

How to Submit a Petition for Dependent Students without Parental Help

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 all 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. See <http://financialaid.boisestate.edu/timely-tips-archive/unsubsidized-loans/>.

Parent(s) who are required to sign this Petition

- ❖ **The parent(s) information that would have been used on the student's FAFSA.** This parent will be referred to as "the FAFSA Parent" throughout this document and form
 - ✓ Your biological parent
 - ✓ Your legally adoptive parent
 - ✓ Include your step-parent if your biological or adoptive parent has remarried
 - ✓ **Note that** grandparents, foster parents, and legal guardians are NOT considered parents for the purposes of FAFSA.
- ❖ If your legal parents are married to each other, or are living together but not married to each other, both signatures are required.
- ❖ If your parent has **NEVER** been married, **and** you do NOT know or have contact with the other parent, only one signature is needed.
- ❖ If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried, only one signature is needed.
- ❖ If parents are divorced or legally separated (and not living together), you will determine the appropriate parent by the ranked criteria below
 - ✓ Parent you have lived with more over the past 12 months. If this does not apply then,
 - ✓ Parent who provided more financial support over the past 12 months. If this does not apply then,
 - ✓ Parent who provided more financial support during the most recent year you received financial support.

Instructions

1. **Student:** Print and sign page 2 of this document and submit to the Boise State Financial Aid Office along with the following attachments.
2. **Student:** Attach a detailed letter that explains how you are planning on supporting yourself without parental involvement/support from July 1, 2014 to June 30, 2015.
3. **Student:** Attach a budget with detailed sources of income and expenditures from July 1, 2014 to June 30, 2015.
4. **Student:** If you have already submitted your 2014-2015 FAFSA, indicate at the bottom of page 2. If you have not yet submitted your FAFSA, please go online to fafsa.gov and do so now. If your petition is approved, your financial aid counselor will override your FAFSA on the federal FAFSA website so we can receive your application. If your petition is denied, or more information is needed, you will be notified by email to your BroncoMail address the reason and the next steps to take.
5. **FAFSA Parent(s):** Initial each statement on page 2 of this document and sign the Petition and provide the date when financial support ended. (See description above regarding which parents are required to sign this Petition.)

Pros and Cons to submitting a FAFSA without Parents Income Information

- ◆ **Pro:** A federal unsubsidized loan is far superior to alternative/private education loans and credit cards.
- ◆ **Pro:** Some federal aid is better than no federal aid... which the reality was previously for students in this situation.
- ◆ **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, SEOG Grant, need-based scholarships, work-study award, Perkins loan, federal subsidized loans, and Parent PLUS loans.
- ◆ **Con:** Student may not receive any financial support what-so-ever 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:** 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:** FAFSA parent(s) and student need to complete a Petition for Dependent Students without Parental Help that must be approved by financial aid counselor(s).



BOISE STATE UNIVERSITY

STUDENT AFFAIRS

Financial Aid and Scholarships

Administration Building Room 113
1910 University Drive
Boise, ID 83725-1315
Phone: (208) 426-1664
Fax: (208) 426-1305

Email: FAQuest@boisestate.edu
Scholarships@boisestate.edu
URLs: financialaid.boisestate.edu
financialaid.boisestate.edu/scholarships

2014-2015 Petition for Dependent Students without Parental Help

Student's name: ID: Phone:
Street Address: City, State, Zip:

Parents please initial each statement below indicating that you understand the impact of this Petition

- 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.
My son or daughter will be eligible only 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
Interest at the rate of 3.86% will begin accruing on the loan when it is disbursed even when my son or daughter is enrolled in school.
If this Petition is approved, my son or daughter will not be eligible for desirable aid including, but not limited to:
I do not provide any financial support to my son or daughter including cash and non-cash support such as room and board, use of a vehicle, health or car insurance coverage, or co-signing any type of loan for student.
I do not own a prepaid 529 plan where my son or daughter is a beneficiary.

I certify that I refuse to provide income and household information on the federal financial aid application (FAFSA), my financial support of my son or daughter has ended, and I will not provide any financial support in the future. I understand that this Petition impacts aid only at Boise State University for the 2014-2015 academic year.

Date when financial support stopped:

Printed Name of Parent 1 (father/mother/stepparent) Printed Name of Parent 2 (father/mother/stepparent)
Signature Signature
Phone: Date: Phone: Date:

Student: If you have already submitted your 2014-2015 FAFSA, check here.
All information provided in my Petition for Dependent Students without Parental Help is correct and true. I understand that the decision made on the basis of this petition only affects my application for aid at Boise State University for the 2014-2015 academic year. I have attached my letter, budget, and third-party letter, if needed.
Student's Signature: Date: