



# INDIANA UNIVERSITY SOUTH BEND

## Petition for Dependent Students without Parental Support

### General Information:

Most unmarried undergraduates under the age of 24 are considered **dependent** for federal financial aid purposes and therefore must provide parental information. In cases where parents have ended financial support of the student **AND** they refuse to provide their information on the student's FAFSA, the student may submit this petition to receive **ONLY** unsubsidized loans.

### Documents required:

1. Current year FAFSA received by IU South Bend
2. Petition for Dependent Students without Parental Support Appeal Form
3. **IF** parent(s) refuse to sign and date appeal, documentation will be accepted from a 3<sup>rd</sup> party (teacher, counselor, cleric, or court).

### Required to sign this petition:

1. Information that would have been used on the student's FAFSA
  - a. Your biological mother and/or father
  - b. Your legally adoptive mother and/or father
  - c. Your step-parent if your biological or adoptive parent has remarried

**Note:** grandparents, foster parents and legal guardians are **NOT** considered parents for the purposes of the FAFSA

2. If your parents are legally married and living together, both signatures are required.
3. If your parent has **NEVER** been married **AND**, you do **NOT** know or have contact with the other parent, only one signature is needed.
4. If parents are divorced or legally separated, you will determine the appropriate parent to complete appeal by the **ranked criteria** below:
  - a. Parent you have lived with more over the past 12 months
  - b. Parent who provided more financial support over the past 12 months
  - c. Parent who provided more financial support during the most recent year you received financial support.
  - d. If all of the above are equal then provide the information for the parent with the most income and assets.

### Pros and Cons to submitting FAFSA without Parent Income Information:

- Pro:** A federal unsubsidized loan is far superior to alternative/private loans and credit cards.
- Pro:** Some federal aid is better than no federal aid.
- Pro:** Federal student loans do not involve checking a student's credit rating.
- Con:** Only an unsubsidized loan can be awarded (the least desirable federal student loan). You will be ineligible for Pell Grant, Supplemental Educational Opportunity Grant (SEOG), need-based scholarships, work- study award, federal subsidized loans and Parent PLUS loans.
- Con:** The amount of unsubsidized loan is limited to the annual grade level limit for dependent students (Freshman = \$5,500; Sophomore = \$6,500; Junior/Senior /Post –Bacc = \$7,500).
- Con:** Student may not receive **any** financial support from a FAFSA parent, including living at home with a FAFSA parent, using a vehicle owned by a FAFSA parent, a FAFSA parent co-signing any loan or providing health or car insurance.
- Con:** Additional steps required: FAFSA parent(s) and student need to complete a Petition for Dependent Students without Parental Help that must be approved by Financial Aid & Scholarship Office.