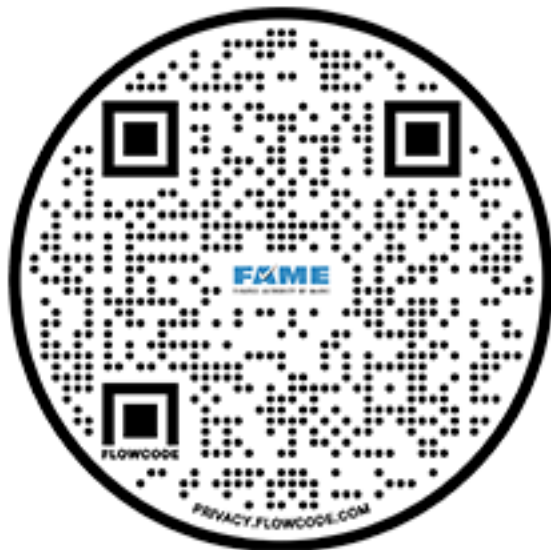


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Working with Students with Challenging Situations

Wednesday Webinar – May 10, 2023

Jessica Whittier, College Access Counselor
Mila Tappan, College Access and Outreach Manager

- Who is considered a parent on the FAFSA?
- Situations built into the FAFSA
- Unusual circumstances and dependency overrides
- FAFSA simplification's impact on these situations

Who Qualifies as Parent?

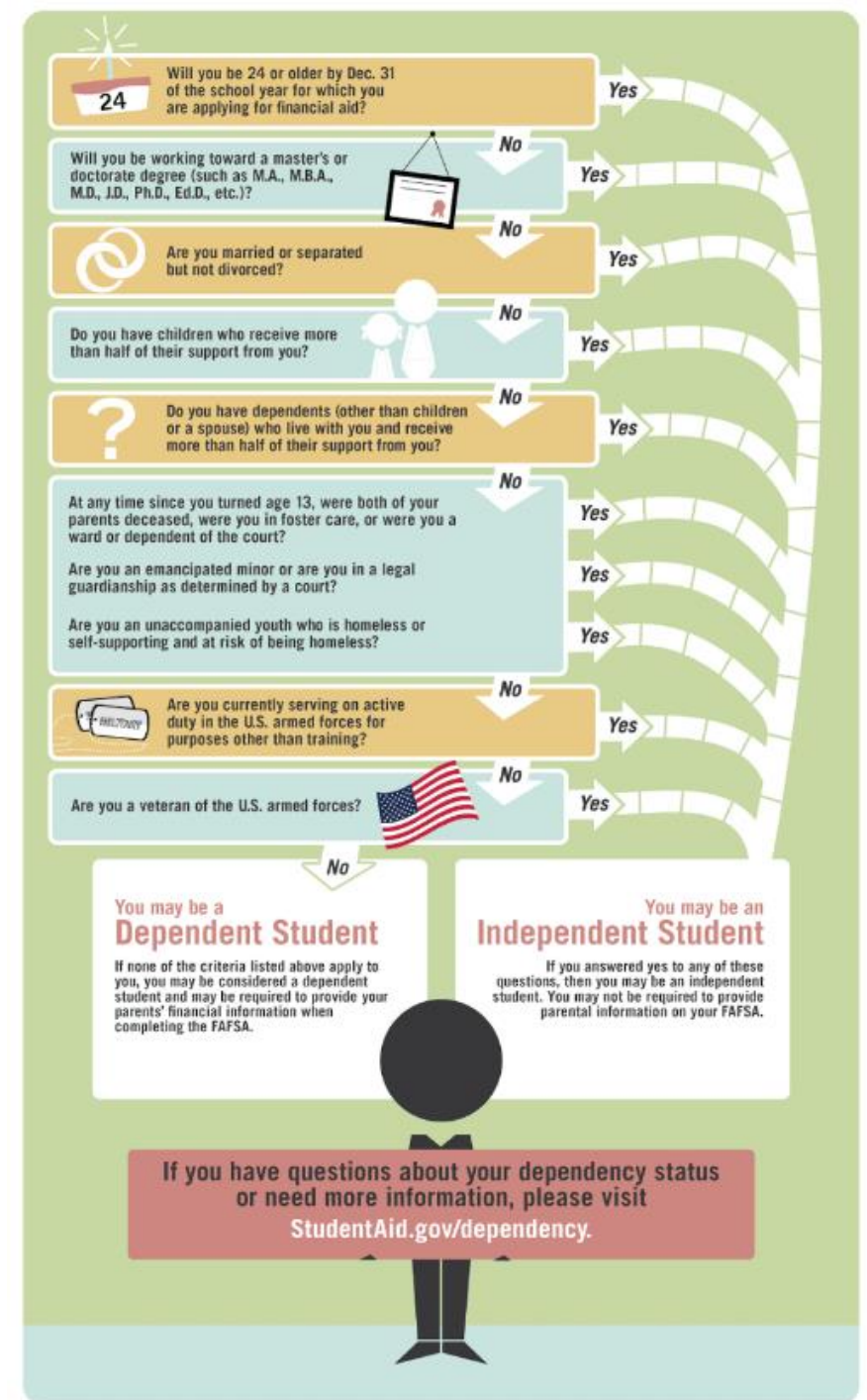
- Who is considered a parent:
 - Biological parents
 - Adoptive parents
 - Stepparents, if they are married to the student's biological or adoptive parent

Who Qualifies as Parent?

- Who is **NOT** considered a parent on the FAFSA (will never have provide info on the FAFSA):
 - Foster parents
 - Legal guardians who have not adopted the student
 - Relatives who have not adopted the student
 - Stepparents who have not adopted the student and who would be the only person providing parental information

A student will be considered independent if they are able to answer yes to **any one** of the questions in the FAFSA dependency section.

Let's review each of these questions.



- Born before 1/1/2000 (23–24 FAFSA)
- Married as of the day the FAFSA is being filed
- Graduate or professional student

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

The screenshot shows a web application interface for the FAME online application. At the top, there is a progress bar with seven steps: 1. Student Demographics (checked), 2. School Selection (checked), 3. Dependency Status (active), 4. Parent Demographics, 5. Parent Financials, 6. Student Financials, and 7. Sign & Submit. The main content area is titled "STUDENT INFORMATION" and contains the question "Does the student have dependents?". Below this, there are two sections: "Dependent Children" and "Other Dependents". Each section has a question and two radio button options: "Yes" and "No". In both sections, the "No" option is selected. At the bottom of the form, there are two buttons: "Previous" and "Continue".

STUDENT INFORMATION

Does the student have dependents?

Dependent Children

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2023, and June 30, 2024? ⓘ

Yes

No

Other Dependents

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, 2024? ⓘ

Yes

No

Previous Continue

- 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**.

Student Demographics ✓ School Selection ✓ **3** Dependency Status Parent Demographics 4 Parent Financials 5 Student Financials 6 Sign & Submit 7

SCHOOL SELECTION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above." ?

- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?
- 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?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- None of the above

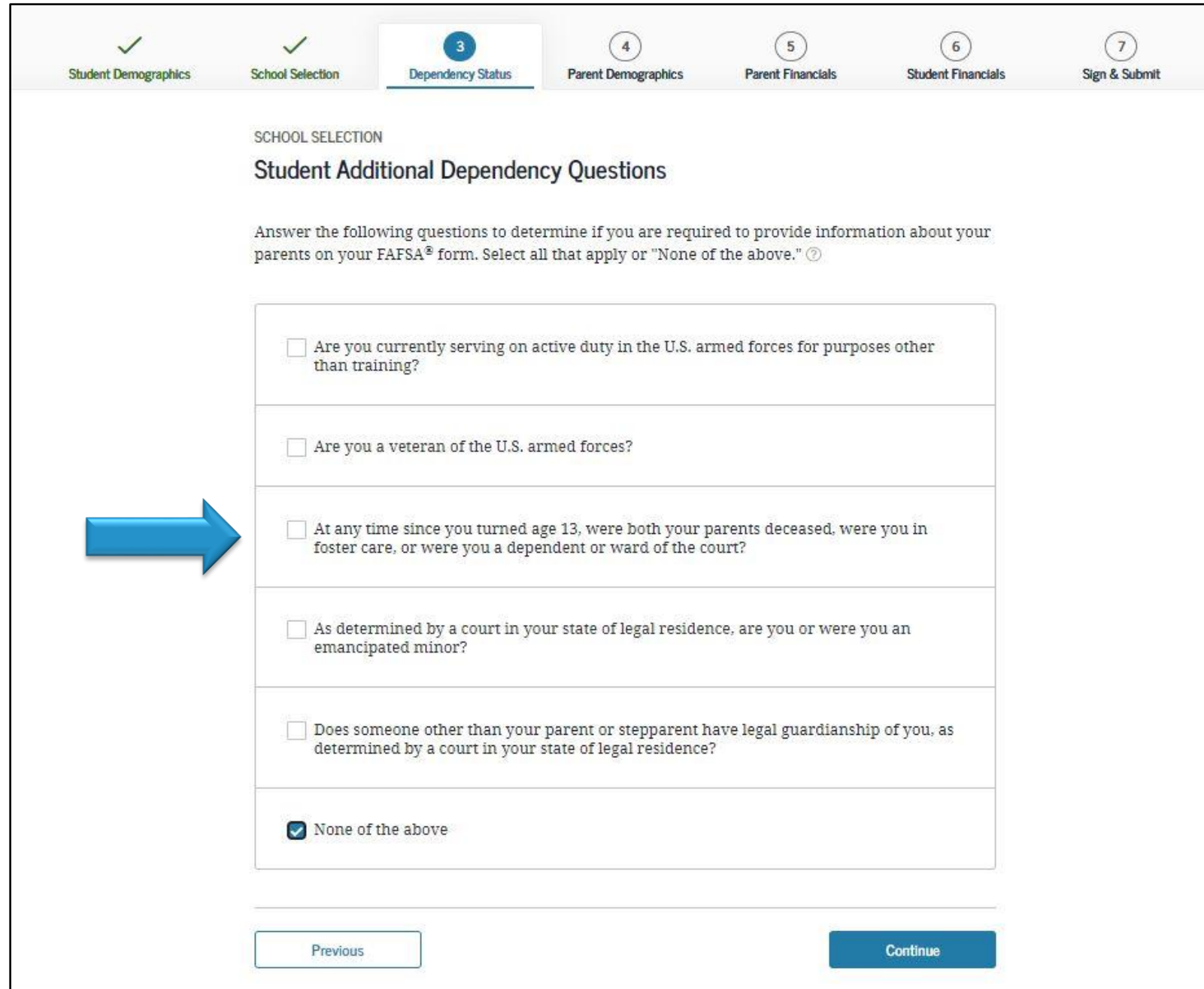
Previous Continue

Orphan, in foster care, or 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**



Student Demographics ✓ School Selection ✓ **3** Dependency Status Parent Demographics 4 Parent Financials 5 Student Financials 6 Sign & Submit 7

SCHOOL SELECTION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above." ?

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- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- None of the above

Previous Continue

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

Student Demographics ✓ School Selection ✓ **3** Dependency Status Parent Demographics 4 Parent Financials 5 Student Financials 6 Sign & Submit 7

SCHOOL SELECTION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above." ?

- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
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- 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?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- None of the above

Previous Continue

The screenshot shows a multi-step application process. The steps are: 1. Student Demographics (checked), 2. School Selection (checked), 3. Dependency Status (active), 4. Parent Demographics, 5. Parent Financials, 6. Student Financials, and 7. Sign & Submit. The active step, 'Dependency Status', contains the 'STUDENT INFORMATION' section with the 'Student Homelessness Filter Question'. The question asks: 'On or after July 1, 2022, were you homeless or were you self-supporting and at risk of being homeless?'. There are two radio button options: 'Yes' (selected) and 'No'. A blue arrow points to the 'Yes' option. At the bottom of the form are 'Previous' and 'Continue' buttons.

Important Note:

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>

✓ Student Demographics ✓ School Selection **3** Dependency Status 4 Parent Demographics 5 Parent Financials 6 Student Financials 7 Sign & Submit

STUDENT INFORMATION
Student Homelessness Questions

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." ?

- 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

[Previous](#) [Continue](#)

STUDENT INFORMATION
Independent Student Status

You are considered an **"independent"** student. This means you are not required to answer questions about your parents.

However, you may want to answer questions about your parents if

- you are a law school or health profession student (such as a medical or nursing student), or
- your school requires parental information from all students.

Would you like to answer questions about your parents? ?

Yes
 No

[Previous](#) [Continue](#)

Student will continue to student financial questions and finish the FAFSA.

STUDENT INFORMATION

Student Homelessness Questions

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." ⓘ

- 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

Previous

Continue

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

Progress bar: Student Demographics (✓), School Selection (✓), **Dependency Status (3)**, Parent Demographics (4), Parent Financials (5), Student Financials (6), Sign & Submit (7)

SCHOOL SELECTION

Impact of Not Providing Parent Information

If you continue to complete the application without providing parent information, the following will occur:

- We will **not** transfer any parent information from your last year's application into this year's FAFSA® form.
- We will **not** calculate your Expected Family Contribution (EFC), which colleges use to determine your financial aid package.
- You may be limited in the types of federal student aid that you are eligible to receive.
- You must follow up with the financial aid administrator at the college you plan to attend in order to find out how much student aid you are eligible to receive.

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STUDENT INFORMATION

Homeless or at Risk of Being Homeless Acknowledgement

Choose the appropriate option below based on your circumstances. ?

- I am unaccompanied and either homeless or at risk of being homeless, and will not provide information about my parent(s).
- I will provide information about my parent(s).

[Previous](#) [Continue](#)

Student will continue 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**

Examples of unusual 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
- Obtaining parent information could lead to abuse

Situations that are **not** unusual 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

If student has unusual circumstances, they can request the Financial Aid Office consider them for a Dependency Override (not provide parental information on the FAFSA)

Unusual Circumstances

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

Documentation examples:

- 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



- 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 (this is changing due to FAFSA Simplification)**

STUDENT INFORMATION

Special Circumstances Qualifications

You may still be eligible for some type of federal student aid without providing parent information. Please read through the following options carefully.

Special Circumstances Option

You must contact the financial aid administrator at the college you plan to attend if you believe you have a special circumstance that should be considered in determining your eligibility for federal student aid. However, not all situations are considered a special circumstance. For example, the following situations would **not** be considered as a special circumstance on his or her own:

- You do not live with your parent(s).
- Your parent(s) does not provide you with financial support.
- Your parent(s) refuses to contribute to your college expenses.
- Your parent(s) doesn't claim you as a dependent on his or her income tax return.
- Your parent(s) does not want to provide his or her information on your FAFSA® form.

Unsubsidized Loan Option

If you do not meet a requirement for a special circumstance and still choose to continue your application without providing parent information, you will only be considered for an unsubsidized loan. To request consideration for an unsubsidized loan, you must contact the financial aid administrator at the college you plan to attend.

Choose the appropriate option below based on your circumstances. ?

- I will provide information about my parent(s).
- I have a special circumstance and I am unable to provide information about my parent(s).
- I do not have a special circumstance, and I am submitting my FAFSA® form without parent information to apply for an unsubsidized loan only.

Previous

Continue

No Unusual Circumstances/ Unsubsidized Loan Only

If the student doesn't meet the unusual circumstances criteria and can't provide parent information, they are 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). – this is gone for 24-25.**

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.

Financial Aid Administrator Professional Judgment

- Defines categories of professional judgment:
 - **Special Circumstances** refer to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements.
 - **Unusual Circumstances** refer to the conditions that justify an aid administrator making a dependency override based on a Unusual situation (e.g., parental abandonment, abuse, parent incarceration).
- Institutions may use a dependency override determination made by another school in the same **or a prior** award year.

Financial Aid Administrator Professional Judgment

- Students with approved **unusual circumstances determinations** (dependency overrides) **will carry forward** for subsequent years if their circumstances remain unchanged.
- **Renewal applicants** with an eligible homeless youth, foster care youth, orphan, ward of the court, emancipated minor, or legal guardianship flag on their FAFSA will have answers to these questions **carried forward** and pre-populate their upcoming FAFSA.
 - Renewal applicants must still **affirm** that their previous answers are correct and currently applicable.

Acceptable Documentation

- Unusual Circumstances
 - A documented call or written statement from a representative of a **TRIO** program that confirms the circumstances **is acceptable documentation!**
- Unaccompanied Homeless Youth
 - Documentation in the form of a phone call or written statement from the director of a Federal **TRIO** program, or their designee, is now considered **adequate for determining independence due to homelessness.**

Provisional Independence

- **New process** for students with unusual circumstances who cannot provide parent information on the FAFSA.
- Students will be **allowed to complete the FAFSA as independent students**, with their final determination subject to approval of documentation submitted to their school.
- **SAI to be calculated** - student will receive estimated Pell Grant on SAR
- Students with approved **unusual circumstances determinations** (dependency overrides) **will carry forward** for subsequent years if their circumstances remain unchanged.



Questions?



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