

Understanding How to Use Professional Judgment for Dependency Overrides

National Association of Student
Financial Aid Administrators

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Understanding How to Use Professional Judgment for Dependency Status Overrides

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Session Overview

- Independent student criteria
- Dependency status appeals
- Alternatives to dependency override
- Ability to accept another school's dependency override
- Dependency override policies and procedures

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Dependency Status Criteria

- Age 24 by December 31 of the award year
- Is, or was orphaned, in foster care, or ward of the court at any time after reaching age 13
- Is, or was immediately prior to reaching the age of majority, an emancipated minor or in a legal guardianship

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Dependency Status Criteria

- Serving on active duty in the U.S. Armed Forces
- Meets the Department of Education's definition of veteran
- Graduate or professional student
- Married as of date FAFSA is signed

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Dependency Status Criteria

- Has legal dependents other than a spouse
- Unaccompanied youth who is homeless or at risk of homelessness and is self-supporting
- Financial aid administrator makes documented determination of independence by reason of the student's unusual circumstances

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Dependency Status Appeals

- Unusual circumstances make it inappropriate to expect a parental contribution
- Need to examine student's relationship with parent(s)

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Dependency Status Appeals

Conditions not considered unusual for dependency override purposes:

- Parents refuse to contribute to student's educational costs
- Parents unwilling to provide information on FAFSA or for verification
- Parents do not claim student for federal income tax purposes
- Student demonstrates he/she is totally self-sufficient

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Dependency Status Appeals

- Unusual circumstances include:
 - Abusive family environment
 - Abandonment
- May override only from dependent to independent
 - May use professional judgment to account for support provided to an independent student

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Alternatives to Dependency Override

- Student may be able to receive unsubsidized Stafford Loan if documents:
 - Parents refusal to provide FAFSA information, and
 - Parents do not and will not provide any financial support to the student
- Student may use institutional funds based on its own packaging policy

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Override Performed by Another School

Option to accept another school's override only if within same award year:

- Must document only that accepting the dependency override
- Complete discretion on which overrides will accept
- For subsequent award years, must evaluate student's situation and make own decision regarding whether override is warranted

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Dependency Overrides Policies and Procedures

- Include:
 - Types of circumstances will consider and will consider
 - Conditions, if any, under which will accept another school's dependency override
 - Review process, including how and when appeals must be submitted as well as required documents
 - Who is responsible for reviewing appeals
 - How students are notified of appeal results
 - Whether will allow for any exception to policy and, if allowed, under what conditions

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Understanding How to Use Professional Judgment for Dependency Overrides

Dependency Override Scenario 1

Dependent student lives with his mother and stepfather. Although the student knows who his biological father is and where the father lives, the student has not any relationship with his biological father since the age of 10, when his parents divorced. Student's stepfather never adopted him. Student's mother dies, and he continues to live with his stepfather.

Would you consider a dependency override and why or why not?

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Dependency Override Scenario 2

Dependent student becomes pregnant during the award year. The student's boyfriend, another student, takes full responsibility for the pregnancy and says he will support both the student and the child. The student's parents are furious, do not like the boyfriend, and will not support the student or her child.

Would you consider a dependency override and why or why not?

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Dependency Override Scenario 3

Dependent student's father received a substantial inheritance from a long-lost relative. This sudden and unexpected financial windfall triggered a wanderlust in both parents—they quit their job and are traveling to all corners of the world. Occasionally, the student receives a postcard detailing the parents' adventures, but the student never knows where the parents are or where they are going next.

Would you consider a dependency override and why or why not?

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Questions?

Please send your questions to:

askregs@nasfaa.org

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