

This document is provided for general informational and educational purposes and is not, nor intended to be, legal, financial or tax advice. The publisher is not authorized to practice in front of the IRS and is not subject to IRS Circular 230. This information is general in nature and may not apply to the specific circumstances of individual readers. No claims are made about the accuracy, timeliness or usefulness of the content of this document. Users of this document should seek specific guidance directly from a qualified legal, financial or tax professional. Nothing contained on or provided through this document is intended to be or is to be used as a substitute for professional advice.

Copyright © 2017 by Edvisors Network, Inc. All rights reserved. Visit **www.edvisors.com** for information about planning and paying for college.



With so many living situations, figuring out who is considered a parent or which parent's information to use on the FAFSA can be confusing. Here are several living situations and how you would file the FAFSA for each.

### ). Parents are legally married and living together

Answer the questions about both parents.

#### 2. Parents are living together, but are not married

Answer the questions about both.

### **3.** Parents are divorced or separated and DON'T live together

Answer the questions about the parent whom you lived with more during the past twelve months. If you split time equally between both parents, answer the questions about the parent who provided the most financial support during the last twelve months (or during the most recent year that you received support from a parent).

## If your parents are separated but live together

Indicate their marital status as married or remarried and answer the questions about both.

# 5. If you have a stepparent who is married to the legal parent whose information you are reporting

You must provide the information for both your legal parent and your stepparent.



11% of college costs are covered by student income and savings.

Source: https://www.salliemae.com/research/how-america-pays-for-college/

## 6. If your stepparent was married to your parent but your parent passed away

That stepparent does not count as a parent unless he or she has legally adopted you.

### **?.** If your parent are in a same-sex marriage

If your same-sex parents were legally married in a state or jurisdiction that recognizes the marriage, you must report information for both. It does not matter where they currently live or where you are going to school.

- **%.** The following people are not considered your parents when filing the FAFSA unless they have legally adopted you
  - Grandparents
  - Foster parents
  - Legal guardians
  - Older siblings
  - Aunts or uncles

#### DID YOU KNOW:

Twenty-six percent of children today are living with one parent only, while fifteen percent are living with parents who are remarried, and seven percent are living with cohabiting parents.

