

Common Scenarios

Dependency Status

I already moved out of my parent's home and support myself. Do I need to have my parents provide information for the FAFSA?

Generally, yes. If you are under the age of 24 (per the FAFSA), are unmarried, not supporting dependent children of your own, not a veteran or active duty military, not a foster youth or a ward of the court, you are considered dependent for financial aid purpose and parents must provide their information on your FAFSA. You can be considered an independent student if you can document being an unaccompanied or homeless youth. If you or your parent(s) are in a situation which makes it impossible for your parents to provide their information, contact the school's financial aid office for assistance.

My parent(s) kicked me out of their house and I have been living with friends ever since. How do I complete the FAFSA?

If you are still considered a dependent student for financial aid purposes, responsibility for your college education still rests with you and your parents, even if they've kicked you out. They must still file the FAFSA.

If, however, the student meets the requirement for an independent student, a court has made you an emancipated minor, assigned a legal guardian other than parents, etc. you can file as an independent student without parental information. If the parent-child relationship was broken a long time ago but there was not court action taken to make you an emancipated minor, you may be able to file as an independent student. Connect with Mc-Kinney-Vento liaison at school or get documentation of your status (kicked out, living unaccompanied) from a counselor, clergy, or social worker. Contact your financial aid administrator about the documentation they will need to consider this option.

I don't know where my parents are and I have been living with my grandparents or other relative. Do I need parent information? Do my grandparents/relatives complete my FAFSA as my parents?

No. Your parent information will still be required, unless your grandparents have adopted you or have legal guardianship. Paperwork will be needed showing "proof" of legal guardianship/adoption.

Dependency override *may* be a possibility here. Student would need to work with the financial aid office at their school to find out what they would need to submit and whether they qualify.

I have a child and am living with my mom. She pays for most things. My mom would like me to get a full-time job after graduation and not go to school so I can help out with more expenses, so she said she won't help me with the FAFSA. Can I fill out the FAFSA without her?

A youth with legal dependents of their own is typically considered independent and will not need parent information *if* they are providing support for their child.

Support typically means 50% or more: Do you now have, or will you have children who will receive more than half of their support from you between July 1, 2019 and July 30, 2020?

If a student files independently because they have dependents and do not actually provide support (+50%), they may be selected for verification, especially if they do not file taxes, report income, etc.

My parents refuse to complete the FAFSA. Now what?

Other than merit-based aid, the annual maximum unsubsidized Direct Loan (\$5500 for first year students) is the only aid a financial aid administrator can award to you if you are a dependent student, but your parents refuse to provide their information on the FAFSA. If this is your situation, contact the financial aid administrator at the school you wish to attend for filing instructions/assistance.

Student is in foster care, or was in foster care at some point since age 13

- Check the appropriate box in “dependency” on FAFSA.
- Student does NOT need to provide parent information.
- If a student is in foster care and placed with a family member other than their parent, they will still NOT need parent information.
- Documentation is likely to be requested in the verification process by the college’s financial aid office.

Dependency Overrides

If the student is required to provide parent information, but cannot, the student should contact the financial aid administrator at the college they plan to attend to discuss

It is rare: Nationally, approximately 2% of undergraduate students become independent through such dependency overrides:

- Financial aid office has discretion, but strict guidelines
- Must have supporting statements to be considered

Unless there is a dependency override, dependent students are only eligible for unsubsidized loans without parent information on the FAFSA. Still must get a supporting letter or have parent sign a form they refuse.

Parent Information: Divorce, Separation, and Remarriage

My parents are divorced/separated. Which parent's information should be on my FAFSA?

Parent lived with most during the last 12 months.

I didn't live with either parent or I lived with each parent an equal amount

Information should be provided by the parent who provided you the greater amount of financial support during the last year.

One of my parents is in another country

Use the parent who is in this country

My parents are divorced, and my mom is remarried. Step-parent will not support with college.

If this parent has remarried, financial information for the step-parent must also be provided.

If you live with the step-parent and they were married before you filed, they need to provide information. Pre-marital or nuptial agreements do not remove this obligation.

My parents are married, but live apart and don't talk (informal separation)

Parent the student lives with most or whomever provides the most financial support.

My parents are divorced but continue to live together

Information for both parents must be reported.

Parents live together, but are not married

If parents are living together they both need to provide information, regardless of their marital status (married, divorced/separated, not married, etc.)

Student's parent is unwilling to provide income information

- Building trust over time is a good way to avoid this situation in the first place. The more you can build trust and relationships with parents in general, the fewer of these situations are likely to occur. Talking with parents about what to expect starting in middle school will lessen resistance. No one likes to be surprised by being asked for sensitive personal information by a stranger!
- Try to schedule a meeting with the parent to discuss this. Let them know that you've been helping their student with their post high school plans, and you would like to talk with them about a few next steps. Even if you're frustrated and irritated, start the conversation by sharing something positive about their student and their future plans. Ideally an in-person meeting is best, but a phone call works if that's all that is possible.
- Discuss the situation in the context of the student's plans after high school and why FAFSA is critical. Students cannot receive most financial aid without FAFSA. Ask the parent to share what their concerns are about their student applying for financial aid.
- Make it clear that applying for financial aid doesn't obligate parents to pay for anything; it only determines what aid the student is eligible for. The student will later decide what to accept from what is offered by each school.
- It's not necessary to share income information with the student to complete the form. The parent can log in and provide this information without the student. However, the student will be able to view this information if they log in to their FAFSA at a later time.
- Information in financial aid applications is protected by federal law. It is shared only with the colleges the student chooses, the state financial aid agency and for FAFSA, the U.S. Department of Education.

Student does not live with parents but is not in a legal guardianship

Many variations on this scenario including, but not limited to: immigration and family roles, student fleeing unsafe in home environment, parent in another country with student living here with informal guardian.

- This is the most difficult financial aid situation you will encounter. Take a deep breath, remain calm, and prepare for a process that will likely take many months. Let the student know that this situation is challenging, it is not their fault, and you will be their advocate and you will get through it together.
- If the student can safely contact one parent for financial information, this is the best option to take (even if they don't live with them and aren't supported by them). If this is not physically or psychologically safe, then do not pursue this option.
- If the student can check any of the "yes" boxes for independence on the FAFSA (same questions), then do that. Be aware that the student will be required to provide documentation for this, which is where it gets challenging.
- Parent refusal to provide information or contribute to college is not a special circumstance. Schools will not provide dependency overrides in these circumstances. Student should select "I do not have a special circumstance but I am unable to provide parental information" if they do not have a special circumstance but cannot provide parental information.
- Students who complete a FAFSA without parent information must proactively contact the financial aid office at the student's intended campus and find a person who can help navigate the process of applying for a "dependency override." (It helps to have a good relationship there already —use contacts in admissions to help you find this person). Until a dependency override has been granted, the FAFSA will not calculate a student's EFC.

My parent has remarried, but my step-parent is refusing to help with my college costs. How do I complete the FAFSA?

If you live with the step-parent and they were married before you filed, they need to provide information. Pre-marital or nuptial agreements DO NOT remove this obligation!

Residency

Student and parent are undocumented

- Do not assume that any student or parent is undocumented or are documented U.S. citizens unless they tell you. Do not ask a student or their parent about their immigration status.
- Be mindful of the justifiable fears that this family is living with: deportation, family separation, detention, or losing a job or home.
- Be sensitive to fear families are facing about completing financial aid forms. Share facts with empathy about where this information goes and does not go. Do not minimize it or argue with fear.
- Information in financial aid applications is protected by federal law. It is shared only with the colleges chosen by the student, the state financial aid agency and for FAFSA, the U.S. Department of Education.
- collects the information to determine the following from students and parents: (1) Income and other available money (2) If the student is a Washington resident
- data is used to determine eligibility for state financial aid programs. For more details on the security of this information, visit readysetgrad.org/.

Student is a US citizen, parent is undocumented

Do not assume that any student or parent is undocumented or are documented U.S. citizens unless they tell you. Do not assume that all members of a family share the same immigration status. Do not ask a student or their parent about their immigration status.

- Be mindful of the justifiable fears that this family is living with: deportation, family separation, detention, or losing a job or home. Students in this situation fear what could happen to their family.
- Be sensitive to fear families are facing about completing financial aid forms. Share facts with empathy about where this information goes and does not go. Do not minimize it or argue with fear.
- Student will need to file the FAFSA.
- In the parent information section, enter all zeros (000-00-0000) for the parent's social security number (even if the parent has an ITIN-tax ID number for filing taxes; that will not work on the FAFSA even though the number has the same number of digits as an SSN), and enter all other information normally. If the parent does not file taxes, this is not a problem; simply enter their income information manually. The first time, the SSN will be rejected; simply submit a second time, then it will be accepted.
- The parent will not be able to get an FSA ID to sign electronically, given that it requires a Social Security number. In this case, once the student gets to the final page, choose "Print signature page" option. At the same time, instruct the student to choose "submit without signature" option. This will start the process of getting the FAFSA processed. Print the page and have the parent sign it, then mail it in. Once the signature page is received, it will be matched with the electronic submission. Be aware that it may take up to 2-3 weeks for the U.S. Department of Education to receive and process this information and up to 6 weeks for it to show up as submitted in the portal.
- Information in financial aid applications is protected by federal law. It is shared only with the colleges the student chooses, the state financial aid agency, and for FAFSA, the U.S. Department of Education.

Student (or parent's) Social Security number (or Alien ID #) is rejected on FAFSA

- The most likely situation is that the student's (or parent's) name does not match the number on their card. Often immigration confusion leads to a person having a legal name (on their SSN or Alien ID card) that is not the name they use. A good first step is to have the person check their card and see what is actually printed there. This is their legal name and what they should use for FAFSA.
- It is POSSIBLE that the student (or parent) is undocumented (using an SSN that is not their own). DO NOT ASSUME THIS (and do not ask), but be aware this is a possibility.

Various Kinds of Tax Problems

IMPORTANT: Unless you are a tax specialist, such as a tax attorney or CPA, do not provide tax advice. Refer them instead to the United Way tax help sessions.

- There are a nearly infinite number of possibilities here. You do not need to get to the bottom of their tax problem to help.
- Most often, this is an issue when there is an “error” with FAFSA . The best approach here is to contact the student’s colleges, explain the situation and ask for their guidance.
- Another possibility is that the student’s parents make too much money to not file, so their FAFSA rejects their application. In this case, a good option is to do what they need to do to get it to process (such as say “will file”), and then contact the college for guidance.
- When in doubt, don’t obsess over getting to the bottom of the tax situation. Get a helpful person in the college’s financial aid office to help with guidance.

My parents say they did not file taxes. Is this going to be an issue on my FAFSA application?

Typically, no. Your parents are not required to file taxes for a student to receive financial aid.

- If parents earn below the required filing amount, they will selection “will not file.” Verification may be an issue – student will have to provide documentation that shows they are below the filing requirement.
- If parents earn above the filing requirement and do not file, this will be an issue. Selecting “will file” is probably the best option for the student, but verification is likely if filing does not actually occur.

When it comes to taxes, it’s important not to give advice beyond your scope of knowledge. United Way tax sites, etc. and other tax professionals would be best suited to provide direction for a student or parent here.

Other

Student’s family financial situation has changed since filing FAFSA

The best approach is to contact the college to file a “Special Circumstances appeal.” College financial aid advisors can best advise the student in this situation.