



BUSINESS & EDUCATION at work for Maine

Advocating For Students With Special Circumstances

April 2011 Wednesday Webinar



Wednesday Webinar April 13, 2011

Advocating for Students with Special Circumstances

- Definition of special circumstances
- Completing the FAFSA when there are special circumstances
- Examples of special circumstances
- Documenting special circumstances
- Sample letters and forms
- Privacy issues & special circumstances
- Additional resources

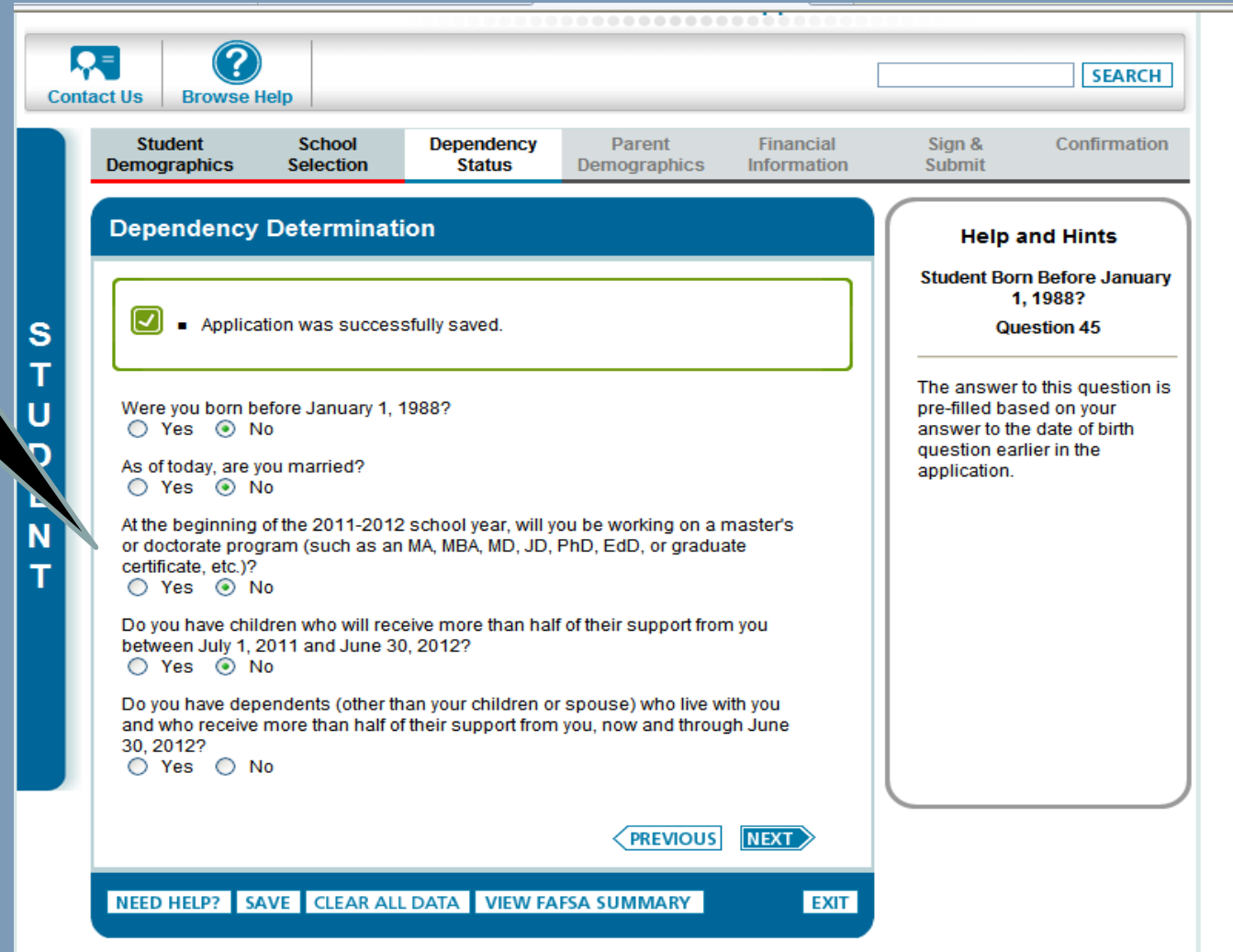
- Special circumstances exist when the information on the FAFSA does not represent the family's ability to contribute
- The Higher Education Act reauthorization in 1998 added eight specific examples of special circumstances
- The listed examples are illustrations of the types of circumstances and are not all inclusive
- When special circumstances exist financial aid administrators have the authority to use professional judgment on a case by case basis

- The family should complete the FAFSA with the information requested even if special circumstances exist
- The FAFSA information is sent to colleges & universities listed on the FAFSA
- Once the colleges & universities receive the FAFSA information they have a baseline to determine financial need
- The financial aid administrator will make adjustments to the FAFSA information based on the special circumstances when appropriate

Dependency Status - Parental Information Required?


- Students should complete the FAFSA on the Web and skip the parental finance sections of the FAFSA on the Web
- FAFSA will not be considered complete until the student provides additional documentation to the financial aid administrator
- The financial aid administrator determines the student's eligibility for a dependency override
- Without a dependency override the student will receive only unsubsidized loan eligibility unless parental information is added

Unless the student can answer Yes to one of these questions, the student must provide parent information.



The screenshot shows the FAFME Dependency Status application form. At the top, there are navigation links for 'Contact Us' and 'Browse Help', along with a search bar. The main navigation tabs include 'Student Demographics', 'School Selection', 'Dependency Status' (which is the active tab), 'Parent Demographics', 'Financial Information', 'Sign & Submit', and 'Confirmation'. The 'Dependency Status' section is titled 'Dependency Determination' and contains a message: 'Application was successfully saved.' Below this, there are five questions with radio button options for 'Yes' and 'No'. The first question is 'Were you born before January 1, 1988?' with 'No' selected. The second is 'As of today, are you married?' with 'No' selected. The third is 'At the beginning of the 2011-2012 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?' with 'No' selected. The fourth is 'Do you have children who will receive more than half of their support from you between July 1, 2011 and June 30, 2012?' with 'No' selected. The fifth is 'Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2012?' with 'No' selected. At the bottom of the form, there are buttons for 'PREVIOUS' and 'NEXT'. A vertical sidebar on the left contains the word 'STUDENT'. At the bottom of the page, there are buttons for 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'. A 'Help and Hints' box on the right side of the form provides information for 'Student Born Before January 1, 1988?' and 'Question 45', stating that the answer is pre-filled based on the date of birth question earlier in the application.

STUDENT

 Application was successfully saved.

Were you born before January 1, 1988?

Yes No

As of today, are you married?

Yes No

At the beginning of the 2011-2012 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

Yes No

Do you have children who will receive more than half of their support from you between July 1, 2011 and June 30, 2012?

Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2012?

Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

Yes No

Are you a veteran of the U.S. Armed Forces?

Yes No

At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?

Yes No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

Yes No

As determined by a court in your state of legal residence, are you or were you in legal guardianship?

Yes No

On or after July 1, 2010, were you homeless or were you at risk of being homeless?

Yes No

Help and Hints

Is or Was Student in Legal Guardianship?

Question 54

Select **Yes** if you can provide a copy of a court's decision that as of today you are in legal guardianship.

Also select **Yes** if you can provide a copy of a court's decision that you were in a legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

PREVIOUS

NEXT

Defaults to this option.

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

Dependency Status Results

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 parental information" and click **Next** to continue to Parent Demographics.

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 parental information" and click **Next** to get additional information.

I will provide parental information
 I am unable to provide parental information

PREVIOUS
NEXT

NEED HELP?
SAVE
CLEAR ALL DATA
VIEW FAFSA SUMMARY
EXIT

Help and Hints

Dependency Status Results

For dependent students, a special circumstance is a situation that exists between the student applicant and his or her parent(s) which prevents the student from providing parental information.

Select **I will provide parental information** to continue to Parent Demographics.

Select **I am unable to provide parental information** to get additional information about special circumstances.

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

Special Circumstances

Important: You told us that you think you have a special circumstance and are unable to provide parental information. Before we allow you to proceed and skip the parental section of your FAFSA we must advise you of the following:

Under Federal law to the extent your family is able, they are primarily responsible for paying for your college expenses. To determine how much your family can afford to pay towards your college expenses, we must collect your financial information and your parents' financial information.

However, Federal law allows for some exceptions, if you have a special circumstance. The following are examples of some special circumstances where you may submit your FAFSA without providing parental information:

- Your parents are incarcerated; or
- You have left home due to an abusive family environment; or
- You do not know where your parents are and are unable to contact them (and you have not been adopted).

But not all situations are considered a special circumstance. The following are situations that would **not** be considered a special circumstance:

- Your parents do not want to provide their information on your FAFSA; or
- Your parents refuse to contribute to your college expenses; or
- Your parents do not claim you as a dependent on their income taxes; or
- You do not live with your parents.

Now that you have reviewed the information above, select one of the following options and click **Next** to continue.

I will provide parental information

I have a special circumstance and I am unable to provide parental information

I do not have a special circumstance but I am unable to provide parental information

PREVIOUS
NEXT

Help and Hints

Special Circumstances

Select **I will provide parental information** to continue to Parent Demographics.

Select **I have a special circumstance and I am unable to provide parental information** if you believe you have a special circumstance.

Select **I do not have a special circumstance but I am unable to provide parental information** if you do not have a special circumstance but cannot provide parental information.

Examples of special circumstances.

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

Unable to Provide Parental Information

You told us that you are unable to provide parental information.

Review the following to continue.

1. We will allow you to submit your FAFSA without parental information, however **your FAFSA will not be considered complete.**
2. Because your FAFSA is not considered complete, we **will not calculate your Expected Family Contribution (EFC)** which is the index used by colleges to determine how much student aid you are eligible to receive.
3. If you are approaching any deadlines for your state, college, or scholarship aid, you may want to contact your financial aid administrator **before** submitting your FAFSA without parental data.
4. **Once you submit your FAFSA without parental data, you must follow up with the financial aid administrator at the college you plan to attend, in order to complete your FAFSA and receive an EFC. Also, note the following:**
 - **Under Federal law, only your financial aid administrator has the authority to decide whether or not you must provide parental information on your FAFSA.**
 - **You will have to provide documentation to verify your situation.** Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents, letters from a clergy member, school counselor or social worker, and/or any other relevant data that explains your special circumstance.
 - After reviewing your circumstances carefully, **your financial aid administrator will decide** if you must provide parental information or if your circumstances allow you to proceed without providing parental data. **Your financial aid administrator's decision is final** and can not be appealed to Federal Student Aid.

Select one of the following options and click **Next** to continue.

I will provide parental information

I am unable to provide parental information and acknowledge that my FAFSA will be submitted without calculating an EFC

Help and Hints

Unable to Provide Parental Information

Select **I will provide parental information** to continue to Parent Demographics.

Select **I am unable to provide parental information and acknowledge that my FAFSA will be submitted without calculating an EFC** to confirm that you will not provide parental information on your FAFSA. When you click **Next**, you will skip questions about your parents and go directly to the next set of student questions.

PREVIOUS
NEXT

Tells student to follow up with the financial aid office.

If the parent refuses to provide information.

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

Students that do not have a special circumstance and are unable to provide parental information normally do not qualify for federal student aid.

However, in situations where **your parent refuses to provide their information on the FAFSA and refuses to provide you with any financial support**, there is an exception that allows a student to submit the FAFSA without parental information and **receive an Unsubsidized Stafford Loan only**.

If you would like to contact the financial aid administrator at your college about receiving only the Unsubsidized Stafford Loan, select "I am submitting my FAFSA to apply for an unsubsidized loan only" and click **Next** to get additional information.

If you will be providing parental information, select "I will provide parental information" and click **Next** to continue.

I will provide parental information
 I am submitting my FAFSA to apply for an unsubsidized loan only

[PREVIOUS](#) [NEXT](#)

Help and Hints

Unsubsidized Loan Option

Select **I will provide parental information** to continue to Parent Demographics.

Select **I am submitting my FAFSA to apply for an unsubsidized loan only** to get additional information.

NEED HELP?
SAVE
CLEAR ALL DATA
VIEW FAFSA SUMMARY
EXIT

STUDENT

STUDENT

My FAFSA

Welcome, Helen Demospecialcircu

2011-2012

Current Application Status: Processed - Action Required


Because you indicated you have a [special circumstance](#), your application is not complete.

Contact your college's financial aid office and provide them with documentation to verify your special circumstance.

MAKE FAFSA CORRECTIONS

Original Application
Submitted: 01/01/2011
Processed: 01/01/2011
DRN: 0745

You can also:

- [View or Print Processed Information](#) 

Federal Student Aid PIN

PIN Status: Active [Request A Duplicate PIN](#)

You can use your PIN to sign your FAFSA electronically or make corrections to your FAFSA.

- Specific examples listed in the Higher Education Act include:
 - Tuition expenses at an elementary or secondary school
 - Medical or dental expenses not covered by insurance
 - Unusually high child care costs
 - Recent unemployment of a family member
 - The number of parents enrolled at least half-time in a degree, certificate, or other program leading to a recognized educational credential at a Title IV institution of higher education
 - Proceeds of a sale of farm or business assets if the sale resulted from a voluntary or involuntary foreclosure, forfeiture, or bankruptcy or an involuntary liquidation
 - Additional costs incurred as a result of a student's disability
 - Or other changes in a family's income, assets, or a student's status

- Other common special circumstances include:
 - Death, disability or serious illness of a wage-earner, or the wage-earner becomes mentally or physically incapacitated
 - Unusual capital gains
 - Roth IRA rollovers
 - Custodial parent remarries after application date
 - Death of a custodial parent and student has not had any contact with non-custodial parent for many years
 - The whereabouts of the parent(s) are unknown
 - Recent divorce of the student's parents (i.e., to separate the income of the custodial parent from the non-custodial parent)
 - Termination of a child support agreement (i.e., the custodial parent will no longer receive child support payments during the award year)

- Continued examples of common special circumstances:
 - Casualty losses due to weather (hurricane, tornado, mud slides, ground subsidence and other natural disasters), fire, theft, acts of God, or terrorism
 - A parent being called to active duty in the armed forces.
 - Special needs children
 - Alimony payments that are not deductible on the family's income tax return
 - Temporary layoff or furlough of a wage-earner
 - Drop in income due to fewer hours (i.e., no overtime) or reduced salary or elimination of bonuses
 - Wages included moving expenses
 - Bankruptcy or foreclosure
 - Elder care expenses (i.e., nursing home fees)
 - Change in income due to recent retirement

- The college financial aid administrator will use professional judgment to determine if the family circumstances will change financial aid eligibility
- In general, you can identify many special circumstances by considering whether the circumstances were beyond the family's control
- Expenses and income reductions that are the result of circumstances beyond the family's control are not necessarily discretionary spending and so can be used in some cases to justify professional judgment

When Special Circumstances Exist

Advocating for Students with Special Circumstances

- When you feel you are working with a student who has special circumstances you can best assist the student by:
 - Discussing the situation with the student and parents if applicable;
 - Guiding the student to complete the FAFSA on the Web to the best of their ability before the school's priority filing deadline;
 - Determining if the student will be able to provide parental information on the FAFSA or if the student will be looking for a dependency override;
 - If the student will be asking for dependency override, document the student's situation. The student may ask that you provide information to the financial aid office;
 - If you are unsure how to advise the student regarding the circumstances, assist the student in contacting the financial aid office at the college or contact FAME for additional assistance.

- When special circumstances exist the student needs to notify the financial aid administrator
- This notification should be sent in writing with a signature.
- The letter from the student should indicate the special circumstance and how it impacts the family's ability to contribute to expenses for the academic year
- Some college and university financial aid administrators have created a form to use when reporting special circumstances. The student should ask the aid office if they have such a form
- Sample letters of special circumstances
- Sample special circumstances form



Privacy Issues When Helping Students

Advocating for Students with Special Circumstances

- There are many privacy laws governing the type of communication that the financial aid administrator has with students, parents, and other interested parties
- FERPA - is the most known privacy law for the financial aid administrator
- Access advisors and school counselors will not be given any specific information about a students' financial aid application or request for special circumstances review

- When assisting a student, access advisors and school counselors should have the student contact the financial aid administrator and encourage the student to follow the recommendations of the aid administrator
- The aid administrator will only be able to discuss general situations and school policy with an advisor or counselor when the student is not participating in the conversation
- In many situations, especially when the student is requesting a dependency override, the counselor or advisor may be asked to write a letter to support the student's request for review
- Providing this information does not allow the aid office to provide student information back to you regarding the status of professional judgment



Questions

Advocating for Students with Special Circumstances

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