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# Introduction



*This publication is intended for financial aid administrators and counselors who help students begin the student aid process—filing the Free Application for Federal Student Aid, verifying information, and making corrections and other changes to the information reported on the FAFSA.*

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## CHANGES FOR 2004-2005

The changes regarding the application processing system that pertain to this guide are:

- Aid administrators who want to submit application data for a student electronically via EDEXpress will be connected to the FAA Access to CPS Online website.
- The verification tracking flag on the ISIR has been expanded to four characters. As before, the higher the number, the greater the chance that the student has made significant errors on the application.

As a consequence of the reorganization of the Handbook, we have moved the chapter on the expected family contribution from student eligibility to this volume, and we have removed the EFC examples since schools told us that they use their actual data instead when explaining the EFC to staff or students.

The EFC calculation will use the updated tables as published in the *Federal Register* on May 30, 2003, with one exception: the state and other tax tables for 03-04 will be used in the 04-05 calculation by the central processing system because it is likely, as of this writing, that Congress will allow for this singular treatment in its 2004 fiscal year appropriations legislation for the Department. See the electronic announcement posted 12-22-03 on [www.ifap.ed.gov](http://www.ifap.ed.gov).

At the behest of many financial aid administrators, we have added guidance on their responsibility to resolve conflicting information. See the end of chapter 5.

Because of questions regarding students who only receive PLUS loan money from the Title IV programs, we have added the statement on p. 3 in the margin note that states that such students must still meet all the normal eligibility criteria if they do not file a FAFSA.

There is an additional paragraph under the sidebar note “The SSN and Pacific Island residents” on p. 10.

Questions have also arisen about schools seeing on their ISIRs dependency overrides that were done at other schools. While this is not a typical occurrence, there are circumstances in which it can happen. See the new margin note on p. 25.

See the end of the first paragraph on p. 38 for new guidance on schools now being required to use the primary EFC when a secondary EFC is also given, in cases where the student appears to qualify for the simplified needs calculation.

We have added an explanatory first paragraph under the section “Late disbursements and failure to submit documentation” in the verification chapter.

We have also added a reference to the temporary waivers and modifications due to the HEROES Act, which concerns students who have been called up to duty or who reside or work in an officially declared disaster area. See the margin note on p. 82.

In addition to the usual revision of dates and deadlines, we have tried to clear up ambiguities and weak spots in the text. Many of these minor revisions we make because of questions and feedback that come from the financial aid community.

Note that throughout the Handbook institutions of higher (postsecondary) education are referred to simply as colleges. “Parents” in this volume refers to the parents of dependent students, and “you” refers to the primary audience of the Handbook—financial aid administrators at colleges. “We” indicates the editors and reviewers of the Handbook: Department of Education staff with the offices of Federal Student Aid and Postsecondary Education.

We appreciate any comments that you have regarding the Application/Verification Guide as well as all the volumes of the Federal Student Aid Handbook. As mentioned above, we do add comments and clarifications based on your suggestions, so please contact us at [fsaschoolspubs@ed.gov](mailto:fsaschoolspubs@ed.gov) to let us know how to improve the Handbook so that it is always clear and authoritative.