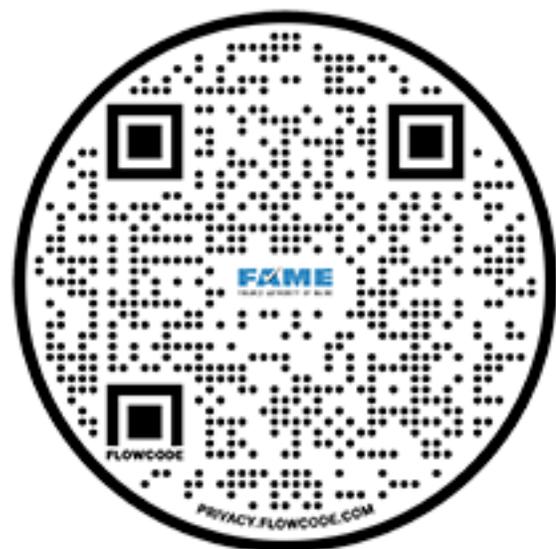


While you wait...

Join our mailing list:

**FAMEmaine.com/join**



## Connect with Us



FAMEmaineorg



FAME.maine



Finance Authority of Maine



FAMEMaine



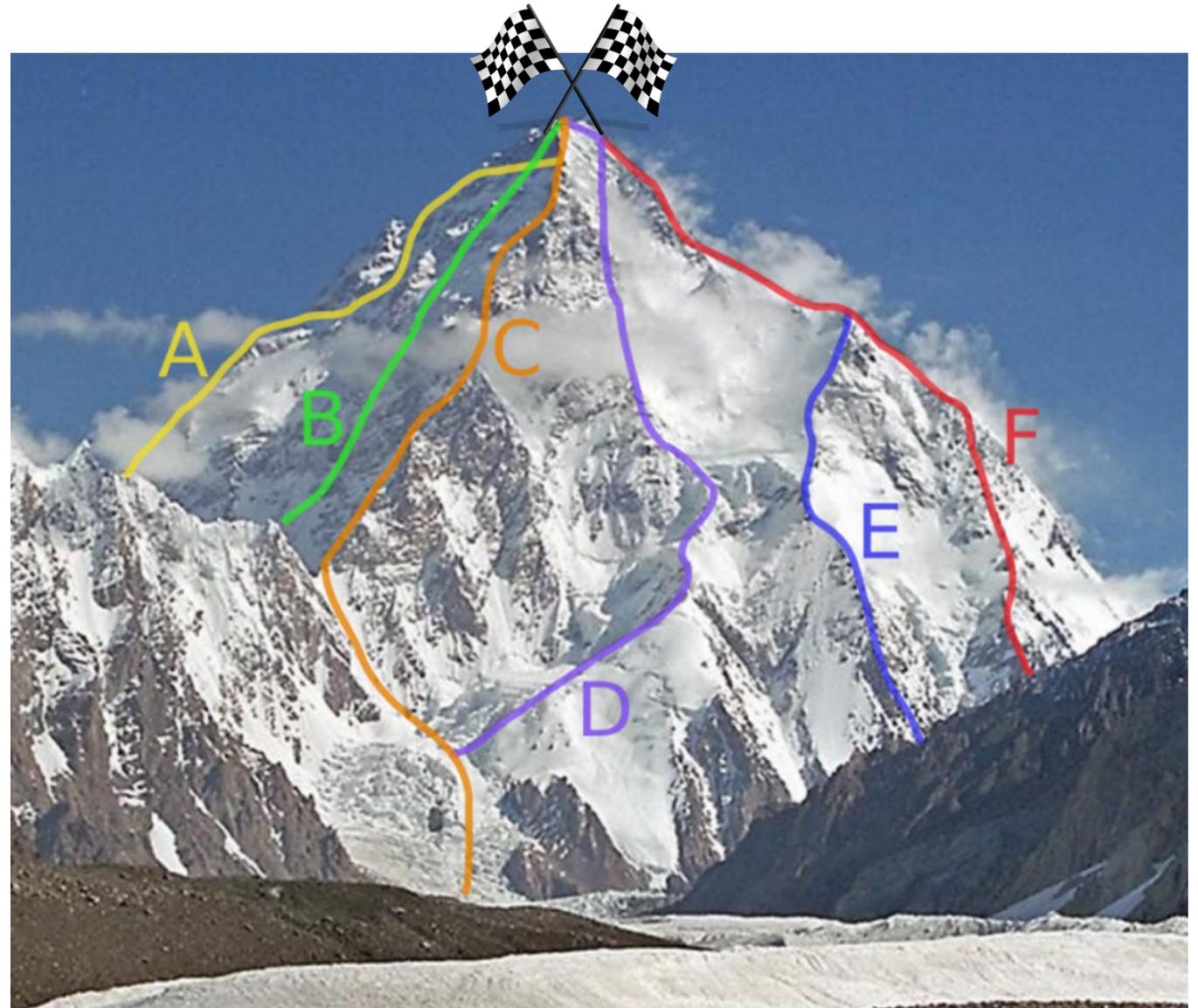
# Navigating the FAFSA in Unusual Circumstances

October 31, 2025

PRESENTED BY

**Nikki Vachon and Steve Kautz**

- Dependent vs. Independent for FAFSA purposes
- Unaccompanied Homeless students
- “It’s complicated”
- Parents refuse to file the FAFSA
- Students living independently
- Ineligible students



- Is student 24 or older by December 31 of the award year?
- Is the student married?

Yes

No

Independent student:  
No parent info needed  
on the FAFSA

Continue to next  
question to see if  
independent student



# Dependent vs. Independent

Other ways student might be independent and how to document it with Financial Aid Office:

- Active Duty or Veteran status
  - Active duty;
  - DD214 with anything other than dishonorable discharge
- Foster Care, Ward of Court or Orphan at anytime **since turning 13**
  - Requests will **vary** by school
- Emancipated Minor or Legal Guardianship
  - Court documents **from state of residence**

FORM 2026-27 Student Alex Tran

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite

### Student Personal Circumstances

Select all that apply or "None of these apply."

- The student is currently serving on active duty in the U.S. armed forces for purposes other than 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, 2026, and June 30, 2027. ⓘ
- 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.**



# Unaccompanied Homeless Students

**Unaccompanied:** Not living in the physical custody of a parent or legal guardian

**Homelessness:** Housing may cease to be fixed, regular, and adequate

**Self-Supporting:** Pays for their own expenses, including housing At Risk of

**At Risk of Homelessness:** Housing may cease to be fixed, regular, and adequate

FORM 2026-27 Student Alex Tran Save | FAF

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

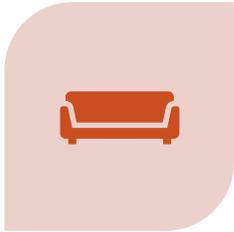
### Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

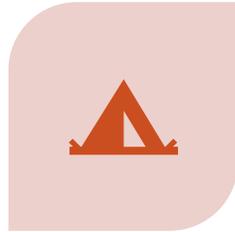
Yes  No



# What Homelessness Looks Like



SHARING THE HOUSING OF OTHERS DUE TO LOSS OF HOUSING, ECONOMIC HARDSHIP, OR SIMILAR REASON.



LIVING IN MOTELS, HOTELS, TRAILER PARKS, OR CAMPING GROUNDS DUE TO LACK OF ALTERNATIVE ADEQUATE ACCOMMODATIONS.



LIVING IN EMERGENCY OR TRANSITIONAL SHELTERS.

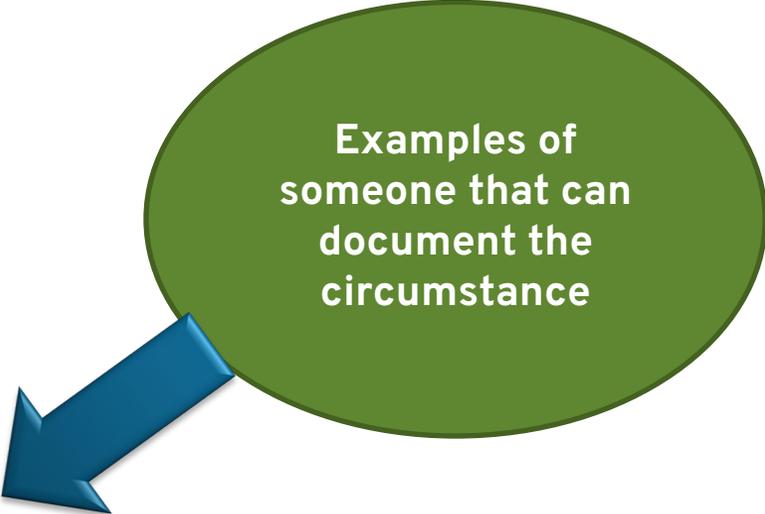


LIVING IN CARS, PARKS, ABANDONED BUILDINGS, SUBSTANDARD HOUSING, BUS OR TRAIN STATIONS, OR SIMILAR SETTINGS.



LIVING IN A RESIDENCE HALL/DORM BUT OTHERWISE WOULD HAVE NO PLACE TO GO.

# Unaccompanied Homeless Students



FORM 2026-27 Student Alex Tran Save FAF

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Homelessness

At any time on or after July 1, 2025, 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 or "None of these 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

None of these apply.

Previous Continue

- Documentation includes:
- Documented phone call
  - Written statement



# Unaccompanied Homeless Students

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

## Your Dependency Status



### Provisionally Independent or Unaccompanied Homeless Youth

You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

**To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.**

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

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

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

If student selects “none of these apply” to the question who can document the situation,

- parent information is not required
- The student can sign and submit the FAFSA form but will need to work with the school's financial aid office to document their circumstances.
- The financial aid office will be required to determine if the student meets the definition of unaccompanied homeless youth status based on:
  - a written statement from the student or
  - a documented interview with the student.
- Until the student's circumstances are verified, Federal Student Aid will only provide the student an estimate of their federal student aid eligibility.



# Documenting 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 going forward**, 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

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

Previous Continue

# Unusual Circumstances (a.k.a. Dependency Override)

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



## Examples of unusual circumstances may include

- human trafficking
- legally granted refugee or asylum status
- parental abandonment or estrangement
- student or parental incarceration
- incapacitated parent(s)



## Examples that don't qualify as unusual circumstances include

- parents refuse to contribute to a student's education expenses
- parents will not provide information for the student's FAFSA form
- parents do not claim the student as a dependent for income tax purposes

Student lives with her  
parents

She has been told (in  
October) that when she  
turns 18 in January she  
will be kicked out and  
have to live on her own

How does she complete  
the FAFSA?

For the last 4 years, Cara has been living with her grandparents. Her mother couldn't provide for her anymore, due to her not working and taking care of her younger brother who is severely autistic.

Cara's mother has not filed taxes in years as she has not worked. Her mother does receive food stamps and support for her son from the government.

How would Cara file the FAFSA?

A student was placed in legal guardianship with their grandparent a few years ago.

At some point, the grandparents legally adopted the student.

Now the student is not on speaking terms with the grandparent and is living with the biological father.



# Providing Follow Up Documentation

---

## Unusual Circumstances (previously Dependency Overrides)

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 with a state, country, or tribal welfare agency.

---

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.



# Parent Refusal to Provide Info

Unfortunately, some parents refuse to participate in the process

- Won't create a StudentAid.gov account
- Don't want to share tax/income info/provide info
- Haven't filed taxes



## Your Dependency Status



### Dependent Student

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

## Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form? ⓘ

*This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

Yes

No

Previous

Continue

## Myth busting:

- Parents may refuse because they believe their info contractually binds them to pay for their child's college
  - FALSE: it only allows them to possibly receive aid.
- Parents didn't file taxes, so they don't want to raise red flags.
  - They may not have been required to file taxes. See [IRS.gov](https://www.irs.gov) for requirements.
- Parents don't want to share income information on the FAFSA with the student.
  - Income information transferred from the IRS DDX is not visible to either the student or the parent. Only the college financial aid office can see income.



# 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, documentation must be obtained 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!*



# Living Independently

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

- Parent info required if they don't meet other independent criteria or qualify for a 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 the student is living independently due to estrangement, abuse, neglect, or etc. encourage them to answer “yes” to the Unusual Circumstances Question or reach out to the Financial Aid Office for dependency appeal.

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

# New Mainers

## Not sure if the student is eligible to the FAFSA?

Use our Eligibility Questionnaire

<https://www.famemaine.com/affording-education/make-a-plan/planning-tips-for/new-mainers/paying-for-college/>

### Make a Plan

- Planning by Age
- Maine Education Pathways
- Planning Tips For ...
  - Graduate School Students
  - Military Families and Veterans
  - New Mainers
    - Getting Ready for College
    - **Paying for College**
      - Scholarships for New Mainers
    - Credential Evaluation
    - Foreign Credentialing Grant Program
    - Resources
    - FAQ
  - Previously Incarcerated Students
- Join

### Paying for College

Whether you're an immigrant, refugee, or a new U.S. citizen, there is money available to help new Mainers pay for higher education. However, where the money comes from largely depends on whether or not you are eligible for federal student aid.

#### Are you eligible for Federal Student Aid?

To be eligible for federal student aid, you must be a U.S. citizen OR an eligible noncitizen. If you already know you're eligible for federal student aid, your next step is to file the Free Application for Federal Student Aid (FAFSA). Use FAME's [FAFSA 1-2-3 for New Mainers](#) to make filing the FAFSA easier.

**Yes, I'm eligible. →**

Generally, you are *not* eligible for federal student aid if:

- You have a Social Security Number that is for work purposes only.
- You have been granted DACA (Deferred Action for Childhood Arrivals) status.
- You have only a "Notice of Approval to Apply for Permanent Residence" (I-171 or I-464).
- You are in the U.S. on an F-1 or F-2 nonimmigrant student visa, or on a J-1 or J-2 nonimmigrant exchange visitor visa.
- You hold a G series visa (pertaining to international organizations).

If you know you are not eligible for federal student aid at this time, you still have options.

**No, I'm not eligible at this time. →**

#### Not sure if you're eligible?

If you're not sure of your eligibility, you can use our interactive eligibility questionnaire to help you determine your status:

##### Interactive Eligibility Questionnaire:

###### 1.) Are you a US Citizen?

- Yes
- No



#### FREE COLLEGE IS HERE!

High school graduates from the classes of 2023, 2024, and 2025 qualify for a Free College Scholarship at any of the seven community colleges across Maine.

[Learn More](#)



# Ineligible Students

Not eligible to apply for financial aid?

- Outside scholarships are available
- Meet with Floreka and utilize FAME tools for New Mainers



[fmananga@famemaine.com](mailto:fmananga@famemaine.com)

207-620-3530

## Scholarships for New Mainers

HOME > AFFORDING HIGHER EDUCATION > MAKE A PLAN > PLANNING TIPS FOR ... > NEW MAINERS > PAYING FOR COLLEGE > SCHOLARSHIPS FOR NEW MAINERS

### Make a Plan

Planning by Age

Planning Tips For ...

Graduate School Students

Military Families and Veterans

### New Mainers

Getting Ready for College

Paying for College

→ Scholarships for New Mainers

Credential Evaluation

Foreign Credentialing Grant Program

Resources

FAQ

Previously Incarcerated Students

Join

Start to Save

Scholarships are a great way for students to help pay for their higher education. Below are scholarships that may be available to new Mainers with various citizenship statuses. Additional Maine-based scholarships can be found via our [Maine Scholarship Search](#) tool. Use FAME's scholarship tracking spreadsheet (.xlsx format) to help stay organized.

[Scholarship Tracking Spreadsheet \(.xlsx\) →](#)

We regularly review the scholarships we share to make sure they are up to date. However, scholarship criteria, deadlines, and availability can change without our knowledge. If you find a scholarship that is out of date, please let us know.

Scholarship	Amount	Deadline	Eligibility	Course of Study
<a href="#">American Federation of Ramallah Palestine</a>	\$8,000	May 31	Palestinian and Palestinian American students	Any
<a href="#">American Legion Children and Youth Scholarship</a>	\$500	May 1	Must be a Maine resident	Any



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

In-person service by appointment only. Contact us at [info@famemaine.com](mailto:info@famemaine.com) to schedule.

### Phone

207-623-3263 or 800-228-3734; TTY: 207-626-2717

Option 1: [Business Loans](#)

Option 2: [NextGen 529](#) or [Alfond Grant](#)

Option 3: [Maine Loan](#) or [Student Loans](#)

Option 4: [Financial Aid](#) or [FAFSA Questions](#)

Option 5: All other [Education](#) Inquiries

### Fax

207-623-0095

## FREE! Financial Aid Coaching

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

**FAME**

**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](mailto:education@famemaine.com)

🌐 [www.famemaine.com](http://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						

Available starting times

AM

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

< February April >



Questions?



Thank you for joining us today!

Find more FREE resources and information at  
[FAMEmaine.com/education](https://FAMEmaine.com/education).

Follow Us:



Contact Us:

[Education@FAMEmaine.com](mailto:Education@FAMEmaine.com)

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

TTY: 207-626-2717