



COMMONLY ASKED QUESTIONS

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.



THIS IS WHY YOU SHOULD FILL OUT THE FAFSA

#CollegeOpportunity | [StudentAid.gov](https://studentaid.gov)

1

IT'S FREE.

Doesn't cost you anything.

2

IT'S EASY.

The application has been simplified.

3

IT'S FAST.

It takes most people just 23 minutes to complete.

4

MORE PEOPLE QUALIFY...

for student aid than you think.

1. What is the deadline for filing the FAFSA?

For students filing a FAFSA for the 2018-19 school year, the deadline is June 30, 2019. Each college may have their own specific deadlines for submitting applications, just as the application deadline for state financial aid varies from state-to-state. Check with the college(s) you are interested in attending to verify their requirements. A list of deadlines for each state can be found on the FAFSA website at <https://fafsa.ed.gov/deadlines.htm#>.

2. Is the FAFSA only for federal aid?

No. The FAFSA is used to **apply** for most **state** loan, grant, and scholarship programs, in addition to the federal loans and grants. When you submit the **FAFSA** to the US Department of Education, they forward the information on the form to the **state** student assistance agency. Each state may have different application deadlines. Check with your state to ensure that you meet the deadline for any aid you might be eligible to receive.

3. My family makes too much money for me to qualify for any aid.

Many people assume that they won't qualify for financial aid because they make too much money. There is no income cutoff to qualify for federal student aid. Many factors besides income—such as your family size, your year in school; and the number of children in the household that will be attending school—are considered when aid is awarded. But, you won't know for sure unless you apply. Failure to apply could mean leaving free money on the table.

4. What is the priority deadline? Can I still file if I miss it?

Many colleges and universities use priority deadlines to encourage early applications for both admissions and financial aid. You should still file an application if you have missed a priority date. Why? Many schools will accept late applications on a “space available” basis. So late applicants are competing for whatever slots or financial aid may be left after all the qualified earlier applicants have been accepted and awarded. Check with your schools of interest to determine their application policy.

5. I live with my mom, but my dad claimed me on his taxes last year. Which parent do I list on the FAFSA?

If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months. This parent is known as your “custodial parent.” The FAFSA only requires financial information from the custodial parent. It does not matter who claimed you on their federal income tax return.

6. I split my time equally with both parents, and neither pays child support. Who do I put on the FAFSA?

If you lived the same amount of time with each divorced or separated parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you received support from a parent.

7. My mother and I are both attending school at the same time. How does this affect my FAFSA filing?

If a student is a dependent student they will be counted in the family size and included in the number in college on the FAFSA if they are enrolled at least half time in an eligible college. A parent enrolled in college generally can not be included in the number in college on the student's FAFSA. However, a parent can petition the school to consider the circumstances and the school may be willing to adjust the number in college after conducting a professional judgment review.

8. I'm a minor, but my parents aren't helping me pay for school. How do I apply for aid?

If you are a dependent student, your parents are required to include their financial information on the FAFSA even if they have not agreed to assist you with payment towards your education. Parental refusal to complete the FAFSA and other required forms are not sufficient grounds—on their own or in combination—for you to apply on your own. But if there are other extenuating circumstances affecting their cooperation with the FAFSA process, the financial aid administrator might consider a dependency override. They will want to see copies of documentation supporting your reasons for the dependency override request. This documentation could come from a guidance counselor, teacher, pastor, or a social service agency, or other people familiar with your situation.

9. What if I'm unable to provide parent information due to special circumstances?

In situations such as the ones below, you may be able to submit your FAFSA without parent information despite being considered a dependent student:

**SPECIAL
CIRCUMSTANCES
CAN BE HANDLED**

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You do not know where your parents are and are unable to contact them (and you have not been adopted).
- You are older than 21 but not yet 24, are unaccompanied, and are either homeless or self-supporting and at risk of being homeless.

The online FAFSA will ask you whether you are able to provide information about your parents. If you are not, you will have the option to indicate that you have special circumstances that make you unable to get your parents' information. The site then allows you to submit your application without entering data about your parents. Additional documentation will most likely be required by the school to support your status.



FUN FACT

The first financial need analysis formula was created at Harvard University in 1953.

Source: <https://www.edvisors.com/fafsa/estimate-aid/history-fafsa-need-analysis/>

However, it is important for you to understand the following:

- Although your FAFSA will be submitted, it will not be fully processed. You will not receive an Expected Family Contribution (EFC) and must immediately contact the financial aid office at the college or career school you plan to attend.
- Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents; letters from a clergy member, school counselor or social worker; and/or any other relevant data that explains your special circumstance.

ADDITIONAL QUESTIONS

1. My parents are divorced. I live with my mother and she is remarried. Whose information do I include on the FAFSA?

Since your mother is remarried, your stepfather's financial information must be reported on the FAFSA even if your stepfather does not provide you with any financial support. Your biological father (non-custodial parent) does not report any information on the FAFSA.

2. My mother remarried two years ago and recently passed away. I currently live with my stepfather. Should I include his information on the FAFSA?

If your stepparent was married to your parent but is now widowed, that stepparent doesn't count as a parent on your FAFSA unless he or she has legally adopted you. You should complete the FAFSA as an independent student. You will be required to provide the school with documentation to support your status. Documentation could include a copy of your biological parent's death certificate, a letter from a lawyer, guidance counselor, or other third party.

3. What if my parents are in a same-sex marriage?

Same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country), without regard to where they live or where the student will be going to school.

The FAFSA questions use gender-neutral terminology for married parents (Parent 1 and Parent 2 instead of mother and father). It does not matter which parent completes which set of questions. Both parents must submit their financial information.

4. What do I do if my family has unusual circumstances which affect my ability to pay for my education?

After the FAFSA is submitted for processing and the results have been received by the schools you listed on the FAFSA form, you should be prepared to petition the schools in writing about your need for special consideration. It is necessary to gather information from your family for the school to re-evaluate your financial need. Many schools will have an institutional form which you will need to complete and submit along with the additional documentation. Below is a list of special circumstances that typically qualify a student to make this request.

**REASONS YOU MAY
NEED YOUR AID
REEVALUATED**

- Reduction of income
- Reduction of child support
- High medical/dental expenses not covered by insurance
- Death, divorce, or separation
- Elementary or secondary school tuition expenses
- Parent tuition expenses
- One-time receipt of income

5. My parents recently filed for bankruptcy and are currently in a Chapter 13 repayment plan. How will this impact my eligibility for financial aid?

Your parent's bankruptcy will have no direct impact on your eligibility for federal student aid, including loans. However, the FAFSA results may show that you have an EFC (Expected Family Contribution) which would indicate that your family can contribute to your education. The bankruptcy plan would require monthly payments which are not reflected in any information you provide on the FAFSA.

A bankruptcy would affect your **parent's ability to borrow** any loans to assist you with your educational expenses (for example, a Parent PLUS Loan or cosigning for you on a private student loan to cover additional school-related expenses).

If your financial aid award package is not sufficient to cover your educational expenses without your parents' financial input you should consider contacting the school to request that they review your situation. A financial aid administrator has the authority to adjust financial aid, upward or downward, depending on the circumstances. Proper documentation from you would be required to begin this process.