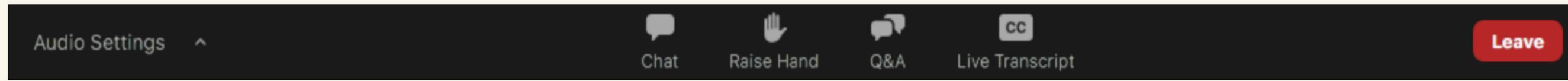


Counseling Families with Unique Circumstances in the Financial Aid Process

A MEFA Institute Webinar

mefa[®]

How to Participate



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Your Presenters Today



Kevin DeRuosi

*Associate Director of Financial Aid
Salem State University*



Carla Minchello

*Director of Financial Aid
Wheaton College*



Amy Proietti

*Coordinator of Financial Aid
Greenfield Community College*

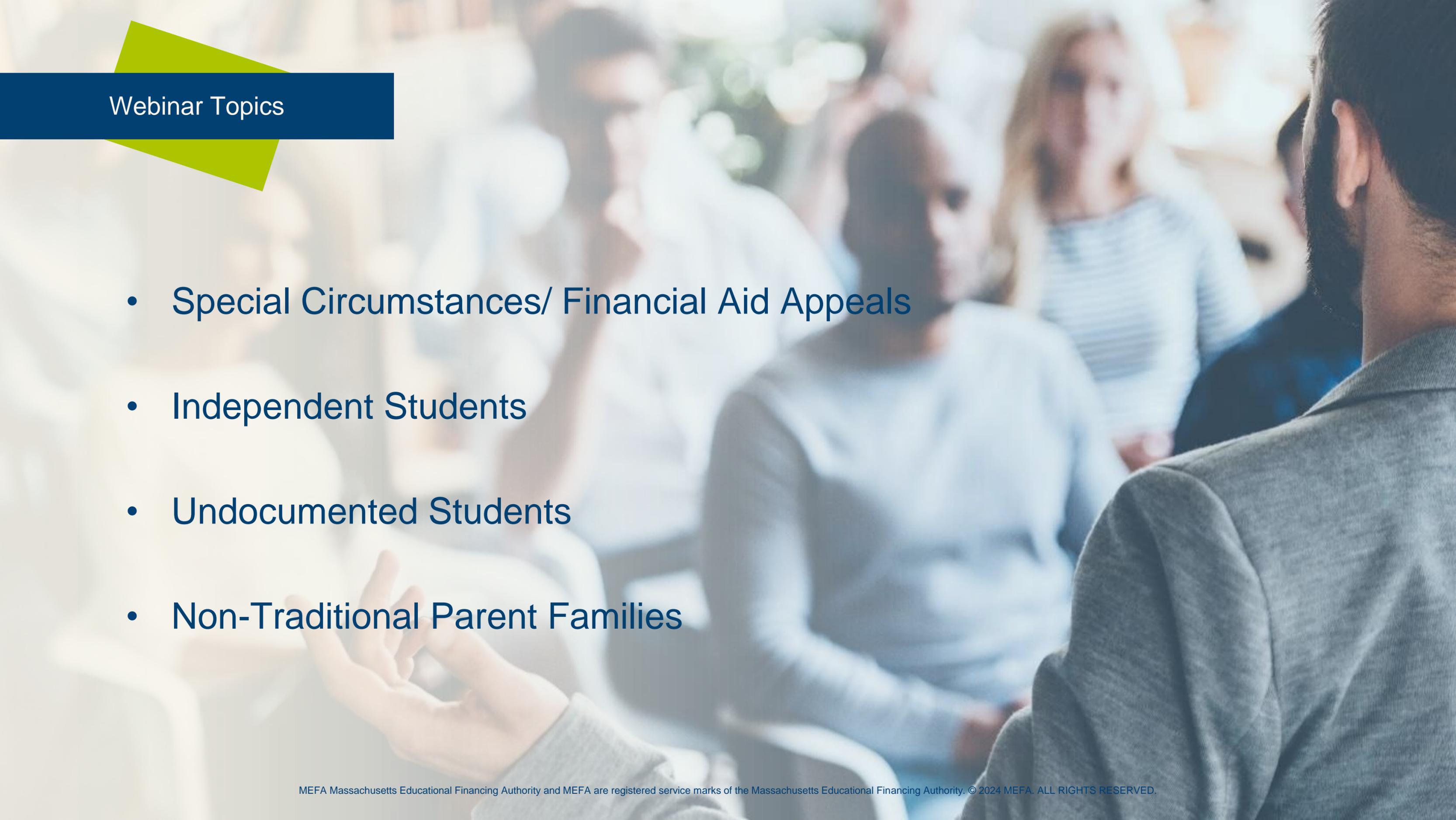


Stephanie Wells

*Director of College Relations
MEFA*

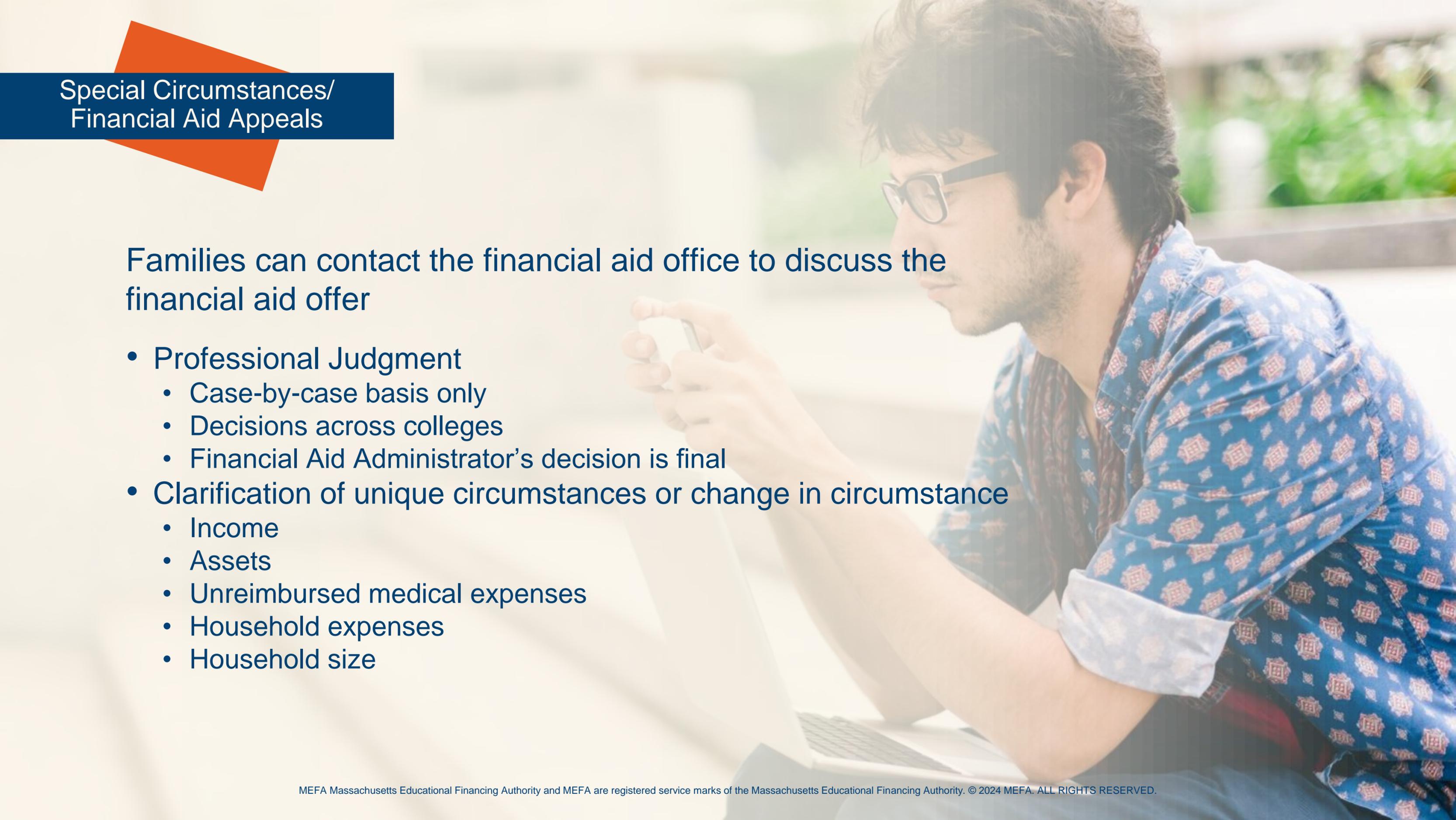
About MEFA

State authority created by the Commonwealth of Massachusetts 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

Provisional Independent Student Status

Dependent students can file the FAFSA without parents if they:

- Have unusual circumstances that prevent them from contacting their parents
- Believe that contacting their parents would pose a risk to themselves
- Are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless

These students will be given **provisional independent student status**.

Colleges may contact them to request additional information/documentation.

Undocumented Students

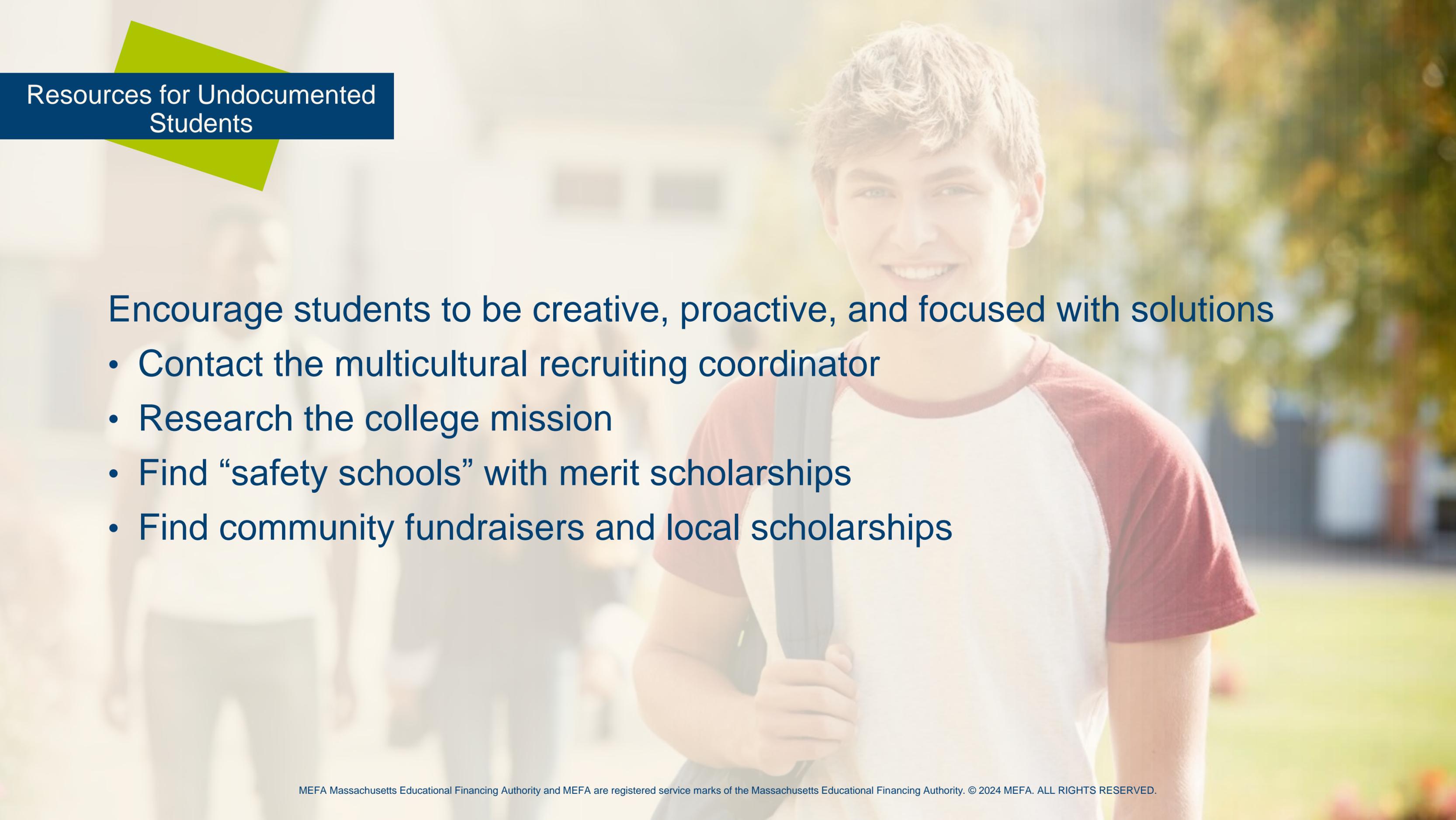
- Can be admitted to and attend college
- Not eligible for federal financial aid
- May be eligible for state financial aid (certain students are in MA)
- Check with each financial aid office for institutional aid opportunities
- Private scholarships
- Federal Resource Guide: [Supporting Undocumented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

State Aid in MA

Certain undocumented students in MA may qualify for in-state tuition rates and state financial aid. Students must:

- Have attended high school in MA for at least 3 years
- Have earned a diploma or GED/HiSET
- Provide required documentation
- Complete the eligibility form and affidavit

More information at mass.edu/tuitionequity

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 emphasize the text overlay.

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
- MEFA webpage graphic: *Who Needs an FSA ID?*

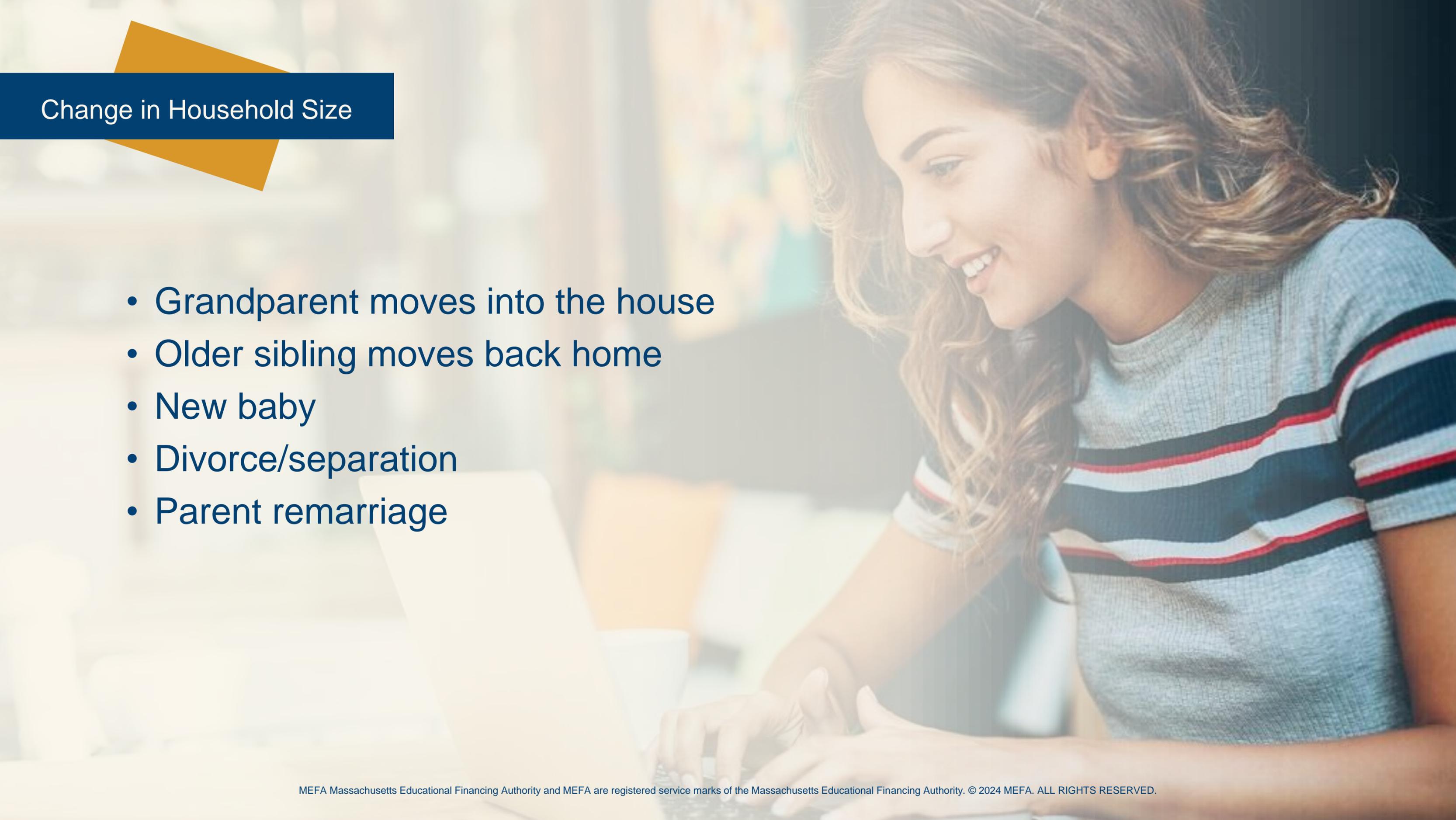
Sudden Changes in Assets

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

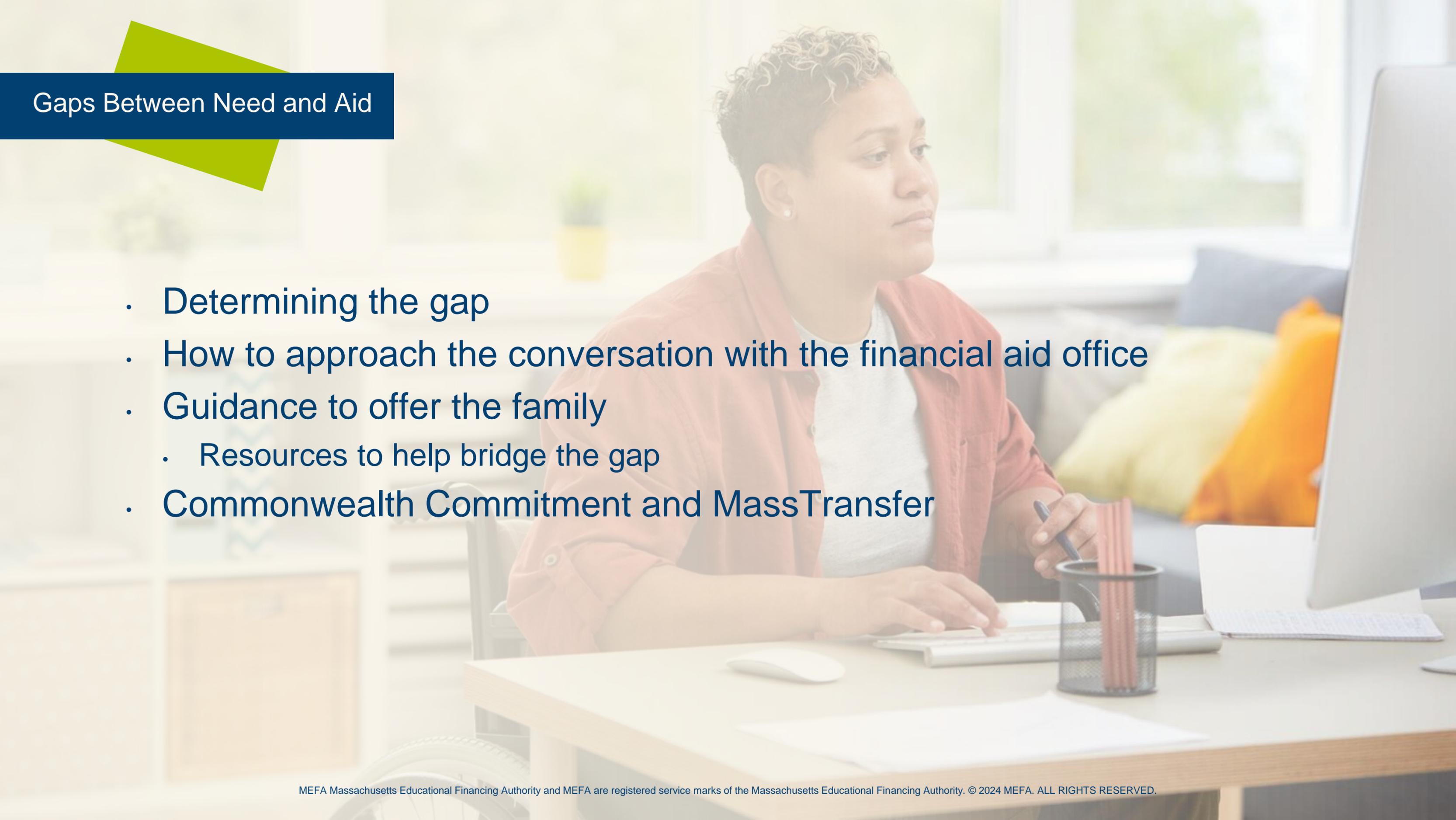
- Grandparent moves into the house
- Older sibling moves back home
- New baby
- Divorce/separation
- Parent remarriage

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)

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

Financial Aid Resources

How to Create Your FSA ID

MEFA Family Webinar



Financial Aid 101 for School Counselors

MEFA Institute Webinar



Understanding MA State Financial Aid

MEFA Institute Webinar



View more events: mefa.org/mefa-institute



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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