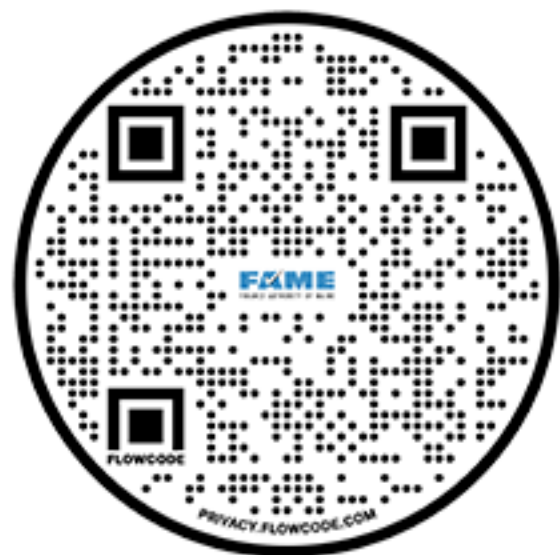


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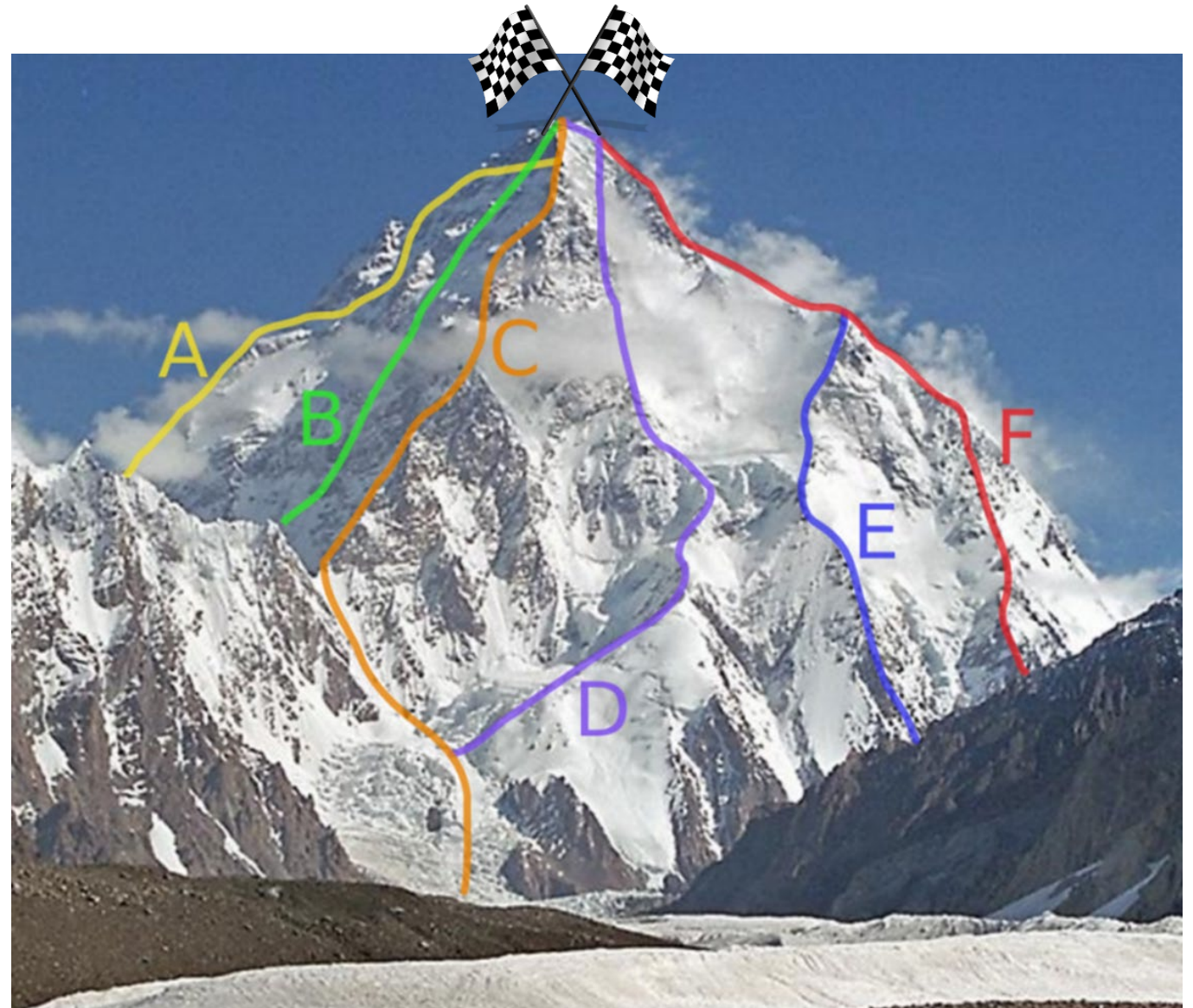
FAFSA Pathways for Unique Situations

March 2025

PRESENTED BY

Mila Tappan, Michelle Radley, and Nikki Vachon

- 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
 - ✓ Parent information is needed

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, 2025, and June 30, 2026.



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; **rare**
 - 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 granting state**

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Student Personal Circumstances

Select all that apply:

- The student is currently serving on active duty in the U.S. armed forces for purposes of 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, 2025, and June 30, 2026.
- 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.

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



Unaccompanied Homeless Students

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Student Homelessness

At any time on or after July 1, 2024, 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

None of these apply.

Previous Continue

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

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

- Student is **Provisionally Independent** (can finish the FAFSA without parent info).
- SAI 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

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 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



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.



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

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

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!*

Free Community
College for Class
of 2022-25





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



Ineligible Students

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

- Outside scholarships are available
- Consider free community college for classes of 2022 -2025
- Meet with Floreka and utilize FAME tools for New Mainers



Fmalual@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
American Federation of Ramallah Palestine	\$8,000	May 31	Palestinian and Palestinian American students	Any
American Legion Children and Youth Scholarship	\$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 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							Available starting times
Sun	Mon	Tue	Wed	Thu	Fri	Sat	AM
					1	2	9:00 AM
3	4	5	6	7	8	9	10:30 AM
10	11	12	13	14	15	16	11:00 AM
17	18	19	20	21	22	23	11:30 AM
24	25	26	27	28	29	30	
31							

[< February](#) [April >](#)

FREE! Financial Aid Coaching

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



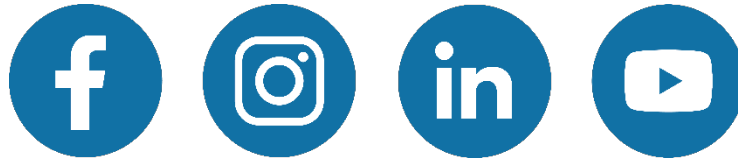
Questions?



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