

# The Definition of Parent

## Financial Aid Information 2009-2010

### Dependency in Financial Aid:

Dependency is not based on age of the student, but on a series of questions that the student answers on the Free Application for Federal Student Aid (FAFSA). A student is only considered independent if he or she satisfies one or more all of the following conditions:

- Student is 24 years or older
- Student is enrolled in a graduate or professional school program.
- Student is married.
- Student has dependents of his/her own.
- Student has children for whom he/she provides more than half of their support.
- Student is currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- Student is a veteran of the armed services.
- Student is an orphan or ward of the court.

Dependent students must provide both student and parent information on the FAFSA.

### Who is considered a Parent?

The term "parent" is not restricted to biological parents. Sometimes a person other than a biological parent is treated as a parent, and in these instances, the parental questions on the application must be answered, since they apply to such an individual (or individuals).

Most families can determine who the parent is by reading the instructions in the FAFSA. The instructions describe family situations. Here are some notes to clarify these situations:

- **"Parents both living, married to each other"**: Includes biological and adoptive parents.
- **"Parents, who are living together and have not been formally married"**: Those who meet the criteria in their state for a common-law marriage, should report their status as married. If your state does not consider your situation to be a common-law marriage, then you should follow the rules for divorced parents. Check with the appropriate state agency concerning the definition of a common-law marriage.
- **"Parent is widowed or single" and "remarried"**: A stepparent is treated in the same manner as a biological parent if the stepparent is married, as of the date of the application, to the biological parent whose information will be reported on the FAFSA.
- **"Parents have divorced or separated"**: Answer the questions about the parent the student lived with more during the 12 months preceding the date the FAFSA is completed. If the student did not live with one parent more than the other, provide information for the parent who provided more financial support during the 12 months preceding the date the FAFSA is completed, or during the most recent year that the student actually received support from a parent. If this parent has remarried as of the date the FAFSA is completed, answer the questions on the remaining sections of the FAFSA about that parent and the person he or she married (stepparent).
- **"Legally Separated Parents"**: The same rules that apply for a divorced couple, are used to determine which parent's information must be reported. A couple doesn't have to be legally separated in order to be considered separated for purposes of the FAFSA.
- **"Deceased Parents"**: If one, but not both, parents died, answer the parental questions about the surviving parent. Do not report any financial information for the deceased parent on the FAFSA. If the surviving parent dies after the FAFSA has been filed, the student must submit a correction updating his/her dependency status to independent, and correct all other information as appropriate. If the surviving parent is remarried as of the date the FAFSA is completed, answer the questions about both that parent and the person he or she married (stepparent).
- **"Foster Parents, Legal Guardians, and Grandparents"**: A foster parent, a legal guardian, a grandparent or other relative is not treated as a parent for purposes of filing a FAFSA.

## Special Circumstances:

- Living with Other Adults or Family (not ward of the court and not living with Legal Guardians): If a student resides with family, friends, grandparents, aunts, uncles, siblings, etc., these people are not considered parents for Financial Aid purposes. The biological or adoptive parent with whom the student last resided or who provided the most support should complete the FAFSA. If this is not possible, see "Special Independence Situations" below.
- Students living on their Own: A student is not automatically independent because he/she is self-supporting. Using the definitions above, the family must define the parent(s) and report parent information on the FAFSA. If this is not possible, see "Special Independence Situations" below.

## SPECIAL INDEPENDENCE SITUATIONS

**If one of the following situations applies, the student is considered independent and fills out only the student portion of the FAFSA. The student's eligibility for Financial Aid will be based solely on his/her own income and assets.**

- **Living with Foster Parents:** A student who, at any time from the age of 13 on, lived with foster parents should answer "yes" to being a ward of the court. (or was a ward until age 18).
- **Wards of the Court:** A student who, at any time from the age of 13 on, was a ward of the court.
- **Living with Legal Guardians:** A student in legal guardianship determined by the court.
- **Emancipated Minors:** A student who is an emancipated minor determined by the court.
- **Unaccompanied Homeless Youth:** Student must be able to provide documents to support verification.

In rare cases, a student can be considered "independent" for special reasons. Financial Aid Offices call this a "dependency override". This action is usually reserved only for adverse conditions where contact with the parent is impossible, dangerous or potentially harmful to the student. Documentation will be required.

(IMPORTANT! Extremely low income is NOT a reason to ask for a dependency override. Students who have low-income parents are the top priority in most Financial Aid Offices. No matter how little money the family has, the parent should complete the FAFSA. Many students from low-income families live on their own and completely support themselves, but still should file as "dependent".)

If adverse conditions exist, the student and the adult(s) in their life should consult with the Financial Aid Office at each college under consideration. Each college will require documents (such as court records, letters from counselors, ministers, community workers or relatives) which describe the reason the parent(s) cannot or should not complete the FAFSA. **Contact Financial Aid Offices immediately.**

If the Financial Aid Office decides to approve a dependency override a special notation will be needed on the student's FAFSA. Usually the student completes the FAFSA answering "no" to questions about independence, but leaves the parent information blank. The FAFSA is sent or taken to the college Financial Aid Office that enters a special code to allow the FAFSA to be processed without parent information. The student will then be considered "independent".

Each college must affirm the decision separately. Decisions may differ because the discretion is local.

If the FAFSA is filed with the special notation of dependency prior to the Cal Grant deadline, the student will be considered for Cal Grant as an independent student without further documentation. After that date, consult the college for a special appeal for Cal Grant.

**Need help with this process?  
Still have questions about your status as a parent?  
CONTACT A FINANCIAL AID OFFICE, THEY WANT TO HELP YOU.**