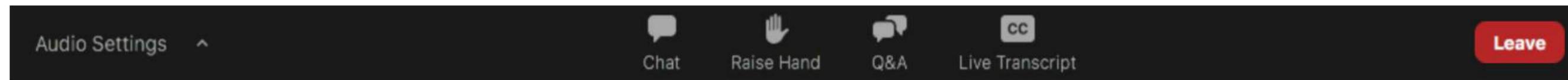


Counseling Families with Unique Circumstances in the Financial Aid Process

How to Participate



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Your Presenters Today



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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
- Some private scholarships are available
- Counselor Resources: [Support Immigrant Students - American School Counselor Association \(ASCA\)](#)

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](https://mass.edu/tuitionequity)

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

View recent MEFA Institute webinar:

*Supporting Students and Families with Unique Immigration
Statuses in the Postsecondary Planning Process*



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

MEFA

- Financial Aid for Undocumented Students or Parents
 - mefa.org/article/financial-aid-for-undocumented-students-or-parents
- Supporting Students and Families with Complex Immigration Statuses
 - mefa.org/lesson/mefa-institute-undocumented-students/

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 Family 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



Things To Do



Register for upcoming MEFA Institute webinars and complete lessons to earn PDPs.



Share MEFA resources with families

Connect with MEFA on Social Media



Thank You!

Questions?



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