

# Answering student and parent questions about the 2019-20 FAFSA

## Audio

- Attendee lines are muted.
- Call in using a telephone if you experience sound quality issues and you are using VOIP.

## Technical issues

Contact us at [webinars@mappingyourfuture.org](mailto:webinars@mappingyourfuture.org) if you experience technical issues.

## Questions

Submit your questions using the question function on the GoToWebinar toolbar.

# Answering student and parent questions about the 2019-20 FAFSA



September 25, 2018



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## Presented by

- Lori Auxier  
Director of Student Success  
ECMC
- Beth Ziehmer  
Customer Care Manager  
Mapping Your Future



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## Agenda

- Overview of FAFSA process
- Obtaining an FSA ID
- Completing the FAFSA
- After completing the FAFSA

## What is the FAFSA?

- Free Application for Federal Student Aid
- Base application for various forms of financial aid (need based and non-need based)
  - Federal
  - State
  - Institutional
  - Private
- Available October 1, 2018 for 2019-20 academic year



## My FAFSA page

<http://fafsa.gov>

The My FAFSA® page is a navigation tool for the applicant when accessing the FAFSA on the web site.

The page provides options and messaging based on the status of the student’s FAFSA:

- Start a 2019-20 FAFSA
- Complete and submit a Renewal FAFSA
- Make FAFSA corrections
- View the Student Aid Report
- View correction history
- Provide missing signatures

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## Mobile FAFSA

- May be used on cell phones and tablets
- FAFSA app available for download from Apple Store and Google Play



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# FAFSA on the Web worksheet

FAFSA on the Web Worksheet

fafsa.gov

2018 - 2019

Federal Student Aid

**DO NOT MAIL THIS WORKSHEET.**

The FAFSA on the Web Worksheet provides a preview of the questions that you may be asked while completing the Free Application for Federal Student Aid (FAFSA) online at fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime on or after October 1, 2017.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The federal deadline is June 30, 2019.

- This Worksheet is optional and should only be completed if you plan to use FAFSA on the Web.
- Sections in purple are for parent information.
- This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online, you may be able to skip some questions based on your answers to earlier questions.

**Applying is easier with the IRS Data Retrieval Tool!**  
Students and parents who have filed their 2016 federal tax return may be able to use the IRS Data Retrieval Tool to easily, accurately and securely transfer their tax information into the FAFSA form.

**Sign your FAFSA with an FSA ID!**  
For information about the FSA ID, including how to apply, go to StudentAid.gov/Id.  
Your FSA ID allows you to electronically sign your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for an FSA ID.

**Free help is available!**  
You do not have to pay to get help or submit your FAFSA. Submit your FAFSA free online at fafsa.gov. Federal Student Aid provides free help online at fafsa.gov or you can call 1-800-4-FED-AID.

Check with your financial aid administrator for state aid application deadlines. See fafsa.gov for more information.

**Pay attention to any symbols listed after your state deadline.**

**State Deadlines**

1	Alabama	March 1, 2019 (state-maintained)
2	Alaska	March 1, 2019 (state-maintained)
3	Arizona	March 1, 2019 (state-maintained)
4	Arkansas	March 1, 2019 (state-maintained)
5	California	March 1, 2019 (state-maintained)
6	Colorado	March 1, 2019 (state-maintained)
7	Connecticut	March 1, 2019 (state-maintained)
8	Delaware	March 1, 2019 (state-maintained)
9	District of Columbia	March 1, 2019 (state-maintained)
10	Florida	March 1, 2019 (state-maintained)
11	Georgia	March 1, 2019 (state-maintained)
12	Hawaii	March 1, 2019 (state-maintained)
13	Idaho	March 1, 2019 (state-maintained)
14	Illinois	March 1, 2019 (state-maintained)
15	Indiana	March 1, 2019 (state-maintained)
16	Iowa	March 1, 2019 (state-maintained)
17	Kansas	March 1, 2019 (state-maintained)
18	Kentucky	March 1, 2019 (state-maintained)
19	Louisiana	March 1, 2019 (state-maintained)
20	Maine	March 1, 2019 (state-maintained)
21	Maryland	March 1, 2019 (state-maintained)
22	Massachusetts	March 1, 2019 (state-maintained)
23	Michigan	March 1, 2019 (state-maintained)
24	Minnesota	March 1, 2019 (state-maintained)
25	Mississippi	March 1, 2019 (state-maintained)
26	Missouri	March 1, 2019 (state-maintained)
27	Montana	March 1, 2019 (state-maintained)
28	Nebraska	March 1, 2019 (state-maintained)
29	Nevada	March 1, 2019 (state-maintained)
30	New Hampshire	March 1, 2019 (state-maintained)
31	New Jersey	March 1, 2019 (state-maintained)
32	New Mexico	March 1, 2019 (state-maintained)
33	New York	March 1, 2019 (state-maintained)
34	North Carolina	March 1, 2019 (state-maintained)
35	North Dakota	March 1, 2019 (state-maintained)
36	Ohio	March 1, 2019 (state-maintained)
37	Oklahoma	March 1, 2019 (state-maintained)
38	Oregon	March 1, 2019 (state-maintained)
39	Pennsylvania	March 1, 2019 (state-maintained)
40	Rhode Island	March 1, 2019 (state-maintained)
41	South Carolina	March 1, 2019 (state-maintained)
42	South Dakota	March 1, 2019 (state-maintained)
43	Tennessee	March 1, 2019 (state-maintained)
44	Texas	March 1, 2019 (state-maintained)
45	Utah	March 1, 2019 (state-maintained)
46	Vermont	March 1, 2019 (state-maintained)
47	Virginia	March 1, 2019 (state-maintained)
48	Washington	March 1, 2019 (state-maintained)
49	West Virginia	March 1, 2019 (state-maintained)
50	Wisconsin	March 1, 2019 (state-maintained)
51	Wyoming	March 1, 2019 (state-maintained)

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# Completing the FAFSA

1. Create an FSA ID
2. Gather the documents needed
3. Start your FAFSA at FAFSA.gov
4. Provide your basic personal information
5. List colleges and/or career schools
6. Answer dependency questions
7. Provide parent demographic information
8. Provide financial information
9. Sign and submit the FAFSA
10. Review the Student Aid Report (SAR)

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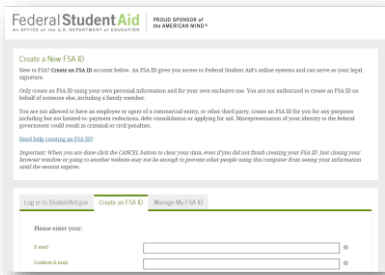
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## Create an FSA ID

<https://fsaid.ed.gov/>

1. Enter your e-mail address
2. Create your user name and password
3. Click continue to enter your personal information
4. Click submit to complete the process



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## Who needs an FSA ID?

### Student

- To retrieve tax information, if applicable
- To sign the FAFSA
- To apply for Direct Loans
- To access aid history on NSLDS

### Parent

- To retrieve tax information, if applicable
- One parent must sign the FAFSA for a dependent student
- To obtain a Direct PLUS (Parent) Loan

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## Gathering documents needed

- Your Social Security number
- Your parents’ Social Security numbers
- Your driver’s license number
- Your Alien Registration number (if not a U.S. citizen)
- Federal tax information or tax returns including IRS W-2 information, for you and for your parents
- Records of your untaxed income
- Information on cash, savings and checking account balances, investments

## FAFSA log in

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the Same Key that the student made. [Help for parents.](#)

I am the student

FSA

I am a parent, preparer, or student from a Federally Associated State

FSA

Next

Use Last Updated Friday, February 1, 2018

Download [Helpful Guide](#)

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I am the student

FSA

I am a parent, preparer, or student from a Federally Associated State

FSA

Do not log in with the FSA ID if you are not the student.

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

The student's FSA ID Username or Verified E-mail Address

Forgot Username

The student's FSA ID Password

Forgot Password

Next

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## Student demographics

- Name
- Social Security Number
- Date of birth
- Mailing address
- Email address
- Residency

This screenshot shows the 'Personal Information for Student' section of the FAFSA form. It includes fields for 'Your last name', 'Your first name', 'Your middle initial', 'Your Social Security Number', and 'Your date of birth'. A blue callout box points to the Social Security Number field with the text: 'Remember the FAFSA belongs to the student. Your school always receives information sent only to the student.' Navigation buttons for 'PREVIOUS' and 'NEXT' are at the bottom.

Not yet available for 2019-20

This screenshot shows the 'Student Residency' section of the FAFSA form. It asks the question 'Have you lived in Texas for at least 5 years?' with radio button options for 'Yes' (selected) and 'No'. Navigation buttons for 'PREVIOUS' and 'NEXT' are at the bottom.

## Student demographics

Not yet available for 2019-20

- Gender
- Phone number
- Driver's license information
- Marital status
- Citizenship status
- Selective Service registration

This screenshot shows the 'Student Phone and Driver's License' section of the FAFSA form. It includes fields for 'Are you male or female?' (radio buttons for 'Male' and 'Female'), 'Your telephone number', 'Your driver's license number (if you have one)', and 'Your driver's license state'. Navigation buttons for 'PREVIOUS' and 'NEXT' are at the bottom.



## Student demographics

Not yet available for 2019-20

- High school completion status
- Grade level
- Degree pursued
- Receipt of first bachelor's degree
- Interest in Federal Work-Study
- Foster care
- Parents' educational level

The screenshot shows the 'Student Education' section of the FAFSA form. It includes tabs for Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'STUDENT INFORMATION' section contains the following questions and answers:

- What will your high school completion status be when you begin college in the 2018-2019 school year?  
High school diploma
- What will your college grade level be when you begin the 2018-2019 school year?  
2nd yr.sophomore
- What degree or certificate will you be working on when you begin the 2018-2019 school year?  
1st bachelor's degree
- Will you have your first bachelor's degree before you begin the 2018-2019 school year?  
☐ Yes ☒ No

Navigation buttons: PREVIOUS, NEXT

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## High school information

Not yet available for 2019-20

All students who indicate they have earned a high school diploma are required to provide information about their high school

The screenshot shows the 'Search for High School' section of the FAFSA form. It includes tabs for Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'STUDENT INFORMATION' section contains the following instructions and fields:

- Application was successfully saved.
- Remember the FAFSA belongs to the student, "your" and "your" always (unless otherwise noted) refer to the student.
- Enter the name, city, and state of your high school, then click **Search**.
- What is the name of your high school?  
LET PITCH IS BROAD SCHOOL
- In what city is your high school located?  
Hickoryville
- In what state is your high school located?  
Texas

Navigation buttons: SEARCH, PREVIOUS, NEXT

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## School selection

Not yet available for 2019-20

- Select up to 10 schools to receive FAFSA information
- Use Search or enter school's Title IV code
- After schools are added, student will indicate housing plans on next screen

The screenshot shows the 'Search for Colleges' section of the FAFSA form. At the top, a progress bar indicates the following steps: Student Demographics, School Selection (current step), Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'STUDENT INFORMATION' section contains three numbered instructions: 1. A message stating that the student may qualify for federal student aid and to continue the application. 2. Instructions on where to search for colleges, noting that up to 10 colleges can be added at a time and that all colleges of interest should be added. 3. A prompt to enter the college's school code and click 'Search'. Below these instructions, there is a question: 'Do you know the college's Federal School Code?' with radio button options for 'Yes' and 'No'. A text field for 'Federal School Code' is provided below the 'Yes' option. At the bottom right of the form, there are 'PREVIOUS' and 'SEARCH' buttons.

## Important definitions

Dependent versus independent

Parent

Household

## Dependent or independent

If student answers “No” to all questions, parental information expected

If student answers “Yes” to any question, student is independent

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## Dependency status questions

Not yet available for  
2019-20

- 24 years of age
- Married
- Master’s or doctorate program
- Have children
- Have dependents
- Active duty military
- Veteran of the U.S. Armed Forces
- Orphan, foster care or ward of the court
- Emancipated minor
- Legal guardianship
- Homeless or self-supporting and at risk of being homeless

The screenshot shows the 'Student Age/Marital Status/Degree Confirmation' section of the FAFSA application. It includes a progress bar at the top with steps: Student Demographics, School Selection, Dependency Status (current), Parent Demographics, Financial Information, Sign & Submit, and Confirmation. Below the progress bar, a green checkmark and the text 'Application was successfully saved.' are visible. A blue information box states: 'Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' Below this, there are three questions with radio button options: 1. 'Were you born before January 1, 1957?' with 'Yes' and 'No' options. 2. 'As of today, are you married?' with 'Yes' and 'No' options. 3. 'As the beginning of the 2019-2020 school year, will you be working on a master's or doctorate program (such as an M.A., M.B.A., M.P.S., Ph.D., Ed.D., or graduate certificate, etc.)?' with 'Yes' and 'No' options. At the bottom right are 'PREVIOUS' and 'NEXT' buttons.

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## Unaccompanied homeless youth

### Unaccompanied

- Not in the physical custody of a parent

### Homeless

- Lacking fixed, regular, and adequate housing

### Youth

- 23 years of age or younger

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## Unaccompanied homeless youth

Unaccompanied homeless youth status can be determined by:

- School district liaison
- Director or designee of a HUD-funded shelter
- Director or designee of a RHYA-funded shelter
- Financial aid administrator

Determination required every year



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# Who is the parent for FAFSA purposes?

Your **biological** and/or **adoptive** parents are considered your legal parents.

- Student must report information for **both** biological or adoptive parents if they are married or unmarried and living together

Grandparents, foster parents, legal guardians, older brothers or sisters, and aunts and uncles are **not** considered parents unless they have **legally adopted** you.



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# Who is the parent?

Parents' marital status:	Provide information for:
Never Married	The parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months, or during the most recent year that you actually received support from a parent.
Unmarried and both parents living together	Both of your parents
Married	Both of your parents
Remarried (after being widowed or divorced)	Parent and Stepparent
Divorced or Separated	The parent that you lived with most during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who provided more financial support during the last 12 months, or during the most recent year that you actually received support from a parent.
Widowed	Your parent

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# Reporting parental information

## Students with undocumented parents

### Parents must still report information on the FAFSA

- Report all zeroes for Social Security Number
- Provide income earned from work instead of tax information

# Special circumstances

- Special circumstances may exist
- Student can indicate if parental information is not available
- Schools notified via Institutional Student Information Record (ISIR)

Not yet available for 2019-20

Dependent Student

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

**STUDENT INFORMATION**

Based on your answers to the dependency status questions, you are considered a dependent student. This means you must provide parental information. Select "I will provide information about my parent(s)" and click Next to continue filling out your FAFSA.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide information about my parent(s)" and click Next to get additional information.

☒ I will provide information about my parent(s)

☐ I am unable to provide information about my parent(s)

PREVIOUS NEXT

## Parent demographics

Not yet available for 2019-20

- Marital status and date
- Social security numbers
- First initial, last name
- Date of birth
- E-mail address
- Lived in state at least 5 years?
- Household size
- Number in college

The screenshot shows the 'Personal Information for Other Parent' section of the FAFSA form. At the top, a progress bar indicates the following steps: Student Demographics, School Selection, Dependency Status, Parent Demographics (current step), Financial Information, Sign & Submit, and Confirmation. The 'Parent Demographics' step is highlighted with a blue checkmark. Below the progress bar, the section is titled 'Enter information for your other parent (father/mother/steparent)'. It contains four input fields: 'Parent's Social Security Number' (with a '000-00-0000' placeholder and a 'SSN' icon), 'Parent's last name' (with a 'Student' placeholder and a 'Last Name' icon), 'Parent's first initial' (with an 'M' placeholder and a 'First Initial' icon), and 'Parent's date of birth' (with a '02/22/1980' placeholder and a 'Date of Birth' icon). At the bottom right of the form are 'PREVIOUS' and 'NEXT' buttons.

## Who is included in the household?

- Student
- Parent(s)
- Children: Other than the student, regardless if they live in the household\*
- Other people: Such as a grandparent, who live with the parents\*

*\*Must receive more than half of their support from the parent(s), and will continue to receive more than half of their support from the parent(s) between July 1, 2019 and June 30, 2020*



## Who is included in the number in college?

### Dependent student

- Student
- NOT the parent(s)
- Others attending at least half time in an approved program during 2019-20 that leads to a degree or certificate at a postsecondary school eligible to participate in any of the federal student aid programs
- Do not include students enrolled at military academies

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## What financial information is needed?

<input type="checkbox"/>	Adjusted gross income (AGI)-income earned from work	<input type="text"/>
<input type="checkbox"/>	Tax paid	<input type="text"/>
<input type="checkbox"/>	Untaxed income	<input type="text"/>
<input type="checkbox"/>	Education credits	<input type="text"/>
<input type="checkbox"/>	Child support paid	<input type="text"/>
<input type="checkbox"/>	Taxable earnings from need-based employment programs	<input type="text"/>
<input type="checkbox"/>	Taxable grant and scholarship aid	<input type="text"/>
<input type="checkbox"/>	Combat pay or special combat pay	<input type="text"/>
<input type="checkbox"/>	Earnings from a coop program	<input type="text"/>

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## What are the asset questions?

- Asset threshold
- Cash, savings, and checking accounts
- Investments, including real estate
- Current businesses and/or investment farm
  - Don't include family farm or family business with 100 or fewer full-time employees

The screenshot shows the 'Parent Assets' section of the FAFSA form. At the top, a progress bar indicates the following steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information (current step), Sign & Submit, and Confirmation. The 'PARENT INFORMATION' section contains three questions with input fields and numeric values:

- Question 1: "As of today, does the total amount of your father's current **assets** exceed \$7,200.00?" with radio buttons for "Yes" (selected) and "No".
- Question 2: "As of today, what is your father's total current balance of cash, savings, and checking accounts?" with a dollar sign input field showing "200,000.00".
- Question 3: "As of today, what is the net worth of your father's investments, including real estate (not your father's home)?" with a dollar sign input field showing "500,000.00".
- Question 4: "As of today, what is the net worth of your father's current businesses and/or investment farms? **Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.**" with a dollar sign input field showing "1,500,000.00".

At the bottom right of the form are "PREVIOUS" and "NEXT" buttons.

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## Determining the value of assets



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# Using the IRS Data Retrieval Tool

- Must have a valid Social Security Number
- Must have filed a 2017 federal tax return
- Must have unchanged marital status since 12/31/2016



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# IRS Data Retrieval Tool

Not yet available for 2019-20

- Must indicate filing status of “Already completed”
- Must answer “No” to follow-up questions
- Click on “Link to IRS”

A screenshot of the 'Parent Tax Filing Status' form. The form has a progress bar at the top with steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The 'Parent Demographics' step is currently active. Below the progress bar, there is a green box stating 'Application was successfully saved.' followed by an attention message: 'Attention! You must provide financial information from your parents' 2018 tax return on the following page.' There are three questions: 'For 2018, have your parents completed their IRS income tax return or another tax return?' with a dropdown menu showing 'Already completed'; 'For 2018, what is your parents' tax filing status according to their tax return?' with a dropdown menu showing 'Married-civil joint return'; and 'Did your parents file a Puerto Rican or foreign tax return for 2018?' with radio buttons for 'Yes' and 'No', where 'No' is selected. At the bottom, there is a section for the 'IRS Data Retrieval Tool' with a 'Link to IRS' button and 'PREVIOUS' and 'NEXT' buttons.

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## Parent authentication

Not yet available for 2019-20

## Arriving at IRS website

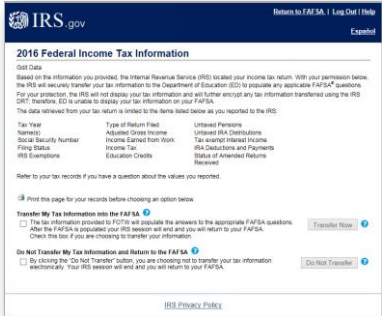
- Authorized user okay
- Enter tax return filing status
- Enter address information exactly the same as on the 2017 IRS tax return

Not yet available for 2019-20

## Transferring data

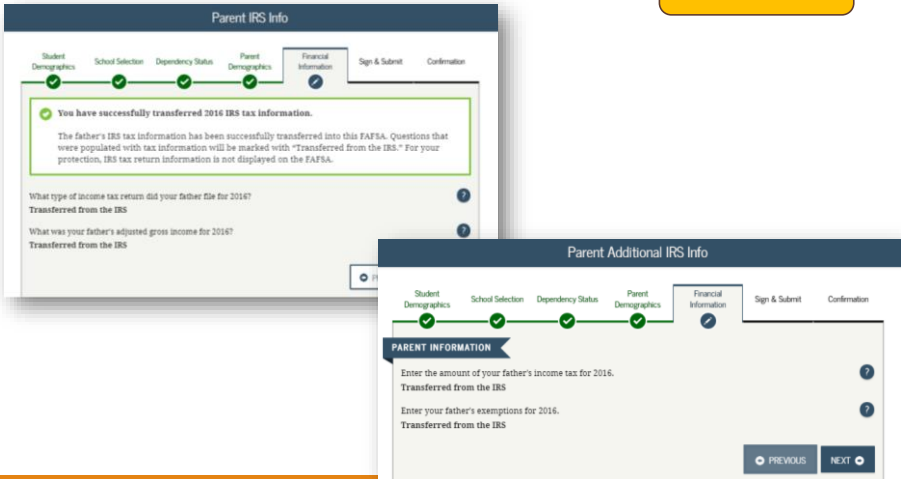
- If tax information is available, select first statement and then “Transfer Now”
- Will be returned to the FAFSA
- Will not see transferred data

Not yet available for 2019-20



## Data transfer is indicated

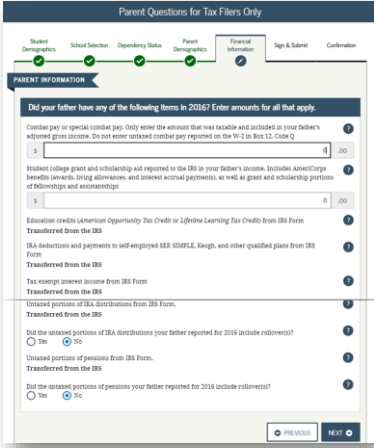
Not yet available for 2019-20



Not yet available for 2019-20

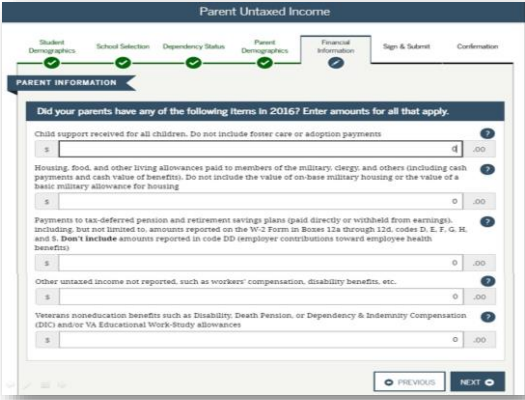
Additional parent information

- Combat pay
- College grant and scholarship aid reported in parent's income
- Untaxed portions of IRA rollover distributions
- Untaxed portions of rollover pensions



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2017 parent untaxed income



Not yet available for 2019-20

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## What is untaxed income?

- Payments to tax-deferred pension and savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE, Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food or other living allowances to military, clergy, others
- Veterans non-education benefits
- Other untaxed income
- Exclusions are also listed

## Additional student information

- Depending on the answers to the previous questions, student may be required to also complete financial and tax information

The screenshot shows the 'Student Tax Filing Status' form. At the top, a progress bar indicates the following steps: Student Demographics (completed), School Selection (completed), Dependency Status (completed), Parent Demographics (in progress), Financial Information (next), Sign & Submit, and Confirmation. The 'STUDENT INFORMATION' section is active and displays a green message: 'Application was successfully saved.' Below this, there are two informational boxes. The first states: 'Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' The second box, titled 'Attention!', says: 'You must provide financial information from your 2016 tax return on the following pages.' The form then asks: 'For 2016, have you completed your IRS income tax return or another tax return?' with a dropdown menu showing 'Already completed'. It then asks: 'For 2016, what is your tax filing status according to your tax return?' with a dropdown menu showing 'single'. Below this, it asks: 'Did you file a Puerto Rican or foreign tax return for 2016?' with radio buttons for 'Yes' and 'No', where 'No' is selected. At the bottom, there is a section for the 'IRS Data Retrieval Tool' with a link to go to it.

# Student signature

Not yet available for 2019-20

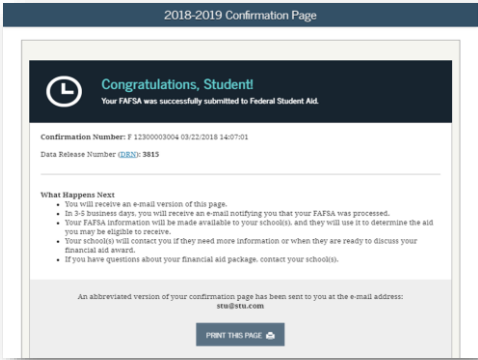
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# Parent signature

Not yet available for 2019-20

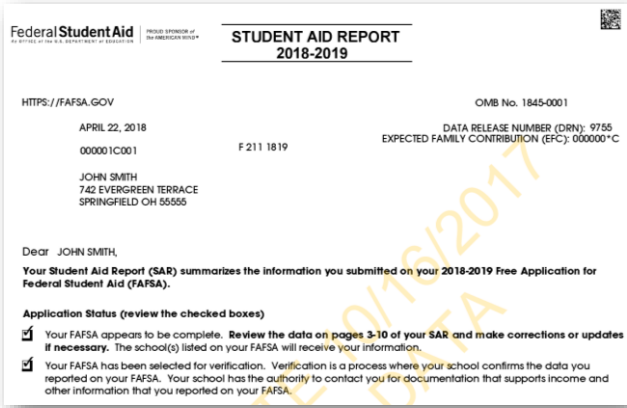
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## Submission confirmation



Not yet available for  
2019-20

## Student Aid Report (SAR)





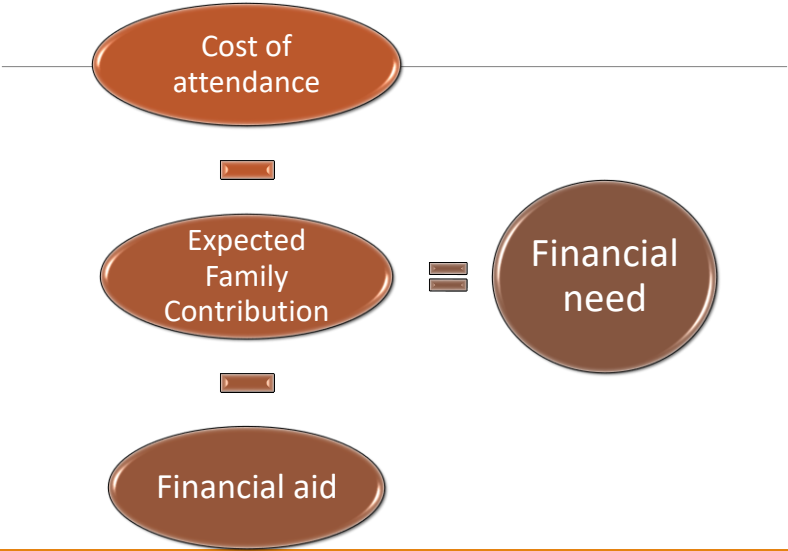
# What is Expected Family Contribution?

- Calculated using data from the FAFSA and federal formula
- The amount a family can reasonably be expected to contribute
- Stays the same regardless of college
- Two components
  - Parent contribution
  - Student contribution

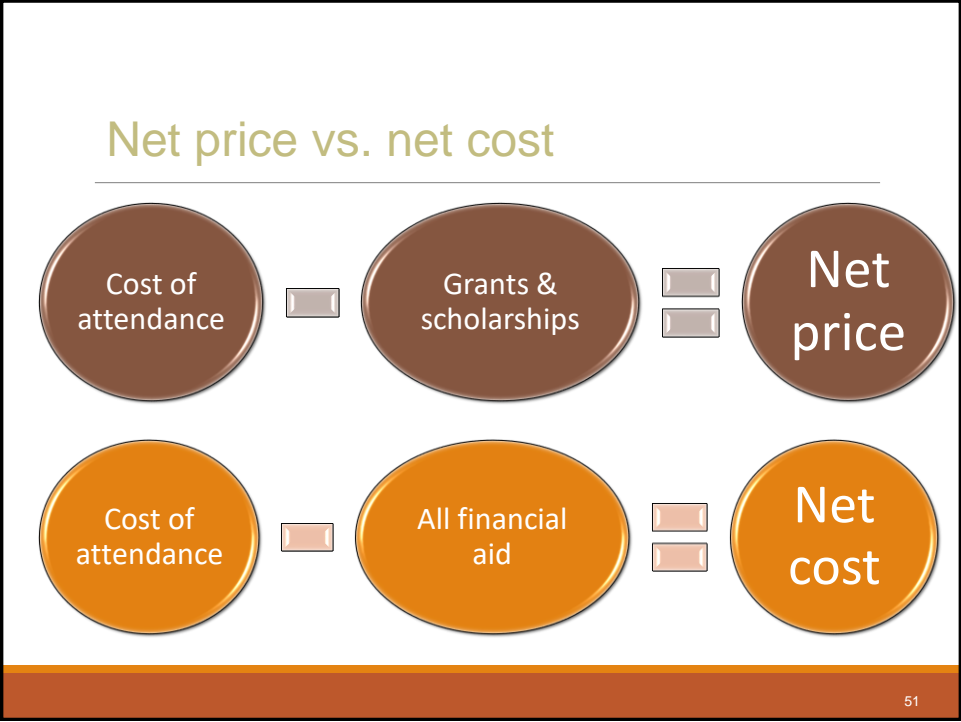


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# Financial need definition




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### Resources


- [fafsa.gov](https://fafsa.gov)
  - [FAFSA Help](#)
- [studentaid.ed.gov/sa/](https://studentaid.ed.gov/sa/)
  - Filling out the FAFSA
  - Estimate your aid
- [MappingYourFuture.org](https://MappingYourFuture.org)
- [www.ecmc.org](https://www.ecmc.org)

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Ask your question in the  
question function of the  
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Mapping Your Future staff  
[feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org)  
(800) 374-4072