

Just what is the definition of independence? Leaving home? Responsibility? Freedom? Proving to yourself that you can make it on your own? As you prepared to leave for college, establishing your independence was probably one of the aspects of college life you looked forward to the most. You would finally be responsible for budgeting your own time and money, and you would no longer have to answer directly to your parents. Independence is a word most often associated with the college experience.

Many students assume that because they are not living with their parents, are responsible for their own expenses, and are not claimed on their parents' tax returns they should qualify for financial aid programs as an independent student. However, Congress' definition of independence is not that simple. The Federal Government has established the guidelines below that determine which students are considered independent for financial aid purposes and which are not. This document explains these guidelines and will help you determine if you will be considered independent when applying for federal financial aid.

Independent Student Definition

To be considered an independent student, you must meet at least ONE of the following conditions:

1. Were you born before January 1, 2003?
2. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)
3. At the beginning of the 2026-2027 school year, will you be working on a master's or doctorate program (such as an MA, MBA, PhD, EdD, graduate certificate, etc.)?
4. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
5. Are you a veteran of the U.S. Armed Forces?
6. Do you have children who will receive more than half of their support from you between July 1, 2026 and June 30, 2027?
7. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2027?
8. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
9. Are you or were you an emancipated minor as determined by a court in your state of legal residence?
10. Are you or were you in legal guardianship as determined by a court in your state of legal residence?
11. At any time on or after July 1, 2025, were you determined to be an unaccompanied youth who was homeless by one of the following individuals?
 - a. high school or school district homeless liaison
 - b. director of an emergency shelter or transitional housing program funded by HUD
 - c. director of a runaway or homeless youth basic center or transitional living program

Proof of Eligibility

Even if you meet one of these seven conditions, you may be asked to provide supporting documentation.

Inability to Document Independent Status

If you apply for financial aid as an independent student but do not meet all of the federal guidelines, you will be considered a **dependent** applicant and be required to correct the FAFSA and provide your parents' information. Correcting your dependency status may result in a change in your award notice.

Appeal of Dependency Status

The OSFA is required to follow federal government guidelines in determining a student's dependency status. The OSFA acknowledges, however, that parental estrangement is a reality for some students. If you have experienced abandonment, abuse, or neglect, you may petition for independent status. You will be asked to explain your extenuating circumstances in writing and provide evidence of your claim. The OSFA will review your dependency status and determine whether you can be considered independent based on a professional judgment exception.

If you would like your dependency status to be reviewed, you must complete an online FAFSA, answering Yes to questions 6 and/or 7 indicating that you are unable to submit parental data, and request an **Independent Status Appeal Application** from the OSFA. You will be required to include third-party documentation (e.g., letters from your high school, doctor, lawyer, or clergy) to support the reason(s) listed in your letter. All documentation will be kept confidential. The OSFA will review your appeal and you will be notified of our decision.

Please note: Appealing for independent status is a procedure that takes time and may delay the timely packaging of your financial aid; it is a process that should be considered only in cases of extenuating circumstances.

The following situations are **not** usually approved:

- You do not reside with your parents
- Your parents refuse to pay for your college education
- Your parents are not financially able to pay for your education
- You do not want your parents' assistance and have decided to pay for your own college education

If you have questions regarding your status, please schedule an appointment with a financial aid advisor or contact the **OSFA**:

Phone: (989) 774-3674

Email: financialaid@cmich.edu