

# FINANCIAL AID INFORMATION FOR THE CLASS OF '14

## DEPENDENCY AND PARENT INFORMATION

### DEPENDENCY IN FINANCIAL AID

Federal and state policies are based upon an expectation that parents will pay for their son or daughter's undergraduate college education, to the extent they are able to do so. It is the role of state and federal funds to help those whose parents are not able to pay part or all of the cost.

Students are generally considered "dependent" upon their parent(s) for college money until they turn 24, get a B.A. degree, marry, have a child or another dependent, enlist in the Armed Forces, or become a veteran or an orphan. (See the 2014-15 FAFSA for specific detail.)

"Dependent" doesn't mean the student lives with parents or even receives support from parents. It simply means the person(s) defined as parent(s) must report income and assets on the FAFSA. If the parents refuse to do so, the student is ineligible for need-based aid and may only receive unsubsidized loans.

The tax status of the student (who claims? not claimed by either parent?) **does not matter**.

### WHO IS THE PARENT- THAT IS, WHO IS REQUIRED TO COMPLETE THE FAFSA?

Most families can determine who is required to fill out the FAFSA by reading the instructions. (See 2014-15 FAFSA.) Here are some clarifying notes. If you have a complex situation call the financial aid office for additional assistance.

- **Parents (biological or adoptive) both living, married to each other:** Report income and assets of both parents on the FAFSA.
- **Parents (biological or adoptive) both living, not married, but living together:** Report income and assets of both parents on the FAFSA.
- **Single parent:** If the biological or adoptive parent is widowed or never married, report the income and assets of that parent. If divorced or separated, see below. If the parent was widowed during 2013, the deceased parent's income does not have to be reported on the FAFSA.
- **Parents divorced or separated:** Report only the income and assets of the parent with whom the student has lived more in the last 12 months (as of the date of filing the FAFSA). That parent is the "custodial" parent for financial aid purposes. Tax status and/or court custody agreements do not count. This definition can change at the time of annual renewal if the student's residence pattern changes. If the parents are in the process of divorce, file the FAFSA with the best estimate of the asset settlement. It's OK if the parents still file a joint income tax return; report the amount attributable to the custodial parent. If child support and/or alimony are received, the custodial parent usually reports the amount received in 2013 on the FAFSA. If child support will end and less money will be received in 2014-15, the parent(s) should contact each financial aid Office to explain this change in income, but still include the full amount received in 2013 on the FAFSA.
- **Parent is remarried:** If the custodial parent (as defined above) has remarried, the stepparent's information is also reported on the FAFSA and that person's resources are considered available to the student (even if the remarriage occurred after the student turned 18 or if there is an agreement to the contrary). If the natural, custodial parent dies, the stepparent is only considered the parent (for financial aid purposes) if the stepparent adopted the student. Otherwise, the dependency reverts to the remaining parent. If that parent is also deceased, see below.

- **Both parents deceased:** If both parents are deceased, the student is “independent” from parents, and fills out only the student portion of the FAFSA. This student’s eligibility for financial aid is based solely on his or her own income and assets.
- **Foster parents:** A student living with foster parents now or at any time since age 13 answers “yes” to the question about being in foster care at any time since the student turned 13. The same is true for a student who is or was a ward of the court (unless that status was due to incarceration). The student is “independent” from parents and fills out only the student portion of the FAFSA. The student’s biological parents do not fill out the forms. Significant aid is available for current and former foster youth.
- **Legal Guardians:** Legal guardians (even if they are relatives, like grandparents) are not considered parents in the student aid system and do not complete the FAFSA. If the student is (or was when s/he turned 18) in a legal guardianship as determined by the court, s/he is considered “independent”.
- **Living with other adults or family (not ward of the court and not living with legal guardians):** If a student resides with friends, grandparents, aunts, uncles, siblings, etc., these people are not considered parents for financial aid purposes. If the student was not placed under a legal guardianship by the court (see above) then the biological or adoptive parent with whom the student last resided or who last provided the most support must complete the FAFSA. If this is not possible, see “Special Independence Situations” below.
- **Students living on their own:** A student is not automatically independent because he or she is self-supporting or because the parents cannot afford to help with college. In fact, these students often receive considerable financial aid when their parents fill out the forms. Using the definitions above, the family must define the parent(s) and report parent information on the FAFSA. This is a great benefit for the student from a low-income family. However, if the student was officially declared to be homeless before age 18 or was an officially emancipated minor, read detailed questions on the FAFSA. If the student can answer “Yes” the student is “independent.”

## **SPECIAL INDEPENDENCE SITUATIONS**

In rare cases, a student can be considered “independent” for special reasons not covered in the general rules. Financial aid offices call this a “dependency override”. This action is usually reserved only for adverse conditions where contact with the parent is impossible, dangerous or potentially harmful to the student. Documentation will be required; the college decides, not the federal or state authorities.

**IMPORTANT!** Extremely low income is NOT a reason to ask for a dependency override. Students who have low-income parents are the top priority in most financial aid offices. No matter how little money the family has, and no matter where the student will live, the parent(s) should complete the FAFSA.

If adverse conditions exist, the student and a helping adult in his or her life should consult with the financial aid office at each college under consideration. Each college will require documents (such as court records, letters from counselors, ministers, community workers or relatives) which describe the reasons the parent(s) cannot or should not complete the FAFSA.

**Contact financial aid offices as soon as possible if there are adverse home conditions. It is best to complete this evaluation early in the process, preferably by January or February 2014, if possible.**

**Need help with dependency?  
Not sure who should fill out the FAFSA?  
CONTACT A FINANCIAL AID OFFICE FOR HELP.**

*Information on this handout may be superseded by changes in federal or state law; local financial aid offices may have different rules or interpretations. This handout has no legal status; it is offered for informational purposes only.*