



Challenging Financial Aid Situations

For students in certain situations, completing the FAFSA or WASFA can be challenging. General guidance for these complicated financial aid situations is to focus on supporting the student first and being their advocate, as well as supporting them to advocate for themselves. It is easy to get caught up in the details, and in financial aid they are important, but it is even more important to ensure the student that you are on their side and will be with them to figure this out. Remain calm, check in with them and follow up frequently in all of these situations. There are no easy answers; this is general guidance about how to move forward and what to keep in mind. Each situation will have slightly different dynamics and different solutions.

The following challenges were identified by educators and financial aid navigators in the King and Pierce region. Below are recommended strategies to address them.

Dependency Status

I already moved out of my parent's home and support myself. Do I need to have my parents provide information for the FAFSA/WASFA?

Generally, yes. If you are under the age of 24 (per the FAFSA), are unmarried, not supporting dependent children of your own, not a veteran or active duty military, not a foster youth or a ward of the court, you are considered dependent for financial aid purpose and parents must provide their information on your FAFSA. You can be considered an independent student if you can document being an unaccompanied or homeless youth. If you or your parent(s) are in a situation which makes it impossible for your parents to provide their information, contact the school's financial aid office for assistance.

My parent(s) kicked me out of their house and I have been living with friends ever since. How do I complete the FAFSA/WASFA?

If you are still considered a dependent student for financial aid purposes, responsibility for your college education still rests with you and your parents, even if they've kicked you out. They must still file the FAFSA. If, however, a court has made you an emancipated minor, assigned a legal guardian other than parents, you can file as an independent student without parental information. If the parent-child relationship was broken a long time ago but there was not court action taken to make you an emancipated minor, you may be able to file as an independent student if a counselor, clergy, or social worker, can document your status. Contact your financial aid administrator about the documentation they will need to consider this option.

I don't know where my parents are and I have been living with my grandparents. Do my grandparents complete my FAFSA as my parents? No, your grandparents are not your parents unless they have adopted you as their legal dependent. Contact your financial aid administrator to find out what documentation you need to provide in order to be considered an independent student.

My parents refuse to complete the FAFSA/WASFA. Now what? Other than merit based aid, the annual maximum unsubsidized Direct Loan (\$5500 for first year students) is the only aid a financial aid administrator can award to you if you are a dependent student, but your parents refuse to provide their information on the FAFSA. If this is your situation, contact the financial aid administrator at the school you wish to attend for filing instructions/assistance.

Student is in foster care, or was in foster care at some point since age 13

- Check the appropriate box in "dependency" on FAFSA or WASFA.
- Student does NOT need to provide parent information.
- If a student is in foster care and placed with a family member other than their parent, they will still NOT need parent information.
- Documentation is likely to be requested in the verification process by the college's financial aid office.

Dependency Overrides

If the student is required to provide parent information, but cannot – the student should contact the financial aid administrator at the college he or she plans to attend to discuss dependency overrides.

For details about what types of circumstances might result in a dependency override, and for information about how you can support a student who has special circumstances, see Part 2 of the [*Counselors and Mentors Handbook on Federal Student Aid*](#) (in general, these same rules apply for WASFA).

Unless there is a dependency override, dependent students are only eligible for unsubsidized loans without parent information on the FAFSA/WASFA.

Residency

Student and parent are undocumented

- Do not assume that any student or parent is undocumented or are documented U.S. citizens unless they tell you. Do not ask a student or their parent about their immigration status.
- Be mindful of the justifiable fears that this family is living with: deportation, family separation, detention, or losing a job or home.
- Be sensitive to fear families are facing about completing financial aid forms. Share facts with empathy about where this information goes and does not go. Do not minimize it or argue with fear.
- Explain both WASFA and FAFSA and that you can help with both.
- Information in financial aid applications is protected by federal law. It is shared only with the colleges chosen by the student, the state financial aid agency and for FAFSA, the U.S. Department of Education.
- WASFA collects the information to determine the following from students and parents:
 - (1) Income and other available money
 - (2) If the student is a Washington resident
- WASFA data is used to determine eligibility for state financial aid programs. For more details on the security of this information, visit readyssetgrad.org/wasfa.

Student is a US citizen, parent is undocumented

Do not assume that any student or parent is undocumented or are documented U.S. citizens unless they tell you. Do not assume that all members of a family share the same immigration status. Do not ask a student or their parent about their immigration status.

- Be mindful of the justifiable fears that this family is living with: deportation, family separation, detention, or losing a job or home. Students in this situation fear what could happen to their family.
- Be sensitive to fear families are facing about completing financial aid forms. Share facts with empathy about where this information goes and does not go. Do not minimize it or argue with fear.
- Student will need to file the FAFSA.
- In the parent information section, enter all zeros (000-00-0000) for the parent's social security number (even if the parent has an ITIN-tax ID number for filing taxes; that will not work on the FAFSA even though the number has the same number of digits as an SSN), and enter all other information normally. If the parent does not file taxes, this is not a problem; simply enter their income information manually. The first time, the SSN will be rejected; simply submit a second time, then it will be accepted.

- The parent will not be able to get an FSA ID to sign electronically, given that it requires a Social Security number. In this case, once the student gets to the final page, choose “Print signature page” option. At the same time, instruct the student to choose “submit without signature” option. This will start the process of getting the FAFSA processed. Print the page and have the parent sign it, then mail it in. Once the signature page is received, it will be matched with the electronic submission. Be aware that it may take up to 2-3 weeks for the U.S. Department of Education to receive and process this information and up to 6 weeks for it to show up as submitted in the portal.
- Information in financial aid applications is protected by federal law. It is shared only with the colleges the student chooses, the state financial aid agency, and for FAFSA, the U.S. Department of Education.

Student (or parent’s) Social Security number (or Alien ID #) is rejected on FAFSA

This is not an issue on WASFA, as the student/parent do not need an SSN or Alien ID to file.

- The most likely situation is that the student’s (or parent’s) name does not match the number on their card. Often immigration confusion leads to a person having a legal name (on their SSN or Alien ID card) that is not the name they use. A good first step is to have the person check their card and see what is actually printed there. This is their legal name and what they should use for FAFSA.
- It is POSSIBLE that the student (or parent) is undocumented (using an SSN that is not their own). DO NOT ASSUME THIS (and do not ask), but be aware this is a possibility.

My parents have relocated out of state/country, but I stayed in Washington to graduate from my high school. Will I have to pay out of state tuition if I attend a public university in Washington?

Generally you pay in-state tuition and will be considered a resident if:

- You graduated from a Washington high school,
- domiciled (lived) in Washington for the 12 months prior to starting college,
- have a WA driver's license or WA state ID
- Do not anything to establish residency in another state (move your permanent address, get an ID, etc)

I do not have DACA and I have not been in the state for two years. Will I be eligible for in-state tuition?

Unfortunately, you will not be eligible for in-state tuition if you do not meet the requirements for DACA/HB1079 (and WASFA). There are other scholarships. This is a tough conversation -- see the conversation guide for how to thoughtfully support students in this situation.

Parent Information

My parents are divorced/separated. Which parent's information should be on my FAFSA/WASFA?

- The parent one lived with the most during the last 12 month.
- Didn't live with either parent or lived with each an equal amount, information should be provided by the parent who provided you the greater amount of financial support during the last year.
- Parents are divorced, but continue to live together, information for both parents must be reported.
- If this is essentially equal, then the student should decide which parent makes more sense given their specific situation (don't obsess over it).
- If one parent is in another country, use the parent who is in this country.
- If this parent has remarried, financial information for the step-parent must also be provided.

Student's parent is unwilling to provide income information

- Building trust over time is a good way to avoid this situation in the first place. The more you can build trust and relationships with parents in general, the fewer of these situations are likely to occur. Talking with parents about what to expect starting in middle school will lessen resistance. No one likes to be surprised by being asked for sensitive personal information by a stranger!
- Try to schedule a meeting with the parent to discuss this. Let them know that you've been helping their student with their post high school plans, and you would like to talk with them about a few next steps. Even if you're frustrated and irritated, start the conversation by sharing something positive about their student and their future plans. Ideally an in-person meeting is best, but a phone call works if that's all that is possible.
- Discuss the situation in the context of the student's plans after high school and why FAFSA or WASFA is critical. Students cannot receive most financial aid without FAFSA or WASFA. Ask the parent to share what their concerns are about their student applying for financial aid.
- Make it clear that applying for financial aid doesn't obligate parents to pay for anything; it only determines what aid the student is eligible for. The student will later decide what to accept from what is offered by each school.
- It's not necessary to share income information with the student to complete the form. The parent can log in and provide this information without the student. However, the student will be able to view this information if they log in to their FAFSA or WASFA at a later time.

- Information in financial aid applications is protected by federal law. It is shared only with the colleges the student chooses, the state financial aid agency and for FAFSA, the U.S. Department of Education.

Student does not live with parents but is not in a legal guardianship

Many variations on this scenario including, but not limited to: immigration and family roles, student fleeing unsafe in home environment, parent in another country with student living here with informal guardian.

- This is the most difficult financial aid situation you will encounter. Take a deep breath, remain calm, and prepare for a process that will likely take many months. Let the student know that this situation is challenging, it is not their fault, and you will be their advocate and you will get through it together.
- If the student can safely contact one parent for financial information, this is the best option to take (even if they don't live with them and aren't supported by them). If this is not physically or psychologically safe, then do not pursue this option.
- If the student can check any of the "yes" boxes for independence on the FAFSA or WASFA (same questions), then do that. Be aware that the student will be required to provide documentation for this, which is where it gets challenging.
- Determine if the student may qualify as homeless or at risk of homelessness. Become familiar with the McKinney Vinto Act <http://www.k12.wa.us/HomelessEd/default.aspx>, which protects homeless students and those at risk of becoming homeless. Get to know your school or district's McKinney Vinto liaison as they can help with determining if the student meets the criteria and provide documentation.
- Parent refusal to provide information or contribute to college is not a special circumstance. Schools will not provide dependency overrides in these circumstances. Student should select "I do not have a special circumstance but I am unable to provide parental information" if they do not have a special circumstance but cannot provide parental information.
- Students who complete a FAFSA without parent information must proactively contact the financial aid office at the student's intended campus and find a person who can help navigate the process of applying for a "dependency override." (It helps to have a good relationship there already —use contacts in admissions to help you find this person). Until a dependency override has been granted, the FAFSA will not calculate a student's EFC.

My parent has remarried, but my step-parent is refusing to help with my college costs. How do I complete the FAFSA/WASFA?

If you live with the step-parent and they were married before you filed, they need to provide information. Pre-marital or nuptial agreements DO NOT remove this obligation!

Various Kinds of Tax Problems

IMPORTANT: Unless you are a tax specialist, such as a tax attorney or CPA, do not provide tax advice. Refer them instead to the United Way tax help sessions.

- There are a nearly infinite number of possibilities here. You do not need to get to the bottom of their tax problem to help.
- Most often, this is an issue when there is an “error” with FAFSA or WASFA. The best approach here is to contact the student’s colleges, explain the situation and ask for their guidance.
- Another possibility is that the student’s parents make too much money to not file, so their FAFSA rejects their application. In this case, a good option is to do what they need to do to get it to process (such as say “will file”), and then contact the college for guidance.
- This is less of an issue with WASFA, as WASFA income verification is more flexible.
- When in doubt, don’t obsess over getting to the bottom of the tax situation. Get a helpful person in the college’s financial aid office to help with guidance.

My parents say they did not file taxes. Is this going to be an issue on my FAFSA/WASFA application?

Typically no. On FAFSA they may get an error message that could be one of many things. It’s best to consult a professional in this case, but it may be that the parents make too much money to not file taxes.

Other

Student's family financial situation has changed since filing FAFSA or WASFA

The best approach is to contact the colleges to file a "Special Circumstances appeal." College financial aid advisors can best advise the student in this situation.

How does a criminal record impact student eligibility?

Students with records who are not currently incarcerated are eligible for financial aid:

- Unless they were convicted of a drug crime WHILE receiving financial aid or are convicted of a sex crime that makes them/and are eligible for civil commitment after incarceration
- Many scholarships and state scholarship programs (College Bound Scholarship) exclude individuals with felony records (not merely suspension/expulsions or misdemeanors, etc.)

How does student aid impact food and other public benefits?

- Students are not eligible for food benefits as a full-time college student unless they are eligible for federal work study AND actually have an assigned job or have a start date in the current term or semester (there are other exceptions).
- Eligibility for other public benefit programs is not typically impacted by student aid.

- FOOD BENEFITS:

WAC 388-482-0005/General Rule: An adult who is enrolled and taking at least six credits (half time) in an institution of higher education is ineligible to receive Basic Food. ***Food benefits:***

"I'm not eligible because I am a college student" – Students are not typically eligible for the program but there are some exceptions.

- Students employed for an average of 20 hours per week (80 hours per month). - RECEIVING FEDERAL OR STATE WORK STUDY AND WORKING IN A WS JOB FOR 20 HOURS PER WEEK OR 80 PER MONTH
- – Unpaid internships do not count.
- Students responsible for more than half of the care for a dependent under five.
- Students that are single parents who have a child that is eleven or younger.
- Students participating in WorkFirst.
- Students participating in a work study program.