

For students in unique living situations, completing the FAFSA or CA DREAM ACT application can be challenging. These unique scenarios can create a roadblock when completing these applications. This resource includes scenarios related to dependency status, parent Information, residency, common tax issues, verification, etc.

We hope this provides guidance to Imperial Valley High School counselors and college access professionals on how to move forward when helping a high school student in a unique situation apply for financial aid. Please contact our office for any questions.

Financial Aid Office – Imperial Valley College

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NOTE: IVC currently does not participate in any loan programs

## 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/DREAM ACT?**

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/DREAM ACT?**

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, you meet 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. 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, 2010 and July 30, 2022?

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/DREAM ACT. 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. Please note that IVC does not currently participate in the federal student loan programs. 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 or DREAM ACT.
- 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

## **Parent Information: Divorce, Separation, and Remarriage**

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

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**

- 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 or DREAM ACT is critical. Students cannot receive most financial aid without FAFSA or DREAM ACT. 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 or DREAM ACT 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 or DREAM ACT (same questions), then do that. Be aware that the student will be required to provide documentation for this, which is where it gets challenging.
- Determine if the student may qualify as homeless or at risk of homelessness. Get to know your school or district's liaison as they can help with determining if the student meets the criteria and provide documentation.
- 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." Until a dependency override has been granted, the FAFSA will not calculate a student's EFC.

## **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.
- Explain both DREAM ACT and FAFSA and that you can help with both.
- 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.
- DREAM ACT collects the information to determine the following from students and parents: (1) Income and other available money (2) If the student is a California resident

DREAM ACT data is used to determine eligibility for state financial aid programs. For more details on the security of this information, visit <https://dream.csac.ca.gov/>

### **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**

This is not an issue on DREAM ACT, as the student/parent do not need an SSN or Alien ID to file.

- 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.

## **Tax Problems**

### **My parents say they did not file taxes. Is this going to be an issue on my FAFSA/DREAM ACT 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.

## Verification

**I didn't get an award letter. The financial aid office said that I did not complete verification requests I was notified of. Does the school still have to award me aid?**

The school is not required to award aid here. Technically, a financial aid application is considered incomplete until verification requests are fulfilled. If the student complete verification at this time, they may still be eligible for available aid.

Student/advocate should work with the school's FA office to determine next steps and what aid might still be available. Verification requests would still need to be completed.

**It has been over a month and the IRS has still not sent my parent's tax transcript. My deadline to provide verification documentation is coming up very soon. Can I just submit a copy of the taxes my parents file?**

The tax return transcript is different than the actual copy of the taxes. Yes you can submit a copy of the signed 1040's for verification purposes. Keep in mind that some financial aid offices will require you submit tax transcripts.

**My tax transcript was mailed to my old address and I can't access it. What should I do?**

You must add a mailing address on the form you submit, so make sure it's the most updated mailing address for you. If you have moved since then, may have to reorder.

**My teacher said for me to tell my parents to use the DRT (Data Retrieval Tool), but they say we can't. Why can't we? Will I still get financial aid?**

Situations can't use DRT

- Student/parent is married, and either student/parent or his/her spouse filed Married Filing Separately.
- Student/parent is married, and either the student/parent or his/her spouse filed as Head of Household.
- Parents' marital status is "Unmarried and both legal parents living together."
- Student/parent filed a Puerto Rican or foreign tax return.

## Other

### **Student's family financial situation has changed since filing FAFSA or DREAM ACT**

The best approach is to contact the colleges to file a "Professional Judgement appeal." College financial aid advisors can best advise the student in this situation.

### **How does a criminal record impact student eligibility?**

Students with felony records who are not currently incarcerated are eligible for financial aid:

- Unless they were convicted of a drug crime *while* receiving financial aid