In general, a borrower’s responses on the application for federal assistance will determine whether he or she is considered dependent or independent. The main difference is that dependents must also report parents’ income and assets, and parents are expected to contribute to their children’s education.

A borrower is considered independent if the borrower:

- Is twenty-four years of age or older by December 31 of the award year;
- Is an orphan, in foster care, or a ward of the court, or was so at any time when the borrower was thirteen years of age or older;
- Is an emancipated minor or in legal guardianship, or was so immediately prior to attaining the age of majority;
- Is an Armed Forces veteran or is currently serving on active duty for other than training purposes;
- Is a graduate or professional student;
- Is married;
- Has dependents other than a spouse;
- Has been verified during the school year in which the application is submitted as either an unaccompanied youth who is a homeless child or youth or as unaccompanied, at risk of homelessness, and self-supporting; or
- Has been verified as independent by a financial aid administrator by reason of other unusual circumstances.\footnote{189}

Not living with parents or not being claimed by them on tax forms does not determine dependency status.

Footnotes

\footnote{189} {20 U.S.C. § 1087vv(d)}.


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