

Case 1:

Katherine is a high school senior. Her parents are divorced, and she lives with her dad. She visits her mom on the weekends. Neither of her parents has remarried. Katherine's mom pays a small amount of child support, but her dad covers all her other expenses. Are both parents contributors on the FAFSA? If not, how does Katherine determine which parent is the contributor on her FAFSA?

Katherine's biological/adoptive parents are divorced, so only one of those parents is a contributor on the FAFSA. For the 2024-2025 FAFSA, a contributor is defined as the parent who provided the most financial support in the last 12 months. It appears that Katherine's dad provides the majority of the support. Assuming that is true, her dad is a contributor on the FAFSA, and her mom is not.

Case 2:

Aiden is a dependent student. His parents are married and live together. Which of his parents needs an FSA ID? What questions need to be asked to determine the answer?

We need to know if Aiden's parents filed a joint tax return. If they filed jointly, only one parent needs an FSA ID. If they filed separately, both of his parents need an FSA ID.

Case 3:

Kai is a dependent student whose parents are married and filed a joint tax return. Neither of his parents are willing to grant consent and approval on the FAFSA. However, they are willing to enter income information manually. Is Kai eligible for federal student aid? What steps might need to be taken going forward?

*If Kai's parents do not provide consent and approval, no income information can be provided by the IRS. A manual pathway will open for them to provide the information manually. However, because they did not provide consent and approval, Kai will be **ineligible for federal student aid**. When parents are married and file a joint tax return, only one parent is required to provide consent and approval. One of Kai's parents can sign back into the FAFSA after it is filed and provide consent and approval – then Kai would be eligible for federal student aid.*

Case 4:

Ethan is a dependent student who lives with his parents. His parents are married to each other, and they are reluctant to complete the FAFSA. Are Ethan's parents considered contributors on the FAFSA? If so, does that mean they will have to pay for some of his higher education expenses?

*Depending on how they filed their federal taxes, at least one of Ethan's parents would be considered a contributor. If they filed jointly, only one parent needs to be a contributor. If they filed separately, both parents are considered contributors. Regardless, information for both parents is required. It's important to note that as contributors, Ethan's parents are not obligated to pay for Ethan's higher education; they're merely asked to provide consent and approval for federal tax information (FTI) to be shared with colleges so Ethan can get federal student aid. If they do not provide consent and approval, Ethan will be **ineligible for federal student aid**. Parent unwillingness to file the FAFSA is not considered an unusual circumstance (which would allow Ethan to file his FAFSA without parent information). However, there may be additional circumstances that should be considered, so it's worth asking*

Ethan some additional questions. If parents aren't willing to provide information on the FAFSA, a student can be considered for an unsubsidized loan only. (Further documentation will be needed.)

Case 5:

Olivia is a dependent student whose parents are married and file separate tax returns. Do both of Olivia's parents need an FSA ID?

Yes, both of Olivia's parents are considered contributors, so they'll need to obtain their own FSA IDs and each of them will need to provide consent and approval.

Case 6:

While completing the FAFSA, Theo is asked to invite his parents to contribute (add parent information) to the parent section of his FAFSA. Theo's parents are married and file a joint tax return, so only one of his parents needs to be a contributor. In this case, Theo's mom is going to be his contributor. He knows his mom's birth date and email address, but he doesn't know her Social Security number (SSN). Will Theo still be able to invite his mom to contribute (add information) to the parent section of his FAFSA? Should he guess at his mom's SSN to have the invite sent?

*To invite his mom to provide information and consent and approval on his FAFSA, Theo needs the following three pieces of information: 1.) his mom's **exact** legal name as it appears on her Social Security card; 2.) his mom's date of birth; and 3.) his mom's Social Security number. These three pieces of information must match the information Theo's mom provided when she created her FSA ID. If these do not match, the sections of the FAFSA that Theo and his mom each need to complete cannot be linked together. Theo also needs to provide an email address where his mom's (contributor) invitation will be sent, but the email address Theo provides doesn't have to match the email address his mom provided when she created her FSA ID.*

Important: *Theo should not guess his mom's SSN, legal name, or her date of birth. He must provide the exact same information his mom provided when she set up her FSA ID.*

Case 7:

Megan is a student experiencing homelessness who is part of an Upward Bound program. She hasn't discussed her living situation with anyone at her high school, but she has discussed it with her Upward Bound counselor. When she files the FAFSA, she realizes someone needs to document her homelessness situation. Who can provide that documentation? Does it need to be provided each year?

Megan's Upward Bound counselor (assuming the counselor can act as their director's designee) can document her homeless situation, a change that was new for the 2023-2024 academic year. If Megan's high school homeless liaison has documented her homeless situation, they would also be able to document her situation for financial aid purposes. Additionally, the director of a homeless shelter could also provide documentation of Megan's situation. Megan only needs to provide documentation for the first year unless her circumstances change. If she transfers to another school, the financial aid office at the new school must accept her previous school's homeless determination if it was made during the same or a prior award year.

Case 8:

It's January 1st and Matt, an independent student, is ready to file his FAFSA. If he's not done anything to prepare, like get an FSA ID, can he file his FAFSA on January 1st?

No, Matt first needs to get an FSA ID and then wait for it to be matched with the Social Security Administration (a process that can take up to one week). Once his FSA ID has been matched, Matt can file his FAFSA.

Case 9:

Suzanne is a high school senior who is worried about being able to afford college. Her parents are divorced, and she lives with her mom who is a single parent. She knows what her mom's adjusted gross income is for 2022. Is there any information about Pell Grant eligibility that can be determined for Suzanne today?

Yes, if Suzanne knows her mom's adjusted gross income, marital status, and family size, she can use the Pell look-up tables to determine if she is eligible for a minimum or maximum Pell Grant. Even if she is not eligible for a maximum or minimum Pell Grant, it is possible that she will be eligible for a calculated Pell Grant when she files the FAFSA.

For more information, visit:

[FAMEmaine.com/FAFSAsimplification](https://famemaine.com/FAFSAsimplification)