

## What is verification and conflicting information?

Verification is the process institutions use to review student financial aid files for accuracy. Applicants can be selected for verification by the federal government or college they are planning to attend. All institutions are required to resolve questionable FAFSA data assuming the institution has reason to believe the applicant's FAFSA information is inaccurate in accordance with federal law – 34 CFR 668.54(a)(2). Conflicting information must be resolved whether the student is selected for verification or not.

## Who is selected for verification?

Last year approximately 20 percent of all financial aid applicants were selected by the federal government for verification. Students are normally selected at random; however, they may be selected if their FAFSA appears to have inconsistent information, numerous corrections have been submitted to FAFSA data; or, if estimated tax information was used to complete the FAFSA.

## What items are required by law to be verified?

*All applicants* selected for verification must confirm some or all of the following information:

- Family size (as defined on the FAFSA) of student, parent(s) and siblings or student and spouse (if married)
- Number of family members, excluding parents, enrolled at least half time and pursuing a degree/certificate in college
- Income earned from work for non-tax filers – provide W-2 form(s)
- Non-tax filers and individuals who file a tax extension must provide a statement of nonfiling from the IRS.

*Tax filers* selected for verification may be required to confirm the following information via the FAFSA IRS Data Retrieval Process, providing an IRS generated tax return transcript or signed copy of 2021 IRS 1040 with applicable schedules:

- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed IRA Distributions
- Untaxed Pension Distributions
- IRA Deductions/Payments
- Tax Exempt Interest
- Education Credits

In addition, applicants may be required to provide:

- Documentation of a high school diploma, recognized equivalent or home school credentials
- A copy of valid (e.g., unexpired) government-issued photo identification, such as a driver's license, passport, or military ID
- A signed statement of education purpose for the 2023-24 award year
- Documentation of other untaxed income not reported on your federal tax form
- Clarification of parents' marital status
- Copies of 2021 W-2 for tax filers

## What happens once I submit all verification documents?

After all requested information is submitted to the Financial Aid Office, the student's file will be reviewed within two weeks. If we have further questions, the student will be contacted for additional clarification. It is the student's responsibility to respond to these requests for information no later than April 15, 2023. Failing to do so will result in an incomplete file, which will delay your financial aid award and may lessen your aid opportunities.

If corrections need to be made to your FAFSA, the Financial Aid Office will make them on your behalf. The Central Processing System (FAFSA processor) will notify you of the changes via the email you provided on the FAFSA or U.S. mail if no email address was indicated.

## If my file is being verified, when will I receive my official award letter?

If you are a new, incoming student admitted to Concordia for Fall 2023, we will begin to create award letters after Jan. 1, 2023, and for continuing students awarding will begin in late November or December 2022, assuming your financial aid file is complete. Once your verification documents are reviewed and all conflicting data resolved, new students should receive a financial aid award within two weeks via U.S. mail and continuing students will be sent an email advising them they can view their award via the student portal, CobberNet. Any subsequent award changes, for all students, will be sent to your Concordia email address, directing you to view your revised award via CobberNet.

## Verification and Conflicting Information Deadlines

Our priority deadline for the 2023-24 academic year is April 15, 2023, to receive full financial aid consideration. However, if documents are submitted after April 15, 2023, we will still process the paperwork assuming you meet the verification deadlines shown below. Failure to meet these term deadlines could result in no financial aid funds being provided.

| Terms of Enrollment            | Verification Deadlines                        |
|--------------------------------|---|
| Fall Only                      | Dec. 1  |
| Spring Only                    | April 15                                      |
| Both Fall and Spring Semesters | April 15                                      |
| Summer School Only             | 10 days prior to your last date of enrollment |

To receive any federal loans (student and parent loans), federal regulations state that the Financial Aid Office must be able to complete verification and certify the federal loans before the last day of enrollment for that academic term.

## Verification/Conflicting Information Tips

Be sure to:

- Observe verification and conflicting information deadlines.
- Submit documents as early as possible but no later than April 15, 2023, to receive full financial aid consideration.
- Provide all necessary signatures on all documents.
- Keep copies of all documents you submit.
- Include the student's name and Concordia ID number on every form submitted.
- Request your income tax data be imported via the IRS Data Retrieval Process at [fafsa.gov](https://fafsa.gov); thus, eliminating the need for a tax return transcript.

# Frequently Asked Questions

## Can I eliminate the need to submit an IRS generated tax return transcript?

Students and parents or students and spouses who import their income tax return information using the IRS Data Retrieval Process – either when initially completing the FAFSA or through the correction process – will be considered to have verified the FAFSA IRS information for Adjusted Gross Income (AGI), taxes paid, and untaxed income reported on the tax form. This is the fastest, easiest and most secure method to provide your tax data. However, if changes were made to the imported information or if the institution has reason to believe that the information transferred is inaccurate, the applicant must submit an IRS generated tax return transcript **OR** signed copy of 2021 1040 with applicable schedules.

## How do I request a tax return transcript?

You may order a tax return transcript by calling the IRS at (800) 829-1040 or visit [irs.gov/individuals/get-transcript](https://irs.gov/individuals/get-transcript). This is a summary of your tax return and is required if you cannot perform the IRS Data Retrieval process.

## What if I haven't filed a tax return yet?

If your tax return has not been filed yet but you have been granted a filing extension by the IRS, you must submit:

1. A copy of the IRS's approval of an extension beyond the automatic six-month extension; and,
2. Copy of 2021 W-2 forms from each source of employment; and,
3. A signed statement certifying the amount of the 2021 AGI and U.S. income tax paid.
4. Verification of Nonfiling Letter from the IRS dated on or after Oct. 1, 2022. Once you have electronically filed your federal taxes, wait three weeks, and then return to [fafsa.gov](https://fafsa.gov) to have your tax information automatically transferred to the FAFSA by the IRS Data Retrieval Process if required by the Financial Aid Office.

## I can't locate all my W-2 forms; what can I do?

Federal law requires the submission of **all** W-2 forms or a wage and income transcript from all employment sources for non-tax filers. Concordia may request them for tax filers as well. If the employer is still in business, you must contact them and request a duplicate copy of your W-2 form. If you can't obtain a W-2 form due to extenuating circumstances (i.e., natural disaster, business ceases to exist/dissolved, etc.), you must provide a **SIGNED** statement that includes:

1. Amount of income earned from work;
2. The source of that income (employer's name);
3. The employer's phone number;
4. The reason that the W-2 form or a wage and income transcript are not available.

Based on this information provided, the institution may accept the signed statement as proof or require you to obtain the actual W-2 form.

## What if my parents are divorced but filed a joint tax return?

If the legal parents, regardless of gender, are **divorced/separated and are still living together both** parents income must be provided; thus, submit the IRS tax return transcript for each parent.

If the legal parents, regardless of gender, are **divorced/separated and are NOT living together**, but filed a joint tax return, you will need to submit the IRS generated joint tax return transcript to the Financial Aid Office. You will also need to **submit the W-2 forms for the parent who the student lived with most during the past 12 months**. Only this parent's income will be considered.

## What tax information do I submit if my parent is remarried?

If the parent you live with is remarried and a joint tax return was filed, you may simply transfer the tax data to the FAFSA via the IRS Data Retrieval Process if you have not already done so at [fafsa.gov](https://fafsa.gov). If separate tax forms were filed, federal guidelines require the Financial Aid Office to receive the IRS generated tax return transcript from **each** individual (parent and stepparent) or signed copies of each 2021 Federal 1040 form and schedules even if the stepparent doesn't help pay for the student's education.

## What tax information do I submit if my parent is widowed?

If your parent is widowed and filed a joint tax return with the deceased parent, you need to submit the IRS generated tax return transcript to the Financial Aid Office along with the surviving parent's W-2 forms. If a source of income or loss reported on the current year tax form will not be reoccurring as a result of your parent's death, please indicate so in a **SIGNED** statement. Only the income of the surviving parent will be considered.

## Referral of Fraud Cases

According to federal regulations, if the Financial Aid Office suspects that a student or parent has misreported information or altered documentation to fraudulently obtain federal funds, we are obligated to report that suspicion and provide evidence to the U.S. Office of Inspector General. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.