Navigating the FAFSA in Unusual Circumstances

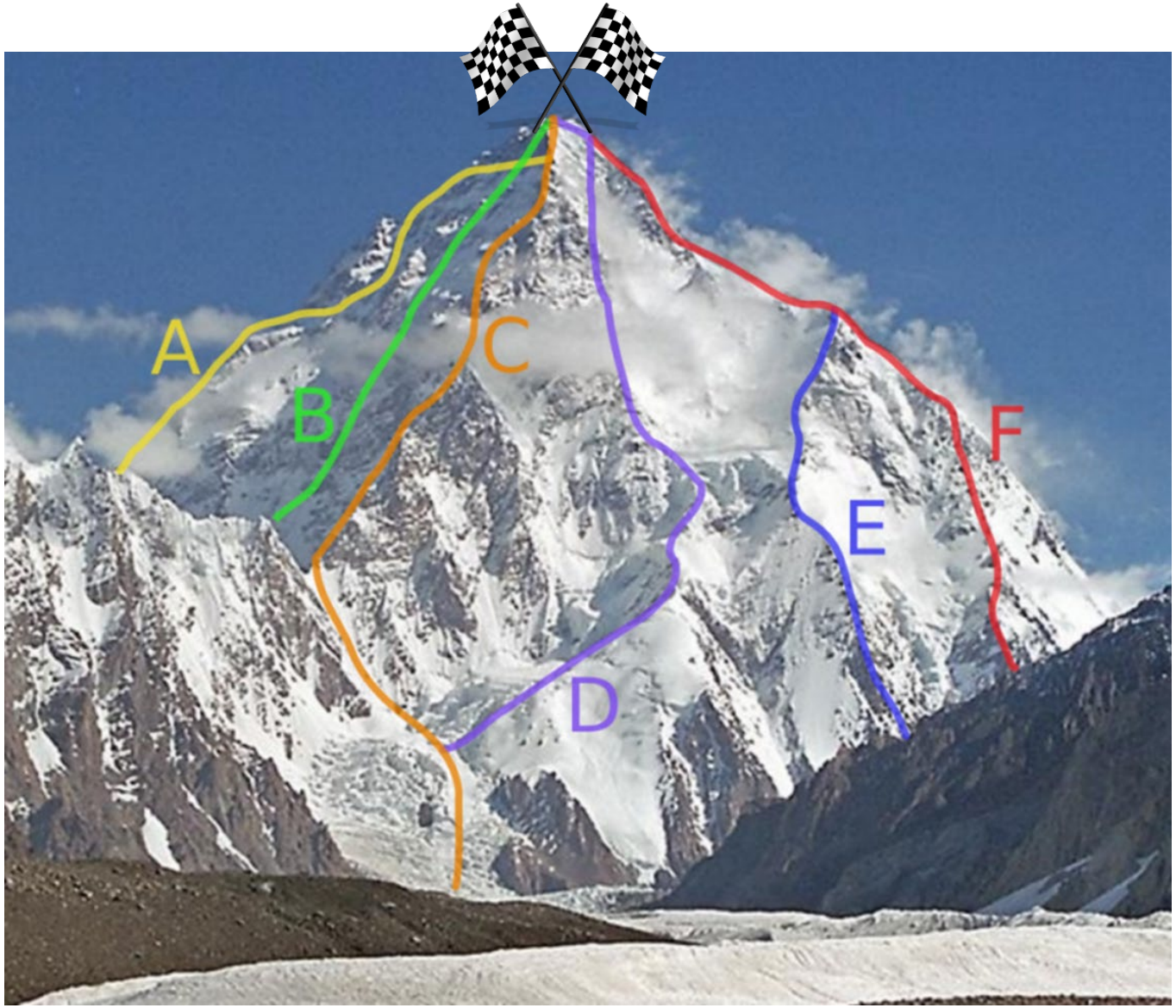
October 30, 2026

PRESENTED BY

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Maire Pelletier, Education Affordability and Financial Wellness Counselor

Agenda

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



Dependent vs. Independent

FAFSA Questions

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

Is the student married?

Does the student have children/dependents?

- YES
  Independent for FAFSA purposes
  ✓ No parent info needed
  ✓ Spouse info needed if married

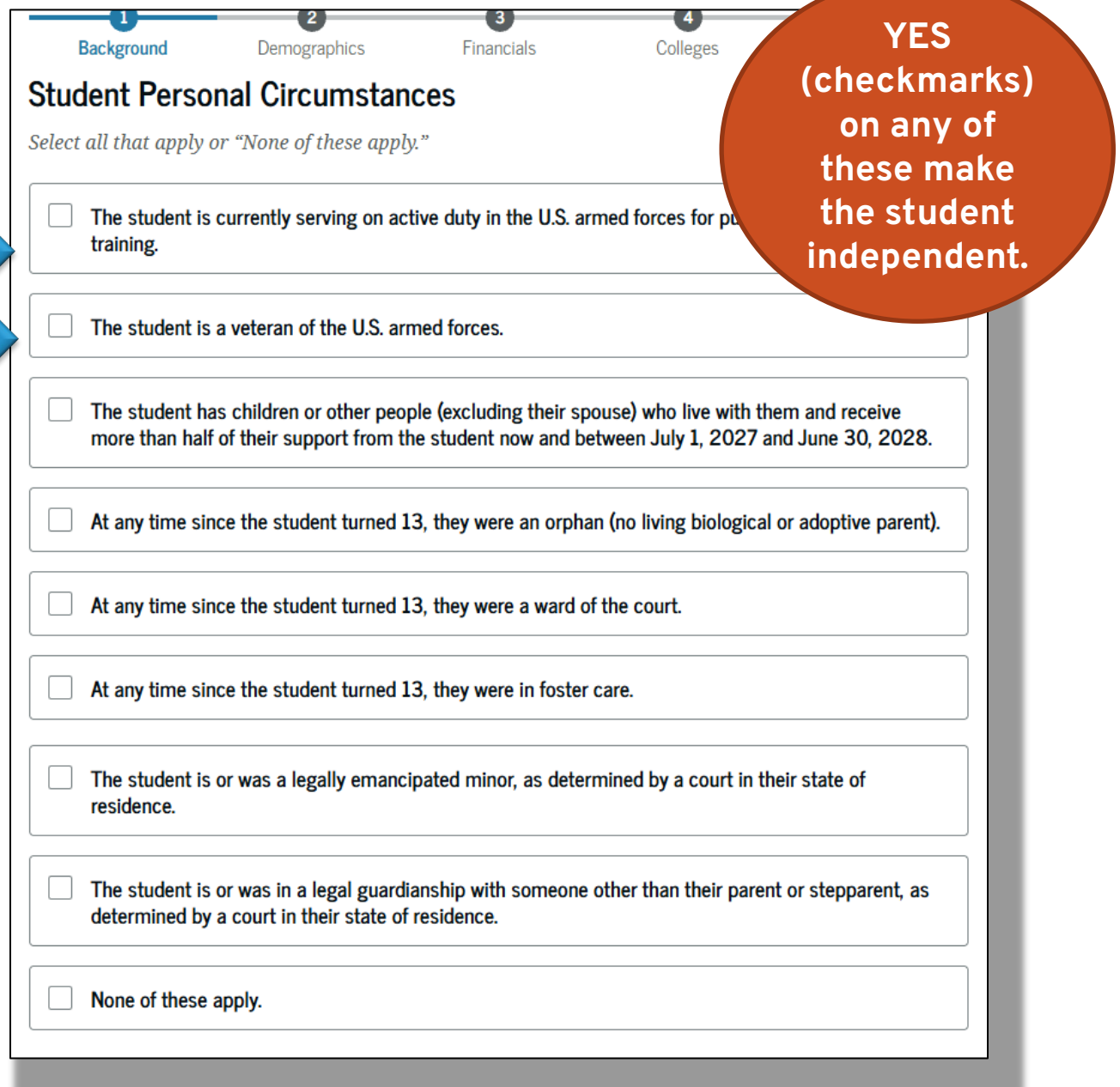
- NO
  ✓Not an independent student (yet)

☐ 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, 2027 and June 30, 2028.

Dependent vs. Independent

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

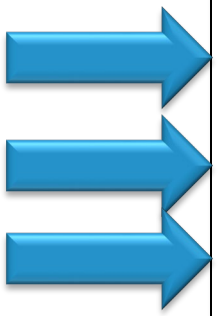
- Active Duty
  - For purposes other than training
  - **National Guard or Reserves** only if they were call up to active Federal duty
- Veteran
  - Has engaged in active duty and was released under a condition **other than dishonorable**
    - DD214

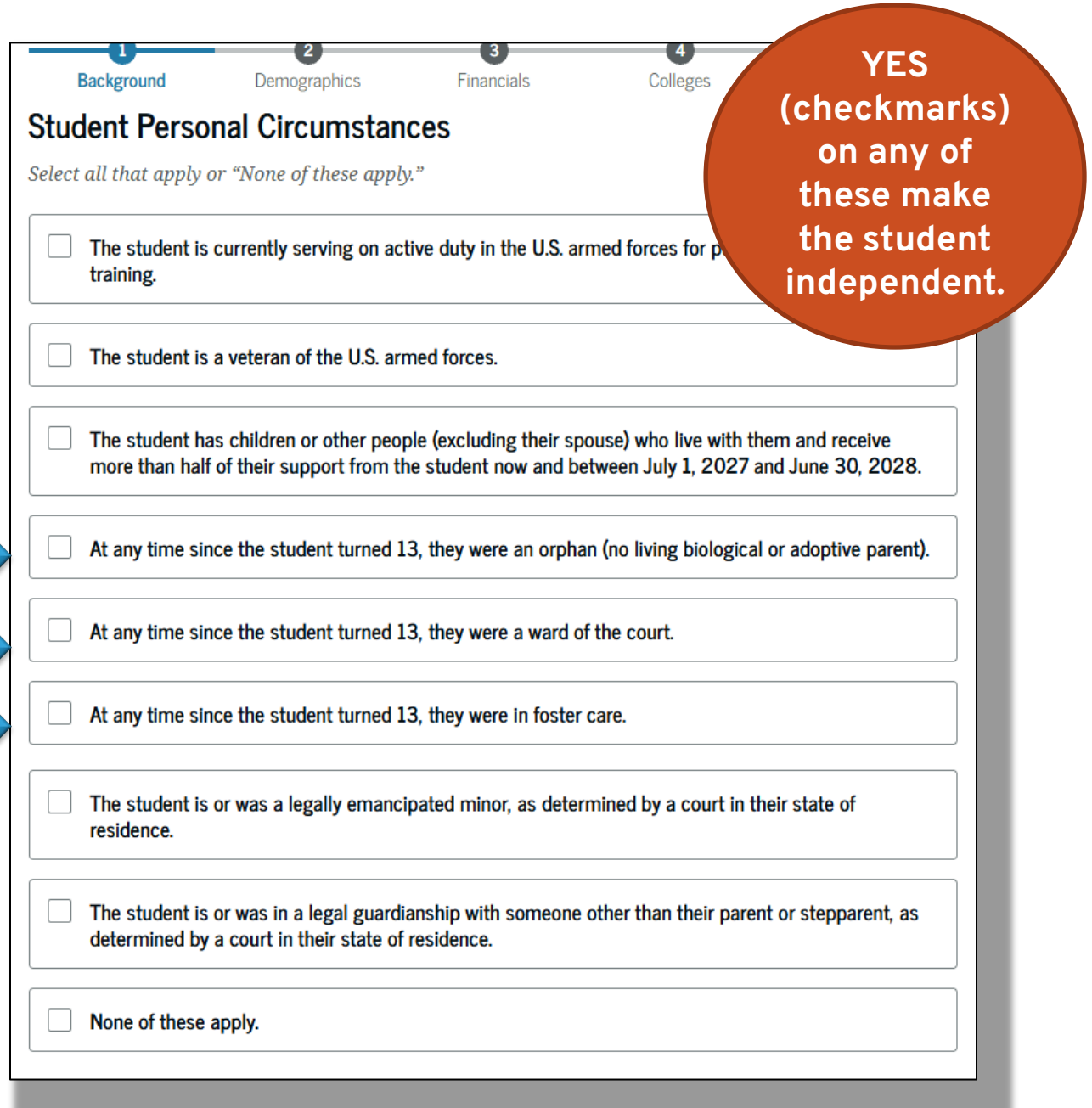


Dependent vs. Independent

Orphan, ward of the court, or foster care

- No living parent (biological or adoptive) at any time since turning 13
- In foster care at any time since turning 13
- A Ward of the court at any time since turning 13
  - Requests will **vary** by school

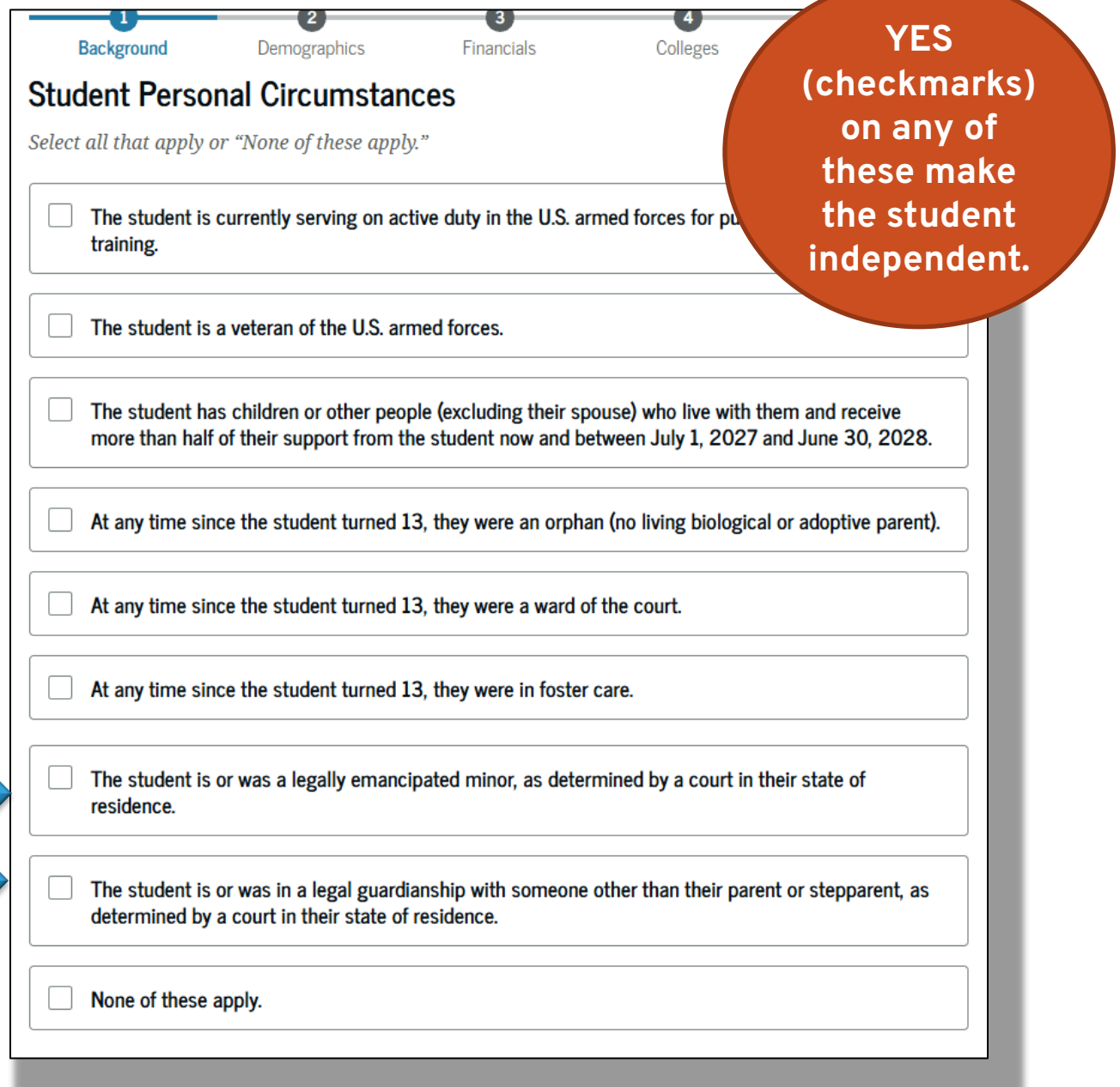




YES (checkmarks) on any of these make the student independent.

Dependent vs. Independent

- Emancipated Minor
  - As determined by a court in the state of legal residence
    - Court documents
- Legal Guardianship
  - Does someone other than the parent or stepparent have legal guardianship as determined by a court in the state of legal residence
    - Court documents



Unaccompanied Homeless Students

Student Homelessness

At any point in 2026 or after, has the student faced one of these situations?

- (●) They didn't live with a parent or guardian, and they were homeless.
- ( ) They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.
- ( ) They didn't face either of these situations.

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 yo 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.

If any of these individuals can document the situation the student is considered independent!

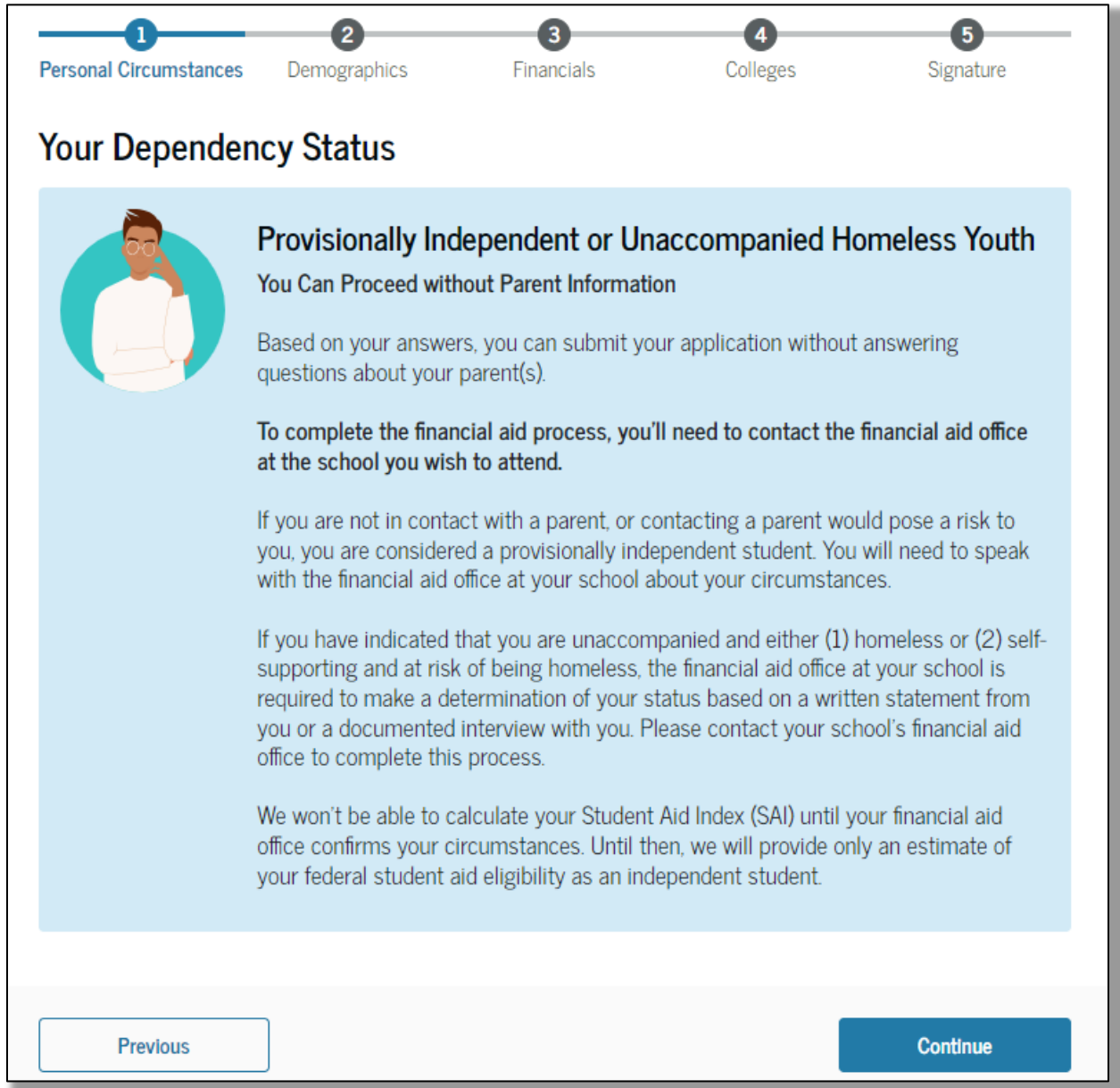
Your Dependency Status



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



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

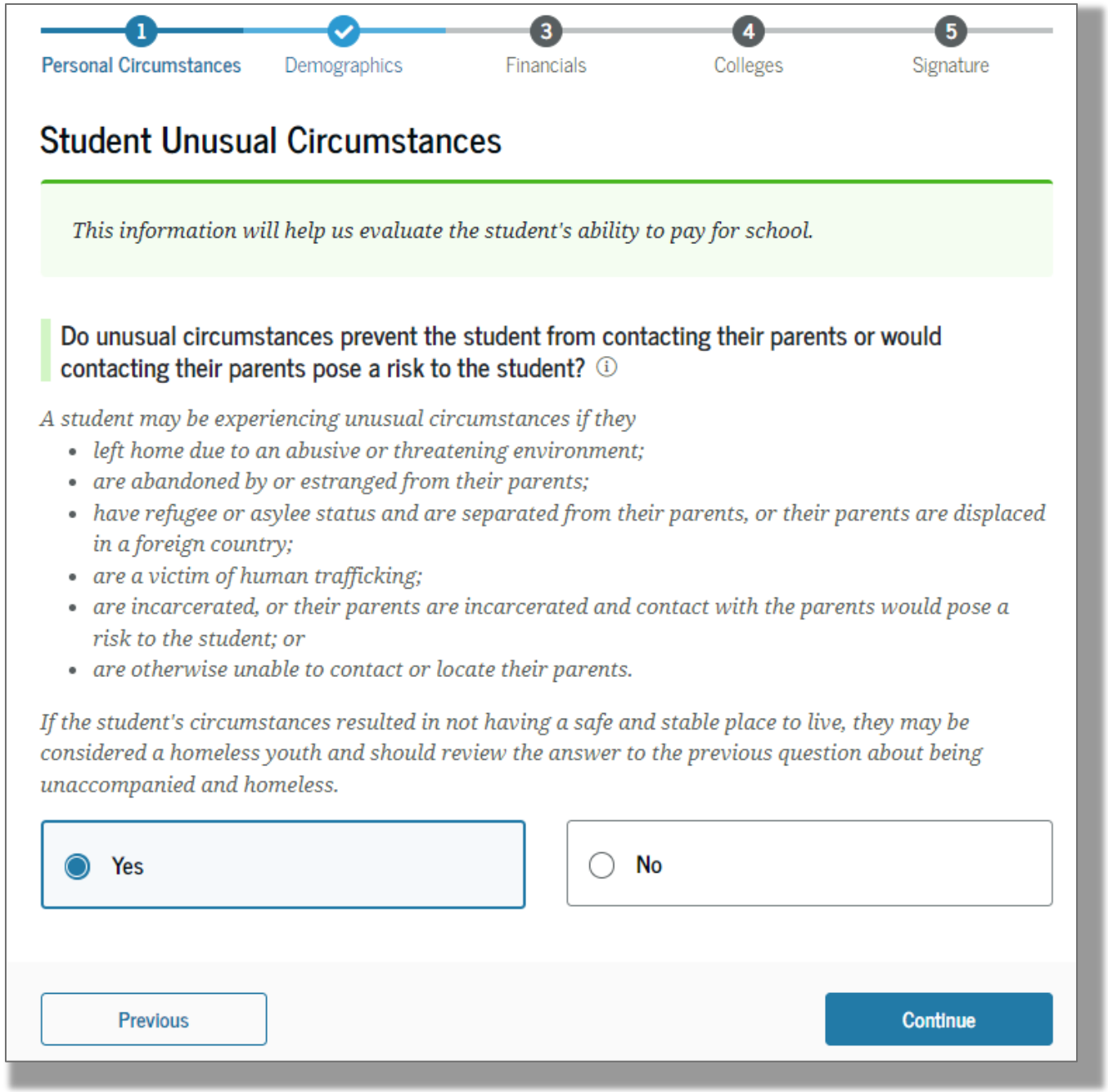
- Student is **Provisionally Independent** (can finish the FAFSA without parent info).
- SAI will be calculated.
- Student will need to follow up with the financial aid office to document their status.
- If school approves their unusual circumstances, their **independent status will carry over year to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

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

https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2015-07-29/unaccompanied-homeless-youth-determinations



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

https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2025-2026/application-and-verification-guide/ch5-

Unusual Circumstances

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

https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2025-2026/application-and-verification-guide/ch5-special-cases

Unusual 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

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

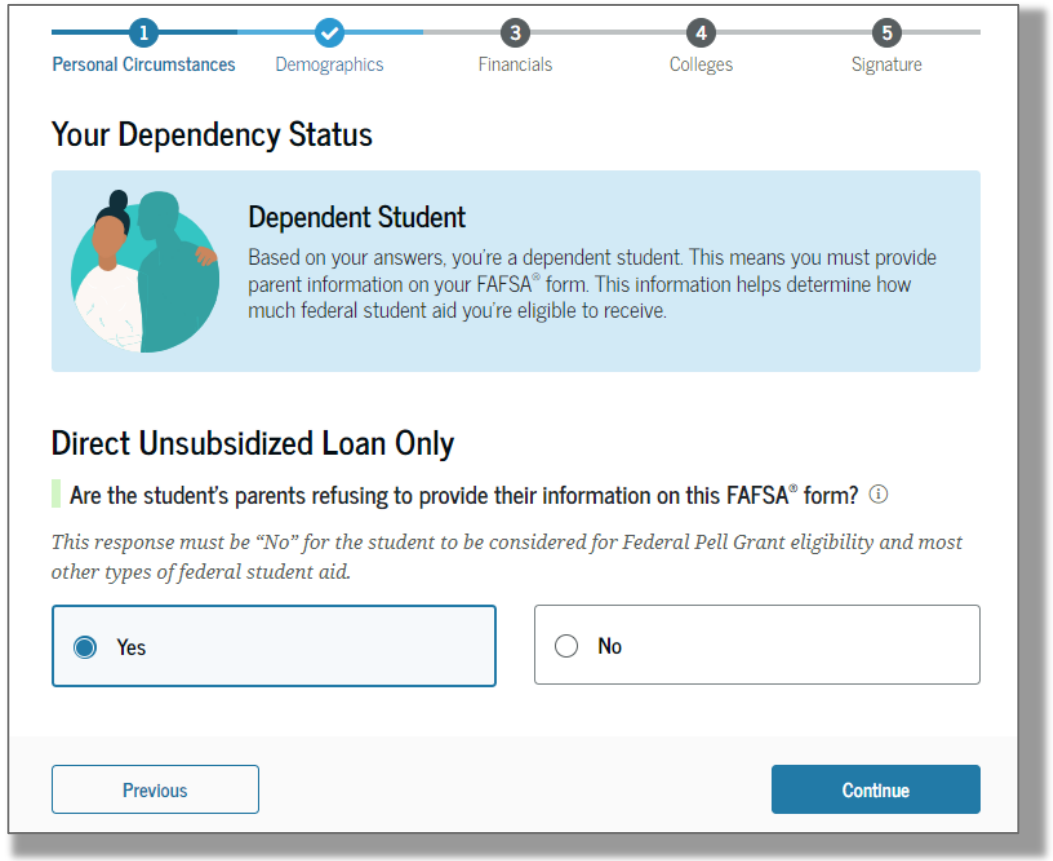
Utility bills, health insurance, or other documents that demonstrate a separation from parents or legal guardians.

https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2025-2026/application-and-verification-guide/ch5-special-cases

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



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 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

Check FAFSA Submission Summary for this question. Many answered incorrectly!

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?

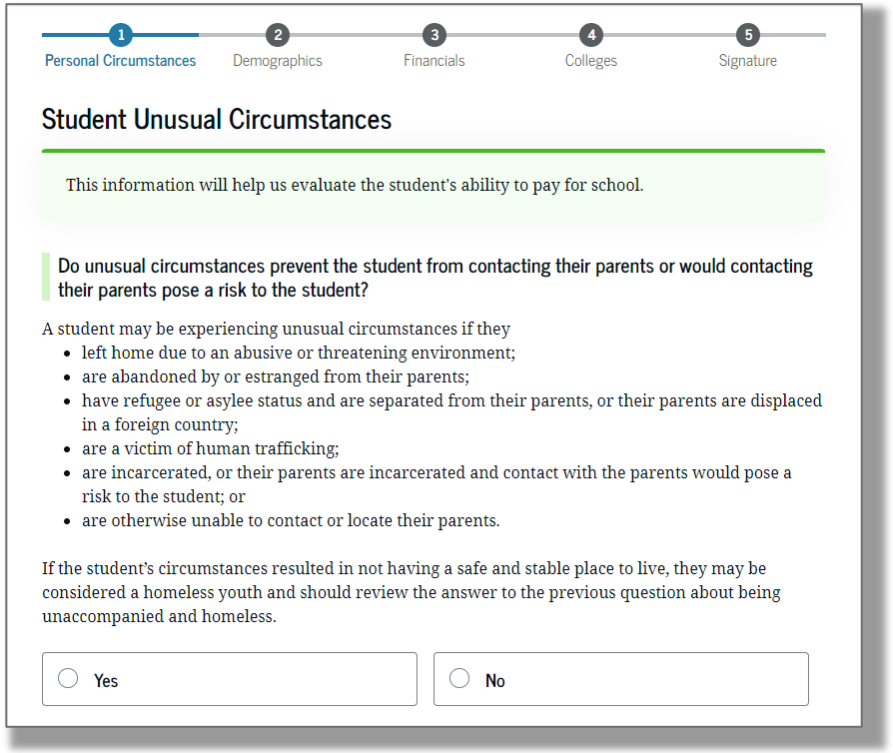
Tuition Free Community College

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.



Parents Without Social Security Number

- Creating a StudentAid.gov account process is similar for those with an SSN except that individuals must certify their identity by checking a box.
- Additionally, some individual will see knowledge-based verification questions.
- When the account is created, the confirmation screen will inform the individual of their verification status.
  - If the account is verified, individuals can immediately begin fully using their account.
  - If the account is created, but not verified, individuals can access the FAFSA immediately, but the account will have limited functionality, and income information must be entered manually.
- For step-by-step instructions to create an account, see FAME's **How to Create a Federal Student Aid Account for Parents Without a Social Security number.**

Ineligible Students

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

- Outside scholarships are available
- Consider tuition free community college
- Meet with Floreka and utilize FAME tools for New Mainers



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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
American Federation of Ramallah Palestine	$8,000	May 31	Palestinian and Palestinian American students	Any
American Legion Children and Youth Scholarship	$500	May 1		Any

Tuition Free Community College

FAMEmaine.com/Contact

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Choose option:
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3. for Student Loans
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Questions?

Thank you for joining us today!

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

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