

Are You Independent?

One of the biggest factors in determining how much aid each student is eligible for is their relationship with their parents.

Financially independent students are considered responsible for all of their education costs, and they are often eligible for more financial aid than dependent students. The borrowing limits are also higher for federal loans are higher.

Other students applying for financial aid are considered financially dependent, meaning that they are dependent on their parents for most of their financial needs and are most likely listed as a dependent on their parent's tax return.

In order to be considered an "independent" student, one or more of the following characteristics must apply:

- ▶ You're at least 24 years old
- ▶ You're a U.S. veteran
- ▶ You're a graduate or professional student
- ▶ You're an orphan or ward of the court (or you were until they were 18)
- ▶ You're married
- ▶ You have legal dependents other than a spouse

If you do not meet any of these criteria, you must list your parent's financial information on the Free Application for Federal Student Aid form.

Schools and the government assume that it is the parents' role to support dependent children in their education.



Special Circumstances

For financial aid purposes, a parent cannot simply say "no" to helping with college expenses. And they can't withhold tax information either as a way of raising their child's eligibility for financial aid – that does not work. In fact, withholding parental income information makes the student ineligible for subsidized loans and federal grants.

The reality for some students, however, is that they really are financially independent but do not qualify for official independent student status.

If you are classified as a dependent student but your parents refuse to help with college expenses, you should talk with a financial aid administrator for suggestions on how to deal with your specific family situation.

For some situations, there are options for overriding dependent student status, but such overrides are rare and involve verification by the aid administrator that the parent refuses to provide the required financial information.

Determining dependent or independent student status is typically a simple process, but if you have any confusion, contact your aid office immediately.