



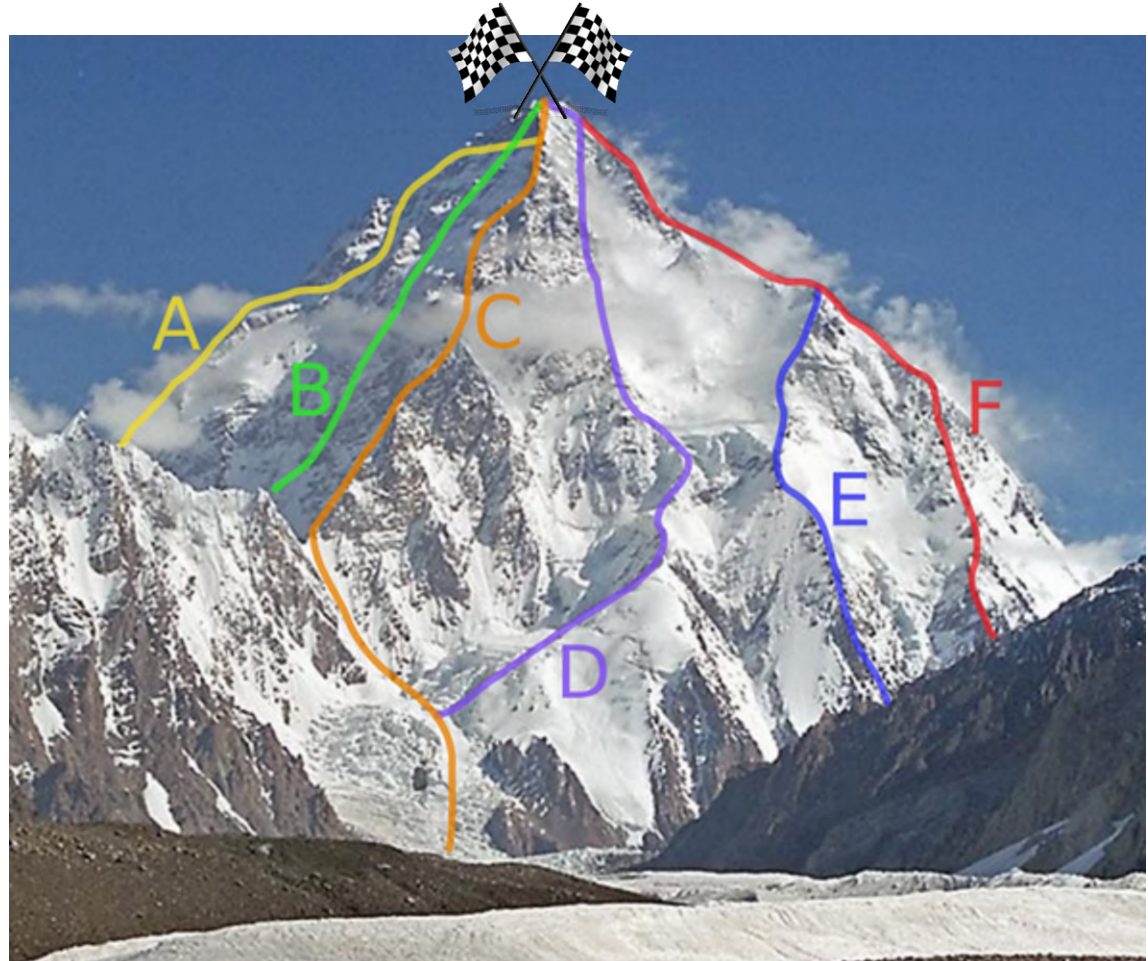
FAFSA Pathways for Unique Situations

March 15, 2024

PRESENTED BY

**Michelle Radley and Nikki Vachon,
College Access Counselors**

- Dependent vs. Independent for FAFSA purposes
- Unaccompanied Homeless students
- “It’s complicated”
- Parents refuse to file the FAFSA
- Contributors without an SSN
- Ineligible students
- Technologically “stuck”



Dependent vs. Independent

- They are 24 or older by December 31 of the award year
- They are married
- ★ They are a U.S. veteran or active-duty military service other than training purposes
- ★ They are an emancipated minor
- ★ They are a recently homeless youth or self-supporting
- They are financially supporting dependent children
- They are an orphan (both parents deceased)
- ★ They are a ward of the court

Personal Circumstances Demographics Financials Colleges

Student Personal Circumstances

Select all that apply.

The student is currently serving on active duty in the U.S. armed training.

The student is a veteran of the U.S. armed forces.

The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025.

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

None of these apply.

**YES
 (checkmarks)
 on any of
 these make
 the student
 independent.**

★ School will request documentation on some items

Unaccompanied Homeless Students

Any of these could document a situation

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?


Yes No

Did any of the following determine the student was homeless or at risk of becoming homeless?
Select all that apply.

- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- The student's high school or school district homeless liaison or designee
- Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- Financial aid administrator (FAA)
- None of these apply.

Previous Continue


Your Dependency Status

 **Independent Student**
Based on your answers, you're an independent student. This means you don't need to answer questions about your parents to complete your FAFSA® form.

Unaccompanied Homeless Students

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Your Dependency Status



Provisionally Independent Student

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances.

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

Previous Continue

If **none** of the listed can document the situation:

- Student is **Provisionally Independent** (can finish the FAFSA without parent info)
- SAI will be calculated
- Student will need to follow up with the financial aid office to document their status
- If school approves their **unusual circumstances**, their independent status will carry over year/year as they remain at the same institution and their circumstances remain unchanged



Unaccompanied/Self-Supporting Homelessness

- Documentation does not need to justify why they are unaccompanied/homeless, just that they meet the definition.
 - “To be considered an unaccompanied homeless youth on the FAFSA® form, an individual must be a youth who is (1) unaccompanied **and** homeless **or** (2) unaccompanied, self-supporting, **and** at risk of being homeless.”
- Applicants who had their **2023-24 FAFSA** processed as an independent student due to a homeless youth determination are eligible to have their status carried forward if their circumstances remain unchanged and they are enrolled at the same institution
- For the **2025-26 FAFSA** form & moving forward, applicants with a previous homeless youth determination will review the pre-populated answer to the homeless question and make a correction, if needed.

Complicated Family Circumstances

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes No

If yes:

- Student is **Provisionally Independent** (can finish the FAFSA without parent info)
- SAI will be calculated
- Student will need to follow up with the financial aid office to document their status
- If school approves their unusual circumstances, their independent status will carry over year/year as they remain at the same institution and their circumstances remain unchanged

Documentation required; letter from student plus at least one 3rd party letter/document

Dependency Override

<https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2023-2024/application-and-verification-guide/ch5-special-cases>

- What does **NOT** constitute a dependency override
 - Parents refusing to contribute to student's education
 - Parents unwilling to provide info on FAFSA/verification
 - Parents not claiming the student as a dependent for tax purposes
 - Student demonstrating self-sufficiency



Complicated Family Circumstances

DOCUMENTATION may include (**but is not limited to**) the following:

- a documented interview between the student and the financial aid administrator;
- a court order or official Federal or State documentation that the student or student's parents or legal guardians are incarcerated;
- a documented phone call or written statement, which confirms the unusual circumstances with:
 - a state, county or Tribal welfare agency;
 - an independent living case worker who supports current and former foster youth with the transition to adulthood;
 - a public or private agency, facility, or program servicing the victims of abuse, neglect, assault, or violence; or
- a documented phone call or written statement from an attorney, guardian ad litem, a court-appointed special advocate (or similar), or a representative of a TRIO or GEAR UP program which confirms the circumstances and the person's relationship to the student;
- a documented determination of independence made by a financial aid administrator at another institution in the same or a prior award year; or
- utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians.

Unfortunately, some parents refuse to participate in the process

- Won't get an FSA ID
- Don't want to share tax/income info/provide info
- Haven't filed taxes

The screenshot shows the FAFSA 2024-25 application interface for Student Raya Tran. The progress bar at the top indicates the user is on step 1, 'Personal Circumstances', with other steps being 'Demographics', 'Financials', 'Colleges', and 'Signature'. The current section is 'Student Dependency Status', which includes a 'Dependent Student' notification and a question about applying for a Direct Unsubsidized Loan only.

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Dependency Status

Dependent Student
Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan only.

Yes No

Previous Continue

Parent Refusal to Provide Info

RESULTS:

- Student can continue FAFSA without parent info
- SAI will **not** be calculated
- Student will be eligible for Unsubsidized Loan only

DOCUMENTATION NEEDED:

Statement that:

- the student's parents refuse to complete the FAFSA; or
- the student's parents 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.

DOES THIS FIT ANY OF THE OTHER CATEGORIES?

- Unaccompanied/Homeless or self-supporting and at risk of homelessness?
- Abusive situation? Abandonment?
- Should they list parent info?



Check FAFSA Submission Summary for this question. Many answered incorrectly

Free Community College?

Students under 24 living independently & financially supporting themselves are generally **NOT** automatically independent for financial aid purposes.

- Parent info **required** if they don't meet other independent criteria or qualify for dependency override
- Students may feel stuck because they think they can do it on their own and can't/won't get parent info

If you have info or reason to believe they are living independently due to estrangement, abuse, neglect etc. encourage them to answer “yes” to Special Circumstances Question or reach out to the Financial Aid Office for dependency appeal

The screenshot shows a progress bar at the top with five steps: 1. Personal Circumstances, 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The current step is 3, Financials. Below the progress bar is the section title 'Student Unusual Circumstances'. A green box contains the text: 'This information will help us evaluate the student's ability to pay for school.' Below this is a question: 'Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?'. A list of circumstances follows: 'A student may be experiencing unusual circumstances if they: • left home due to an abusive or threatening environment; • are abandoned by or estranged from their parents; • have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country; • are a victim of human trafficking; • are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or • are otherwise unable to contact or locate their parents.' Below the list is a note: 'If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.' At the bottom are two radio button options: 'Yes' and 'No'.

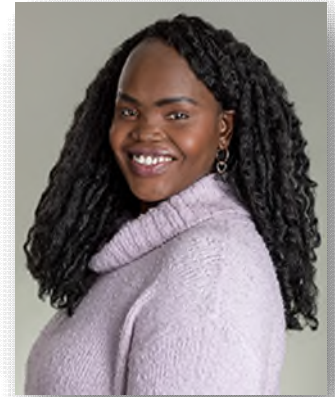
- Remind them that parents providing info doesn't put parents “**on the hook**” financially.
 - Offer to explain this to parents as well

Mixed-Status Families Update:

- Previously, mixed-status families were unable to successfully file a FAFSA.
- Technical fixes have **resolved this issue!** Yay!!
- However, fixes have revealed two additional issues:
 - IRS match for anyone without SSN is not working.
 - No timeline on fix; **contributors will need to manually enter tax return related data.**
 - If the student enters **slightly incorrect information** when inviting contributor, system is having trouble finding the contributor so can't send an invitation.
 - Resolution is in the works and should come in the coming days.
- **Good news** related to FSA ID creation: an email will automatically be generated if the individual's identity can't be verified.

New Mainers seeking asylum are not eligible for federal financial aid.

- Outside scholarships are available
- Consider free community college for classes of 2020 -2025
- Meet with Floreka and utilize FAME tools for [New Mainers](#)



Stranded by Technology

FSA ID Issues

Parents may not be able to untangle FSA ID, if previously created

Digital literacy challenge makes it tough to get FSA ID/complete the form

FSA ID for parents/spouse with no SSN

Solutions

- Try to reset password/recover username
- Recover account with ID (**new**)
- Make appointment with FAME
- Contact FSA ID Hotline at 800-4 FED AID

Stranded by Technology

FAFSA Completion Issues

Error messages within the FAFSA

Submitted with errors

Limited access to internet / language barriers

Solutions

- Try to push through error message.
- Exit FAFSA and enter again on different web browser or device.
- Delete FAFSA and start over
- Make corrections after submitting
- Call FAME for in- person/zoom help



FAMEmaine.com/Contact

Get in touch! We're here to help you.

In-person service by appointment only. Contact us at info@famemaine.com to schedule.



Financial Aid Coaching

Are you a Mainer looking for help with the FAFSA, general financial aid or loan questions, or help preparing for college? If so, schedule a one-on-one appointment for virtual assistance.

Select the appointment that best fits your needs.

✉ education@famemaine.com

🌐 www.famemaine.com

Pick a date and time

Duration: 45 minutes

Your time zone: United States; Eastern time (GMT-5:00) ([Change](#))

March 2024 < | >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

< February April >

Available starting times

- AM
- 9:00 AM
 - 10:30 AM
 - 11:00 AM
 - 11:30 AM

FREE! Financial Aid Coaching

[Schedule a session](#) with one of our financial aid experts!

Financial Aid 101 Recordings

FSA ID Creation & Troubleshooting

March 22, 2024

PRESENTED BY

**Michelle Radley & Nikki Vachon, College Access Counselors
FAME**

FAMEmaine.com/FA101

Wednesday Webinars

Wednesday Webinar: Next Steps in the FAFSA Process

Date/Time

Date(s) - Wednesday March 13, 2024

1:00 pm - 2:00 pm

Location

[Online](#)

The release of the new FAFSA has been bumpy, but things are improving! Though some students continue to experience challenges, many have submitted a FAFSA and report that it was easier than expected. Beginning in the first half of March, submitted FAFSAs will be processed. As a result of glitches and a few poorly worded FAFSA questions, many students will need to follow up and make corrections to their processed FAFSA. In this session, we'll provide a recap of where things stand, offer instructions and tips on making corrections, and share what we know about financial aid offers and deadlines.

[Register.](#)

YouTube.com/user/FAMEMaine



Questions?



Thank you for joining us today!

Find more FREE resources and information at
FAMEmaine.com/education.

Follow Us:



Contact Us: Education@FAMEmaine.com

PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717