

Filing The FAFSA With Students in Unique Living Situations

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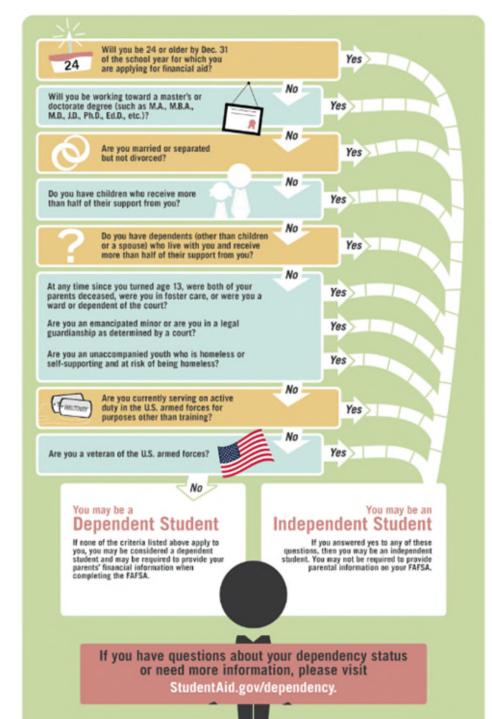








- Determining dependency status is the student independent?
 - Dependency status questions
- Special circumstances
- Definition of parent
- Changes and appeals







Save FAFSA Form

C Reset FAFSA Form

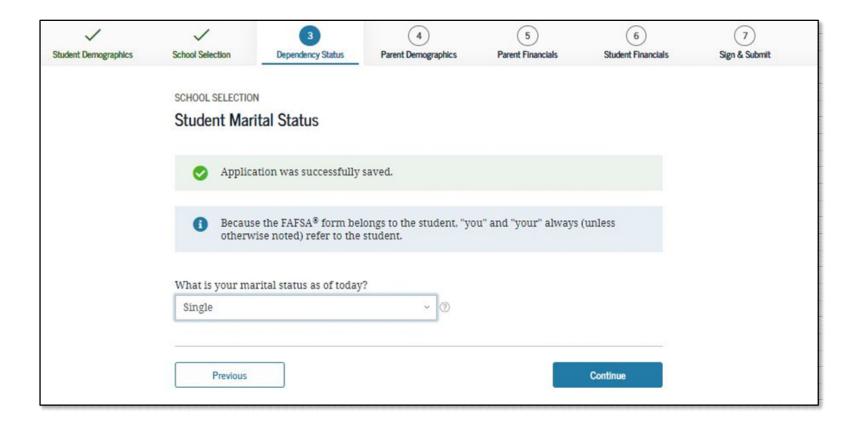
C→ Exit FAFSA Form

The FAFSA asks a series of questions in section 3 "Dependency Status" that determines if they move on to section 4 & 5 (Parent information) or skips past parent info into section 6 "Student Financials"



Determining Dependency Status

 The "easy" questions are already answered ("are you over 24" "are you working on a master's/doctorate degree") in Section 1

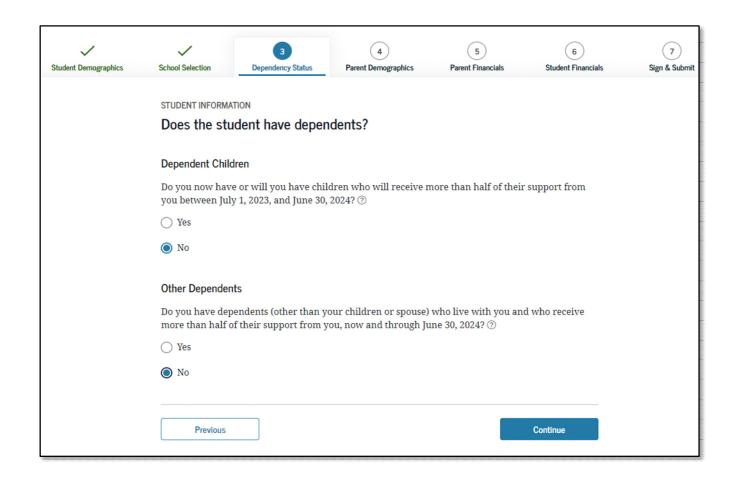




Have children and provide more than half their support?

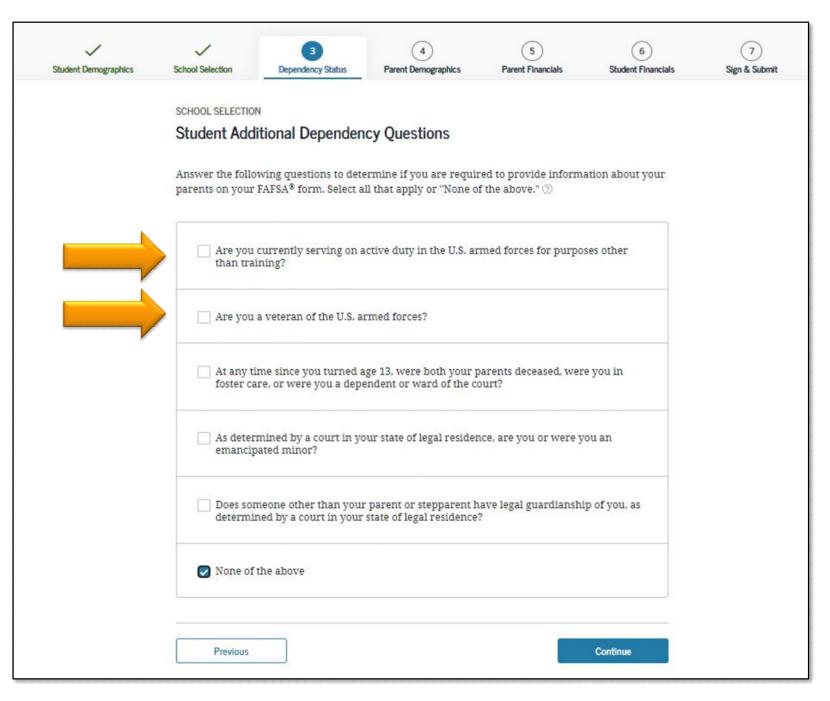
Have dependents (other than spouse and children) and provide more than half their support?

Children & Dependents Questions





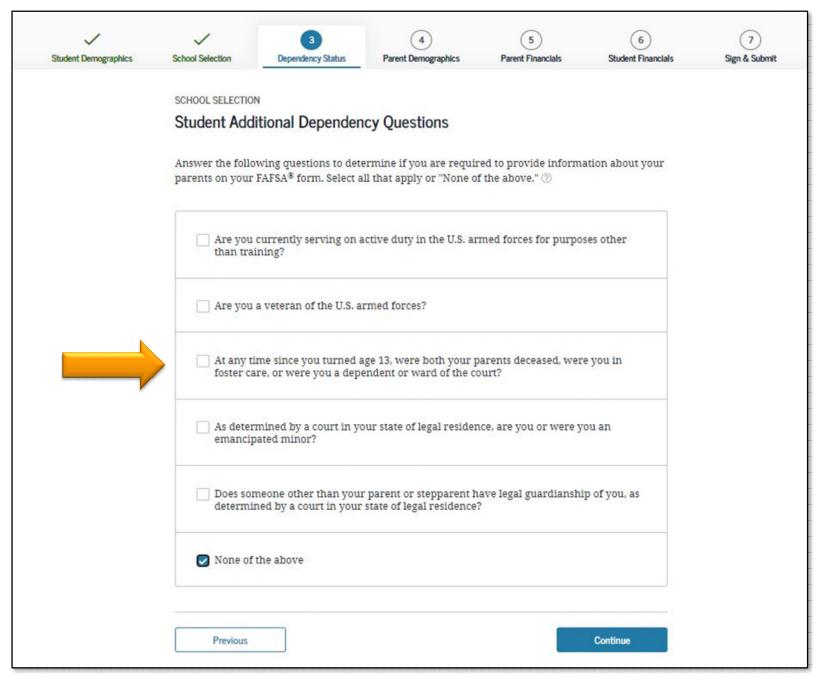
- Active-duty military for purposes other than training
 - National Guard or Reserves only if they were called up to active Federal duty
- Veteran
 - Has engaged in the active duty in the United States Army, Navy, Air Force, Marines, or Coast Guard; and was released under a condition other than dishonorable.





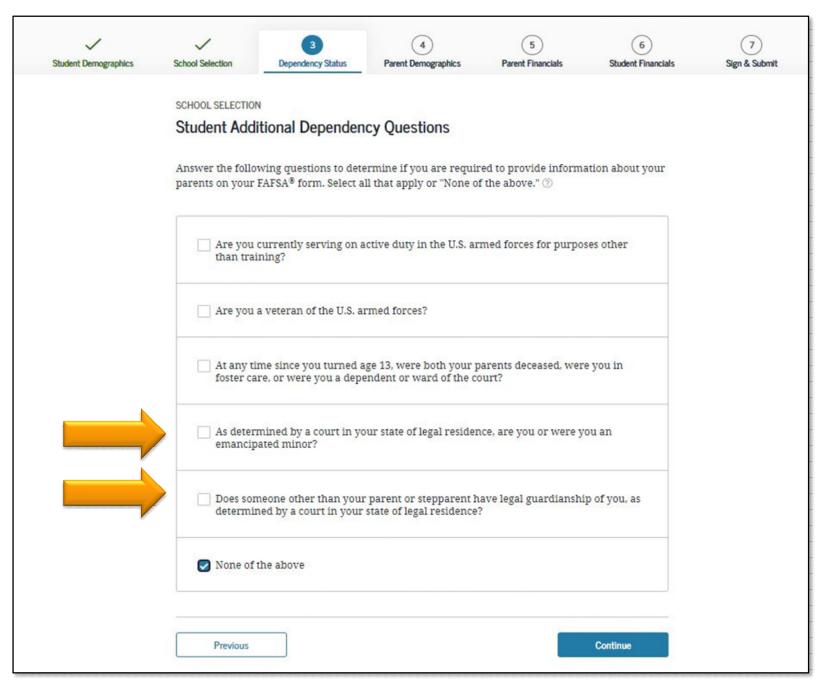
Orphan, foster care, dependent/ward of the court

- No living parent (biological or adoptive) at any time since turning age 13
- ☐ In foster care at any time since turning age 13
- □ A ward of the court at any time since turning age 13



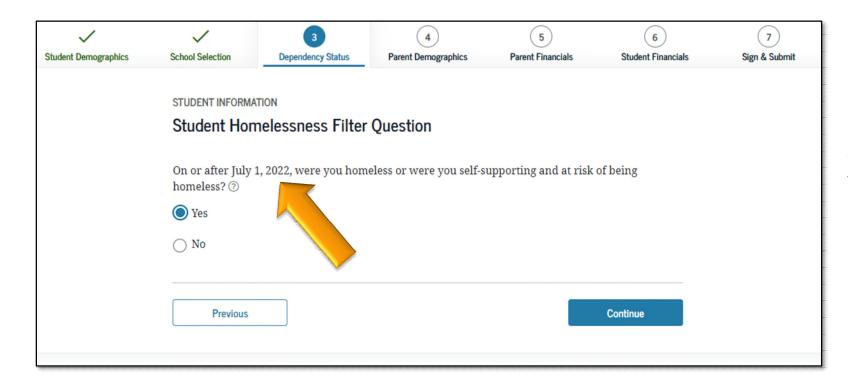


- Emancipated minor
 - As determined by a court in your state of legal residence
- Legal guardianship
 - Does someone
 <u>other than</u> your
 parent or stepparent
 have legal
 guardianship of you
 as determined by a
 court in your state
 of legal residence?





Homelessness



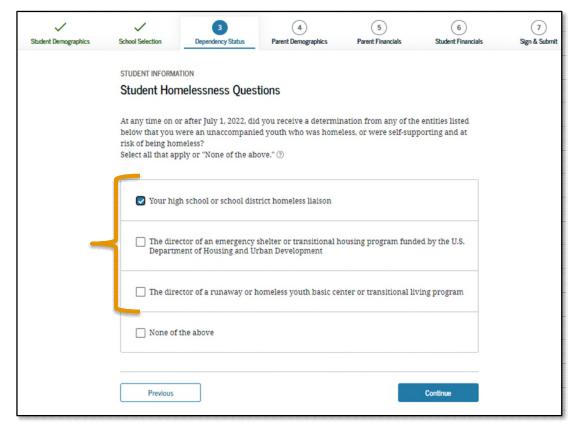
If experiencing homelessness but living with and/or receiving support from parents, students will answer NO to this question because they are not an unaccompanied homeless youth.

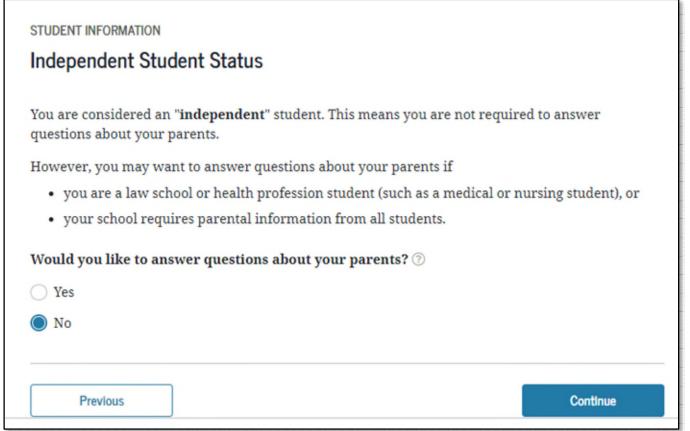
For the 2023-24 FAFSA

https://studentaid.gov/help/student-homelessness-questions



Homelessness





Then will continue on to student financial questions and finish the FAFSA.



STUDENT INFORMATION Student Homelessness Ouestions At any time on or after July 1, 2022, did you receive a determination from any of the entities listed below that you were an unaccompanied youth who was homeless, or were self-supporting and at risk of being homeless? Select all that apply or "None of the above." ② Your high school or school district homeless liaison The director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development The director of a runaway or homeless youth basic center or transitional living program None of the above Continue Previous

Homelessness

STUDENT INFORMATION

Homeless or at Risk of Being Homeless

Important: You indicated you are homeless or at risk of being homeless, and you answered "None of the above" when presented with the specific homeless questions. Read on for more information.

Homeless or at Risk of Being Homeless

Your financial aid administrator can decide that you meet both of the following conditions necessary to be considered homeless and, therefore, do not need to provide parental information:

- You are homeless, or self-supporting and at risk of being homeless. Homeless means you are
 lacking fixed, regular, and adequate housing, which includes living in shelters, parks, motels,
 hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with
 other people because you had nowhere else to go. Also, if you are living in any of these
 situations and fleeing an abusive parent, you may be considered homeless even if your parent
 would otherwise provide a place to live.
- You are unaccompanied, which means you are not living in the physical custody of your parent(s) or guardian(s).

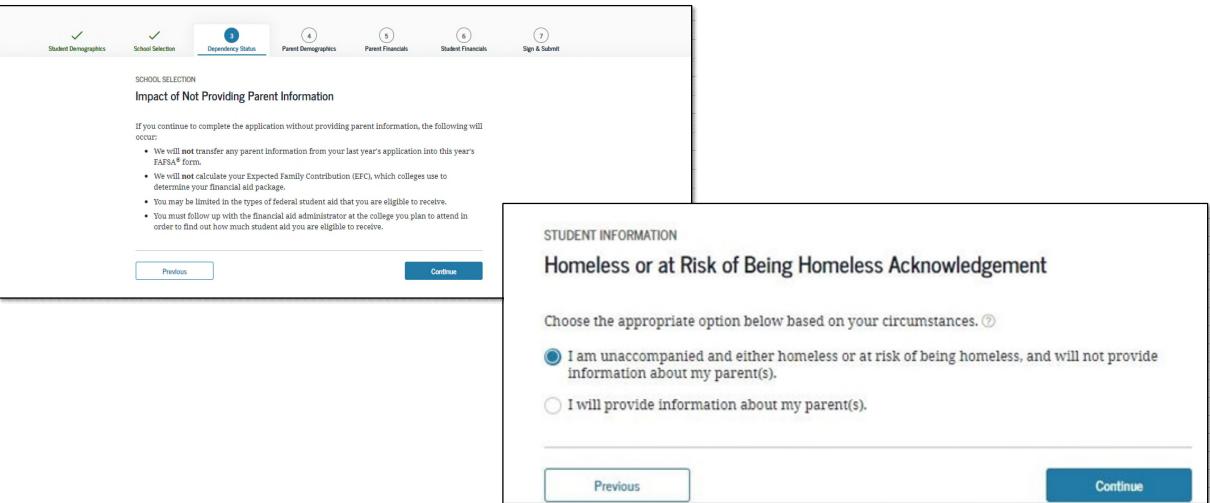
If you believe that you meet these conditions and would like to follow up with the financial aid administrator at the college you plan to attend, select **Continue**.

Previous

Continue



Homelessness



Then will continue on to student financial questions and finish the FAFSA.





- The student must follow up with a financial aid administrator (FAA) must make this determination.
- Documentation that an FAA may consider includes (but not limited to):
 - Local school district personnel
 - State homeless education coordinators
 - Staff from college access programs (TRIO, GEAR UP)
 - Mental health professionals, social workers, doctors, and clergy





- The determination may be based on a documented interview with the student and a financial aid administrator if no written documentation available.
- Dear Colleague Letter (GEN-15-16)
 - "If the institution has no conflicting information about the status of the student, the institution should **not** request additional documentation."
 - Documentation only needs to include whether or not student is homeless or at risk – not why



Questions?



Special Circumstances

Example of special circumstances:

- The parents are incarcerated
- Student does not know where parents are and is unable to contact them
- Student left home due to abusive environment

Situations that are **not** special circumstances: (for FAFSA purposes)

- Parents do not want to provide information
- Parents refuse to help pay for college
- Parents do not claim student as dependent on income taxes
- Student does not live with the parents



Special Circumstances

Students should reach out to the Financial Aid Office to document their situation

Documentation might be

- Court or law enforcement documents
- Letters from a clergy member, social worker or medical authority
- Letters from a school counselor
- A dependency override from another college in same year
- A signed statement from the student and/or family member familiar with situation



Page 65 Application and Verification Guide



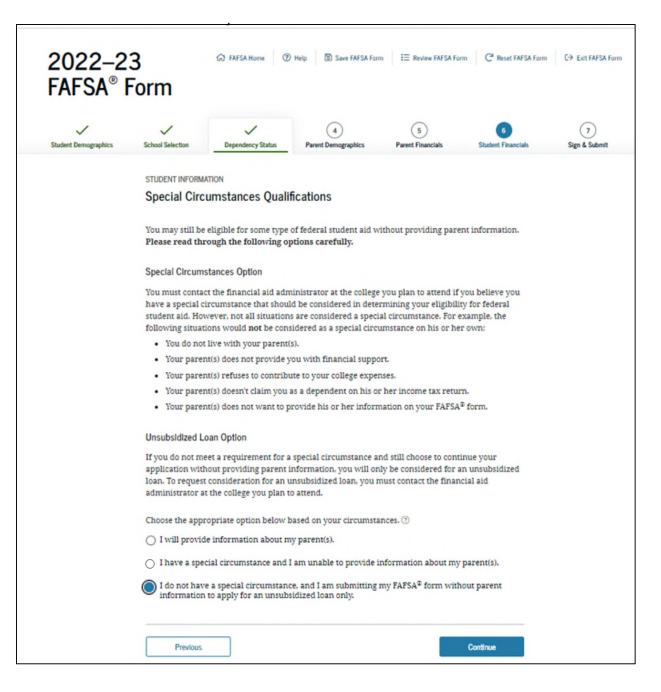
Financial Aid Office

- Financial aid administrator makes the final determination
- Decision cannot be appealed to US Dept. of Education
- Decision made at one college may differ from another college
- May have to provide documentation each year

COLLEGE USE ONLY	FEDERAL SCHOOL CODE
D/O 1 Homeless Youth O	4
FAA Signature	



Questions?



Special Circumstances/ Unsubsidized Loan Only

If the student has no special circumstances and can't provide parent information – they are typically not eligible for federal aid.

However, student may be eligible for Unsubsidized Loan only.

Application and Verification Guide (Pg. 64):

Dependent students whose parents refuse to support them are not eligible for a dependency override, but they may be able to receive dependent level unsubsidized Direct Loans only.

For a student to be eligible for this provision you must get documentation

- (1) that his or her parents refuse to complete the FAFSA and
- (2) that they do not and will not provide any financial support to him or her (include the date support ended).

If the parents refuse to sign and date a statement to this effect, you must get documentation from a third party (the student is not sufficient), such as a teacher, counselor, cleric, or court.



Special Circumstances/ Unsubsidized Loan Only

 If approved the student can access the Unsubsidized Direct Student Loan in the amount up to the maximum for their grade level

GRADE LEVEL OF DEPENDENT STUDENT	BASE AMOUNT OF UNSUBSIDIZED LOAN	ADDITIONAL AMOUNT OF UNSUBSIDIZED LOAN	TOTAL AMOUNT OF UNSUBSIDIZED LOAN
ONE	\$3,500	\$2,000	\$5,500
TWO	\$4,500	\$2,000	\$6,500
THREE AND ABOVE	\$5,500	\$2,000	\$7,500



Free Community College



What is the Free College Scholarship?

The Free College Scholarship gives recent high school graduates a leg up on their next adventure as they enter the workforce in the wake of a global pandemic. High school graduates from the Classes of 2020, 2021, 2022, and 2023 all qualify for a Free College Scholarship that pays 100% of tuition and mandatory fees at any one of our seven colleges across the state.



Who is eligible for a Free College Scholarship?

If you graduated high school (or earned the equivalent of a high school diploma, like a GED or Hi-SET) in 2020, 2021, 2022, or 2023 - you're eligible. It's that simple. There are no income or age limits. All you have to do is enroll full time in a degree or certificate program and accept any state or federal aid you qualify for. That's it - you're in!



What does the Free College Scholarship cover?

This scholarship pays for up to two years of tuition and mandatory fees, after federal and state grant aid has been applied. Those students who qualify for maximum grant aid may use any additional grant funds to cover the cost of books, supplies, and other related educational expenses.



Sounds good to me! How do I sign up?

Apply to one of Maine's seven community colleges - or just fill out the form at the top of the page. We'll assign you an advisor who will work with you to fill out an application, complete your financial aid application (aka the FAFSA), and pick out a program. We can do it over the phone, on Zoom, or in person. Whatever you need, we'll help you get there.



> Where can I study?

COMMUNITY COLLEGE



EASTERN MAINE COMMUNITY COLLEGE



KENNEBEC VALLEY COMMUNITY COLLEGE Fairfield/Hinckley,



COMMUNITY COLLEGE Presque Isle, Maine



SOUTHERN MAINE COMMUNITY COLLEGE Portland/Brunswick.





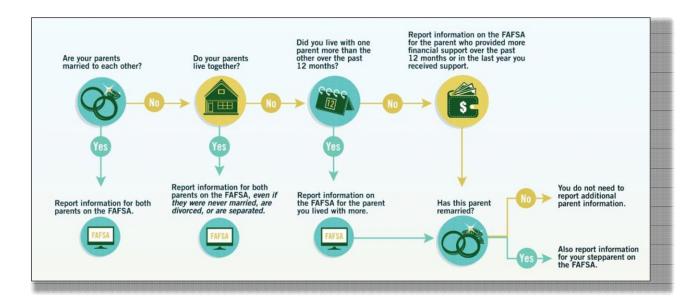
YORK COUNTY COMMUNITY COLLEGE



Questions?



Who Qualifies as Parent?



Who is considered a parent

- Biological parents
- Adoptive parents
- Stepparents, if they are married to the student's biological or adoptive parent

The following people are not your parents unless they have legally adopted you:













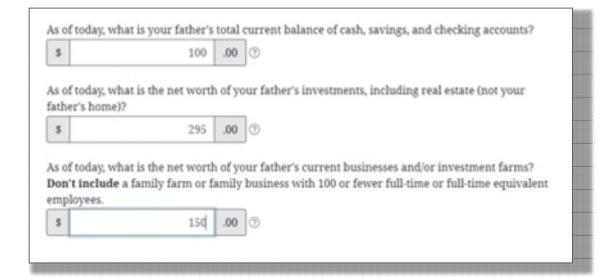
If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency



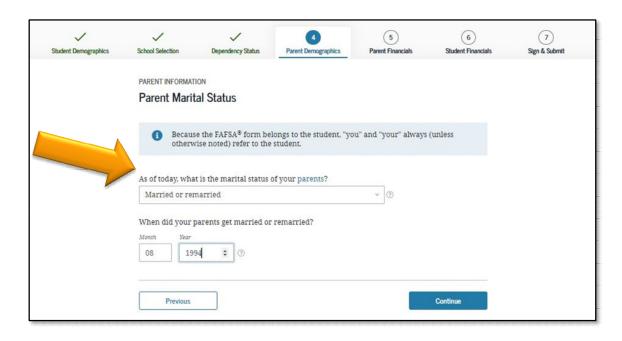
FAFSA Is a Snapshot

- Much of the information is "as of the day the FAFSA is filed," except for income.
- 2021 income information will <u>always</u> be used when initially filing the 2023-2024 FAFSA.





Parent Marital Status



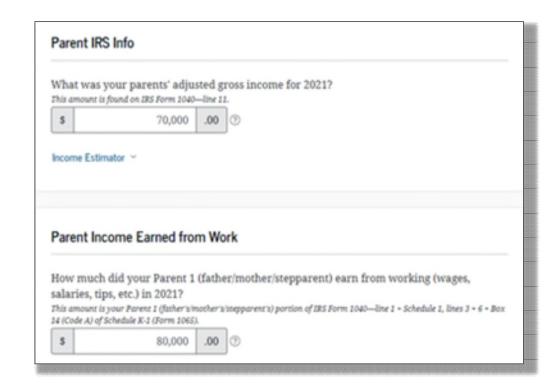
Marital status must reflect status on the day the FAFSA is filed.

- Information needed is based on <u>current</u> marital status:
 - If currently married, but not married for 2021 tax year
 - Provide income/assets for both parent (parent student lived with most during the last 12 months) and new stepparent.
 - Manually add income from both tax returns and other sources.



Parent Marital Status

- Information needed is based on <u>current</u> marital status:
 - If currently separated/divorced, but married for 2021 tax year
 - Provide income/assets for only one parent (parent student lived with most during the last 12 months).
 - Use the IRS tax table or Tax Rate
 Schedule (preferable) or pro-rate to determine taxes.





Changes and Appeals

- Income appeals:
 - Income is no longer reflective of situation when FAFSA filed or changes after the FAFSA is filed:
 - Remember, 2021 income <u>always</u> used when initially filing the 2023-2024 FAFSA.
 - Income may change after the FAFSA is filed.
 - If income on FAFSA no longer reflective of current situation, contact the school to discuss.
 - Do not update the FAFSA Contact the Financial Aid Office



Changes and Appeals

Contact school to discuss (changes and appeals won't always impact aid eligibility):

- Changes that occur <u>after</u> the FAFSA has been filed:
 - Marital status changes
 - Death of parent
- Also contact school to discuss items that aren't on the FAFSA:
 - Significant medical expenses
 - Other nondiscretionary expenses
 - Parent in college at least half-time
 - Parent educational loan payments
- Families should be prepared to but details in writing and document the situation.



What Students Can Do Now

- Encourage students to file the FAFSA early (After October 1st each year)
 - Counselors and partners are you signed up for access to FAME's FAFSA portal?
- Encourage students to be proactive with the Financial Aid Office in these situations
 - Find out the process and start gathering paperwork now!
- Make sure student gathers all necessary documentation
 - Copies can be obtained but sometimes takes time
- Have the student seek help filing the FAFSA (from FAME): <u>FAMEmaine.com/Contact</u>
- Use Swift Student website to build your letter to the financial aid office: https://formswift.com/swift-student









FAMEmaine.com/Events



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