just recommend that they
call the office (908-276-
9140). We are always happy
to help!

Quick Links...

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Sincerely,

Marie

Marie Mayer

College Financial Aid Consultant

Garretson Financial

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