The law governing the Federal Student Aid programs is based on the premise that the family is the first source of the student’s support, and the law provides several criteria that decide if the student is considered independent of her parents for student financial aid eligibility. Note that a student reaching the age of 18 or 21 or living apart from her parents does not affect her dependency status.

If the student is considered a dependent of his parents, information on the income and assets of the parents must be included on the FAFSA. The U. S. Department of Education’s processor (CPS) will calculate a parental contribution and add it to the student’s contribution to derive an Expected Family Contribution (EFC).

In unusual cases an aid administrator can determine that a student who doesn’t meet any of the independence criteria should still be treated as an independent student.

A financial aid administrator (FAA) may approve dependency overrides on a case-by-case basis for students with unusual circumstances. If the FAA determines that an override is appropriate, she must write a statement detailing the determination and must include the statement and supporting documentation in the student’s file. However, none of the conditions listed below, individually, or in combination, qualify as unusual circumstances meriting a dependency override:

1. Parents refuse to contribute to the student’s education;
2. Parents are unwilling to provide information on the FAFSA or for verification;
3. Parents do not claim the student as a dependent for income tax purposes;
4. Student demonstrates total self-sufficiency.

Unusual circumstances do include an abusive family environment or abandonment by parents and may cause any of the above conditions. In such cases a dependency override might be warranted.

The presence of these conditions would not disqualify a student from being an unaccompanied youth who is homeless or self-supporting and at risk of being homeless. As noted above, such a student who is too old to be a “youth” would merit a dependency override.

An aid administrator may override only from dependent to independent (though as suggested earlier, if an independent student receives substantial support from others, a school may use PJ to adjust the COA or FAFSA data items such as untaxed income).
The Higher Education Act allows a financial aid administrator (FAA) to make dependency overrides on a case-by-case basis for students with unusual domestic household circumstances. None of the conditions listed below, individually, or in combination, qualify as unusual circumstances merit ing a dependency override:

1) Parents refuse to contribute to the student’s education;
2) Parents are unwilling to provide information on the FAFSA or for verification;
3) Parents do not claim the student as a dependent for income tax purposes;
4) Student demonstrates total self-sufficiency.

I. PROVIDE A WRITTEN EXPLANATION OF YOUR UNUSUAL DOMESTIC CIRCUMSTANCES.

What are the extenuating domestic household circumstances which prohibit you from providing parental information? Have you been subjected to any of the following circumstances or conditions or do any of the following conditions or situations exist?

1. Emotional abuse
2. Physical abuse
3. Sexual abuse
4. Abandonment by your parents
5. Physically threatened by your parent or step-parent
6. One parent is deceased
7. One or both parent(s) is/are incarcerated
8. Substance abuse in the household

Write a summary of the circumstances regarding why you are not able to provide parental income information on your Free Application for Federal Student Aid (FAFSA). The list of circumstances above is not meant to include all circumstances that might apply.

Your written summary and explanation may be typed or written (as long as legible). Your summary and explanation are not restricted to a certain length.

II. PROVIDE A WRITTEN EXPLANATION OF HOW YOU MEET THE BASIC NECESSITIES OF LIFE, I.E., HOUSING, FOOD, CLOTHING, AND TRANSPORTATION.

Do you have sufficient income and financial resources to fully support yourself? Explain your income that is sufficient to support yourself.

Provide a copy of your most recently completed U.S. Income Tax Return.

Who provides the benefits of housing, food, clothing, and transportation to you if your income is not sufficient to support yourself? If these benefits are provided to you, give an explanation about the circumstances of these expenses being provided for you.
III. PROVIDE PROOF IF ANY OF THE FOLLOWING EXIST OR HAVE EXISTED:
1. You have been in foster care;
2. You have been a dependent or ward of the court;
3. You are an emancipated minor;
4. You have been in a legal guardianship.

IV. PROVIDE WRITTEN DOCUMENTATION FROM A THIRD PARTY.
The documentation of unusual circumstances should come from a third party who knows your situation. Acceptable persons who may provide third party documentation include, but are not limited to, a teacher, counselor, high school principal, attorney, medical authority, or member of the clergy.

NOTE: Your request for review will be considered only if you submit confirmation. Statements from personal friends, family members, or relatives are NOT acceptable confirmation.

Additional Information

The University of North Alabama DOES NOT ACCEPT a dependency override approved by another school in the same award year. The student is required to provide to the University of North Alabama all supporting documentation to justify the approval of a dependency override.

A dependency override DOES NOT automatically carry over from one award year to the next award year. The student must affirm in writing that the unusual domestic circumstances persist in order for the override to be granted in the next academic year.

Students without parent support
Students whose parents refuse support are not eligible for a dependency override, but they may be able to receive unsubsidized Stafford loans only. For a student to be eligible for this provision, the UNA Office of Student Financial Services must get documentation (1) that his parents refuse to provide information for his FAFSA and (2) that they do not and will not provide any financial support to him. Include the date support ended. If the parents refuse to sign and date a statement to this effect, SFS must get documentation from a third party (the student himself is not sufficient), such as a teacher, counselor, cleric, or court.

As noted above, this situation does not justify a dependency override. But as with overrides, resolving the situation is at the discretion of the UNA Financial Aid Administrator (FAA). If the FAA decides that a student falls into this category, we will document our decision and ensure that the student submits a FAFSA and passes all the eligibility matches. The result will be a rejected application with no EFC. SFS may then award the student unsubsidized Stafford loans up to the maximum the student would normally be eligible for depending on his grade level (but not the amount a student can get when his parent is unable to get a PLUS loan). See DCL GEN-08-12 for more information.