INDIANA UNIVERSITY SOUTH BEND Petition for Dependent Students without Parental Support

2024-2025 Academic Year

Student Name (print)	•			University ID:
-	Last	First	Middle	
Street Address:				City, State,
Zip	IU South Bend E-mail:		Stuc	lent Phone:
<u>'arent(s) must ir</u>	nitial each statement bel	ow indicating t	hey understand th	e impact of this Petition
I do <u>not</u> pro	vide any financial support to	my son or daughter	r <u>including</u> cash and no	on-cash support such as
room & boa	ard, use of a vehicle, health or	car insurance cover	rage, or co-signing any	type of loan for student.
It is always	in the student's best interest to	o submit a FAFSA	with parents' income in	nformation.
Providing in	ncome and household informa	tion on the FAFSA	does not require paren	ts to provide financial support.
My son or c	laughter will only be eligible f	or federal unsubsid	lized loans if this Petition	on is approved.
	of unsubsidized loan is limited	•	•	
	an = $$5,500$; Sophomore = $$6$			
	l begin accruing on the loan w		•	
If this petiti	on is approved, my son or dat	ughter will not be e	eligible for aid includin	g but not limited to:
	 Pell grants Work study for diag 			
	Work-study fundingFinancial need-based sci	holarshins		
	 Federal subsidized stude 	-		
	i cuciai subsidized stada	Jiit Ioans		
	 Federal Parent PLUS los 			
-	 Federal Parent PLUS los Indiana State Grants e to provide income and home 	^{ans} ousehold informa		blication for Federal Student Aid
FAFSA), my finan inderstand that thi	 Federal Parent PLUS los Indiana State Grants e to provide income and home 	ans ousehold informa s ended, and I wil at IU South Ber	ll not provide any fin nd for the current ac	ancial support in the future. I ademic year.
FAFSA), my finan inderstand that thi Date financial s	 Federal Parent PLUS los Indiana State Grants e to provide income and he cial support of my child has a petition affects aid only 	ans ousehold informa s ended, and I wil at IU South Ber	ll not provide any fin nd for the current ac	ancial support in the future. I ademic year.
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FAFSA), my finan inderstand that the Date financial s Printed Name of Printed Name of Printed Name of Printed Name of Student Signature:	Federal Parent PLUS los Indiana State Grants e to provide income and ho cial support of my child has is petition affects aid only upport stopped: of Biological or Adoptive Parent Signature Date: vided in my Petition for Depen f this petition only affects my	ans ousehold informa s ended, and I wil at IU South Ber	Il not provide any fin nd for the current ac Phone:	Printed Name of Biological or Adoptive Parent Printed Name of Biological or Adoptive Parent Signature Date: prrect and true. I understand that the dec he current academic year.
FAFSA), my finan inderstand that the Date financial s Printed Name of Phone: All information pro- made on the basis of	Federal Parent PLUS loc Indiana State Grants e to provide income and ho cial support of my child has is petition affects aid only upport stopped: of Biological or Adoptive Parent Signature Date: vided in my Petition for Depend f this petition only affects my setting the setting of the set	ans ousehold informa s ended, and I wil at IU South Ber	Il not provide any fin nd for the current ac 	Printed Name of Biological or Adoptive Parent Printed Name of Biological or Adoptive Parent Signature Date: Date: FAsecure FAsecure

INDIANA UNIVERSITY SOUTH BEND Petition for Dependent Students without Parental Support

General Information:

Most unmarried undergraduates under the age of 24 are considered <u>dependent</u> for federal financial aid purposes and therefore must provide parental information. In cases where parents have ended financial support of the student <u>AND</u> they refuse to provide their information on the student's FAFSA, the student may submit this petition to receive <u>ONLY</u> unsubsidized loans.

Documents required:

- 1. Current year FAFSA received by IU South Bend
- 2. Petition for Dependent Students without Parental Support Appeal Form
- 3. <u>IF</u> parent(s) refuse to sign and date appeal, documentation will be accepted from a 3rd party (teacher, counselor, cleric, or court).

Required to sign this petition:

- 1. Information that would have been used on the student's FAFSA
 - a. Your biological mother and/or father
 - b. Your legally adoptive mother and/or father
 - c. Your step-parent if your biological or adoptive parent has remarried

Note: grandparents, foster parents and legal guardians are <u>NOT</u> considered parents for the purposes of the FAFSA

- 2. If your parents are legally married and living together, both signatures are required.
- 3. If your parent has <u>NEVER</u> been married <u>AND</u>, you do <u>NOT</u> know or have contact with the other parent, only one signature is needed.
- **4.** If parents are divorced or legally separated, you will determine the appropriate parent to complete appeal by the <u>ranked criteria</u> below:
 - a. Parent you have lived with more over the past 12 months
 - b. Parent who provided more financial support over the past 12 months
 - c. Parent who provided more financial support during the most recent year you received financial support.
 - d. If all of the above are equal then provide the information for the parent with the most income and assets.

Pros and Cons to submitting FAFSA without Parent Income Information:

- **Pro:** A federal unsubsidized loan is far superior to alternative/private loans and credit cards.
- **Pro:** Some federal aid is better than no federal aid.
- **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, Supplemental Educational Opportunity Grant (SEOG), need-based scholarships, work- study award, federal subsidized loans and Parent PLUS loans.
- **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:** Student may not receive <u>any</u> financial support 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:** Additional steps required: FAFSA parent(s) and student need to complete a Petition for Dependent Students without Parental Help that must be approved by Financial Aid & Scholarship Office.

https://indiana.sharepoint.com/sites/msteams_01e673-FAO/Shared Documents/FAO/forms/24 - 25 Forms/Unsub only/24 - 25 petition-for-dependent-students-withoutparental-support.docx