



University of Massachusetts Amherst

ARE YOU INDEPENDENT?

Most students consider themselves independent from their parents based on the following:

- ◆ They do not live with their parents.
- ◆ Their parents do not support them financially.
- ◆ Their parents do not claim them on their federal income tax return.
- ◆ Their parents do not contribute to the cost of their college education.

For financial aid consideration, federal regulations state that you must meet one of the following requirements to be considered independent from your parents:

- ◆ You were born before January 1, 1984.
- ◆ You will be working on a master's or doctorate program.
- ◆ You are married.
- ◆ You have children who receive more than half of their support from you.
- ◆ You have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now through June 30, 2008.
- ◆ Both of your parents are deceased, or you are or were (until age 18) a ward/dependent of the court.
- ◆ You are a veteran of the U.S. Armed Forces.

If you do not meet any of the above criteria, then you are considered a dependent student and must report your parent's income information and signature on the FAFSA.

If you believe that you have unusual circumstances that would make you independent, meet with a Financial Aid Counselor. *You will be required to write a personal letter of explanation, and to provide at least two documents that support your claim.*

What is an unusual circumstance? A complete breakdown in the family unit; a history of emotional or physical abuse; abandonment; psychological or physical disorders that have caused extreme dysfunction in the family unit; etc.

What kind of documentation will be required? A personal letter from the student, as well as, letters from professionals (at least two), who are familiar with your situation (high school officials, clergy, physicians, therapists, social workers). Legal documents, court records, police reports. The documentation must show that living with your parents would be detrimental to your health, or that your parents are unable to function in a normal parental capacity. All information is considered confidential (Family Educational Rights and Privacy Act).

How will your case be decided? Two or more counselors will discuss your case. If you are not granted a dependency override, then you may send an appeal to the Director of Financial Aid. The Director's decision is final. The U.S. Dept. of Education does not consider appeals to change dependency status.

The government expects parents (and the student) to finance the cost of post-secondary education. Need based funding is designed to assist families who are unable to provide financial assistance. **If the financial information that you reported on the FAFSA does not accurately reflect your family's income, please file a financial aid appeal.**