



## **METROPOLITAN LEARNING INSTITUTE**

Licensed by the New York State Education Department  
Non-Profit Educational Organization

*“ Innovative Approach Is Our Way to Success ”*

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### **MLI Dependency Override Policy**

A financial aid administrator has the ability to make a documented determination of independence based upon “unusual circumstance” on a case-by-case basis and to document the unusual circumstances that are used to make the override.

Dependency Override decisions should focus on truly **exceptional circumstances** and consideration of individual cases, rather than contradicting the fundamental principles of independency. Dependency Override decisions in a situation when a **student’s parent cannot be located**, or where an otherwise dependent student has been a victim of domestic violence and is no longer residing with his or her parents are good examples of **“unusual circumstances.”**

It is strongly recommended that three letters be obtained before doing a dependency override; one from the student, one from another adult who knows of the family situation and one from a professional (doctor, lawyer, school counselor, etc). The letters must be explicit as to the reason for the dependency override.

The first letter from the student should explain the circumstances surrounding the fact that he or she does not live with his/her parents. In the letter, explain where the parents are located. The letter must state the “unusual circumstances” of why the student is no longer living with his/her parents.

If possible, a letter or two from other persons to substantiate the facts in the student’s letter should be obtained. (One letter from a pastor, guidance counselor, doctor, landlord or other authority figure and one from another adult person would be helpful).

Court documents regarding legal guardianship or other situations are excellent pieces of documentation.

Also, income information must be documented.

A memo should be placed in the student’s file stating that after reviewing all of the facts and documentation, the person should be considered as an independent student.

The Department of Education has identified four considerations that, individually or in combination with one another, **DO NOT** qualify as “unusual circumstances” and **DO NOT MERIT** a dependency override.

**Circumstances are:**

1. Parents refusing to contribute to the student’s education;
2. Parents unwilling to provide information on the application or for verification;
3. Parents not claiming the students as a dependent for tax purposes;
4. Student demonstrating total self-sufficiency

The law also requires that a determination of unusual circumstance(s) must be made each award year. A determination of independence in one award year does not mean that the student would automatically be an independent student in a subsequent award year. The financial aid administrator must affirm in the subsequent year that the conditions for determining the student to be independent continue to exist and continue to make expecting a parental contribution inappropriate.

**Financial Aid Administrator’s Written Determination:**

Third party written documentation supporting a student’s unusual circumstances is generally required. After reviewing all relevant documentation related to a student’s assertion that there are unusual circumstances that support why he or she should be considered to be independent rather than dependent, the financial aid administrator must make a specific determination for the student. Upon making such a determination that a dependency override is warranted, the financial aid administrator must prepare a written statement of that determination, including the identification of the specific unusual circumstance upon which the financial aid administrator based his or her decision. The institution must maintain this documentation and the supporting documentation used to make each determination.

**Unsubsidized Loan Eligibility:**

- Allows a Financial Aid Administrator to use discretion in awarding unsubsidized loans to dependent students without parental data:
  - Parent must certify cessation of support and refusal to complete FAFSA
  - Parent cannot receive PLUS loan
  - Parent must indicate support has stopped and they will not support in the future
  - The student may be asked to prove they can support themselves.
- This is not a dependency override
- Student will file paper FAFSA without parental data to determine eligibility.

If the parents are separated and/or divorced, the non-FAFSA filing parent may obtain a PLUS loan.

The student will receive only UNSUB LOANS – no other aid.