

Students and parents often have just a question or two preventing them from filing the FAFSA. Once they have the answer(s), they are on their way. We've compiled the most asked questions and answers here; *if you have additional questions or encounter a complicated student situation, please contact FAME.*

## HOW IS DEPENDENCY STATUS DETERMINED?

A student is considered independent once the student can answer "Yes" to any one of the following questions:

- o Was the student born before January 1, 1999?
- o As of today, is the student married?
- o At the beginning of the 2022-2023 school year, will the student be working on a graduate program?
- o Is the student currently serving on active duty in the U.S. Armed Forces for purposes other than training, or is a veteran of the U.S. Armed Forces?
- o Does the student have children or dependents who will receive more than half of their support from the student between July 1, 2022, and June 30, 2023?
- o At any time since the student turned 13, were both of the student's parents deceased, was the student in foster care, or was the student a dependent or ward of the court?
- o Is the student currently or was the student an emancipated minor or in legal guardianship, as determined by a court in the student's state of legal residence?
- o At any time on or after July 1, 2021, was the student homeless or at risk of being homeless?

If the student **can** answer "Yes" to any of the above, the student is considered independent. Students should be prepared to provide documentation to the school to verify their situation.

If the student **cannot** answer "Yes" to any of the above, the student is considered dependent and is required to provide parent information on the FAFSA (**regardless of whether or not they live at home and/or are self-supporting**).

**If the student is unable to provide parent information and is dealing with difficult family circumstances**, contact FAME or the financial aid office to see if pursuing a dependency override is possible.

### **IF A STUDENT IS DEPENDENT, HOW DO YOU DETERMINE WHO MUST PROVIDE PARENT INFORMATION ON THE FAFSA?**

The following is used to determine who must provide parent financial information on the FAFSA:

- o If the student's biological or adoptive parents live together, regardless of marital status or gender, answer the questions about both of them.
- o If the student's biological or adoptive parents are divorced or separated, include information for the parent the student lived with most during the last 12 months. If that parent has remarried, also include the student's stepparent's information.
- o If the student lived with their parents equally, include information for the parent that provides the most financial support. If that parent has remarried, also include the student's stepparent's information. If one of the student's parents is deceased, answer the questions about the surviving parent. If that parent is remarried as of the date the student is filing the FAFSA, answer questions about the student's parent and stepparent.
- o If the student lives with a foster parent, legal guardian, grandparent, or other relative, those individuals are not considered a parent for purposes of filing the FAFSA unless that person has legally adopted the student.
- o If the student does not live with his or her parents, the student must still include parent information. To determine which parent, use the guidelines above, going back to the most recent 12-month period in which the student lived with a parent or the parent provided financial support to the student.
- o A parent claiming the student on their federal taxes has no impact on which parent is required to provide financial information on the FAFSA.

### **WHO IS SUPPOSED TO BE LISTED AS "IN THE HOUSEHOLD" OF A DEPENDENT STUDENT ON THE FAFSA?**

- o The student and parents, even if the student is not living with them.
- o The student's siblings and children, if they will receive more than half their support from the student's parent(s) from July 1, 2022, through June 30, 2023. Siblings need not live in the home. This includes unborn children and siblings of the student who will receive more than half support from the student's parent(s) from birth to the end of the award year. It also includes siblings who would be considered dependent based on the FAFSA dependency questions.
- o Other persons who live with and receive more than half their support from the student's parent(s) and will receive more than half support for the entire award year.

### **FOR THE "NUMBER IN SCHOOL" QUESTION, SHOULD SIBLINGS WHO ARE IN SCHOOL BUT WHO DO NOT LIVE AT HOME BE LISTED?**

Yes, include siblings who are counted in the FAFSA "household" question and who are enrolled at least half-time in a degree or certificate program in the number in school question. DO NOT include the student's parents, even if they are enrolled in school.

### **IF A FAMILY'S INCOME IS CURRENTLY LESS THAN IN 2020, DO THEY STILL PROVIDE 2020 INCOME?**

Yes, even though the current income is less, 2020 income information must still be provided on the FAFSA. But, after the FAFSA has been filed, the student and/or parent should follow up with the financial aid office at any school the student has applied to and let them know about the change in income and discuss a financial aid appeal.

### **WHAT IS THE DIFFERENCE BETWEEN THE FSA ID AND THE SAVE KEY?**

The FSA ID allows an individual access to Federal Student Aid (FSA) websites, including [FAFSA.gov](https://fafsa.gov). The FSA ID also allows individuals to electronically sign and submit the FAFSA. Students will continue to use their FSA ID in the future. A Save Key (a combination of 4-8 characters that the student creates when starting a FAFSA) is a temporary feature that allows the student and/or parent to get back into a saved FAFSA that has not yet been submitted and pick up where they left off.

### **WHAT IF THE STUDENT HAS MORE THAN 10 SCHOOLS THAT HE OR SHE WANTS TO RECEIVE THE FAFSA?**

The FAFSA only has space for 10 schools at a time. If a student has more than 10 schools, the student should follow these steps.

Start by listing the colleges and universities with the earliest financial aid deadlines.

- o Wait until the FAFSA is processed (usually about three days) and then the student should log back into the FAFSA at [FAFSA.gov](https://fafsa.gov) using the student's FSA ID (username and password). The student would then click on Update School Information.
- o Next, click on the School Selection section and delete the needed number of schools and add the schools that weren't listed originally. The order in which schools are listed does not matter or impact financial aid eligibility.
- o Submit the FAFSA.

### **WHAT IF THE PARENT OR STUDENT DOESN'T FILE TAXES?**

Many students and parents are not required to file taxes. Those not required to file should select "Not required to File" when asked their tax filing status. The individuals will still need to list any earnings and/or untaxed income (excluding Social Security or other benefits received from federally means tested programs) received during 2020.

Individuals who have not filed taxes but who are required to file can estimate their income and taxes paid. However, if the student is selected for verification, tax documentation will be required before the student can receive any federal, state, or often institutional need-based financial aid.

### WHICH ASSETS ARE REQUIRED ON THE FAFSA AND WHICH ONES ARE NOT?

- o Assets that must be reported include the current total balance of cash, savings and checking accounts, college investing accounts, net worth of investments, and real estate such as rental property, land, and summer homes.
- o Assets that are NOT reported include the value of retirement accounts, the student's primary residence, family farm, or family business (if there are fewer than 100 full-time employees), personal possessions, pensions, and whole life insurance.
- o Depending on income, many families will be able to skip asset questions completely.

### WHY IS THE IRS DATA RETRIEVAL LINK SOMETIMES NOT AVAILABLE?

For individuals who indicate that they filed taxes, the most common reason is because the marital status and tax filing status are not in sync, which they must be for the link to appear. For example, if the current marital status is separated but the couple filed a joint tax return for the year required, the link would not appear. Conversely, if the current marital status is married but the parents filed separate tax returns (perhaps because they weren't married for the tax year that is required), the link would not appear. Keep in mind that the marital status is as of the day the FAFSA is filed, but the income required is from two years prior (for the 2022-2023 FAFSA, 2020 income is required).

### WHY ISN'T THE PARENT FSA ID WORKING (WE ARE SURE IT IS CORRECT)

#### WHEN THE PARENT IS TRYING TO USE THE IRS DATA RETRIEVAL?

- o First, have the parent confirm that the FSA ID is correct and has been matched with the Social Security Administration. To do this, log into [StudentAid.gov](https://studentaid.gov) with the FSA ID and click on "Update your Contact Info" under More Resources — currently located on the bottom right-hand corner — to see if it has been matched. If it has, the issue is usually a mismatch somewhere.
- o To identify the mismatch, start by making sure the FSA ID is being used for the correct parent. Back up a few slides and confirm which parent is Parent 1 and which is Parent 2. It doesn't matter which parent is listed first (Parent 1) or second (Parent 2) on the FAFSA, but you do want to be sure that the FSA ID information is being entered for the intended parent. If Parent 1 is selected, but Parent 2's FSA ID information is entered, it won't work.
- o If that is not the issue, double check the parent name, date of birth, and social security number for that parent in the Parent Demographic section. If any of this information is incorrect and doesn't match the information used to create the FSA ID, the FSA ID won't work. Often it is simply the wrong first initial or a transposed number. Once correct in the Parent Demographic information section and consistent with what was used when creating the FSA ID, the FSA ID should work.

**These are only a few of the most common questions. If you have other questions, or want to discuss any of the above, please reach out to us! We're here to help!**