**Parents & Marital Status**

**Parents**

**Custodial Parent(s)**

Custodial refers to the parent(s) with whom the student resided for more than 6 months of the year. Custodial parent(s) include(s):

* biological parents
* legally adoptive parents
* step-parents, if currently married to biological or adoptive parents

In cases where parents are separated/divorced with exactly equal shared custody (i.e. the student spends 50% of the year with each parent), report the parent who provided the most financial support to the student as the custodial parent.

**Non-Custodial Parent (NCP)**

Non-custodial refers to the biological parent with whom the student resided for less than 6 months of the year (or not at all). If a student's school requires non-custodial parent information that the student may not be able to provide, advisors should discuss with their managers about whether or not to support with the NCP waiver process. Here are the most common scenarios:

1. *Non-custodial parent is in touch and is willing to provide income information*
   1. The student who is in touch with the NCP should either request that this parent fill out the CSS or should request income documents to have their BL advisor help them fill it out on the parent's behalf. Even if the parent lives out of the country, we can still fill out the CSS using income estimates.
2. *Non-custodial parent is in touch and is NOT willing to provide income information*
   1. If the parent is in the picture, schools will still require the CSS and the student is unlikely to be eligible for a waiver. Financial aid will not be complete until the CSS is submitted for both households, so the student must try to persuade this parent to share income documents. BL advisors may get involved in some cases to act as a neutral party to encourage the NCP to cooperate.
3. *Non-custodial parent is not in touch and the student cannot track them down*
   1. In this scenario, the student must apply for a waiver so they will not be required to complete the CSS. The waiver process varies by school.

**NCP Scenarios**

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A student's parents were married, but 10 years ago, the student moved with one parent to the United States. The parents now consider themselves separated. The student speaks to the parent who lives in another country every couple of months, but it is difficult to track them down because they don't have a working phone at home. The parent works odd jobs and does not support the student financially.

**Answer:**This student would probably be eligible for a waiver, but could also try to complete a CSS Profile for the other parent using estimates of their income, if the student is able to reach that parent before the deadline.

A student tells you during the financial aid process that they are not in touch with their noncustodial parent, but you remember a few months ago the student told you that their parent came to their socially distant birthday party at the park.

**Answer:**Explain to the student that they need to work with their noncustodial parent to provide their income information. Bottom Line will not support them in applying for a waiver, and they most likely will not be able to provide proof that they are not in contact with the noncustodial parent.

A student's divorced parents share 50% custody of the student and it's not clear which parent provides more financial support. Who should be considered their custodial parent?

**Answer:**If it's not clear which parent provides more financial support, choose the parent with the higher AGI.

**Marital Status**

Marital status applies to the parents' status as of the date the financial aid application is filed.

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| **Current Status** | **FAFSA** | **CSS** |
| **Never Married, Living Separately** Only applies if a student's custodial parent has never been married and does not live with the student's other biological parent | Complete the FAFSA with the custodial parent's information. List the marital status as "Never Married." | List both parents on the CSS, unless the noncustodial parent is unknown or has never been in contact with the student. Complete the CSS with the custodial parent's information. List the marital status as "Unmarried, not living together." Complete another CSS with the noncustodial parent's information. |
| **Never Married, Living Together** For students whose biological or adoptive parents are not married but live together. This also applies to same-sex, unmarried parents who live together.  **Note:**only one parent can legally file as Head of Household; the other parent should file as Single. | Complete the FAFSA with both parents' information. List the marital status as "Unmarried and both parents living together." | Complete the CSS with both parents' information. List the marital status as "Unmarried, living together." |
| **Married, Living Together** For a student's parents to be considered married, they must have been legally married in a US state or foreign country. **Married parents**must file as Married Filing Jointly or Married Filing Separately. Filing as Head of Household is illegal (**\*see exception below**) and schools will usually catch this and force families to re-file.  **\*Exception**: If parents are married but one is undocumented, schools should be willing to accept Head of Household taxes filed by the parent with legal status. List parents as married, put "000-00-0000" for undocumented parent's SSN, and report any undocumented parent income as "Other Untaxed Income." This is also true for married parents when one lives outside of the US. Undocumented parents are technically supposed to file for an Individual Taxpayer ID Number (ITIN) so they can be included on the taxes, but it is rare that one of our students' parents will actually do this. | Complete the FAFSA with both parents' information. List the marital status as "Married."  For parents who file as married filing separately, DRT will not work on the FAFSA. You should manually combine all fields that DRT usually pulls when you update the FAFSA (AGI, tax, education credits, etc.) | Complete the CSS with both parents' information. List the marital status as "Married." |
| **Married, Living Separately**  Parents may live at separate addresses (even in different countries) but still consider themselves married. These parents are considered married for financial aid purposes. | Complete the FAFSA with both parents' information. List the marital status as "Married."  For parents who file as married filing separately, DRT will not work on the FAFSA. You should manually combine all fields that DRT usually pulls when you update the FAFSA (AGI, tax, education credits, etc.)  When one parent does not file, add their income as "other untaxed income." Be sure to add together both parents' assets. | Complete CSS with both parents' information. List the marital status as "Married."  Include an explanation about the location of the parent not residing with the student. If any income, expenses, or assets were not captured in the Profile questions, include them in the explanation. |
| **Remarried (to a Stepparent)**  If a parent is remarried, the student must include information about their stepparent even if the stepparent doesn't plan to support the student financially in college. | Complete the FAFSA with the parent and stepparent's information. List the marital status as "Remarried (after being widowed or divorced." | Complete the CSS with the parent and stepparent's information. List the biological parents' marital status. |
| **Divorced or Separated, Living Separately**  Parents are considered divorced if they completed a legal divorce process.  Parents are considered separated if they do not consider themselves married and are physically living separately. They could have a legal separation notice from a court, but the reality is that the majority of families don't go through this process. (\***In Massachusetts,** parents can consider themselves separated without any legal documentation, as long as they maintain separate households.) Schools may push back on this status particularly if it has changed from the previous year. It will be significantly easier to prove this status if parents file taxes separately. The federal government does allow a separated person (even one without a legal separation notice) to file as Head of Household as would be allowed for a single or divorced parent. | Complete the FAFSA with the custodial parent's information. List the marital status as "Divorced or Separated." | List both parents, unless the noncustodial parent is unknown or has never been in contact with the student. Complete the CSS with the custodial parent's information. List the marital status as "Divorced" or "Separated." Complete a separate CSS with the noncustodial parent's information. |
| **Divorced or Separated, Living Together**  Divorced or separated parents may live together due to financial necessity.  **Note:** only one parent can legally file as Head of Household; the other parent should file as Single | Complete the FAFSA with both parents' information. List the marital status as "Unmarried and both parents living together." | Complete the CSS with both parents' information. List the marital status as "Divorced" or "Separated" and include an explanation about the situation. |
| **Widowed**  If a parent became widowed within the last tax year, they will file as Married Filing Jointly or Married Filing Separately for that year. In these cases, the AGI should not be adjusted even though it includes the deceased's income.  If a parent became widowed within the last 2-3 years, they may file taxes as a Qualifying Widow/Widower if they are claiming dependents and meet other filing requirements. The FAFSA will only ask for the wages from the widowed parent. | Complete the FAFSA with the widowed parent's information. List the marital status as "Widowed." | List both parents and indicate which parent is deceased. Complete the CSS with the widowed parent's information. |
| **Adoptive Parent**  If a student was legally adopted, the adoptive parent replaces the biological parent on all financial aid applications. List this person as the parent, even if they are, in fact, the student's aunt/uncle, cousin, grandparent, etc. | Complete the FAFSA with the adoptive parent's information. List the marital status as the adoptive parent's marital status. | Complete the CSS with the adoptive parent's information. List the marital status as the adoptive parent's marital status.  **Note:**On the CSS, you can indicate "Single adoptive parent (at time of adoption)" or "Single parent of a donor conceived child." If the parent is now married, however, the spouse's information must still be included. |
| **Students in a Legal Guardianship**  Students in a legal guardianship must be able to provide legal documentation of this status.  **Note**: All official guardianship documents must be dated before the student's 18th birthday. Otherwise, they will still be considered a dependent of their biological parent(s) for financial aid purposes or will need to complete a [dependency override](https://tbl500amory.sharepoint.com/sites/SuccessProgramCurriculum/SitePages/Appeals.aspx). | Complete the FAFSA with only the student's information - the student is independent. | Complete the CSS with the legal guardian's information (\*see note below.) If the legal guardian is married, their spouse's information must be provided.  If the student's biological parents are still living, contact the student's schools that require the NCP information. The student may need to complete the NCP CSS with the biological parent(s)' information or complete the NCP waiver process.  **\*Note**: For the CSS, we typically include the legal guardian as the custodial parent, but a few schools prefer something different. For students with 1-2 CSS schools, call ahead of time and find out the policy |

**Marital Status Scenarios**

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Your student's parent got married this past year, but the prior year's taxes show the student's parent as filing as Head of Household.

**Answer:**The financial aid applications ask for the parent's marital status as of today, so the parent should be listed as Remarried and both the parent and stepparent's income should be included, even though it won't show on the taxes until next year.

A student's parents are married, but one parent lives in another country and does not contribute to the family's finances.

**Answer:**This one may depend on the student and which schools they are applying to. If they are only doing FAFSA it may be easier to call the parents "Separated." If the student needs to complete CSS it may make more sense to include the parent in the household and write an explanation of the situation, to save the student the time it would take to complete a Noncustodial Parent CSS Profile for the other parent. If the student chooses to go this route, they should include both parents on the FAFSA, as well, and list "000-00-0000" as the other parent's social security number.