

Guide to Completing the FAFSA 2026-27 for Graduates (Master's and Doctoral Degrees)

[HTTPS://STUDENTAID.GOV/](https://studentaid.gov/)

Before You Start



Takes around 50-60 minutes



The objective is to apply for free financial aid and/or student loans.



Make sure you have your FAFSA account created beforehand

Important

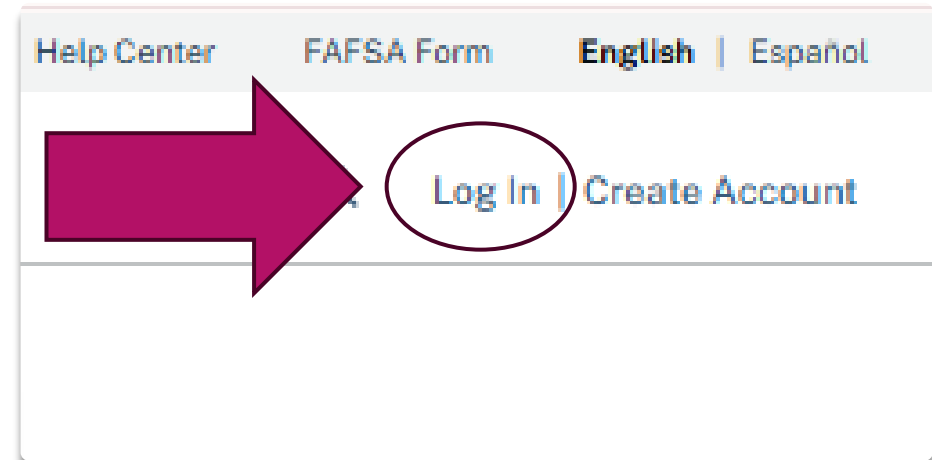


- ▶ Apply at: <https://studentaid.gov/>
- ▶ **You must include your financial information for the year 2024.**
- ▶ To apply for a student loan, you must complete the following online:
 - ▶ Entrance Counseling
 - ▶ Master Promissory Note (MPN)
- ▶ You will receive a student loan offer after successfully completing the FAFSA.
- ▶ You must accept or decline the loan on the [**Albizu Student Self Service**](#)
- ▶ Albizu Student Self Service platform.
- ▶ Minimum enrollment: half-time or 3 credits.
- ▶ Courses must be part of the academic program or required electives.
- ▶ Maintain satisfactory academic progress according to the institutional catalog.
- ▶ Complete financial aid and admissions applications.
- ▶ **Each application is unique; do not compare yourself to other students.**
- ▶ You must be available to submit documents required by the Federal Department of Education.
- ▶ For San Juan and Mayagüez, schedule your appointment at:
[**Calendly Carlos Albizu San Juan y Mayaguez**](#)

Login



- ▶ On the main page, in the upper right corner, click the "Sign In" button.
- ▶ You can select Spanish or English.



You must enter your FSA ID
(Access Your Federal Student Aid)
information. Then, click "Sign In."

* If you have any questions about your FSA
ID (electronic signature) or FAFSA, please
contact:

[Federal Student Aid Information Center](#)

1-800-4FED-AID (1-800-433-3243)

TTY: 1-800-730-8913

You can request Spanish-speaking officers.



Log In

Email, Phone, or Username

[Forgot email, phone, or username?](#)

Continue

The screenshot shows the Federal Student Aid website interface. At the top, the text "Federal Student Aid" is visible, with "An OFFICE of the U.S. DEPT. OF EDUCATION" below it. To the right, there are links for "Grants and Loans", "Loan Repayment", and "Loan Forgiveness". The "FAFSA® Form" link is circled in red, and a red arrow points to it from the left. Below this, a dropdown menu is open, showing "Complete the FAFSA® Form" circled in red, with a red arrow pointing to it from the left. Other items in the dropdown include "Accept Contributor Invite (2026–27 Only)", "Learn About the FAFSA® Form", "How To Fill Out the FAFSA Form", "FAFSA Deadlines", "How To Check Your FAFSA Status", "How To Review and Correct Your FAFSA Form", and "Learn About the FAFSA Submission Summary". On the right side, the Albizu University logo is displayed. The left sidebar shows a "Dashboard" link and a warning message: "A federal court issue... other income-driven...".

Dashboard

Once you're logged in, hover over "FAFSA Form" at the top of the screen.

Then, slowly move your cursor down and click "Complete the FAFSA form."

[Dashboard](#) [My Activity](#) [My Loans](#) [My Grants](#) [More](#) [▼](#)

2026–27 FAFSA® Form Now Available!

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

**Start a 2026–27
FAFSA® Form**

Start New Form

**Edit a 2026–27
FAFSA® Form**

Edit Existing Forms

**Accept an Invitation for a
2026–27 FAFSA® Form**

Accept an Invitation

To begin the
2026-27 FAFSA,
go to: “start a
new form”

FAFSA[®] FORM
2026-27

Welcome,
to the FAFSA[®] Form

I am starting the FAFSA form as a



☐ Student



☐ Parent



Did you receive an invitation code?

[Enter Code](#)

[Previous](#)



[Continue](#)



Before proceeding with the form, it is essential to read and understand the FAFSA process.



Understanding the FAFSA® Form

2 of 4

Contributors to the FAFSA® Form

Parents or Spouses

Your answers on the FAFSA® form will determine if any contributors (your spouse, your biological or adoptive parent(s), or your parent's spouse) need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but they won't be financially responsible for your education.

How To Invite

Contributors will need to log in with their own StudentAid.gov account username and password to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their email address.

Which parent is considered a contributor? ▼

Understanding the FAFSA® Form

4 of 4

After Submitting the FAFSA® form

After submission, you'll need to check on the status of your FAFSA form and make corrections, if required.

→ Your form will be processed in one to three days.

→ You'll be able to view your FAFSA Submission Summary. It will include the Student Aid Index (SAI), an index number used to determine federal student aid eligibility.

→ Schools will use your SAI to create your financial aid offer that explains the types and amounts of aid they are offering you. Most schools only send an aid offer when they accept you for admission.

Understanding the FAFSA® Form

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What To Expect

How long will this take? ⌚ 30 minutes

Every contributor must provide consent and approval for you to be eligible for federal student aid. With your consent and approval, we can obtain your federal tax information automatically from the IRS to help you complete the FAFSA® form.

You can save the form and return to it later if you need more time.

Learn about [how we use the information we collect](#) on the FAFSA form.

Understanding the FAFSA® Form

1 of 4

What is the FAFSA® form?

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for grants, scholarships, work-study funds, and loans for college, career school, or graduate school.

You might need the following information or documents as you fill out the FAFSA form:

- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms



Start FAFSA Form

► After reading it, let's
"Start FAFSA form"

Identity Data

- ▶ Here you'll check that the information is up to date.
- ▶ NOTE:
 - ▶ The email address **CANNOT BE AN INSTITUTIONAL EMAIL ADDRESS.**
 - ▶ For state, it cannot be FC; it must be a state.
 - ▶ For country, it cannot be FC; it must be United States.
- ▶ If you need to make changes, select "[Account Settings.](#)"
- ▶ You'll exit from the form; this isn't a problem.

Student Identity Information

Review the information below and verify that it's correct before moving forward.



Name

Juan del Pueblo

Date of Birth

00/00/0000

Social Security Number

##-##-####

Email Address

Personal.Email@NOT.INSTITUTIONAL.COM

← IT CANNOT BE INSTITUTIONAL

Mobile Phone Number

###-###-####

To update this information for all U.S. Department of Education communications, go to [Account Settings.](#)

Permanent Mailing Address

Include apartment number.

Address

City

CITY

State

FC

← IT CAN'T BE FC. Put the state you live in

Country ?

United States (US)

← IT CAN'T BE FC

YOU CAN CHANGE THIS HERE

Continue

State where you reside

- ▶ Place the state where you're currently living in
- ▶ Then place the month and year you started living there
 - ▶ If you were born there, place that date
 - ▶ If you moved there, place the date you moved.



Student State of Residence

State

Usually, this is the state where the student lives while not attending school.



Date the Student Became a Resident of Florida (FL)

If the student was born in Florida (FL) and has not moved out of state since, enter their date of birth. Otherwise, enter the date the student moved to Florida (FL).

Month

Year



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Consent required to complete the FAFSA:



- ▶ **Required:** Without consent, you will not receive any federal financial aid (scholarships, loans, grants).
- ▶ **This applies even if you haven't filed a tax return.**
- ▶ **Use of Tax Information**
 - ▶ **If you filed a federal tax return, the information is automatically collected by the IRS to complete the FAFSA.**
 - ▶ **2024 tax information is required for the 2026–27 FAFSA.**
 - ▶ **This information determines eligibility and aid amounts.**
- ▶ **Disclosure Authorization**
 - ▶ The Department of Education (ED) may share your tax information with:
 - ▶ Higher education institutions
 - ▶ State agencies
 - ▶ Scholarship granting entities
 - ▶ Authorized contractors
- ▶ **Participation in Other Applicants' FAFSA Applications**
 - ▶ If you participate in someone else's FAFSA application, your tax information will also be shared.
 - ▶ You can decline the invitation to prevent data sharing.

Continuation:



- ▶ Electronic Signature and Legality
 - ▶ Your FSA ID acts as your legal signature.
 - ▶ False statements may result in fines or imprisonment.
 - ▶ All approvals are recorded electronically by the DEF.

Frequently Asked Questions

Who should provide consent and approval?	⌵
If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?	⌵
What happens after I provide consent and approval?	⌵
What happens if I decline consent and approval?	⌵

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you won't be eligible for federal student aid.

[Previous](#) [Decline](#) [Approve](#)

If you want answers to any of these questions, select the arrow next to each one.

Attention!

- ▶ This is one of the new steps implemented by the Federal Department of Education.
 - ▶ **It doesn't matter whether it was approved (green) or not (red). It doesn't represent an error on your part.**
- ▶ This step does affect the questions asked on the FAFSA form.
- ▶ If you don't see a step presented in this guide, keep an eye on your email. The Financial Aid Office will request documentation to make the necessary corrections.
- ▶ If you don't receive communication to your institutional email within a reasonable period of time, please write to financialaidpr@albizu.edu.



We're securely importing your information.



Success! We've confirmed your information with the IRS.

Select "Continue" to proceed. You will still have to answer some questions in the Financials section.

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Colleges

Sign



Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

Your Personal Circumstances

→ Sometimes we need to collect information from other people depending on an answer in this section. We'll let you know if this is the case.

PLEASE READ CAREFULLY.

[Previous](#)[Continue](#)

Student Current Marital Status ⓘ

☐ Single (never married)

☐ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

- **Single (never married):** Never legally married and not living with a common-law partner recognized by their state.

- **Married (not separated):** Legally married and living with their spouse or with a common-law partner recognized by their state.

- **Remarried:** Legally remarried as recognized by their state.

- **Separated:** Legally separated by their state or legally married but living separate lives and maintaining separate households; excludes temporary separations required by work, military, or similar reasons.

- **Divorced:** Legally divorced and not remarried, as recognized by their state.

- **Widowed:** Was legally married and is now widowed.



Student Marital Status

- HERE YOU WILL ENTER YOUR CURRENT MARITAL STATUS.

Student College or Career School Plans

When the student begins the 2026–27 school year, what will their college grade level be? ⓘ

☐ First year (freshman)

☐ Second year (sophomore)

☐ Other undergraduate (junior and beyond)

☒ Master's, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

→ **Select this option if you are taking preparatory courses.**

- If so, you will be classified as an UNDERGRADUATE student; this is not the guide you should use.

When the student begins the 2026–27 school year, will they already have their first bachelor's degree? ⓘ

☒ Yes

☐ No

→ Mark **"Yes"** if you already have a Bachelors degree.

Will the student be pursuing an initial teaching certification at the elementary or secondary level? ⓘ

☐ Yes

☐ No

→ This question asks whether you are currently taking a certification to become an elementary or high school teacher. If not, select **"No."**

Student Personal Circumstances

Select all that apply or "None of these apply."

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. ⓘ
- ☐ The student is a veteran of the U.S. armed forces. ⓘ
- ☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ?
- ☐ At any time since the student turned 13, they were a ward of the court. ⓘ
- ☐ At any time since the student turned 13, they were in foster care. ⓘ
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ⓘ
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ⓘ
- ☐ None of these apply.

Select all
the options
that apply
to you

Student Homelessness

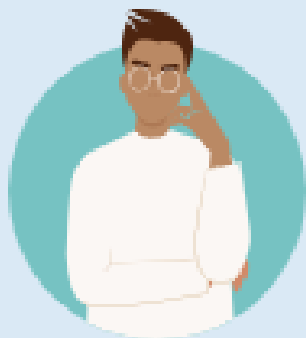
At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

☐ Yes

☐ No

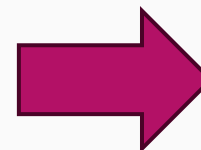
Select the option that applies to you

Your Dependency Status



Independent Student

Based on your answers, you're an independent student. This means you don't need to answer financial questions about your parents to complete your FAFSA® form.

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Student Demographics

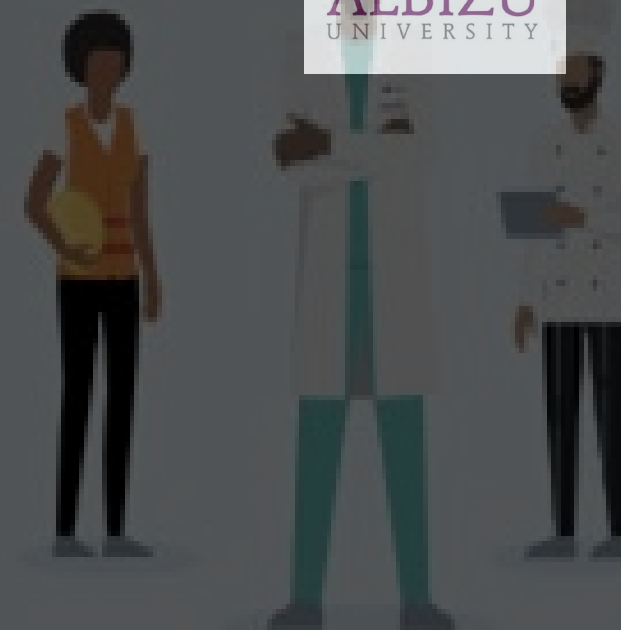
We'll ask questions about your background and family.

Your Demographics

PLEASE READ CAREFULLY.

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Student Demographic Information

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any aid calculations, or
- be shared with the schools to which the student applies.

What is the student's sex? ⓘ

☐ Male

☐ Female

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Select the
option that
applies to you

Student Race and Ethnicity ⓘ

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any aid calculations, or
- be shared with the schools to which the student applies.

What is the student's race and/or ethnicity?

Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☐ Asian

☐ Black or African American

☐ Hispanic or Latino

☐ Middle Eastern or North African

☐ Native Hawaiian or Pacific Islander

☐ White

☐ Prefer Not To Answer



NOTE!

This academic year, 2026-27, we have more option of registering more nationalities under the ethnicities.

What is the student's race and/or ethnicity?

Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☐ Asian

☐ Black or African American

☐ Hispanic or Latino

☐ Middle Eastern or North African

☐ Native Hawaiian or Pacific Islander

☐ White

☐ Prefer Not To Answer

Select the option that applies to you or with which you most identify.

Student Citizenship Status ⓘ

☐ U.S. citizen or national

☐ Eligible noncitizen

☐ Neither U.S. citizen nor eligible noncitizen

Select whether you were born in the United States, Puerto Rico, or in American territory

Select if you were born abroad
You must include your A-Number ,
also known as an "Alien number."

☒ Extranjero con derecho a participar

Número de registro de extranjeros ⓘ

A

The following information relates to your parents' academic level



Parent Education Status

Did either of the student's parents attend college or complete college? ⓘ

☐ Neither parent attended college

→ Neither of them went to college.

☐ One or both parents attended college, but neither parent completed college

→ One or both of them started college but did not graduate.

☐ One or both parents completed college

→ One or both graduated from college.

☐ Don't know

State and mode of completion of High school



Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2026–27 school year? ⓘ

Select "None of the above" only if the student won't have any of the other options when they start the 2026–27 school year.

☐ High school diploma

☐ State-recognized high school equivalent
(e.g., GED certificate)

☐ Homeschooled

☐ None of the above

Select this option if you graduated from a high school.

State and mode of completion of secondary school (High school)



☐ High school diploma

☒ State-recognized high school equivalent (e.g., GED certificate)

Type ⓘ

State ⓘ

☐ Homeschooled

☐ None of the above

Select this option if you **did not graduate from high school and obtained a state-recognized equivalency certification** (senior high school equivalency test).

Select the equivalent of the student's high school diploma:

- General Educational Development (GED)
- High School Equivalency Test (HiSET)
- Test Assessing Secondary Completion (TASC)

State and mode of completion of secondary school (High school)



☐ High school diploma

☐ State-recognized high school equivalent
(e.g., GED certificate)

☒ Homeschooled

☐ None of the above

Select this option if you graduated from high school while homeschooled.

Secondary Studies: Identify your High School and town (High school)

Student High School Information

From what high school did or will the student graduate? ⓘ

State

Florida (FL)

City

Miami

High School Name

optional

Miami Senior High School



Miami Senior High School
Miami, Florida (FL)



🔍 Search Again

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Continue

Search Results 1 to 10 of 271

SORT BY:

Most Relevant

A-Z

☐ John A. Ferguson Senior High
Miami, Florida (FL)

☐ Coral Reef Senior High School
Miami, Florida (FL)

☐ Miami Senior High School
Miami, Florida (FL)

☐ G. Holmes Braddock Senior High
Miami, Florida (FL)

☐ Southwest Miami Senior High
Miami, Florida (FL)

☐ Miami Coral Park Senior High
Miami, Florida (FL)

☐ Miami Palmetto Senior High School
Miami, Florida (FL)

☐ Felix Varela Senior High School
Miami, Florida (FL)

☐ Dr. Michael M. Krop Senior High
Miami, Florida (FL)

☐ Miami Southridge Senior High
Miami, Florida (FL)

Is the student's school not listed? [Add school manually](#)

If your school's
name doesn't
appear, change
the town or name.
If it still doesn't
appear, select
["Add school
Manually."](#)

Add Your High School Manually

Can't find your school by searching? Enter the state, city, and full name of your high school in the fields below. ①

State/Province/Territory ①

Florida (FL)

City

Miami

High School Name

Name of the high school



I attend or attended a school outside of the U.S. ←

If you completed high school in the United States, please fill out all the requested information.

**DO NOT SELECT
THE FOLLOWING
OPTION**

Add Your High School Manually

Can't find your school by searching? Enter the state, city, and full name of your high school in the fields below. ⓘ

State/Province/Territory ⓘ

Foreign Country (FC)

City

High School Name

Name of the High School

☒ I attend or attended a school outside of the U.S.

If you completed
your high school
outside of the
United States:

Select this option
and complete the
remaining
information.

Confirm Your High School

Verify that your high school information below is correct. Once you're ready, select "Continue" and we'll add it to your FAFSA® form.

High School Name

Miami Senior High School

Edit 

City

Miami

State

FL

Confirm
that the
information
is correct

Your Finances

The FAFSA® form helps determine your ability to pay for school. We ask about your financial information in this section.



What if you have special financial circumstances?

Your Finances

PLEASE READ CAREFULLY.

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Assistance received from federal programs

At any time in 2024 or 2025, did you or a member of your household receive assistance from any of the federal benefit programs listed below?

Your household includes your spouse, children, and other dependents. Select all that apply or 'None of the above.'

If you're unfamiliar with the assistance, you can click the icon next to the name to learn more.



☐ Earned Income Credit (EIC)	i
☐ Federal Housing Assistance	i
☐ Free or Reduced Price School Lunch	i
☐ Medicaid	i
☐ Refundable Credit for Coverage Under a Qualified Health Plan (QHP) or Health Insurance Subsidy	i
☐ Supplemental Nutrition Assistance Program (SNAP)	i
☐ Supplemental Security Income (SSI)	i
☐ Temporary Assistance for Needy Families (TANF)	?
☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	i
☐ None of these apply.	

→ Select this option if you did not receive any assistance.

If your parents included you as a dependent on their return, and you did not file independently.

"YOU DID NOT FILE A TAX RETURN"

Student Tax Filing Status

Did or will the student file a 2024 joint tax return with their current spouse? 

☒ Yes

☐ No

Did you file a 2024 tax return with your spouse?

Student Tax Filing Status

Did or will the student file a 2024 IRS Form 1040 or 1040-NR? ⓘ

☒ Yes

☐ No

Did or will the student file a 2024 joint tax return with their current spouse? ⓘ

☐ Yes

☒ No

Did you file Taxes in the filing year 2024?

IF MARRIED, DID YOU FILE IT JOINTLY?

Student Tax Filing Status

Did or will the student file a 2024 IRS Form 1040 or 1040-NR? ⓘ

☐ Yes

☒ No

Did the student earn income in a foreign country in 2024, were they employed by an international organization but not required to report their income on any tax return, or did they file a tax return with Puerto Rico or another U.S. territory? ⓘ

Examples of international organizations include the United Nations, World Bank, and the International Monetary Fund.

☐ Yes

☐ No

If you did not file taxes in the United States for the 2024 filing year, did you file them in a U.S. territory instead?

Family size

- ▶ Legal independence after completing high school:
 - ▶ Upon earning a bachelor's degree, the student is considered independent on the FAFSA.
 - ▶ Therefore, the household size is not reported unless it includes children, legal dependents, or a spouse.
- ▶ Visual example:
 - ▶ If you are married, the household size is 2.
 - ▶ If you are single with no children or legal dependents, the number of people in the household is 1, since there are no dependents to report.

Family Size

Based on answers to previous questions, we've made some assumptions about the student's family. The student (and student's spouse, if married) are always included in the family size. The box below shows the student's family size based on our assumptions and the number of children or other dependents you report.



The student's family size is 2.

Student: 1 Student's Spouse: 1 Student's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the student and will receive more than half of their support from the student between July 1, 2026, and June 30, 2027.

Include dependent children who meet these criteria, even if they live apart because of college enrollment.

Do not include the student applicant.



In summary

IF YOU ARE SINGLE, WITHOUT CHILDREN OR A SPOUSE, YOU MUST ENTER "0" (ZERO) FOR THE HOUSEHOLD SIZE, AS THE SYSTEM ALREADY INCLUDES YOU.

IF YOU HAVE CHILDREN AND/OR DEPENDENTS, YOU MUST ENTER THE APPROPRIATE AMOUNT IN THE SPACE PROVIDED.

People pursuing higher education



Of the people reported in your household, you'll list those who are or will be studying at the university level, **INCLUDING YOURSELF.**

Number in College

Out of the 2 people in the student's family, how many will be in college between July 1, 2026, and June 30, 2027?

Always include the student applicant. Also include the student's spouse, children, or other dependents if they will also be in college during this time.



► If it's just you, list 1

Student 2024 Tax Return Information

Refer to the student's 2024 tax return to answer the following questions.

If the answer is zero or the question does not apply, enter 0.

IN THIS SECTION YOU MUST USE YOUR 2024 TAX
RETURN AND FORM W-2 OR 480

2024 tax return information

What does this section include?

You must enter your tax information for the tax year, whether it's yours or your spouse's (if applicable).

As a graduate student, you are considered independent for the FAFSA. Therefore, you should not include information about your parents, even if you live with them or are financially dependent on them.

Where To Find My 2024 Tax Information (2026–27)

► If you are a U.S. tax filer, you may be asked to manually enter financial information from your 2024 tax return. The information we request will vary based on your responses.

► The list shows information you may be asked to provide, and where to find it on the 2024 IRS Form 1040.

1. Filing Status
2. Income Earned from Work (Line 1z plus Schedule 1: Lines 3 + 6)
3. Tax Exempt Interest Income (Line 2a)
4. Untaxed Portions of IRA Distributions (Line 4a minus 4b)
5. Untaxed Portions of Pensions (Line 5a minus 5b)
6. Adjusted Gross Income (Line 11)
7. Income Tax Paid (Line 24)
8. Deductible Payments to IRA/Keogh/other (Schedule 1: total of Lines 16 + 20)
9. Education Credits (Schedule 3: Line 3 + 1040 Line 29)
10. Net Profit or Loss From Schedule C (Schedule C: Line 31)
11. Foreign earned income exclusion (Schedule 1: Line 8d)

► Note: You will also be asked to indicate if your IRS 1040 form shows that you were eligible for the Earned Income Credit (or Earned Income Tax Credit), or if you filed IRS Schedules A, B, D, E, F, or H. If you received the Earned Income Credit, it is listed on IRS Form 1040—line 27

Form 1040 Department of the Treasury—Internal Revenue Service **2024** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning , 2024, ending , 2024, ending . See separate instructions.

Your first name and middle initial Last name Your social security number

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Presidential Election Campaign

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.

Foreign country name Foreign province/state/county Foreign postal code ☐ You ☐ Spouse

Filing Status ☐ Single ☐ Head of household (HOH) ☐ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS) ☐ Qualifying surviving spouse (QSS)

Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent.

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☐ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent ☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1960 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1960 ☐ Is blind

Dependents (see instructions): (1) First name Last name (2) Social security number (3) Relationship to you (4) Check the box if qualifies for (see instructions): Child tax credit Credit for other dependents

If more than four dependents, see instructions and check here . . . ☐

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

1a Total amount from Form(s) W-2, box 1 (see instructions) **1a**

b Household employee wages not reported on Form(s) W-2 **1b**

c Tip income not reported on line 1a (see instructions) **1c**

d Medicaid waiver payments not reported on Form(s) W-2 (see instructions) **1d**

e Taxable dependent care benefits from Form 2441, line 26 **1e**

f Employer-provided adoption benefits from Form 8839, line 29 **1f**

g Wages from Form 8919, line 6 **1g**

h Other earned income (see instructions) **1h**

i Nontaxable combat pay election (see instructions) **1i**

z Add lines 1a through 1h **1z**

2a Tax-exempt interest **2a** **b** Taxable interest **2b**

3a Qualified dividends **3a** **b** Ordinary dividends **3b**

4a IRA distributions **4a** **b** Taxable amount **4b**

5a Pensions and annuities **5a** **b** Taxable amount **5b**

6a Social security benefits **6a** **b** Taxable amount **6b**

c If you elect to use the lump-sum election method, check here (see instructions) ☐ **7**

7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐

8 Additional income from Schedule 1, line 10 **8**

9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** **9**

10 Adjustments to income from Schedule 1, line 26 **10**

11 Subtract line 10 from line 9. This is your **adjusted gross income** **11**

12 Standard deduction or itemized deductions (from Schedule A) **12**

13 Qualified business income deduction from Form 8995 or Form 8995-A **13**

14 Add lines 12 and 13 **14**

15 Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income** **15**

Standard Deduction for • Single or Married filing separately, \$14,600 • Married filing jointly or Qualifying surviving spouse, \$29,200 • Head of household, \$21,900 • If you checked any box under Standard Deduction, see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form 1040 (2024)

Form 1040 (2024) Page 2

Tax and Credits

16 Tax (see instructions). Check if any from Form(s): **1** ☐ 8814 **2** ☐ 4972 **3** ☐

17 Amount from Schedule 2, line 3 **17**

18 Add lines 16 and 17 **18**

19 Child tax credit or credit for other dependents from Schedule 8812 **19**

20 Amount from Schedule 3, line 8 **20**

21 Add lines 19 and 20 **21**

22 Subtract line 21 from line 18. If zero or less, enter -0- **22**

23 Other taxes, including self-employment tax, from Schedule 2, line 21 **23**

24 Add lines 22 and 23. This is your **total tax** **24**

Payments

25 Federal income tax withheld from:

a Form(s) W-2 **25a**

b Form(s) 1099 **25b**

c Other forms (see instructions) **25c**

d Add lines 25a through 25c **25d**

26 2024 estimated tax payments and amount applied from 2023 return **26**

27 Earned income credit (EIC) **27**

28 Additional child tax credit from Schedule 8812 **28**

29 American opportunity credit from Form 8863, line 8 **29**

30 Reserved for future use **30**

31 Amount from Schedule 3, line 15 **31**

If you have a qualifying child, attach Sch. EIC.

Part II Adjustments to Income		
11	Educator expenses	11
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12
13	Health savings account deduction. Attach Form 8889	13
14	Moving expenses for members of the Armed Forces. Attach Form 3903	14
8	Deductible part of self-employment tax. Attach Schedule SE	15
16	Self-employed SEP, SIMPLE, and qualified plans	16
17	Self-employed health insurance deduction	17
18	Penalty on early withdrawal of savings	18
19a	Alimony paid	19a
b	Recipient's SSN	
8	c Date of original divorce or separation agreement (see instructions):	
20	IRA deduction	20
21	Student loan interest deduction	21
22	Reserved for future use	22
23	Archer MSA deduction	23
24	Other adjustments:	
a	Jury duty pay (see instructions)	24a
b	Deductible expenses related to income reported on line 8i from the rental of personal property engaged in for profit	24b
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c
d	Reforestation amortization and expenses	24d

**SCHEDULE 3
(Form 1040)**

Department of the Treasury
Internal Revenue Service

Additional Credits and Payments

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2024

Attachment
Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Your social security number

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1
9	2 Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441	2
3	Education credits from Form 8863, line 19	3
4	Retirement savings contributions credit. Attach Form 8880	4
5a	Residential clean energy credit from Form 5695, line 15	5a
b	Energy efficient home improvement credit from Form 5695, line 32	5b
6	Other nonrefundable credits:	
a	General business credit. Attach Form 3800	6a
b	Credit for prior year minimum tax. Attach Form 8801	6b
c	Adoption credit. Attach Form 8839	6c
d	Credit for the elderly or disabled. Attach Schedule R	6d
e	Reserved for future use	6e
f	Clean vehicle credit. Attach Form 8936	6f



SCHEDULE C
(Form 1040)

Department of the Treasury
Internal Revenue Service

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074
2024
Attachment
Sequence No. 09

Attach to Form 1040, 1040-SR, 1040-SS, 1040-NR, or 1041; partnerships must generally file Form 1065.
Go to www.irs.gov/ScheduleC for instructions and the latest information.

Name of proprietor

Principal business or profession, including product or service (see instructions)

Business name. If no separate business name, leave blank.

Business address (including suite or room no.)
City, town or post office, state, and ZIP code

Accounting method: (1) ☐ Cash (2) ☐ Accrual (3) ☐ Other (specify) _____

Did you "materially participate" in the operation of this business during 2024? If "No," see instructions for limit on losses ☐ Yes ☐ No

If you started or acquired this business during 2024, check here ☐ Yes ☐ No

Did you make any payments in 2024 that would require you to file Form(s) 1099? See instructions ☐ Yes ☐ No

If "Yes," did you or will you file required Form(s) 1099? ☐ Yes ☐ No

Part I Income

1 Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked ☐

2 Returns and allowances

3 Subtract line 2 from line 1

4 Cost of goods sold (from line 42)

5 Gross profit. Subtract line 4 from line 3

6 Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)

7 Gross income. Add lines 5 and 6

Part II Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising

9 Car and truck expenses (see instructions)

10 Commissions and fees

11 Contract labor (see instructions)

12 Depletion

13 Depreciation and section 179 expense deduction (not included in Part III) (see instructions)

14 Employee benefit programs (other than on line 19)

15 Insurance (other than health)

16 Interest (see instructions):
a Mortgage (paid to banks, etc.)
b Other

17 Legal and professional services

18 Office expense (see instructions)

19 Pension and profit-sharing plans

20 Rent or lease (see instructions):
a Vehicles, machinery, and equipment
b Other business property

21 Repairs and maintenance

22 Supplies (not included in Part III)

23 Taxes and licenses

24 Travel and meals:
a Travel
b Deductible meals (see instructions)

25 Utilities

26 Wages (less employment credits)

27a Other expenses (from line 48)

27b Energy efficient commercial bldgs deduction (attach Form 7205)

28 Total expenses before expenses for business use of home. Add lines 8 through 27b

29 Tentative profit or (loss). Subtract line 28 from line 7

30 Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions.
Simplified method filers only: Enter the total square footage of (a) your home: _____ and (b) the part of your home used for business: _____. Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30

31 Net profit or (loss). Subtract line 30 from line 29.
• If a profit, enter on both Schedule 1 (Form 1040), line 3, and on Schedule SE, line 2. (If you checked the box on line 1, see instructions.) Estates and trusts, enter on Form 1041, line 3.
• If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity. See instructions.
• If you checked 32a, enter the loss on both Schedule 1 (Form 1040), line 3, and on Schedule SE, line 2. (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on Form 1041, line 3.
• If you checked 32b, you must attach Form 6198. Your loss may be limited.

32a ☐ All investment is at risk.
32b ☐ Some investment is not at risk.

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11334P

Schedule C (Form 1040) 2024

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

OMB No. 1545-0074
2024
Attachment
Sequence No. 01

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form1040 for instructions and the latest information.

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Your social security number

For 2024, enter the amount reported to you on Form(s) 1099-K that was included in error or for personal items sold at a loss

Note: The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transaction. See www.irs.gov/1099k.

Part I Additional Income

1 Taxable refunds, credits, or offsets of state and local income taxes

2a Alimony received

2b Date of original divorce or separation agreement (see instructions):

3 Business income or (loss). Attach Schedule C

4 Other gains or (losses). Attach Form 4797

5 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

6 Farm income or (loss). Attach Schedule F

7 Unemployment compensation

8 Other income:
a Net operating loss
b Gambling
c Cancellation of debt
11d Foreign earned income exclusion from Form 2555
e Income from Form 8853
f Income from Form 8889
g Alaska Permanent Fund dividends

1

2a

3

4

5

6

7

8a

8b

8c

8d

8e

8f

8g

DID YOU FILE A SCHEDULE A, B, D, E, F, OR H WITH YOUR IRS FORM 1040?



Did the student file a Schedule A, B, D, E, F, or H with their 2024 IRS Form 1040? ⓘ

☐ Yes

☐ No

☐ Don't know

Schedules are additions to IRS Form 1040 that cover specific situations. These should be attached to the tax return if used.

Schedule A—Itemized Deductions

Schedule B—Interest and Ordinary Dividends

Schedule D—Capital Gains and Losses

Schedule E—Supplemental Income and Loss

Schedule F—Profit or Loss From Farming

Schedule H—Household Employment Taxes

Note: This question may be completed automatically if federal tax information is transferred from the IRS.

2026–27 FAFSA® Form

Select “**Yes**” if one or more of the schedules are included with your 2024 tax return.

Select “**No**” if none of the schedules are included with your 2024 tax return.

Select “**I don't know**” if the information isn't available.

Annual Child Support Received

Enter the total amount of child support the student received for the last complete calendar year.

\$	0	.00	①
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Annual Child Support Received

Annual Child Support Received

Enter the total amount of child support the student received for the last complete calendar year.

\$	0	.00	ⓘ
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Current Total of Cash, Savings, and Checking Accounts

Don't include student aid, retirement accounts, or investments.

\$		.00	ⓘ
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Fill out the following

What investments are reported on the FAFSA?

- ▶ It's only reported if you have personal investments or joint investments with your spouse.
- ▶ No investments? Enter 0.
- ▶ Include the current value less debt (net worth).
- ▶ If an investment has more debt than value, it's counted as \$0.
- ▶ You must also report rental properties, stocks, bonds, funds, 529 accounts, UGMA/UTMA.
- ▶ **Not reported:** your main home, retirement accounts, life insurance, businesses, or farms.

Current Net Worth of Investments, Including Real Estate

Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.

\$		.00	①
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In summary

YOU MUST REPORT ANY PERSONAL OR JOINT INVESTMENTS YOU OWN AND WITH YOUR SPOUSE, SUBTRACTING ANY DEBT TO CALCULATE YOUR NET WORTH.

YOU DO NOT HAVE TO REPORT THE VALUE OF YOUR MAIN HOME, RETIREMENT ACCOUNTS, LIFE INSURANCE, OR BUSINESS OR FARM PROPERTY.

Current Net Worth of Businesses and Farms



Net Worth of Businesses and Farms (FAFSA 2026–27)

Net worth = value of the business or farm **minus** any debts. If the result is zero or negative, enter **0**.

Current Net Worth of Businesses and Farms

Enter the net worth of the student's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$		.00	?
----	--	-----	---

Include:

- ▶ Businesses with **over 100 full-time employees** owned by the family
- ▶ Real estate owned by the business
- ▶ **Income-producing farms** (land, buildings, livestock, crops, machinery)
- ▶ *Exclude family farms where the family lives*

Don't include:

- ▶ Businesses with **100 or fewer employees**
- ▶ Crops grown only for family use
- ▶ Family-owned **fishing businesses** and related costs
- ▶ Personal cash, savings, checking accounts
- ▶ Your home
- ▶ UGMA/UTMA accounts
- ▶ Life insurance
- ▶ ABLE accounts
- ▶ Retirement plans (401[k], pensions, IRAs, etc.)
- ▶ Real estate not owned by the business
- ▶ Other investments (stocks, bonds, CDs)

Family Size



- ▶ **Family size** includes the student, their spouse, and anyone else who lives with them and gets most of their support from the student between July 1, 2026, and June 30, 2027.
- ▶ This can include children who are away at college.
- ▶ Family size can change, for example, if a baby is born or a child starts supporting themselves.

Family Size

Is the student's family size different from the number of individuals claimed on their 2024 tax return? ①

Family size includes the student, their spouse, and other people, if they now live with the student and the student will provide more than half of their support between July 1, 2026, and June 30, 2027. This includes dependent children who meet these criteria, even if they live apart because of college enrollment. Examples of family size changing include the birth of a child and a child independently supporting themselves such that they are no longer a dependent.

☐ Yes

☒ No

Select Colleges and Career Schools

Search for and select colleges and career schools you're considering so they automatically receive an electronic copy of the FAFSA® form.

Higher education and vocational training institutions

PLEASE READ CAREFULLY.

Previous

Continue



Let's go look for the university

Search by State

Enter School Code

State

Florida (FL)

1

City

Miami

optional

2

School Name

Carlos Albizu University

optional

3

Search

4

Search Results

1 to 1 of 1

SORT BY:

MOST RELEVANT

A-Z

Carlos Albizu University

Miami, Florida (FL)

Federal School Code

E00616

5

+ Select

Search and Select More Schools

- ▶ You will enter the following:
 - ▶ State - Florida
 - ▶ City - Miami
 - ▶ Name of educational institution - Carlos Albizu University
- ▶ Select Search
- ▶ When the university appears, it's important to select it.
- ▶ It should look like this: 
- ▶ You can enter up to 20 preferred universities.

Invite Spouse as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. You need to invite your spouse as a contributor.

This will help us get a better understanding of your eligibility for federal financial aid. You'll need to provide your spouse's email address to invite them to your form.

Invite your spouse as a taxpayer

PLEASE READ CAREFULLY.

Previous

Continue



Spouse

- ▶ If the system is asking your spouse for this information, it must be provided.
- ▶ If your spouse has a FAFSA account, you must provide their email address.

Invite Your Spouse to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

Because you are married, you need to invite your spouse as a contributor.

 Spouse

Invite Your Spouse

Email





Continue To Sign Your Form

Continue to sign the form

Here's a summary of the information you provided on the FAFSA® form. Continue once you're ready to submit.

HERE YOU CAN REVIEW A SUMMARY OF THE INFORMATION YOU
SUBMITTED ON THE FAFSA FORM.

ONCE YOU'RE SATISFIED WITH WHAT YOU'VE REPORTED, CLICK
"NEXT" TO CONTINUE.

After reviewing your answers, scroll to the bottom of the page and select
"Continue." Then, sign your section of the FAFSA form.

Sign and submit the FAFSA form



- ▶ This page confirms that you understand the terms and conditions of the FAFSA form and that you completed it as accurately as possible.
- ▶ The FAFSA form is a legal document that you will sign electronically using your StudentAid.gov account username and password (FSA ID). Your FSA ID is associated with your personal information; therefore, do not share it with anyone.



Sign and Submit Your FAFSA® Form

☐ I, **student**, agree to the terms outlined above.

1

Previous

2

Sign and Submit

Sign and submit the FAFSA form

Congratulations,

the FAFSA® Form Is Complete!

Congratulations, you've completed
your FAFSA for the 2026-2027
academic year!

If you have a spouse



- ▶ Your spouse will receive an email inviting them to complete their portion of the 2026-27 FAFSA Form.
- ▶ They will need to create an account or log in to FAFSA.
- ▶ Once logged in, they should select "Accept an Invitation to Complete a 2026-27 FAFSA Form."
- ▶ They can follow this same guide to complete the process.

¡El formulario FAFSA® 2026–27 ya está disponible!

Utilice el formulario *Solicitud Gratuita de Ayuda Federal para Estudiantes* (FAFSA®) para solicitar ayuda económica para costear sus estudios en una institución de educación superior, de formación profesional o estudios de posgrado.

Iniciar un
formulario FAFSA®
2026–27

Iniciar un nuevo
formulario

Editar un formulario
FAFSA® 2026–27

Editar formularios
existentes

Aceptar una invitación para
un formulario FAFSA®
2026–27

Aceptar una invitación





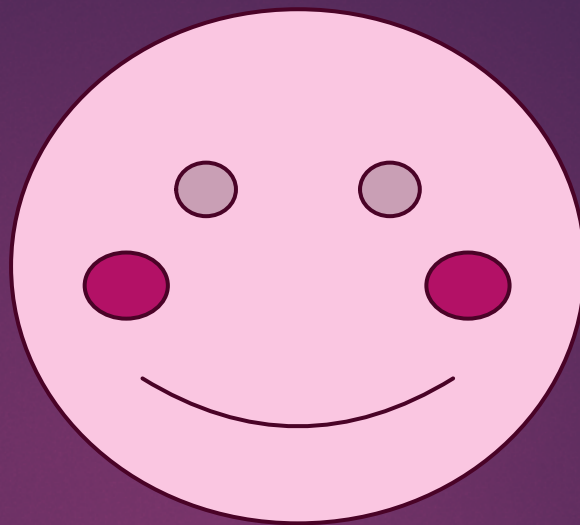
Now what?

You will receive a confirmation email from the U.S. Department of Education. It takes 5-7 business days for the application to reach the Office of Financial Aid (OAE). The OAE will contact you if additional information is needed.

If you are applying for a Student Loan...

You are required to
complete the
Entrance Counseling
and Master Promissory
Note (MPN)

Request the Guides to
complete the
processes



Congratulations, you are all done!

If you have any questions or concerns, feel free to reach out via email or call your Campus Financial Aid Office!:

Email: AUFAID-MIA@ALBIZU.EDU

Phone number: 305-593-1223 ext. 3271.