

BACK TO OCTOBER

**Professional Judgment &
Special Circumstance Deep Dive**

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Agenda

- Quick FAFSA Refresher
- Independent Student Statuses
- Homeless students
- Unusual Circumstances
- Professional Judgements
- Special Circumstance Examples
 - Undocumented/DACA
 - Loss of Income / Increased expenses
 - Marital status changes: divorce/separation
 - Death of parent / spouse
 - Cost of Attendance Adjustments



FAFSA

Free Application for
Federal Student Aid

Studentaid.gov

2026-2027 FAFSA:
2024 tax information

File every year

Priority Dates

2026–27 FAFSA® Form Now Available!

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college, career school, or graduate school.

Start a 2026–27
FAFSA® Form

Start New Form

Edit a 2026–27
FAFSA® Form

Edit Existing Forms

Accept an Invitation for a
2026–27 FAFSA® Form

Accept an Invitation



Contributors

- A contributor is anyone required to provide information, a signature, and consent and approval to have their federal tax information transferred directly from the IRS to the FAFSA form.
- Information provided by contributors will be used to determine a student's eligibility for federal financial aid.
- Contributors who are identified on the FAFSA form are not financially responsible for a student's educational expenses.

Who is a Contributor?

A contributor is

- ✓ You (the student),
- ✓ your biological or adoptive parent(s)
- ✓ your spouse, and/or,
- ✓ your parent's spouse.

A contributor is not

- ✗ Nonadoptive grandparents
- ✗ Foster parents
- ✗ Your fiancé
- ✗ The other biological parent when they are not married to or don't live with the parent on the FAFSA form.

Identifying Contributors

These factors help to determine if other contributors are required on the student's FAFSA:

- Dependency status
- Marital status
- Tax filing status



Identifying Contributors

Explanation of which parent goes on the FAFSA:

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info>

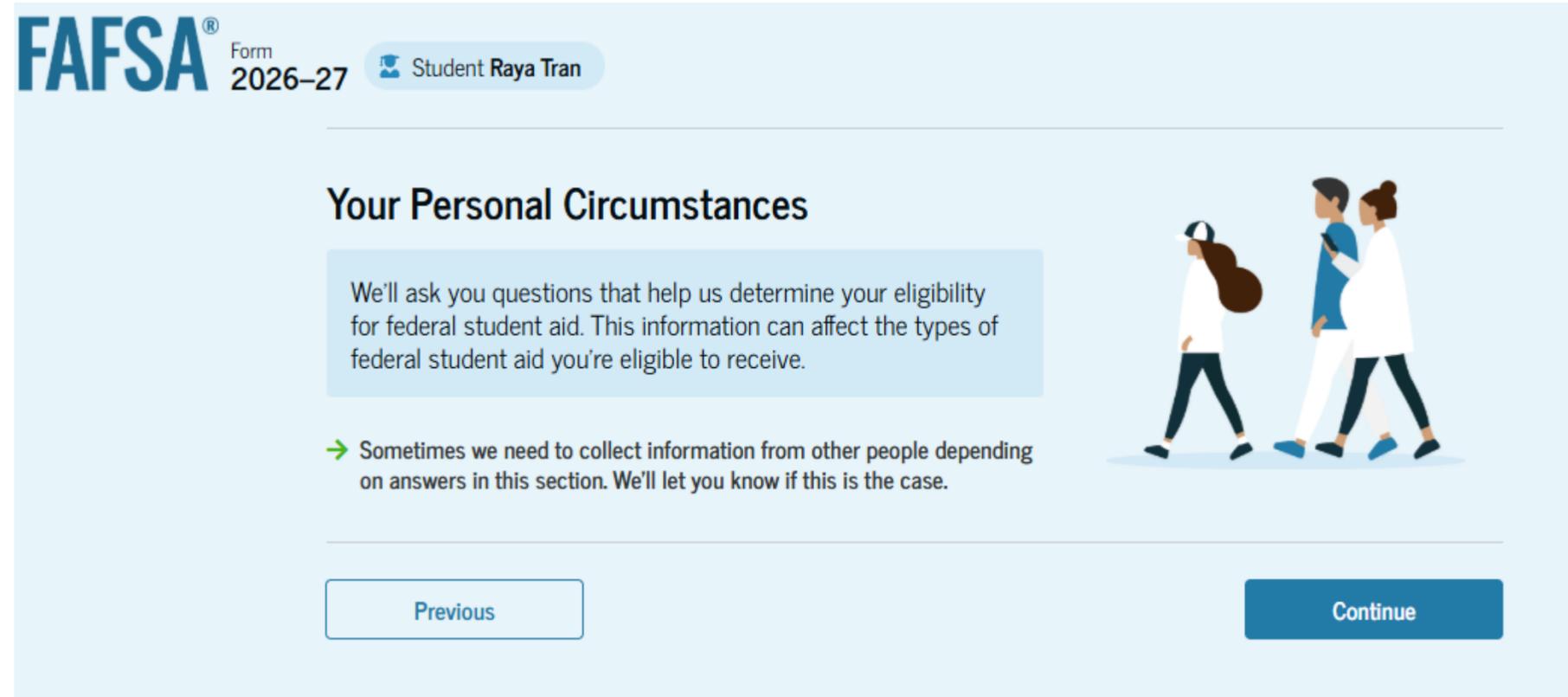
Interactive tool to help determine which parent goes on the FAFSA:

studentaid.gov/fafsa-apply/parents

Independent Student Status

Students are not required to report parent information if they:

- Were born before January 1, 2003
- Are married
- Are active duty/Veteran of US Armed Forces
- Have children or other dependents
- Were an Orphan/Ward of the Court/in Foster care at some point since age 13
- Are an emancipated minor
- Are in a legal guardianship situation
- Are homeless/at risk of being homeless
- Unusual Circumstances



The screenshot shows the FAFSA 2026-27 interface for Student Raya Tran. The section is titled "Your Personal Circumstances" and includes a text box explaining that questions will determine eligibility for federal student aid. A green arrow points to a note: "Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case." At the bottom, there are "Previous" and "Continue" buttons. An illustration of three people walking is on the right side of the page.

FAFSA[®] Form 2026-27 Student Raya Tran

Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.

Previous Continue

Kansas Foster Care Students

Students who were in foster care at any time after turning 13 may be considered independent. They can apply for financial aid as an independent student and may also be eligible for additional support through special programs.

Students who were in foster care in KS do not have to pay tuition and fees at certain KS colleges – including vocational/technical schools/colleges, community colleges, municipal university, and state universities.

- They are responsible for paying: food, housing, books, supplies, transportation, personal expenses
- Criteria:
 - In the custody of Department of Children and Families (DCF) **AND** in foster care placement on or after 18th birthday
 - **OR** released from custody of DCF before age 18 **AND** graduated from high school/GED while in foster care
 - **OR** adopted from foster care on or after 16th birthday while in custody of DCF
 - **OR** released from foster care placement subject to a guardianship under 38 or 59 of the KSA on or after 16th birthday while in custody of DCF
 - Must remain in good academic standing

Each Institution may process these differently.

https://www.dcf.ks.gov/services/PPS/Documents/PPM_Forms/Section_7000_Forms/PPS7260.pdf

**What if a student is
unable to add
their parent's
information?**

**Homelessness and
Unusual
Circumstances**



Homeless Students

Students who indicate they are homeless on the FAFSA are considered Provisionally Independent and the school must follow up within 60 days of enrollment.

Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes No

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply or "None of these apply."

- Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness
- The student's high school or school district homeless liaison or designee
- Director or designee of a project supported by a federal TRIO or GEAR UP program grant
- Financial aid administrator
- None of these apply.

Your Dependency Status



Independent Student

Based on your answers, you're an independent student. This means you don't need to answer questions about your parents to complete your FAFSA® form.



Provisionally Independent or Unaccompanied Homeless Youth You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

We won't be able to calculate your Student Aid Index (SAI) until your financial aid office confirms your circumstances. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

Homeless Youth Determination

Who can make a homeless determination?

- **Director/Designee of an emergency/transitional shelter, street outreach program, drop-in center, or other program serving those experiencing homelessness**
- **High School/District Homeless Liaison or designee – McKinney-Vento Representative**
- **Director/Designee of TRIO/GEAR UP program**
- **Financial Aid Administrators**

If the student has received a documented determination from one of these authorities, the institution may not request additional documentation, proof, or statements unless it has conflicting information about the student's status. Schools may also accept a homeless determination from another school.

Sufficient documentation includes: A documented phone call, written statement, or a verifiable electronic data match.

If the student is unable to provide documentation from at least one of the entities, FAAs must review the student's circumstances and make the determination themselves:

- **Based upon a written statement from, or a documented interview with the student that confirms that they are an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting; and**
- **Made *without* regard to the reasons that the student is unaccompanied and/or homeless.**

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/homeless>



Provisional Independent Statuses

Have students follow up with their school to determine what documentation they need to turn in – students will not have a calculated SAI/financial aid until their situation is documented and approved by the college.

Schools may accept homeless youth determinations and other independent determinations from other institutions – meaning the student’s status can carry over from school to school. It is up to each school to determine what type of documents to request from the other school who initially made the determination.

Unusual Circumstances

Unusual Circumstances include:

- Human trafficking
- Legally granted refugee or asylum status and they are separated from their parents
- Parental abandonment or estrangement
- Student or parental incarceration and contact would pose a risk
- Left home due to an abusive environment
- Cannot locate parents

Unusual Circumstances do not include:

- Parents refuse to contribute to educational expenses
- Parents will not provide information for the FAFSA
- Parents do not claim student on tax return
- Student demonstrates total self-sufficiency

If the student selects "yes", they they will be allowed to submit the FAFSA without parental information and assigned a status of Provisional Independent Student but the student must follow up with the school. A Financial Aid Administrator will make a determination regarding dependency.

FAFSA[®] Form 2026-27 Student Raya Tran Save FAFSA Menu



Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes

No

Your Dependency Status



Provisionally Independent Student

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

To complete your application, you'll need to contact your college's or career school's financial aid office and provide documentation to verify your circumstances.

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

Direct Unsubsidized Loan Only

If the student does not have unusual circumstances, but their parent is unwilling to provide their information. Parental information is skipped, and the student has the option to receive a Direct Unsubsidized Loan only.

NO PELL GRANT, NO SUBSIDIZED LOAN.

FAFSA[®] Form 2026–27 Student Raya Tran Save

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Signature

Your Dependency Status

 **Dependent Student**
Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA[®] form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA[®] form?
This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

Yes No

Previous Continue

Renewals

Financial aid administrators are now required to presume any student who received a dependency override in a preceding award year to be independent for each subsequent award year at the same institution unless the student informs the institution that their circumstances have changed, or the institution has conflicting information about the student's independence.

As long as the student's situation does not change from year to year, the student should only have to go through the Dependency Override process one time.

Professional Judgements:

- **Subjective in nature**
- **Made on a case-by-case basis, not across the board**
- **FAA's own decision**
- **Must be fully documented**

Considerations for Professional Judgements:

- Is the student or the student's family actually experiencing unique circumstances that are not dealt with adequately in the financial aid process?**
- Does the unusual situation warrant special treatment because it affects the student's or family's ability to contribute toward the cost of the student's education, or otherwise affects the student's ability to complete their program of study?**
- What should the treatment be?**
- What documentation is needed to support this determination?**

Let's discuss some examples!



Parent/Spouse is Undocumented/DACA

- Can create a studentaid.gov account
- Can provide information on the FAFSA
- It is up to a mixed-status family to decide if they want to fill out the FAFSA
- If parent information is required, but parent does not want to provide information, student will not be eligible for federal aid/only eligible for an unsubsidized loan

Student is Undocumented/DACA

- Not eligible for federal aid – should **NOT** complete the FAFSA
- May qualify for resident tuition if:
 - ✓ They have attended an accredited Kansas high school for three or more years **and**
 - ✓ have either graduated from an accredited Kansas high school **or** have earned a GED issued in Kansas **and**
 - ✓ have signed and filed an affidavit with the institution stating that the person or the person's parents have filed an application to legalize such person's immigration status, or will file such an application as soon as such person is eligible to do so

Mainly eligible for scholarships.

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/undocumented-students>



Loss of Income/Increased Expenses

Income listed on FAFSA no longer reflects the student's/family's current financial situation.

- Job loss, reduction in income, retirement
- Medical or dental expenses
- Child support or alimony ending
- Natural disasters
- One-time payment: Investment funds, insurance payout, inheritance
- Other payments: private school expenses, other children in college, parent in college

Marital Status Changes

In the event a student's marital status (marriage or divorce) changes after completing the FAFSA , it should be reported to the school as it can change a student's eligibility for aid (dependent vs. independent status), and/or result in a loss of income on FAFSA.

If parent's marital status changes (divorce/separation) after completing the FAFSA , it should be reported to the school as it can result in a loss of income on the FAFSA, potentially making the student eligible for better/more aid.

Death of a Parent/Spouse

The death of a parent/spouse can have a significant financial hardship on a family – it should be reported to the school as it can result in a loss of income on the FAFSA, potentially making the student eligible for better/more aid.

Cost of Attendance (COA)

Adjustments

- Tuition and fees
- Books and supplies; computer
- Housing and food
- Transportation
- Professional License
- Medical/Dental/Disability
- Childcare
- Study Abroad

Resources

- kasfaa.org
- studentaid.gov
- financialaidtoolkit.ed.gov
- ncan.org
- financialaidtoolkit.ed.gov/tk/training.jsp
- studentaid.gov/help/unusual-circumstances
- studentaid.gov/help/parent-unwilling-provide-information
- studentaid.gov/apply-for-aid/fafsa/filling-out/homeless
- studentaid.gov/apply-for-aid/fafsa/filling-out/undocumented-students

QUESTIONS?



THANK

YOU