

2020 MASFAP and St. Louis Graduates Professional Development Institute for High School Counselors & Access Advisers

FINANCIAL AID CONSIDERATIONS FOR STUDENTS WITH
SPECIAL CIRCUMSTANCE & SUPPORTING STUDENTS
IMPACTED BY COVID-19

DATE: SEPTEMBER 25, 2020

Agenda



- **Welcome & Housekeeping** – Kayla Klein, University of Missouri – Columbia
- Take a Deep Breath
- **Breakout Groups Check-in:** Get to know a colleague!
- **Supporting Students with Special Circumstances and COVID-19 Impact and Response**
 - [Becca Diskin](#), Director of Financial Aid, Missouri Southern State University
 - [Charles Mayfield](#); Director of Financial Assistance, Northwest Missouri State University
- **Announcements & Resources**
- Wrap Up & Adjourn

Housekeeping



Give yourself – and others – grace and space right now. Children and pets may walk into the room while we are together. Someone may misspeak because they are tired. Let’s be mindful that we are all doing the best we can.

Abide by the [PDI Meeting Agreements](#)

Please remain on mute. Join us by video if you can. It’s nice to “see” you! But we understand if that doesn’t work for you right now.

Please use the Chat function to react to a presenter or to ask a question.

- “Private” chat is not private – it shows up in our chat log we send out. FYI!

This session is being recorded. We will post notes, chat log and video recording to the St. Louis Graduates’ website. The link will be sent out after the meeting.

Please complete the evaluation survey! It’s important to our planning and for reports to our funders. You’ll receive it via e-mail today.

Professional Development Institute



Join MASFAP and St. Louis Graduates for upcoming workshops!

All workshops on Friday at 10 AM.

- **October 9:** FAFSA completion & verification strategies (10-11) and optional FAFSA walk-through (11-12) with Stephen Garman of Missouri State University and Teresa Steinkamp of The Scholarship Foundation of St. Louis
- **November 20:** Financial Aid and Student Support Resources from MDHEWD, MOCAN and My Scholarship Central

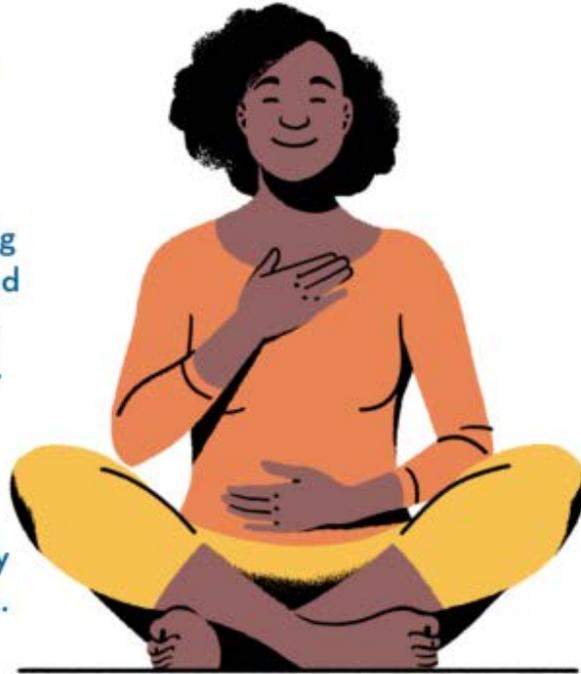
Other upcoming St. Louis Graduates Professional Development Institute workshops:

- **October 23:** Career Pathways: Advising Strategies to Connect Students to Labor Market Needs
- **November 6:** Match & Fit: Navigating the HBCU Landscape
- **December 4:** Supporting Undocumented Youth with Felipe Martinez of The Scholarship Foundation of St. Louis

BELLY BREATHING: IT'S GOOD FOR YOUR BRAIN.

This Monday, try belly breathing to calm your mind and body.

- Place one hand on your chest and the other on your belly.
- Inhale deeply through your nose for a count of four, making sure your belly is expanding and not your chest. Exhale through your mouth for a count of four.
- Continue this breathing cycle for a few minutes.
- Feel the stress leave your body while your mind becomes calm.



#DeStressMonday

DeStressMonday.org

DESTRESS
MONDAY

Take a Deep Breath

Check-in



- In a moment, you'll be invited to join a breakout room. Click join.
- You'll spend 5 minutes in a breakout room with 1-2 other people
- You'll automatically be brought back to the main room after 5 minutes.
- At anytime you can click to return to the main room.

Each person takes 1 minute *uninterrupted* to introduce themselves:

- Name
- Role and organization
- **What is one thing you are cooking or eating right now that you enjoy?**

Special circumstances and COVID impact/response

BECCA DISKIN

DIRECTOR OF FINANCIAL AID
MISSOURI SOUTHERN STATE UNIVERSITY

CHARLES (BUDDY) MAYFIELD

DIRECTOR OF FINANCIAL ASSISTANCE
NORTHWEST MISSOURI STATE UNIVERSITY

Feedback Received



- **95%** of counselors and student advocates were **comfortable or very comfortable** assisting students with **general financial aid information**.
- **20%** of counselors and student advocates were **not comfortable** assisting students with **special needs of circumstances**.
- Only **15%** of counselors and student advocates reported being **comfortable** assisting students with **special needs or circumstances**.

Our goal today is to provide information to improve the comfort level in assisting students with special needs or circumstances and to address the following common questions.

Special Circumstance Questions



- What circumstances can make a student independent for financial aid purposes?
- For non-traditional households, which parent's information should be provided?
- For a job/income loss or change from 2019, is there a specific special circumstances form and process, or is it different from college to college?
- What happens if the marital status of the parent changes after 2019 or after the FAFSA is completed?
- What are schools doing to prepare for a potential flood of students/families being evicted as a result of COVID-19?
- What specific/new services do you, or will you now provide due to COVID-19?
- What specific steps do students need to take if they have a special circumstance?
- What resources or guides are available to better inform our students about special circumstances in the financial aid processes?

Agenda



- Less common independent student criteria
- Determining the FAFSA parent
- Dependency overrides
- Income changes
- COVID updates

Independent Students



- Certain groups of students are considered independent for reasons designated by the Department of Education. They are usually not required to report parental information.
 - Examples include:
 - Students in legal guardianship
 - Students in foster care
 - Unaccompanied homeless youth
 - Emancipated minors
 - Active duty military or veterans
 - Pregnant/Parenting Students (in certain situations)

Unaccompanied Homeless Youth



- An unaccompanied homeless youth is defined by the McKinney Vento Act as a young person that lacks fixed, regular, and adequate nighttime residence and is not in the care of a parent or guardian.
 - Live in a variety of temporary situations such as shelters, friends' homes, cars, campgrounds, public parks, abandoned buildings, motels and bus or trains stations.
 - Many have run away or been forced from home due to dysfunctional family situations.

McKinney-Vento Information - <https://dhewd.mo.gov/ppc/homelessyouth.php>

Homeless Youth FAFSA Question



- The FAFSA will ask whether a student is homeless or at risk of being homeless in the dependency determination questions.
- A series of three questions are asked and any of these applying to the student will make them independent.
- Accurately answering these questions is the first step in helping to secure financial aid for students disadvantaged in this way.

Documentation Needed



- Schools may need documentation to support the identification as homeless or unaccompanied youth on the FAFSA.
 - A letter on school letterhead from the homeless liaison identifying the student as homeless under McKinney Vento.

-OR-
 - A letter from the director of an emergency shelter or transitional housing program.

-OR-
 - A letter from the director of a runaway or homeless youth basic center or transitional living program.

Agenda



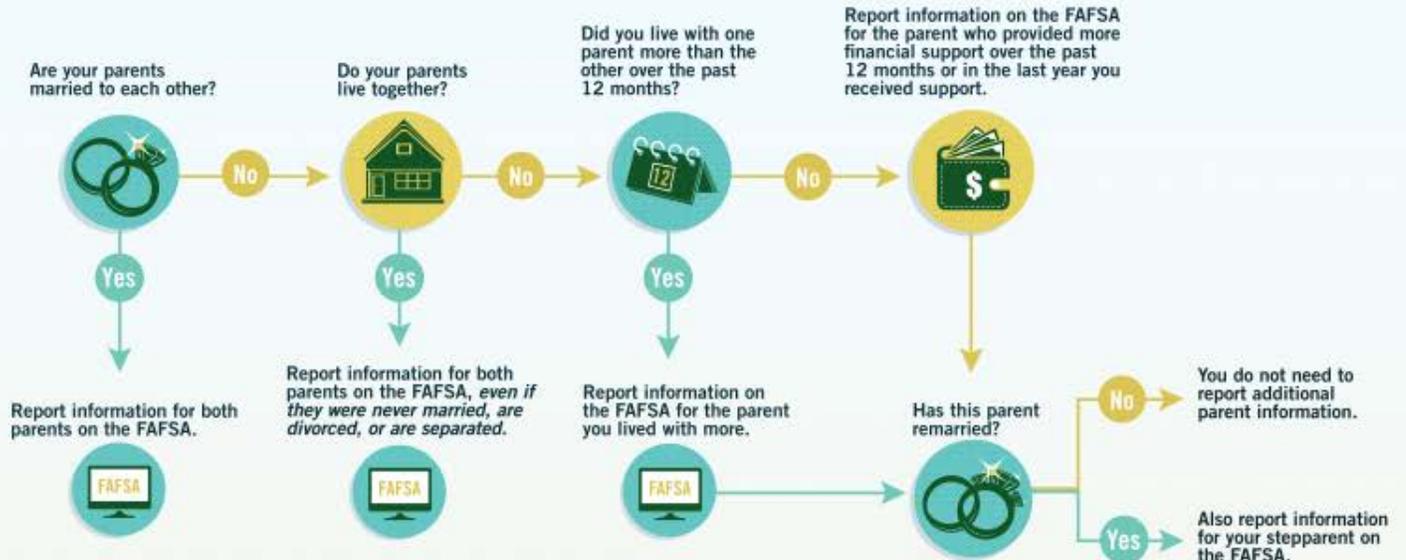
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Marital Status

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.ed.gov/fafsa/filling-out/dependency

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Professional Judgment



Professional judgment refers to the authority of a school's financial aid administrator (FAA) to make adjustments to the data elements on the FAFSA.

Among a handful of items, professional judgment can be used by the college to override a student's dependency status or adjust the student's/family's reported income.

Dependency Overrides



- A student that does not fall into one of the special population categories but cannot provide parental information may qualify for a dependency override.
 - Significant documentation is required in order to make this determination.
 - Schools will typically require two or more third party letters outlining the situation.
 - Student may be asked to provide pay stubs, utility bills, or other documentation of self-support.

Dependency Overrides



The FAFSA process will share that none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student's education.
- Parents are unwilling to provide information on the FAFSA or for verification.
- Parents do not claim the student as a dependent for income tax purposes.
- Student demonstrates total self-sufficiency.

The financial aid office will work to determine and document circumstances that led to any of the outcomes above, such as an abusive or unsafe family environment, abandonment by the parent, or incarceration of one or both parents.

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Income Changes



- Occasionally, something makes the information provided on the FAFSA not reflective of the family's ability to pay.
 - Some examples that qualify:
 - Differences in income between the years
 - Job loss
 - One-time income
 - Medical/ dental expenses
 - Some examples that DO NOT qualify:
 - Vacation expenses
 - Standard living expenses
 - Consumer debt payments

Special Circumstances



- The FAFSA is collecting information from two years prior, causing special circumstances for reduced income to be possible for consecutive years.
- If you or your student thinks they may have a special circumstance, please advise them to contact the Financial Aid office at the school they plan to attend to see what the next step may be.

Income Changes at NWMSU and MSSU



- Compare reported income to current year projected income, will compare 2019 to projected 2021 income for current high school seniors
- Change in self-employment income
- For one-time income, collect documentation to show how funds were spent
 - Retirement withdraw/liquidation
 - Inheritance
 - Settlement payments
- Divorced/separated parents
- Death of a parent
- Financial impact and/or income change due to natural disaster
- Tuition paid at private secondary school

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COVID Information for NWMSU and MSSU



- Fall course offerings
- Current enrollment/retention updates
- Fall 2021 enrollment projections
- HEERF/CARES Act emergency grant distribution
- Campus mitigation guidelines
- Travel/presentation guidelines
- FAFSA Frenzy plan

Announcements & Resources



Resources:

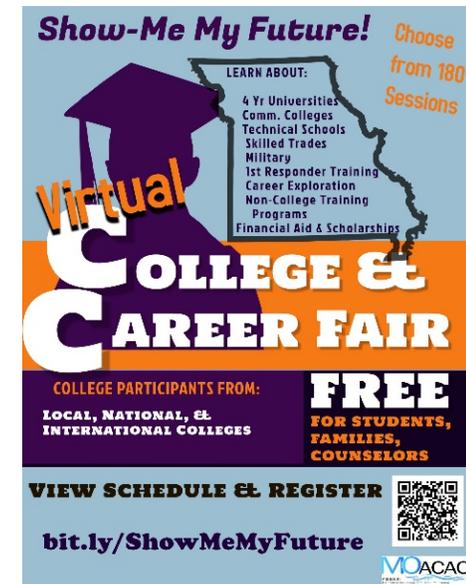
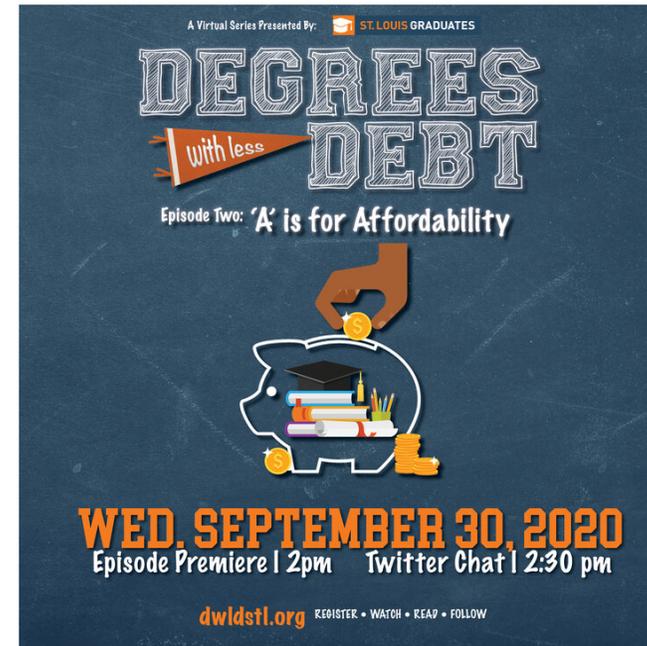
[NCAN 4 for the Fall Guide on data collection to support student postsecondary planning](#)

[NCAN Planning Calendar](#)

[Kipp Senior Decisions Tracker](#) - please make a copy and save this to your own Google folder

[2021 FAFSA preview from Federal Student Aid](#)

[Scholarship Foundation's updated FAFSA guide](#)



[STL Graduates
COVID-19 RESOURCE PAGE](#)

Contact Information



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**CHECK OUT:
TYPE INTO THE CHAT BOX 1 WORD ON HOW YOU
ARE FEELING AT THE END OF THIS WORKSHOP**

Thank you!

Please complete the short evaluation survey! It's in your e-mail.