

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:

- Were you born before January 1, 1986?
- As of today, are you married?
- At the beginning of the 2009-2010 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2009 and June 30, 2010?
- Do 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 and through June 30, 2010?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Are you or were you an emancipated minor as determined by a court in your state of legal residence?
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2008, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

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 you, the student, as well as letters from at least two professionals (high school officials, clergy, physicians, therapists, social workers, etc.), who are familiar with your situation. Legal documents such as court records or police reports are also admissible. 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.**