

FAFSA for Students with Non-Traditional Needs

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INTRODUCTION

The Cowen Institute has a deep commitment to helping students in New Orleans access financial aid for college. We have previously monitored Federal Application for Student Aid (FAFSA) completion rates in New Orleans and Atlanta, provided resources to help FAFSA completion, and currently convene collaboratives of college counselors and youth practitioners to encourage knowledge sharing and best practice development.

This publication provides information about the FAFSA to school counselors, teachers, practitioners, parents, family members, and students. Many students have special circumstances that qualify them as 'non-traditional' students for the purpose of the application. This report highlights some of those situations and provides practical information and resources to help these students maximize their access to federal student aid.

TYPES OF 'NON-TRADITIONAL' STUDENTS:

Independent students Foster children, deceased parents, wards of court	4
Students whose parents don't file taxes	5
Students who live with one parent	5
Students with children	6
Students who live with family	7
Students with unstable housing	8
Undocumented students and parents	9
Dependency overrides	10
Additional resources	12

QUICK TIP: Starting in 2017-2018, all public school students in Louisiana must complete the FAFSA in order to graduate from high school.

Independent students

The FAFSA application asks “**at any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a dependent or ward of the court?**” If any of these three scenarios apply to your student, s/he should select yes for this question. Foster children, former foster children, and dependents of the court may have questions regarding their FAFSA eligibility. Here are some key points to remember:

- Foster children, students whose parents are deceased, and wards of the state are considered independent when it comes to federal student aid.
- Neither legal guardians nor foster parents are considered parents for the purpose of the FAFSA, so you do not have to list their income and household size information on the FAFSA. The student should list their own income only.
- If the student was in foster care at any stage since the age of the 13, s/he is considered independent by the FAFSA. Foster children who have turned 18 and had their court cases closed are still considered independent by the FAFSA.
- If students live with family members (ex: grandparents, aunts, uncles) and those family members have **court-ordered legal guardianship**, the student is still considered independent for the purpose of the FAFSA. If the family members do not have court-ordered legal guardianship, there is no way to prove the student is independent for the purpose of the FAFSA (see page 7).
- If students live with foster families, legal guardians, or any other family members, **do not** include these family members on the question asking ‘how many people are in my household?’ The student remains independent for the purpose of this form and should list the household size as 1.

Students whose parents don't file taxes

Some students may encounter difficulties when applying for the FAFSA because their parents haven't filed income taxes in recent year(s). Here are some tips for helping students in these circumstances:

- Some parents aren't required to file taxes if their income is below a certain threshold, which in 2016 was \$10,350 for a single person. You can find current thresholds and additional rules at the IRS's website. If the student's parents' income was below the threshold, s/he can apply for the FAFSA and his/her parents' information will be pulled from previous W-2s.
- If the student's parents were required to file an income tax return and did not, the student is not eligible for FAFSA. If the student is not in contact with his/her parents, it may be possible to apply for a dependency override (see page 10).

Students who live with one parent

Many students may live with only one parent and wonder how to fill out the parental information on the FAFSA. Here are tips for how to proceed in this circumstance:

- If the student's parents do not live together, are divorced/separated, or never lived together, only one parent must complete the FAFSA.
- The parent who the student lived with most frequently in the previous 12 months should be the parent to complete the FAFSA.
- If the student lived with both parents equally, the parent who provides the most financial support should complete the FAFSA. It does not matter who claims the student on their tax returns.
- If the filing parent is remarried, they must include their spouse's income and assets on the FAFSA. The step-parent's other children should be included in household size, including those enrolled in college.

Students with dependent children

The FAFSA application has a number of questions for students who are parents, specifically those whose children live with them. Here are some things to keep in mind when helping those students complete their FAFSA:

- If the student receives free childcare, either from a relative or from a free child-care center, this is not considered income and does not need to be reported on the FAFSA.
- Some students with dependent children may receive support from the Temporary Assistance for Needy Families (TANF) program, Women, Infants, and Children (WIC) program, or others. These programs count as income and applicants will need to select them when prompted on the FAFSA.
- Students with dependent children are considered independent by the FAFSA.
- Remember to include unborn children if the student is pregnant or expecting a child.
- Some students have children but are not financially responsible for them. For the purpose of the FAFSA, a student can only claim independent status if s/he provides for 50% or more of the child's financial needs. Federal or state support programs (as listed above) **do** count towards a student's 50%.

Students who live with family

Some students may live with family members other than their biological parents, such as grandparents, aunts, uncles, siblings, or step-parents. However, without a document of legal guardianship, there is no way to establish this relationship in the eyes of the FAFSA. Here are a few ways to handle that situation:

- Do not substitute other family members for parents on the FAFSA, even if the student lives with them, unless they have legally adopted the student.
- If the student is living with family members because his/her parents are incarcerated, deceased, their location is unknown, or because of an unsafe home environment, you may be able to file a dependency override (see page 10).
- If the student was in foster care at any stage since the age of 13, s/he is considered independent by the FAFSA.
- In other circumstances, it will be necessary for the student to file using his/her biological parents' information or to skip all sections on parental information and follow up with their college financial aid advisor.

HOUSEHOLD SIZE

Remember these tips:

If the student qualifies as independent and has no dependent children, the household size is 1.

Include unborn children in the household size if the student (or parent) is expecting.

Step-parents and step-children who receive financial support should be included in the household size.

If children live outside the home but receive support from their parents, include them.

Foster children are not included in household size. Adopted children are included.

Students with unstable housing

The FAFSA application has a number of questions regarding students' housing status, specifically if they have recently experienced unstable housing. Determining who qualifies as 'homeless' for the purpose of the FAFSA can be tricky. Here are some guiding tips:

- In order to be officially considered 'homeless' for the FAFSA, the student requires a determination from the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development.
- If the student has an official determination, s/he is considered an independent applicant by the FAFSA. The student may need to show this documentation to the financial aid officer and his/her college or university.
- If your student doesn't have a determination, but you think s/he might be an unaccompanied homeless youth, contact the director of an emergency shelter for assistance. Contact information for shelters in New Orleans is included in the resources section.¹

For clarity's sake, it's good to know the following terms:

Youth means the student is 21 years of age or less and enrolled in high school as of the day you sign the FAFSA.

Unaccompanied means the student is not living in the physical custody of a parent or guardian.

Homeless means lacking fixed, regular, adequate housing and includes living in shelters, motels, cars, and temporarily with other people.

Undocumented students and parents

What if the student is undocumented?

Undocumented students are students who are not U.S. citizens, U.S. nationals, or "eligible non-citizens." These students will likely not have a social security number and are therefore, ineligible for federal student aid. Some states do provide financial aid for undocumented students, but Louisiana is not one of them.

That said, there is no federal or state law prohibiting admission of undocumented students to colleges and universities in the U.S. Therefore, undocumented students may still attend many colleges and universities and there are a number of private scholarships available to undocumented youth. A full list of available scholarships is included in the resources section.²

What if the student's parents are undocumented?

If the student was born in the U.S. to undocumented citizens, he/she is eligible for federal student aid. When helping an undocumented student file a FAFSA, remember some of these key tips:

- The student's parents should enter 000-00-0000 in the SSN section. This may come back as an error during the first entry but, after retrying a few times, it should process. Do not use a Tax Identification Number or a fake or made-up SSN under any circumstances.
- Undocumented parents will not be able to use the IRS Data Retrieval Tool.
- Parents will not be able to digitally sign the FAFSA as there is a SSN dependent pin required for the digital submission. After a student completes the FAFSA with his/her own pin, s/he can print hard copies of the form, have his/her parents sign them, and mail in the completed application.
- Many colleges and universities have resources available to help students with undocumented parents. Encourage students to contact their university's financial aid offices and ask about options.
- While unlikely, some students have been denied financial aid because of their parents immigration status. If that happens, reach out to the ACLU or United We Dream.³

Dependency override

Some students have circumstances that they feel should qualify them as independent students even though they still fall under the dependent student category for the purpose of the FAFSA. This could include students whose parents are incarcerated or incapacitated, students who do not know their parents whereabouts, or students who left home because of an abusive family environment. In these cases, it is possible to request a dependency override from the college financial aid officer. Here are some tips to keep in mind if you find yourself in this situation:

- In order to qualify for dependency override, the student must have ‘unusual circumstances.’ With the FAFSA, that typically means an involuntary dissolution of the family.
- When filling out the FAFSA, students will encounter a question where they can select ‘*I am unable to provide parental information*’ followed by an explanation of special circumstances. They should then select ‘*I have special circumstances and I am unable to provide parental information.*’ This will allow the student to submit the FAFSA without parental information.
- After submitting the FAFSA, it is necessary for the high school counselor or another advocate to write a letter to the college financial aid administrator requesting an override. The letter should summarize the circumstances to justify the override and include additional documentation from social workers, clergy, teachers, doctors, counselors, or anyone else who might be familiar with the student’s circumstances. A sample letter is included in the resources section.⁴
- The final decision rests with the college financial aid administrator.
- The dependency override is applicable for one year only. The financial aid administrator will need to reassess the student’s circumstances each year.

A student does NOT qualify as an independent when:

- Parents refuse to list students as a dependent on their tax returns.
- Parents refuse to provide information on the FAFSA.
- Parents refuse to contribute towards the student’s education.

FAFSA in practice

Here are a few real world examples that some students may face along with practical solutions for how they can best complete the FAFSA to ensure that they receive the maximum entitled federal student aid.

Example 1:

A student was in foster care when she was 15. Since then, she’s been living with her grandparents. This student qualifies as an independent student on the FAFSA.

Example 2:

A student’s parents asked him to leave the house because he is gay. He hasn’t had any contact with them for the past year. This student may qualify for a dependency override.

Example 3:

A student has been living with his aunt and uncle for nearly his whole life, but they do not have legal guardianship. His mother lives in town and has occasional contact. This student should try to file the FAFSA using his mother’s tax information, as there are no legal documents qualifying him as independent. If his mother is unable, he may qualify for a dependency override.

Example 4:

A student’s parents have not filed taxes for the past two years because they owe money to the IRS. The student does not qualify as independent and she will be ineligible for federal financial aid unless her parents file taxes.

Example 5:

A student has been living on his friend’s couch for the past several months because he has nowhere else to stay. He would likely qualify as independent after receiving a determination of homelessness from a local shelter.

Additional Resources

1. If you have a student who has been homeless or is currently at risk of becoming homeless, contact the Covenant House. They will be able to provide resources and perhaps a homeless determination form for independent filing on the FAFSA. Their website is:

<https://www.covenanthouse.org/> and their phone number is (504) 584-1111.

2. There are a number of scholarships available for undocumented students. The following website includes a comprehensive list of scholarships, award amounts, and deadlines:

<https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/scholarships-for-undocumented-students/>

United We Dream also has a comprehensive list of resources for undocumented students. You can access it here:

https://docs.google.com/document/d/1Js5HtqDnDSGefNgRpogY47osSp5_fpPhNSNMbyYTn9c/edit

3. ACLU Louisiana: https://action.aclu.org/secure/la_complaint

United We Dream: <https://unitedwedream.org/help/>

4. A sample dependency override letter can be downloaded from this website:

<http://nyccollegeline.org/resources/sample-dependency-override-letter>

5. A checklist of all materials required for students and parents is included here:

<https://fafsa.ed.gov/help/before003.htm>

6. The IRS's website, including an up-to-date figure on the minimum income threshold required for filing taxes is included here:

<https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>

7. The Department of Education has a toolkit publicly available to help with FAFSA completion. You can find the link here: <https://financialaidtoolkit.ed.gov/tk/>

8. **Join Our Community of Practitioners:** We have several ways for high school counselors and college access practitioners to receive training, share best practices, and engage in a learning community. Contact our Executive Director Amanda Kruger Hill at ahill10@tulane.edu for more information.