



## IMPORTANT NEWS

### *FILING YOUR 2012-13 FINANCIAL AID APPLICATIONS*

The federal government has introduced a change in the way you and your family reports information on your FAFSA. The U.S. Department of Education has partnered with the Internal Revenue Service to allow you and your parents to transfer your 2011 income information directly from IRS records to your online application. Using this option when you complete your FAFSA should allow you to file an application with fewer mistakes.

This booklet covers several topics you should review before you apply for financial aid for the Summer 2012, Fall 2012 & Spring 2013 semesters.



**Filing Your FAFSA On the Web (FOTW)**



**Using the IRS Data Retrieval Tool**



**What Is Verification & How Does It Affect You?**



**How To Request a Free IRS Tax Return Transcript**



**Applying for New York State Aid**



**How Can I Get a CUNY Scholar Support Card?**



## Filing Your FAFSA-on-the-Web (FOTW)

### File 2011 Income Tax Returns

- You & your spouse (if married) or parents (if dependent) should file 2011 tax returns electronically, if possible
- Wait 2-3 weeks, then proceed with the FAFSA filing process outlined below
- If you are not required to file income taxes, you may skip this step

### Collect these items and documents

- Your social security number
- Social security numbers and dates of birth for your parents (if dependent)
- Copies of 2011 tax returns (with W-2s) for you and your spouse (if married) or parents (if dependent to use for reference when using IRS Data Retrieval option (outlined below)
- Bank, stock, real estate & business records (if applicable) for you and your parents
- Your alien registration number (if you are not a U.S. citizen)

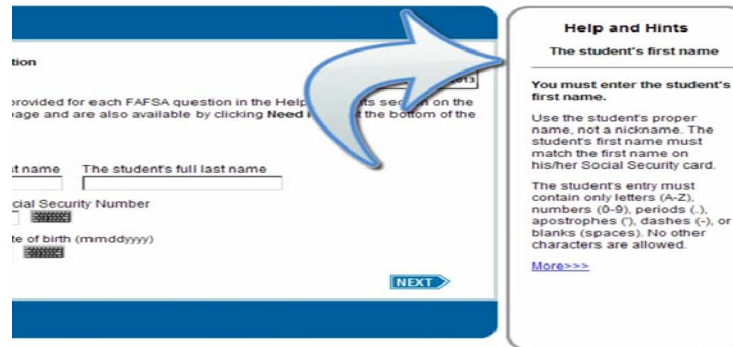
### Get Federal PINs for you & one of your parents (if dependent)

- Request Federal PINs at: <http://www.pin.ed.gov>
- You will receive and be able to use you PINs immediately
- PINs are your and your parents' electronic signatures for web applications
- If you already have a PIN, use it to sign your application — you can use the same PIN every year

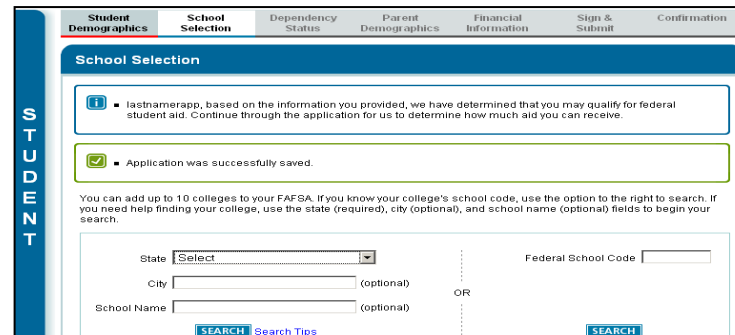
The screenshot shows the homepage of the Federal Student Aid PIN Web site. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right of the logo is the text "Federal Student Aid PIN". Below the logo is a navigation menu with links for "PIN Home", "Help", "Contact Us", "FAQs", and "About Us". On the right side, there is a language selector for "English | Español". The main content area features a large heading "Welcome to the Federal Student Aid PIN Web site" and a sub-heading "Apply For A PIN". Below this, there is a paragraph explaining the purpose of the PIN and a button labeled "APPLY NOW". On the left side, there is a sidebar with a list of links: "Apply For A PIN", "Check PIN Status", "Request A Duplicate PIN", "Access My PIN E-mail", "Change My PIN", "Update My Personal Information", "Disable My PIN", "Reestablish My PIN", and "Activate My PIN". Below these links is a section for "Helpful Links" with sub-links for "Student Aid on the Web", "Links to Federal Student Aid Electronic Services", and "FAFSA on the Web". At the bottom of the page, the URL "www.pin.ed.gov" is displayed, along with a small note: "Site Last Updated: Wednesday, September 28, 2011".

**File your FAFSA on the Web (FOTW) at: <http://www.fafsa.gov>**

- The FAFSA is used to apply for Federal Pell Grant, SEOG, Work-Study and Student Loans
- Select “Start Here” from the FAFSA homepage & choose “**2012-2013 FAFSA**” from the application choices
- When prompted, sign the application with your PIN
- **If eligible, use the IRS Data Retrieval option** to import 2011 IRS Income Tax data to the FAFSA (see next page for more information)
- FOTW gives assistance with every question with its “Help & Hints” section on the right hand side of the website



- Under the School Selection Option, enter BMCC's Federal School Code: **002691**



- When finished, print your FAFSA data and the Confirmation page as proof that you submitted your FAFSA successfully
- You can download your application results (called a Student Aid Report or SAR) in 3-5 days from <http://www.fafsa.gov>.



## Using the IRS Data Retrieval Tool

The IRS Data Retrieval Tool allows you and your parents to transfer tax information from IRS tax records directly to your FAFSA. If you & your parents have indicated on your FAFSA that you have already filed your 2011 taxes, you will be given the option to use this tool when completing the financial information portion of the application. If you choose not to use this option, or use the option but manually update one of the fields, you may be selected for verification and have to submit additional information to the Financial Aid Office after your application is processed.

### Please Note:

- Electronically filed tax return information will be available online from the IRS site in 1-2 weeks after your return is filed.
- Data from paper tax returns will be available in 6-8 weeks.
- There are 2 separate Financial Information sections on the FAFSA. You will use this tool for the Student Financial Information section and your parents will use the tool for the Parent Financial Information section.

To use this option you must:

- Have a federal tax return filed with the IRS
- Have a valid social security number
- Have a Federal Aid Personal Identification Number (PIN)

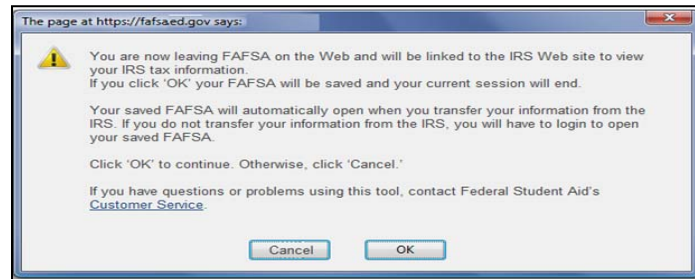
FOTW determines if you are eligible to use the IRS Data Retrieval Tool based on your reported tax filing status.

The screenshot shows the FAFSA Parent section interface. At the top left, a vertical bar contains the word "PARENT". A green notification box at the top states "Application was successfully saved." Below this, a question asks: "For 2011, have your parents completed their IRS income tax return or another tax return?" with a dropdown menu set to "Already completed". A green callout box highlights the text: "You, the parents, may be able to use the IRS Data Retrieval Tool to view and transfer your tax information from the IRS." Below this, instructions say "Check all that apply or check None of the above." and a list of checkboxes includes: "You, the parents, filed as Married Filing Separately", "You, the parents, filed as Head of Household", "You, the parents, filed an amended tax return", "You, the parents, filed a Puerto Rican or foreign tax return", "You, the parents, recently filed taxes", and "None of the above". At the bottom of the form are buttons for "PREVIOUS", "NEXT", "NEED HELP?", "SAVE", "CLEAR ALL DATA", "VIEW FAFSA SUMMARY", and "EXIT". On the right side, a "Help and Hints" panel is visible, titled "Parents Filed 2011 Income Tax Return? Question 79", with a scrollable text area.

Some tax filers may not be able to use the IRS Data Retrieval Tool and will have to enter their data from their own tax records. You or your parents will not be offered the data retrieval option if:

- Your marital status changes after December 31 of the same tax year
- You filed married filing separately
- You filed as a head of household
- You filed an amended return
- You filed a foreign tax return

If eligible to use the tool, you will be transferred to the IRS Website. FOTW will notify you that you are leaving the FAFSA website and entering the IRS website to complete the transfer of your tax information.



On the IRS Web site, you will be prompted to enter information as it appears on your tax return. It is important that you complete this section exactly as it appears on your tax return or your information may not match with IRS records and the data retrieval may not go through.

Internal Revenue Service  
United States Department of the Treasury

Log Out | Help

003 Web Page - Input Shared Secrets

### Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your Federal Income Tax Return <sup>?</sup> Required fields\*

First Name *	<input type="text" value="Joe"/>
Last Name *	<input type="text" value="Smith"/>
Social Security Number *	<input type="text" value="***-**-6789"/>
Date of Birth *	<input type="text" value="01 / 04 / 1990"/>
Address * <sup>?</sup>	<input type="text"/>
P.O. Box and/or Street Address	<input type="text"/>
Apt. Number (Required if it appears on your tax return)	<input type="text"/>
Country *	<input type="text" value="United States"/>
City, Town or Post Office *	<input type="text"/>
State/ U.S. Territory *	<input type="text" value="Select One"/>
ZIP Code *	<input type="text"/>
Filing Status *	<input type="text" value="Select One"/>

Once the IRS has authenticated your identity, your IRS tax information will display. You may then choose to transfer your information from the IRS into your FAFSA by checking the “Transfer My Tax Information into the FAFSA” and clicking “Transfer Now” button (see below).

Return to FAFSA | Log Out | Help

### Parent <YYYY> Federal Income Tax Information

The information below is your tax information that will help you answer some of the questions on the FAFSA.

	My Tax Information	FAFSA Question Numbers
Tax Year		
Name (s)	<Joe & Jane>	
Social Security Number	<***-**-6789>	
Filing Status	<Married- Filed Joint Return>	
Type of Tax Return Filed	<1040>	Question <##> on the FAFSA
Adjusted Gross Income	<\$126,721>	Question <##> on the FAFSA
Income Tax	<\$31,400>	Question <##> on the FAFSA
IRS Exemptions	<5>	Question <##> on the FAFSA
Education Credits	<\$2,500>	Question <##> on the FAFSA
IRA Deductions and Payments	<\$2,500>	Question <##> on the FAFSA
Tax-Exempt Interest Income	<\$2,500>	Question <##> on the FAFSA
Untaxed IRA Distributions	<-\$2,500>	Question <##> on the FAFSA
Untaxed Pensions	<-\$2,500>	Question <##> on the FAFSA

Print this page for your records before choosing an option below.

**Transfer My Tax Information into the FAFSA**

The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information. Transfer Now

**Do Not Transfer My Tax Information and Return to the FAFSA**

By clicking the “Do Not Transfer” button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA. Do Not Transfer

After you have transferred your data, you will be returned to the FOTW website to finish your application. Make sure not to change any of the financial data that was imported from the IRS Website. Remember that both you and your parents (if applicable) will need to go through a separate authentication process when filling out the Student Financial Information & the Parent Financial Information sections of the FAFSA.



# What Is Verification & How Does It Affect You?

The federal government uses a process called verification to help determine the correctness of the financial information on your FAFSA. When applications are selected for verification, the Financial Aid Office must collect certain documents from you and your family and match them against the information you provided on your FAFSA. If your application needs to be verified, the Financial Aid Office will send you a letter and an e-mail asking you to provide documentation of your application information and complete a "Verification Worksheet". You will have to submit the requested items of documentation before you receive any payments of federal financial aid.

## Tax Filers

If you or your parents did not or could not use the IRS Data Retrieval option when you completed your FAFSA, or manually changed any information transferred from IRS records to your FAFSA, you will have to submit an IRS Tax Transcript as one of the required documents in order to complete verification. We can no longer accept copies of tax returns that you or your tax preparer completed. Learn how to obtain a free tax transcript on p. 9.



### 2012-13 VERIFICATION WORKSHEET Federal Student Aid Programs

#### What is Verification?

Your application was selected by the U.S. Department of Education for review in a process called "verification". The Office of Financial Aid must compare information from your FAFSA with information you provide on this worksheet and other documents. If there are differences between your application information and the documents you submit, your application may need to be reprocessed. The Office of Financial Aid cannot make any federal financial aid payments available to you or process a student loan request until all verification requirements have been met and the necessary corrections have been made.

#### What You Should Do:

1. Obtain a 2011 Federal IRS Tax Return Transcript and W-2 forms for yourself, your spouse (if married) or your parents/step-parent (if dependent). The U.S. Department of Education no longer allows a preparer's copy of tax returns to ask the verification requirement. You may order a **TAX RETURN TRANSCRIPT** from the Internal Revenue Service online at [www.irs.gov](http://www.irs.gov) or by phone at 1-800-829-5846. Note: If you used the IRS Free Federal tool to transfer your IRS income data to your FAFSA, you may not have to submit the IRS Tax Return Transcript.
2. Fill in and sign this worksheet - you and at least one parent (if dependent) must sign the certification (SECTION D) on page 2 of the worksheet.
3. Review your Student Aid Report (SAR). Information request letters from the Financial Aid Office and the second page of this worksheet see if you need to submit other documentation (such as default clearance letter, obtain this documentation, proof of receipt of food stamps (SNAP), proof of child support paid, social security card, etc.).
4. Submit the completed worksheet, tax return transcripts, and any other documents to the Office of Financial Aid.
5. After a financial aid representative reviews your information, you could be asked to submit additional documentation. When all the information has been reviewed and any necessary corrections made, you will be notified about your financial aid awards and payments.

#### A. STUDENT AND FAMILY INFORMATION

LAST NAME	FIRST NAME	M.I.	Social Security Number
Address (include apt. #)			Date of birth
City	State	ZIP	Phone number (include area code)

**INDEPENDENT STUDENTS** List the people that you (and your spouse) will support between July 1, 2012 and June 30, 2013. Include yourself, your spouse, and your dependent children. Include other people only if they now live with you and you provide more than half their support and will continue to provide more than half their support from July 1, 2012 - June 30, 2013.

**DEPENDENT STUDENTS** List the people that your parents will support between July 1, 2012 and June 30, 2013. Include yourself, your parents, and your parents' other children if all your parents provide more than half their support to (a) the children would be required to provide parental information when applying for Federal Student Aid. Include other people only if they now live with your parents and receive, and will continue to receive, more than half their support from them between July 1, 2012 and June 30, 2013.

Write the names of all family members including yourself. Also write the name of the college for any family member who will be attending college at least half-time between July 1, 2012 and June 30, 2013 and will be enrolled in a degree or certificate program. If you need more space, attach a separate page.

NAME	AGE	RELATIONSHIP	COLLEGE
		SELF	BMCC

Continued on other side



This Product Contains Sensitive Taxpayer Data

Request Date:  
Response Date:  
Tracking Number:

Tax Return Transcript

SSN Provided:  
Tax Period Ending:

The following items reflect the amount as shown on the return (FR), and the amount as adjusted (FC), if applicable. They do not show adjustment activity on the account.

NAME(S) SHOWN ON RETURN: \_\_\_\_\_ SSN: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_ SPOUSE SSN: \_\_\_\_\_

FILING STATUS: \_\_\_\_\_ Married Filing Joint  
 FORM NUMBER: \_\_\_\_\_  
 CYCLE POSTED: \_\_\_\_\_

RECEIVED DATE: \_\_\_\_\_  
 REMITTANCE: \_\_\_\_\_  
 EXEMPTION NUMBER: \_\_\_\_\_  
 DEPENDENT 1 NAME CTRL: \_\_\_\_\_  
 DEPENDENT 1 SSN: \_\_\_\_\_  
 DEPENDENT 2 NAME CTRL: \_\_\_\_\_  
 DEPENDENT 2 SSN: \_\_\_\_\_  
 DEPENDENT 3 NAME CTRL: \_\_\_\_\_  
 DEPENDENT 3 SSN: \_\_\_\_\_  
 DEPENDENT 4 NAME CTRL: \_\_\_\_\_  
 DEPENDENT 4 SSN: \_\_\_\_\_  
 PREPARER SSN: \_\_\_\_\_  
 PREPARER EIN: \_\_\_\_\_

Income

WAGES, SALARIES, TIPS, ETC.	.....
TAXABLE INTEREST INCOME (SCH B)	.....
TAX-EXEMPT INTEREST	.....
ORDINARY DIVIDEND INCOME (SCH B)	.....
QUALIFIED DIVIDENDS	.....
REFUNDS OF STATE/LOCAL TAXES	.....
ALIMONY RECEIVED	.....
BUSINESS INCOME OR LOSS (Schedule C)	.....
CAPITAL GAIN OR LOSS (Schedule D)	.....
BUSINESS INCOME OR LOSS (SCH C PER COMPUTER)	.....
OTHER GAINS OR LOSSES (Form 4797)	.....
TOTAL IRA DISTRIBUTIONS	.....
TAXABLE IRA DISTRIBUTIONS	.....
TOTAL PENSIONS AND ANNUITIES	.....
TAXABLE PENSION/ANNUITY AMOUNT	.....
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E)	.....
RENT/ROYALTY/PARTNERSHIP/ESTATE (SCH E) PER COMPUTER	.....
ESTATE/TRUST INCOME/LOSS PER COMPUTER	.....
PARTNERSHIP/COMP INCOME/LOSS PER COMPUTER	.....
FARM INCOME OR LOSS (Schedule F)	.....
FARM INCOME OR LOSS (SCH F) PER COMPUTER	.....
UNEMPLOYMENT COMPENSATION	.....
TOTAL SOCIAL SECURITY BENEFITS	.....

## Non-Tax Filers

If you have earnings from work but did not and were not required to file a 2011 federal income tax return, document this income by attaching all W-2 forms and/or 1099s from all sources of employment to the Verification Worksheet.

a Control number		OMB No. 1545-0046		This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a duplicate copy of this section may be imposed on you if this income is taxable and you fail to report it.			
b Employer identification number		1 Wages, tips, other compensation		3 Social security wages		4 Social security tax withheld	
c Employer's name, address, and ZIP code		7 Social security tips		8 Medicare wages and tips		9 Medicare tax withheld	
d Employer's social security number		9 Advance EIC payment		10 Dependent care benefits		11 Nonqualified plans	
e Employer's first name and initial		Last name		13 Unemployment benefits		14 Other	
f Employer's address and ZIP code		16 State wages, tips, etc.		17 State income tax		18 Local wages, tips, etc.	
15 State Employer's state ID number		19 Local income tax		20 Locality name			

**W-2 Wage and Tax Statement** Department of the Treasury—Internal Revenue Service

## Food Stamp Recipients

If you reported that an individual in your household received Food Stamps/SNAP in 2010 or 2011, you must prove that this benefit was received. You can submit a copy of the recipient's benefit history or a copy of their Food Stamps/SNAP card. Your SNAP Online Benefit History can be accessed at <http://www.fns.usda.gov/snap/ebt/online-states.htm>.

United States Department of Agriculture  
Food and Nutrition Supplemental Nutrition Assistance Program

You are here: Home > SNAP > EBT

Online EBT SNAP Accounts

The following States have online access to individual EBT account information, such as balance and transaction history information.

States	Internet Address
ALASKA	www.ebtedge.com
ALASKA	www.akquest.alaska.gov
ARIZONA	www.ebtaccount.jpmorgan.com
CALIFORNIA	www.ebt.ca.gov
COLORADO	www.colorquestcard.com
CONNECTICUT	www.ebtaccount.jpmorgan.com
DELAWARE	www.ebtedge.com
DISTRICT OF COLUMBIA	www.ebtaccount.jpmorgan.com
FLORIDA	www.ebtaccount.jpmorgan.com
GEORGIA	www.ebtaccount.jpmorgan.com
GUAM	www.ebtaccount.jpmorgan.com
HAWAII	www.ebtaccount.jpmorgan.com

## Other Verification Items

Depending on your individual circumstances, you may be asked to confirm or document the correctness of additional FAFSA data items before your application can be finalized. If you are required to submit additional information for verification, you will receive notification from the Financial Aid Office.



## How To Request a Free IRS Tax Return Transcript

If you, your spouse (if married) or your parents (if dependent) need to document your taxable income to fulfill verification requirements, you can request an IRS Tax Return Transcript free of charge. Remember that we can no longer accept copies of the tax returns that you or your tax preparer completed. You may only submit documents that come directly from the IRS to complete verification of your tax return information. There are two ways to request a tax transcript from the IRS.

### Online Request

Go to the IRS Web site at [www.irs.gov](http://www.irs.gov). Click "Order a Tax Return or Account Transcript" on the homepage and follow the steps to order your tax transcript. There is a validation process that involves entering the tax filer's social security number, date of birth, street address, and zip or postal code. If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript at the address included in their online request in 5-10 days from the date the online request was submitted.

The screenshot shows the IRS website homepage. At the top, there is a navigation bar with links for "Change Text Size", "Contact IRS", "About IRS", "Español", "Other Languages", and "Help". Below this is a search bar with "Advanced Search" and "Search Tips" options. The main navigation menu includes "Individuals", "Businesses", "Charities & Non-Profits", "Government Entities", "Tax Professionals", "Retirement Plans Community", and "Tax Exempt Bond Community". The main content area features three promotional banners: "I need to pay my tax bill", "I've got a question", and "I need to get or renew my PTIN". Below the banners are four columns of links: "Forms & Pubs", "Hot Topics", "Tools", and "Filing & Payment". The "Tools" column contains a red circle around the link "Order a Tax Return or Account Transcript". Other links in the "Tools" column include "Check on Your Refund" and "Apply for an Employer Identification Number (EIN) Online". The "Filing & Payment" column features logos for "where's my refund?", "freefile", "e-file", and "EFTPS".

### Telephone Request

Call the IRS at 1-800-908-9946. Follow the prompts to enter required information and select IRS Tax Return Transcript option. If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript at the address that was used in their telephone request within 5 to 10 days from the time the IRS receives the request.



## Applying for New York State Aid

### Tuition Assistance Program (TAP)

When you have finished filing FOTW, click on “Optional Feature — Start your state application” located on the FAFSA Confirmation page to link to New York State’s TAP-On-the-Web (TOTW) application. Note: if you are not a New York State resident, this option will not be available to you. TAP gives eligible students full-time and part-time tuition awards to supplement any federal student aid you may be receiving.

**Federal Student Aid FAFSA**

**Confirmation Number:**  
F 052000664 06 04/14/2010 09:48:22

**Data Release Number (DRN):** 4279

2011-2012

**New York residents planning to attend a New York school should look for this link**

Congratulations, Andrea! Your FAFSA was successfully submitted. You should print this page for your records.

**Optional Feature - Transfer your parent's data into another FAFSA** - Does your parent need to complete a FAFSA for your brother or sister? Click [here](#) and all the information your parents provided in this application will be transferred to a new FAFSA. Your parents will have to provide their signature again, but that's all.

**Optional Feature - Start your state application** - Click [here](#) if you want to apply for New York state-based financial aid (e.g. TAP).

- Review and correct the pre-printed answers on your TOTW application & answer any questions that are missing.
- Your federal PIN serves as your signature for the TOTW application.
- If you (or your parents) did not use a PIN to sign your FOTW application, your FAFSA signature page satisfies the TAP signature requirement.
- BMCC's TAP School Code is **1404**
- If you did not complete the TOTW application when you filed your FAFSA, you will be sent an email reminder to file your TOTW application at: <http://www.hesc.org>.
- You will receive an email TAP Award Notification in 3-4 weeks after completing your application.

## [APTS \(Aid to Part-Time Study\)](#)

If you plan to attend BMCC as a part-time student, you may be eligible for a New York State Aid to Part-Time Study (APTS) award. After completing your New York State TAP application, you will need to complete a CUNY supplement form to be considered for this award. Log on to the CUNY Portal to access the Admissions/Financial Aid Center and complete your “eSupp” (CUNY Supplement) application.



## How Can I Get a CUNY Scholar Support Card?

CUNY’s Scholar Support Prepaid Card is a faster and easier way for you to get and manage your financial aid and work-study payments. Your financial aid grant, loan and work-study payments are automatically deposited to a prepaid MasterCard on the scheduled disbursement date. There is no more waiting for a check to arrive in the mail. This card is accepted at any store or ATM where MasterCard debit cards are accepted. Learn more about this option and enroll to receive your card at:

<http://www.cuny.edu/admissions/financial-aid/info-resources/scholars-support.html>



## For More Information

Learn more about the opportunities available to finance your college education by visiting BMCC's Office of Financial Aid Website at <http://www.bmcc.cuny.edu/finaid>

Do you have a question about your financial aid application or award status?

E-mail us at: [finaid@bmcc.cuny.edu](mailto:finaid@bmcc.cuny.edu) and we will respond promptly to your inquiry (usually by the next business day).

### College Contact Information

Office of Financial Aid	Room N-340	212-220-1430
Financial Aid Web Lab	Room N-764	212-220-1430
Admissions' Office	Room S-300	212-220-1265
Bursar's Office	Room S-320	212-220-1300
Registrar's Office	Room S-310	212-220-1290
Scholarship Office	Room S-343	212-220-8133