



Counseling Families with Unique Circumstances

Winter 2020 Webinar

How to Participate in This Webinar

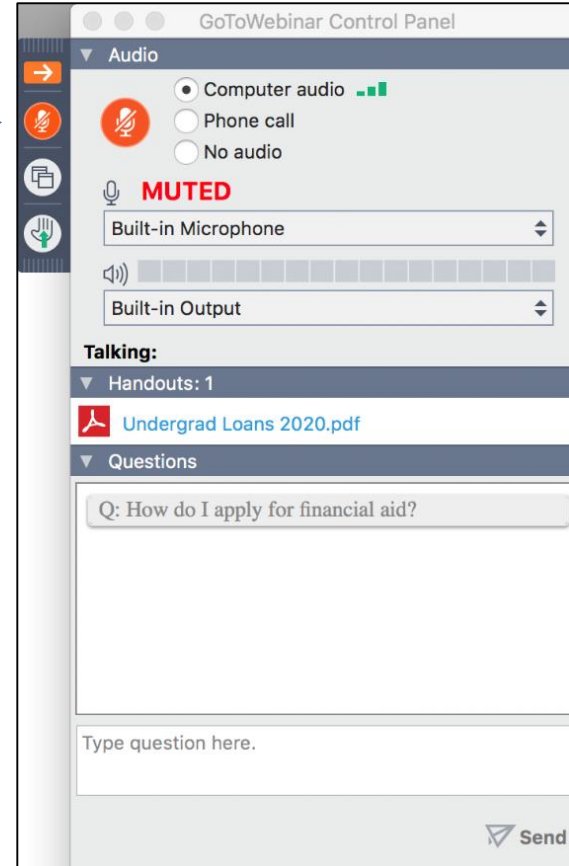
The microphone icon lets you know if you can be heard.
The presenter may mute everyone during the webinar.

The hand icon may be used if the presenter wants to
take a vote

Check the quality of your sound here

If the presenter provides handouts for the webinar, you
will find them here

Have a question during the webinar? Type it in the
Questions section



Your Moderator Today

Stephanie Wells

Associate Director of College Planning



Stephanie joined MEFA in 2001 and has 25 years of experience in the higher education financing industry.

As Associate Director of College Planning, she is responsible for working with colleges, high schools, and community-based organizations to further MEFA's public mission of educating and supporting families on the college enrollment and financing process.

Meet Our Panelists

Jennifer English

Associate Director of Financial Aid,
Worcester State University

Jane Kelleher

Associate Director of Financial Aid,
College of the Holy Cross

Rob Loconto

Director of Financial Aid and Student Financial Services,
Curry College

About MEFA



Unique Circumstances

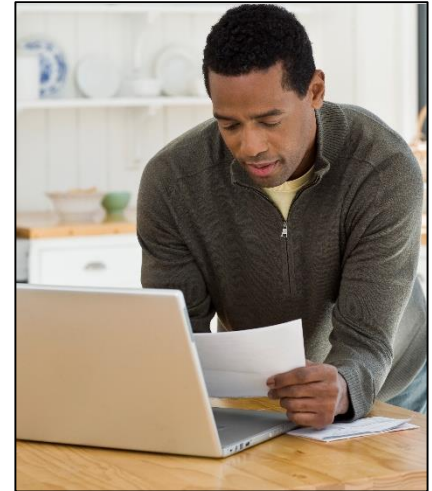
- Special Circumstances/
Financial Aid Appeals
- Independent Students
- Undocumented
Students
- Non-Traditional Parent
Families



Special Circumstances/Financial Aid Appeals

Families can contact the financial aid office to discuss the financial aid offer

- Professional Judgment
 - Case-by-case basis only
 - Decisions across colleges
 - Financial Aid Administrator's decision is final
- Clarification of unique circumstances or change in circumstance
 - Income
 - Assets
 - Unreimbursed medical expenses
 - Household expenses
 - Household size



Appeal Logistics

- Work with the financial aid office
 - Timing
 - Format: Follow instructions, which may include:
 - School appeal form
 - Student letter
 - Third-party letter
 - Documentation
- Financial aid office will review appeal and make adjustments
- Financial aid office will send appeal decision letter



Changes in Income

Increases in Income

- One-time capital gains
- Bonus
- Inheritance
- Life insurance distribution
- Lottery/gambling winnings
- Retirement/pension withdrawal

Decreases in Income

- Job loss
- Reduction in salary



Federally Independent Students

No Parent Information Collected

Criteria:

- 24 or older
- Married
- Graduate Student
- Active duty in U.S. Armed Forces
- Veteran of U.S. Armed Forces
- Provide more than half of support for children or dependents
- In foster care any time age 13 or after or parents are deceased
- Emancipated minor
- In legal guardianship
- Unaccompanied youth who is homeless or at risk of being homeless



Dependency Overrides

A dependent student may request to be considered as an independent student due to special circumstances.

Students who do not qualify:

- Parents refuse to financially contribute or provide data
- Parents do not claim the student as a tax dependent
- Student demonstrates total self-sufficiency

Students who may qualify:

- Abusive household
- Abandonment
- Incarceration or institutionalization of parents
- Parents lacking physical or mental capacity
- Whereabouts of parents unknown

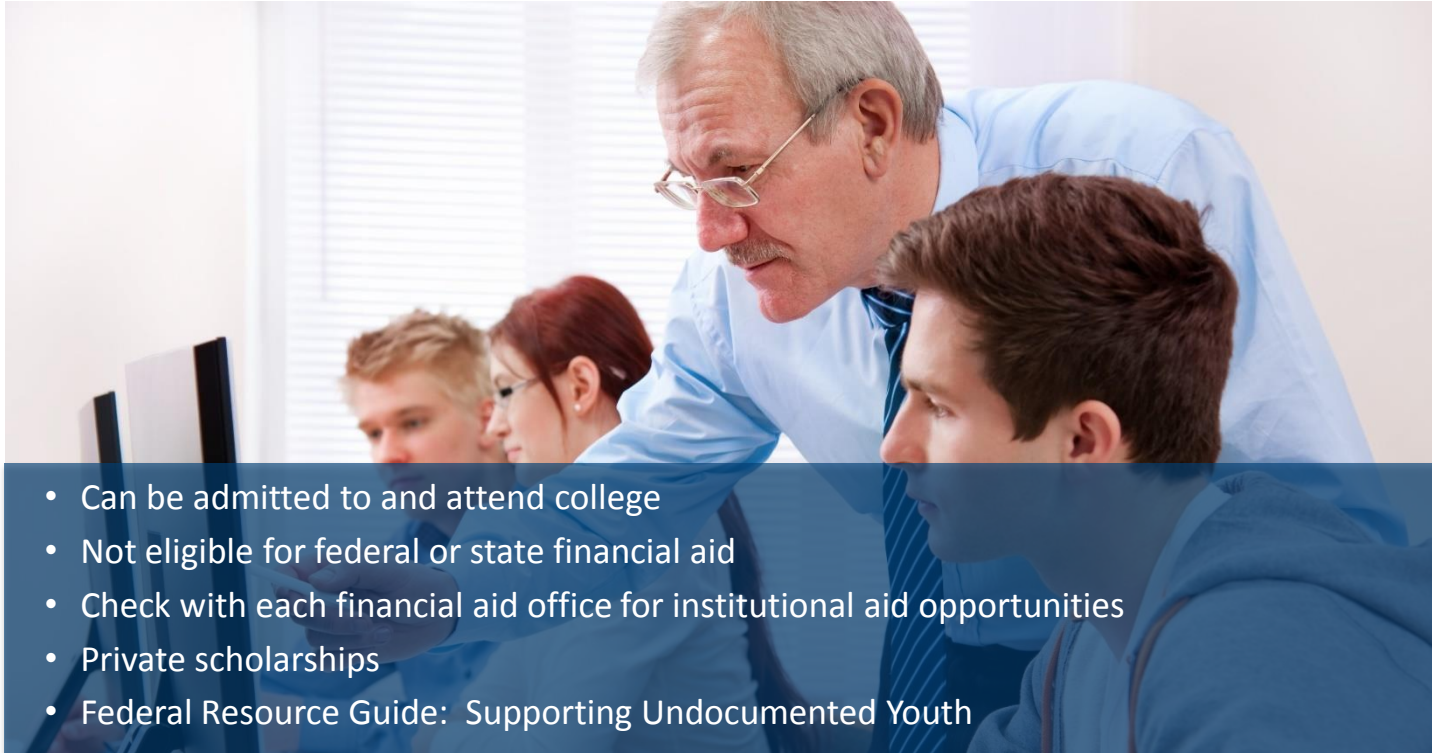
Dependency Overrides

Students should submit to each school they applied to and/or have been accepted to:



- A letter of explanation
- Relevant documentation (court, medical, police, financial)
- At least one third-party letter from non-family member: member of clergy, lawyer, social worker, etc.

Undocumented Students

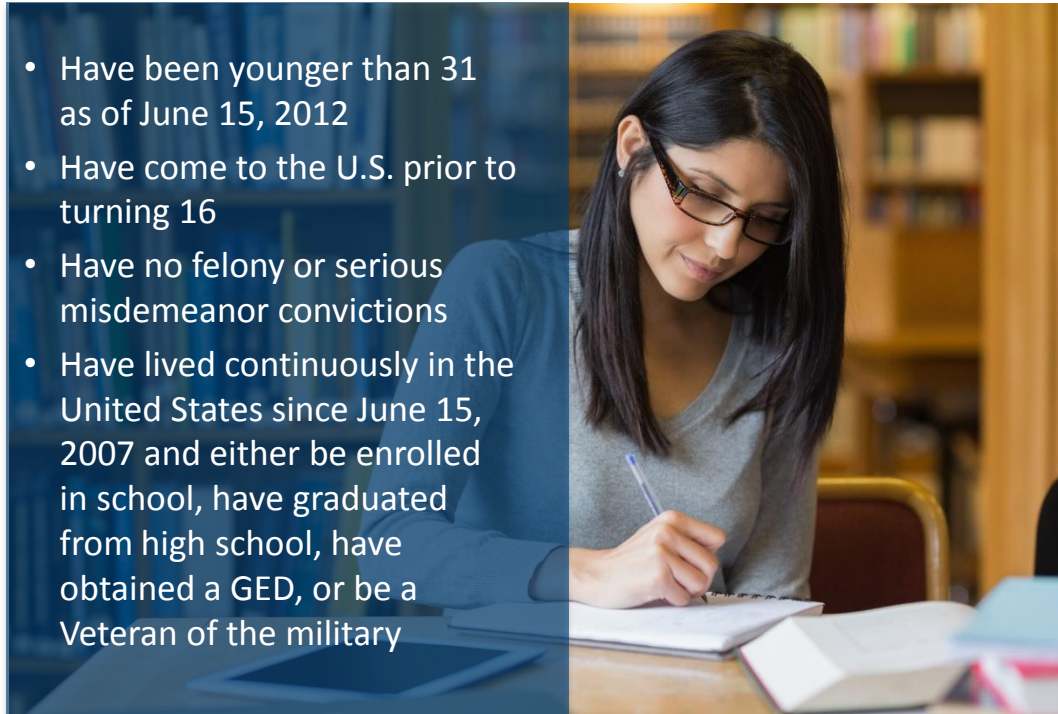


- Can be admitted to and attend college
- Not eligible for federal or state financial aid
- Check with each financial aid office for institutional aid opportunities
- Private scholarships
- Federal Resource Guide: Supporting Undocumented Youth

Undocumented Students

Under Deferred Action for Childhood Arrivals (DACA), eligible for Massachusetts in-state tuition and Adams Scholarship. In order to qualify for DACA, an individual must:

- Have been younger than 31 as of June 15, 2012
- Have come to the U.S. prior to turning 16
- Have no felony or serious misdemeanor convictions
- Have lived continuously in the United States since June 15, 2007 and either be enrolled in school, have graduated from high school, have obtained a GED, or be a Veteran of the military



Resources for Undocumented Students

Encourage students to be creative, proactive, and focused with solutions.

- Contact the multicultural recruiting coordinator
- Research the college mission
- Find “safety schools” with merit scholarships
- Find community fundraisers and local scholarships



Resources

Advocacy Resources in MA:

- Massachusetts Immigrant and Refugee Advocacy Coalition — miracoalition.org

Private Funding Resources:

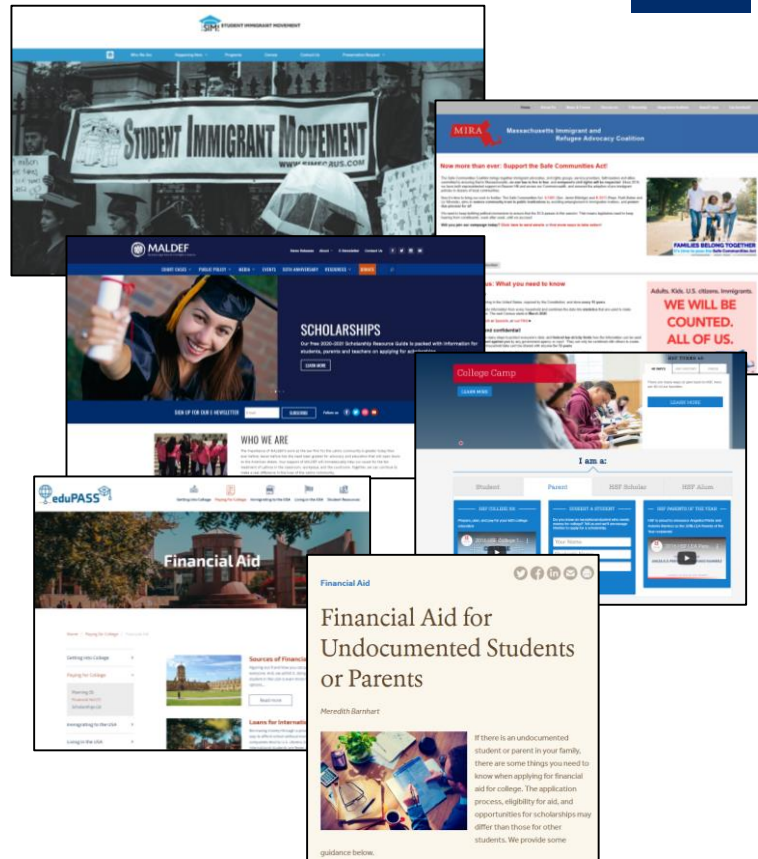
- Scholarships “For ALL Students Regardless of Immigration Status” — maldef.org
- Financial aid information for international students — edupass.org/finaid/

MEFA Post

- mefa.org/blog/financial-aid-for-undocumented-students-or-parents

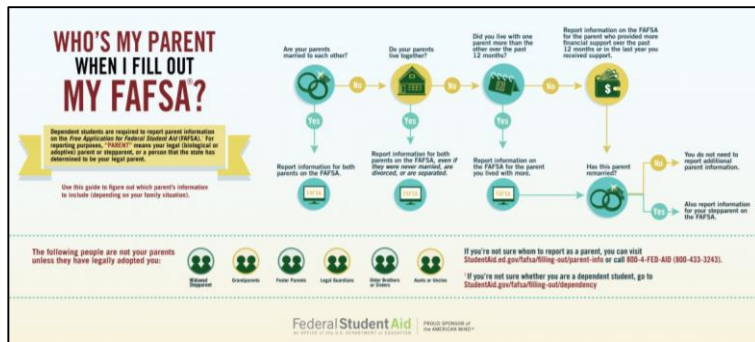
MEFA Webinar

- mefa.org/videos/connecting-undocumented-students-college-access-opportunities



Nontraditional Parent Families

- Same-sex parents both included on FAFSA®/CSS Profile™ if officially married
- Parents not married but living in same household both report information
- Divorced/separated parents (living in separate households):
 - Custodial parent and current spouse listed on the FAFSA/Profile
 - Noncustodial parent may be requested to submit Noncustodial Profile or college financial aid form
 - Must contact financial aid office for exception
- Federal Student Aid resource: [Who's my parent?](#)



Sudden Changes in Assets



Savings used for

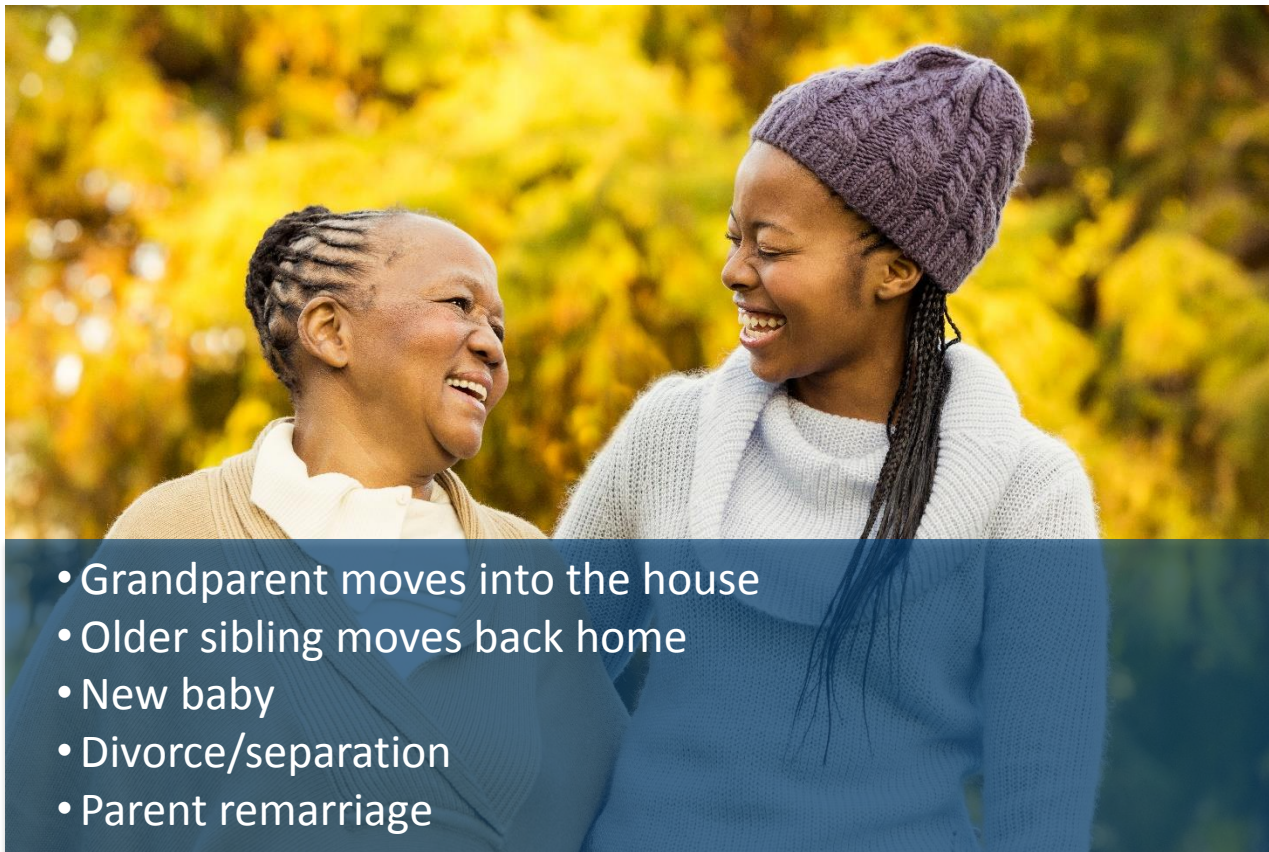
- Sudden medical expenses
- Necessary home repair
- Family emergency

Annual Household Expenses

- Private elementary or secondary school tuition
- Medical or dental bill payments not covered by insurance
- High child care costs
- Nursing home expenses
- Student loan payments

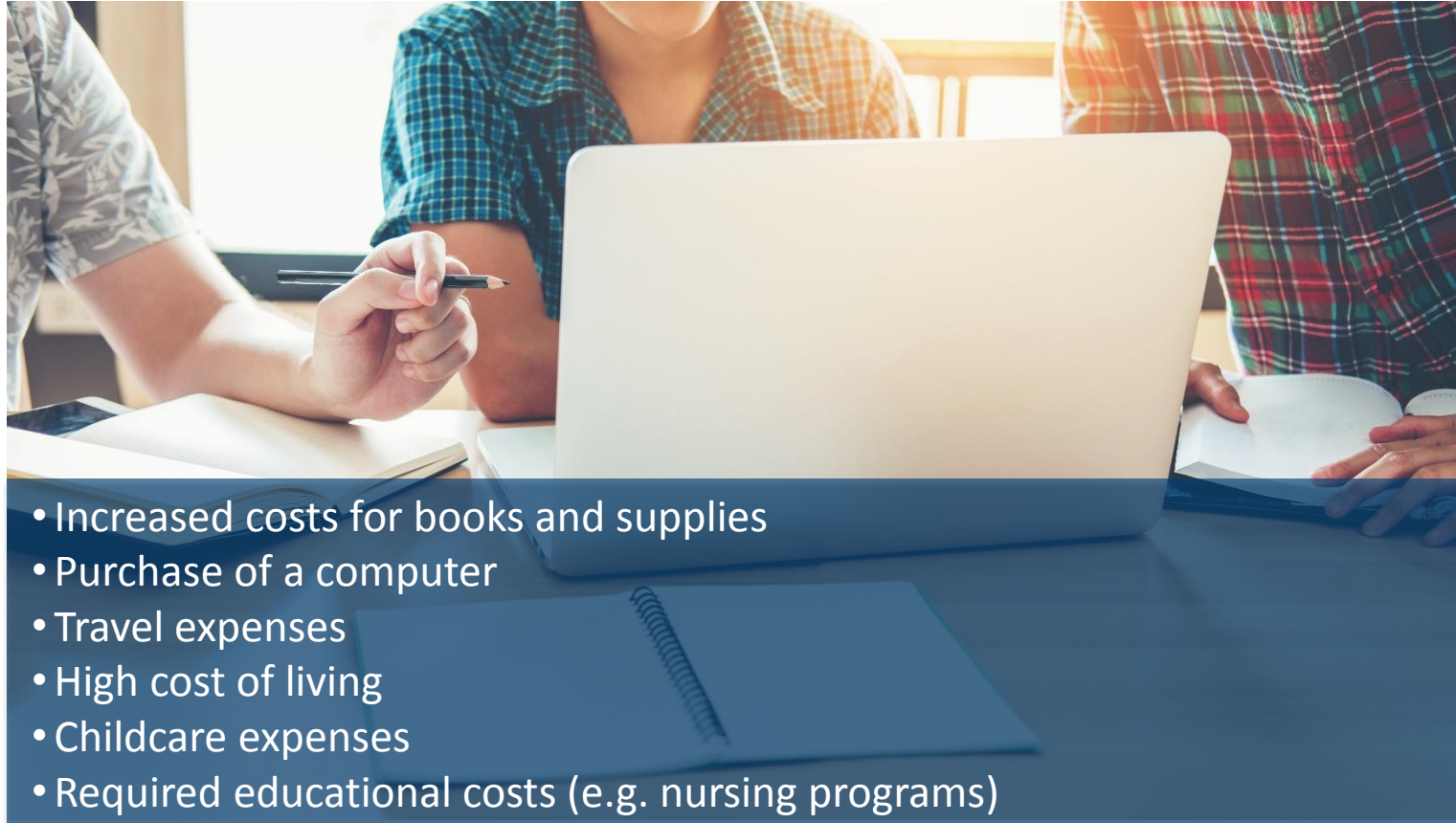


Change in Household Size



- Grandparent moves into the house
- Older sibling moves back home
- New baby
- Divorce/separation
- Parent remarriage

Cost of Attendance Adjustment



- Increased costs for books and supplies
- Purchase of a computer
- Travel expenses
- High cost of living
- Childcare expenses
- Required educational costs (e.g. nursing programs)

Typically Not Considered in Appeals

- Credit card debt
- Previous loan debt
- Mortgage or car payments
- Utilities
- Children's allowances
- Weddings



Gaps Between Need and Aid

- Determining the gap
- How to approach the conversation with the financial aid office
- Guidance to offer the family
 - Resources to help bridge the gap
- Commonwealth Commitment and MA Transfer



Connect with MEFA on Social Media

The screenshot shows a social media post from MEFA. The post text reads: "After you receive your financial aid award from the colleges to which you have been accepted, you may need to gather some additional information. The following are some important questions to ask." Below the text is a graphic titled "QUESTIONS TO ASK IN THE FINANCIAL AID PROCESS #FINAID" containing five numbered questions in colored boxes: 1. What is the college's total cost of attendance? (blue box); 2. What financial aid applications are required and when are they due? (orange box); 3. What are the college's application requirements for divorced or separated parents? (dark grey box); 4. Does the college offer merit-based scholarships? How do students apply? (green box); 5. Will my financial aid stay the same every year? (light blue box). The MEFA logo is in the bottom right corner of the graphic.



facebook.com/mefaMA



[@MEFAtweets](https://twitter.com/MEFAtweets)



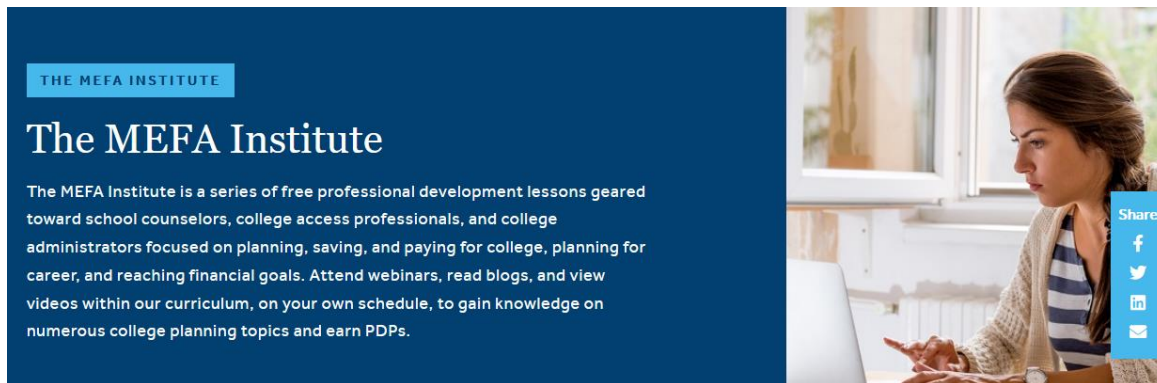
linkedin.com/company/mefa



youtube.com/MEFAcounselor

Things To Do

- Register for upcoming MEFA Institute webinars and complete lessons to earn PDPs: mefa.org/mefa-institute
- Share MEFA resources with families
- Visit mefa.org/counselors



THE MEFA INSTITUTE

The MEFA Institute

The MEFA Institute is a series of free professional development lessons geared toward school counselors, college access professionals, and college administrators focused on planning, saving, and paying for college, planning for career, and reaching financial goals. Attend webinars, read blogs, and view videos within our curriculum, on your own schedule, to gain knowledge on numerous college planning topics and earn PDPs.

Share

f

twitter

in

envelope

Thank You

26

Questions?

(800) 449-MEFA (6332)

collegeplanning@mefa.org

How was the webinar? We'd love for you to leave us a review on Google so we may hear your feedback

