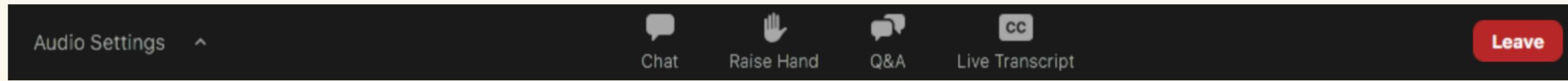


Counseling Families with Unique Circumstances in the Financial Aid Process

A MEFA Institute Webinar

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How to Participate



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Your Presenters Today



Suellen Dean

Senior Assistant Director of Financial Aid
at Assumption University



Kevin DeRuosi

Associate Director of Special Programs
and Compliance at Salem State University



Karensa DiFonzo

Director of Student Financial Services
at Wellesley College



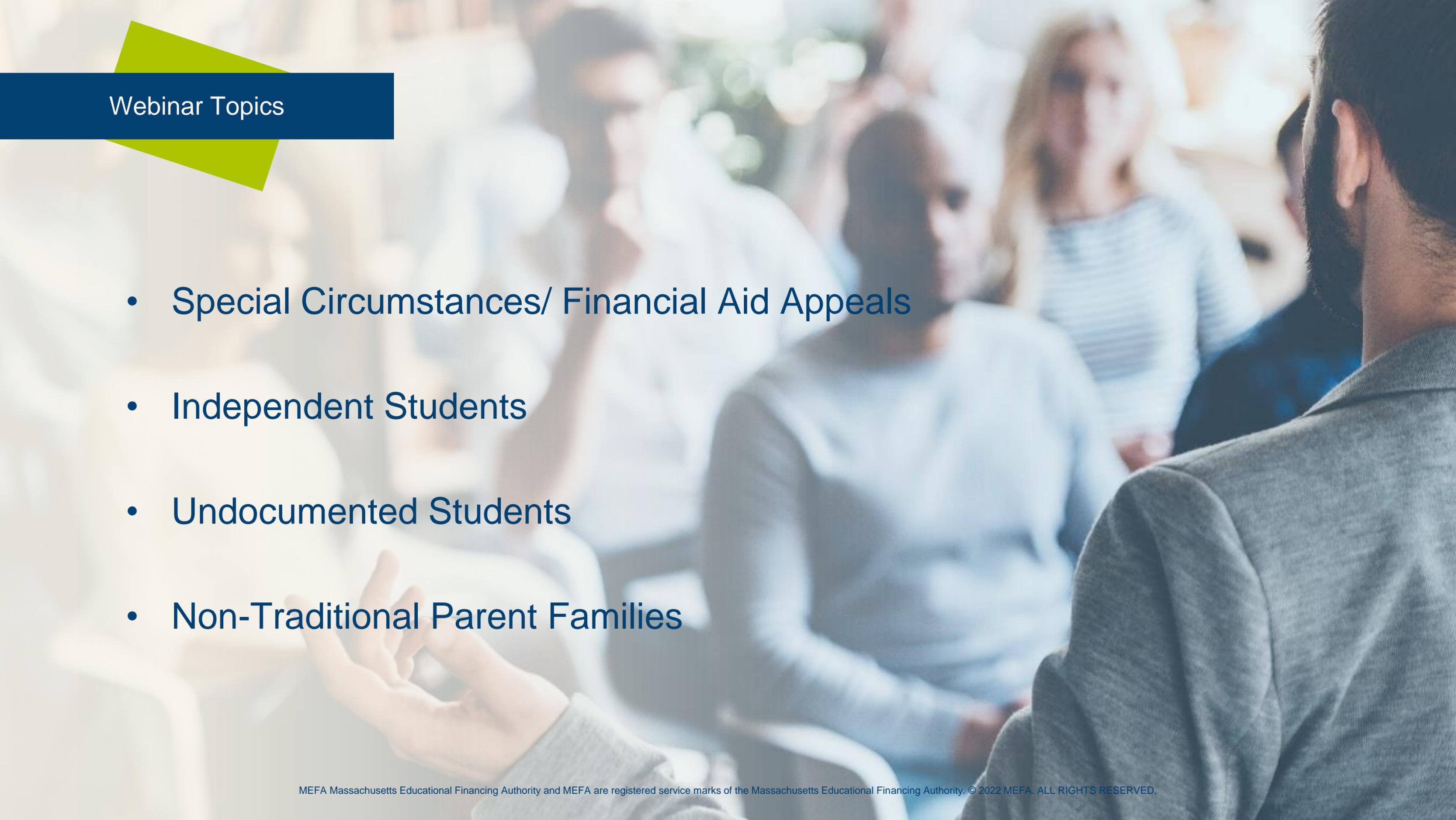
Stephanie Wells

Director of College Relations
at MEFA



About MEFA

Not-for-profit state authority
created in 1982 helping
families plan, save, and
pay for college



Webinar Topics

- 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

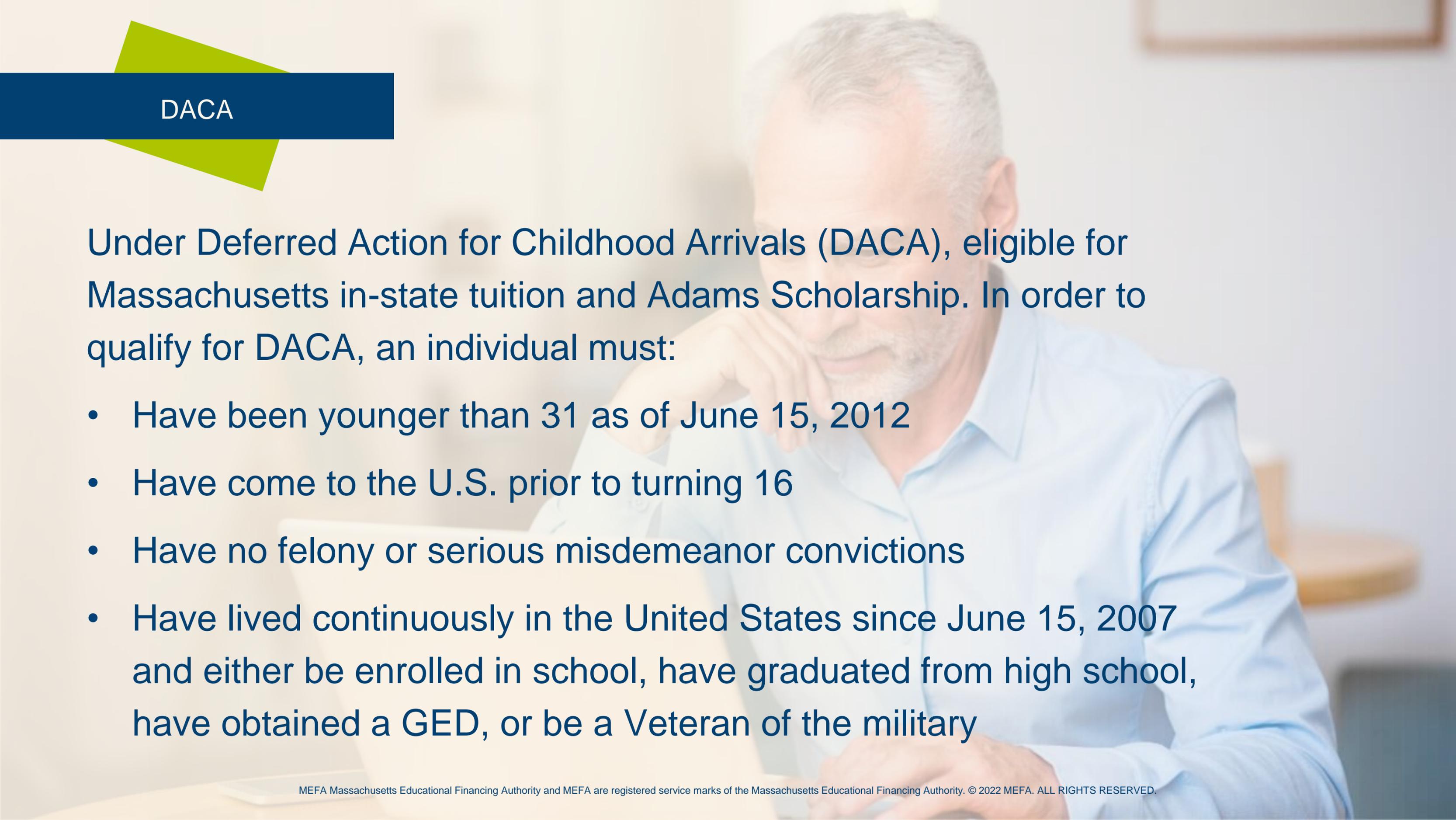
Dependency Overrides Submissions

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

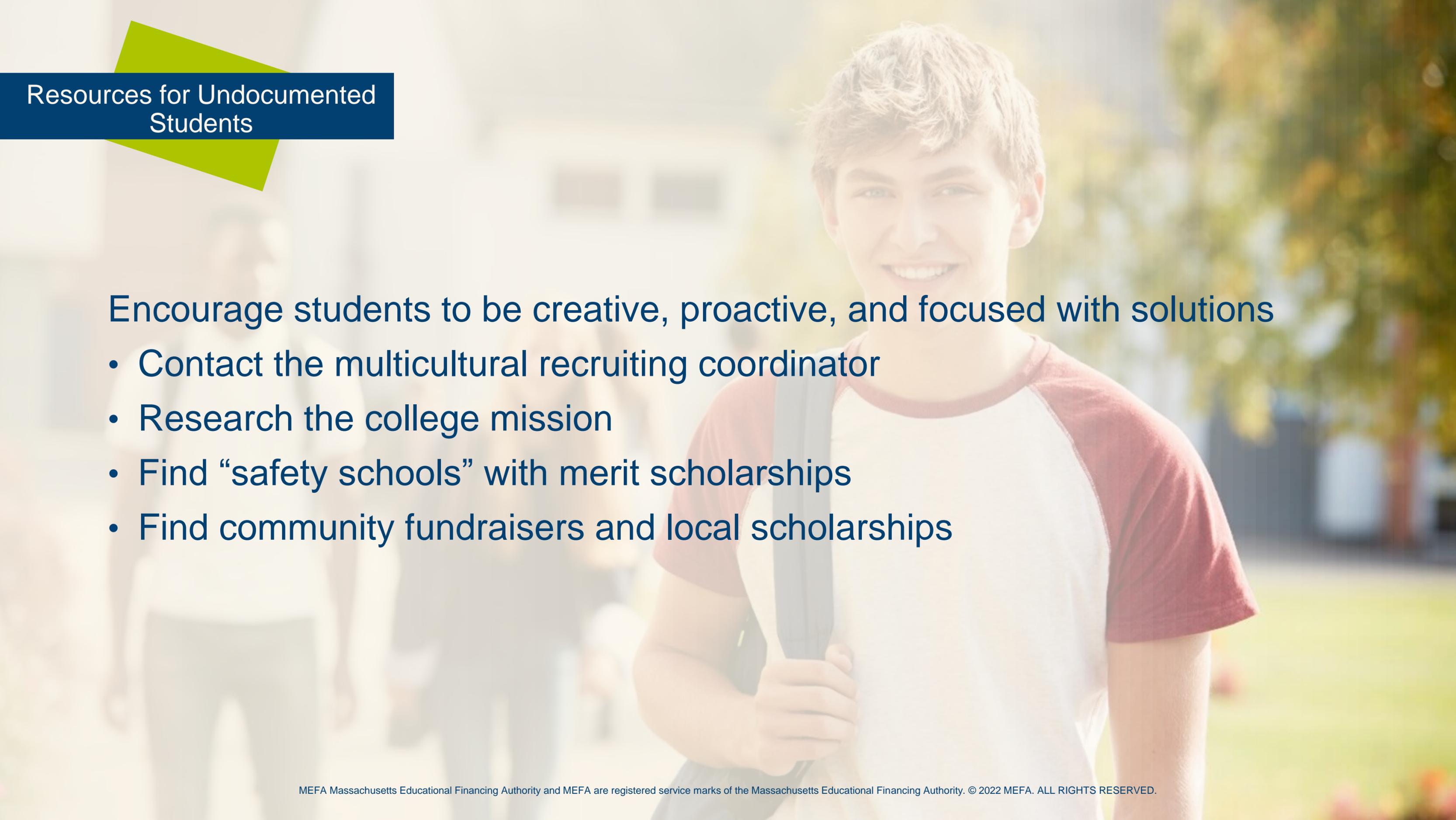
- Can be admitted to and attend college
- Not eligible for federal or state financial aid
- Check with each financial aid office for institutional aid opportunities
- Private scholarships
- Federal Resource Guide: [Supporting Undocumented Youth](#)



DACA

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

A young man with short brown hair, wearing a white t-shirt with red sleeves and a backpack, is smiling and looking towards the camera. He is standing on a college campus with other students and trees in the background. The image is slightly blurred to make the text overlay stand out.

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

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/category/paying-for-college/financial-aid

MEFA

- *Financial Aid for Undocumented Students or Parents*
 - mefa.org/blog/financial-aid-for-undocumented-students-or-parents
- *Supporting Undocumented Students*
 - 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 a CSS Profile or college financial aid form
 - Must contact financial aid office for exception
- Federal Student Aid resource: [Who Is My “Parent”?](#)

Sudden Changes in Assets

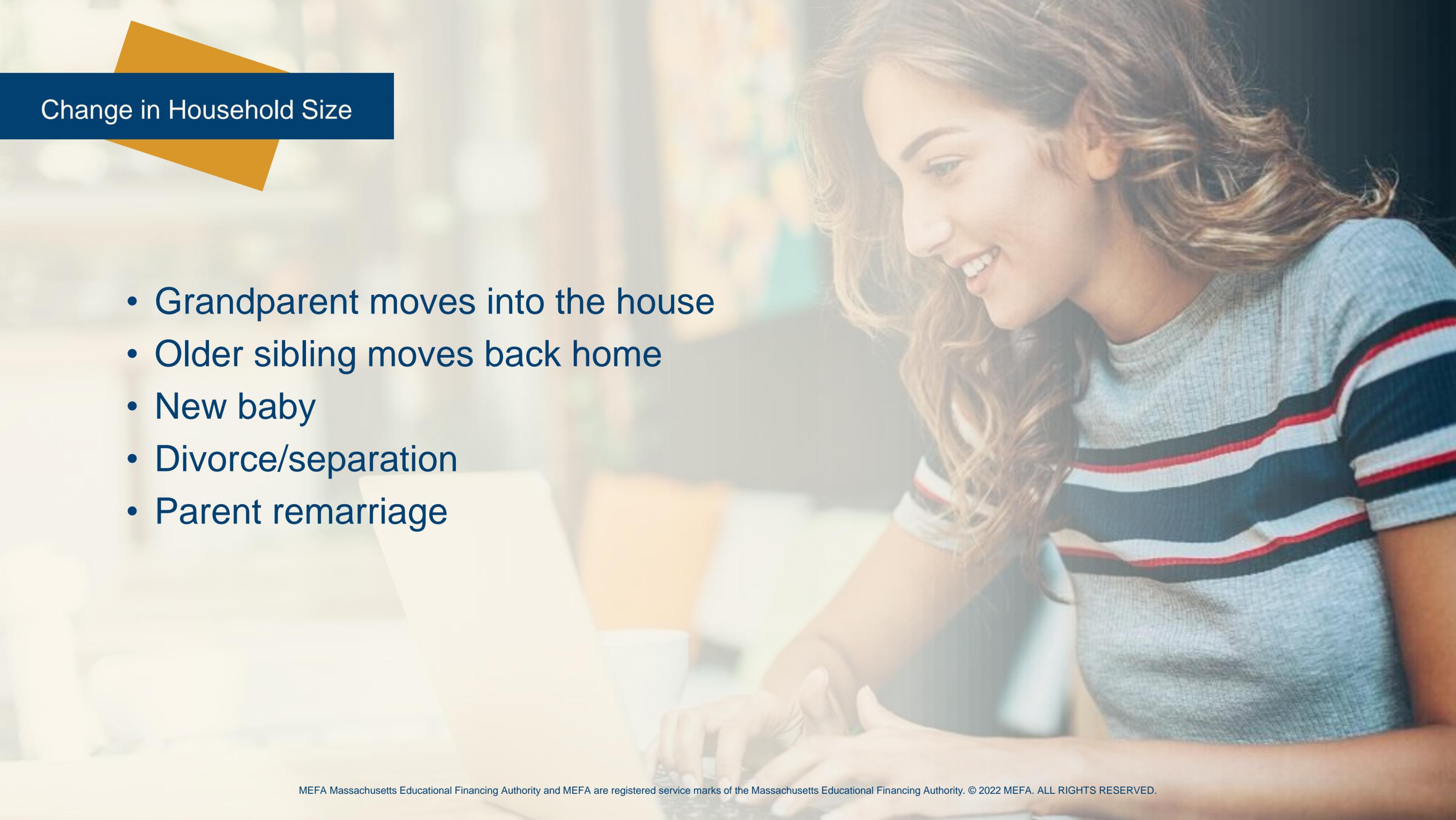
Savings used for

- 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 childcare 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)

A person with curly hair, wearing a dark blazer over a striped shirt, is sitting at a wooden desk. They are looking down at a tablet computer they are holding in their hands. A laptop is open on the desk in front of them. To the left, there is a window with blinds, and a white mug is on the desk. The background is a bright, slightly blurred office or home workspace.

Typically Not Considered in Appeals

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

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 MassTransfer



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

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Thank You

QUESTIONS?

Call (800)-449-MEFA (6332)
or email collegeplanning@mefa.org

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