INDIANA UNIVERSITY SOUTH BEND

Petition for Dependent Students without Parental Support

2025-2026 Academic Year

| Student | Name (print): | | | University ID: | | |
|--|--|--|--------------------------------------|--|--|--|
| | u / | Last | First | Middle | | |
| Street Address: | | | | City, State, | | |
| | | | | | | |
| Zip | IJ | South Bend E-mail: | | Stude | nt Phone: | |
| <u> </u> | 10 | | | | | |
| Parent | t(s) must initial | each statement bel | ow indicating t | hey understand the | impact of this Petition | |
| | | | | r <u>including</u> cash and non | | |
| room & board, use of a vehicle, health or car insurance coverage, or co-signing any type of loan for student. | | | | | | |
| It is always in the student's best interest to submit a FAFSA with parents' income information. Providing income and household information on the FAFSA does not require parents to provide financial support. | | | | | ormation. | |
| | | | | | to provide financial support. | |
| My son or daughter will only be eligible for federal unsubsidized loans if this Petition is approved. | | | | | | |
| 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 –Bac = \$7,500). | | | | | |
| Interest will begin accruing on the loan when it is disbursed even when son/daughter is enrolled in school. If this petition is approved, my son or daughter will not be eligible for aid including but not limited to: | | | | | | |
| | | | | | | Pell grants Work-study funding Financial need-based scholarships |
| | | | | | | |
| Federal subsidized student loans | | | | | | |
| Federal Parent PLUS loans | | | | | | |
| | • | Indiana State Grants | | | | |
| (FAFSA underst | A), my financial stand that this pet | upport of my child has ition affects aid only | s ended, and I wi at IU South Ber | ll not provide any finar nd for the current aca | | |
| Date f | financial suppo | ort stopped: | | | | |
| | | | | | | |
| Printed Name of Biologi | | gical or Adoptive Parent | | Printed Name of Biological or Adoptive Parent | | |
| | | | | | | |
| | - | nature | | | Signature | |
| Phone: | | Date: | | Phone: | Date: | |
| | | | | | | |
| | | | 1 . 0. 1 | | | |
| | - | • • | | - | rect and true. The Financial Aid Office | |
| | - | | - | | ed loan. While each application is careful ns are made based on federal regulations | |
| | | the student's demonstrat | | result in demai. Decisio | is are made based on rederal regulations | |
| | | | | _ | | |
| Studen | t Signature: | | | Date: | | |
| Please re | eturn form to: | Upload form | via our secure si | te https://go.iu.edu/FA | Asecure | |
| | | | | 57 Fax:(574) 520-556 | | |
| | | | · / | inaid@iu.edu | | |

INDIANA UNIVERSITY SOUTH BEND Petition for Dependent Students without Parental Support

General Information:

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

Documents required:

- 1. Current year FAFSA received by IU South Bend
- 2. Petition for Dependent Students without Parental Support Appeal Form
- 3. <u>IF</u> parent(s) refuse to sign and date appeal, documentation will be accepted from a 3rd 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 <u>NOT</u> 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 <u>NEVER</u> been married <u>AND</u>, you do <u>NOT</u> 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 <u>ranked criteria</u> 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 <u>any</u> 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.

https://indiana.sharepoint.com/sites/msteams_01e673-FAO/Shared Documents/FAO/forms/25 - 26 Forms/Unsub only/25-26 petition-for-dependent-students-withoutparental-support.docx