

Dependency Override

A student's age is the primary determining factor of dependency. If a student is 24 years old or older, then they will be considered independent when completing the FAFSA. However, it is likely that Student Financial Aid (SFA) will still require parental information to be included in the CSS Profile and use parental information to determine eligibility for institutional need-based aid unless the student can document that they are financially independent of their parents. If a student is 23 years old or younger, they are considered dependent on their parents, which means the parents' financial income, asset data, and family information is included in our review. The following are exceptions to the age definition for FAFSA purposes, which allow a student to be considered independent. It is still possible that SFA will consider parental information for institutional aid purposes even if a student meets one or more of the following criteria.

- Be an orphan (both parents deceased), ward of the court, in foster care or was a ward of the court when 13 years or older
- Be a veteran of the Armed Forces of the United States or serving on active duty for other than training purposes
- Be a graduate or professional student
- Be married
- Have legal dependents other than a spouse who you support more than 50% of their expenses;
- Be an emancipated minor or in legal guardianship
- Be a homeless youth

There are times, though, when a student may not meet the above criteria. In that case, students need to reach out directly to Student Financial Aid (SFA). Financial aid counselors can discuss whether or not a student may qualify for a dependency override, which would treat a student as independent and exclude parental information from aid consideration. The following are some examples of circumstances that may be considered for a dependency override.

- an abusive family environment (e.g., sexual, physical, or mental abuse or other forms of domestic violence)
- abandonment by parents
- incarceration or institutionalization of both parents
- parents lacking the physical or mental capacity to raise the child
- parents whereabouts unknown or parents cannot be located
- an unsuitable household (e.g., child removed from the household and placed in foster care)

Students also have the ability to request an adjustment for unusual circumstances, which include (but are not limited to):

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.);
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; or
- Student or parental incarceration.

The following circumstances do not merit a dependency override, either alone or in combination:

- Parents refuse to contribute to the student's education
- Parents are unwilling to provide information on the application or for verification
- Parents do not claim the student as a dependent for income tax purposes
- The student is financially self-sufficient
- The student does not live with his or her parents
- The student is not claimed as an exemption on the parent's federal income tax returns
- The parents live in a foreign country

To request consideration for a dependency override, please consult with a financial aid counselor in SFA. In most cases, we will require the following documents:

- A signed detailed letter from the student outlining the unusual circumstances and rationale for being considered independent. This letter should also include an explanation detailing how the student will be financially independent of their parent(s).
- Financial documentation showing independence from parents (i.e. health insurance coverage, phone/car payments, etc.)

And, one or more of the following:

- At least one detailed letter from a professional such as a teacher, guidance counselor, doctor, lawyer, minister explaining and supporting the request. This letter should provide first-hand information verifying the situation. It should be signed and include information for possible follow-up contact.
- At least one letter from another adult such as a relative or person who is able to provide us with first-hand detailed information about the situation. Signature and contact information should also be included.
- Any additional documents that would support the request.

Once the appropriate documents and materials are received, it will be reviewed by a financial aid counselor. If the appeal is approved, a recalculation of the aid eligibility will be done using only the student's financial information. A revised aid offer will be sent by email. If the request is denied, SFA will provide an explanation of the factors that did not meet our threshold for an Override. Dependency Overrides are rare at Carleton and consequently will take us more time than usual to consider each request. Our goal is to make the very best decision that is fair for the applicant and equitable for all aid recipients.