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# Kinship/Grandfamilies & the FAFSA: College Financial Aid

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As the children in their care enter their senior year of high school, kin/grandfamily caregivers will be thinking about what comes next, including, potentially, higher education and how to pay for it. Here's what they need to know:

## ▶ What is the FAFSA?

The majority of student financial aid is **needs-based**, offered to address the fact that college is financially out of reach for many families. The U.S. government provides a single form that documents a family's income and assets for all institutions (the federal government, state governments, and colleges/universities) that provide needs-based aid. It's known as the FAFSA, the Free Application for Federal Student Aid. Families use the form to provide financial information that determines how much they might be expected to contribute to the cost of a student's education (their "expected family contribution," or EFC) and how much aid is needed to make up the difference between their contribution and the cost of attendance (CoA). You may want to watch this [video explaining the FAFSA](#) and/or share it with the families you serve.

## ▶ When should the student complete the FAFSA?

The 2025-2026 FAFSA is now available. Students who plan to attend college in the fall of 2025 should complete the application as soon as possible. While the federal deadline is June 30 each year, many colleges have earlier deadlines and distribute aid on a first-come, first-served basis, so it is important to apply as soon as possible.

## ▶ Whose income and assets are considered on the FAFSA?

The income and assets of parents, including kin caregivers who adopted their kin children, are typically considered in determining a student's expected family contribution. There is an exception for kin who adopted an older child who was in foster care at any point after age 13. For other kinship arrangements in which a grandparent or other kin is raising the student without the parents in the home, the student is considered "independent" or "provisionally independent" for the purposes of the FAFSA and only the student's income and assets should be reported.

## ▶ How do students in kinship/grandfamilies complete the FAFSA?

Unless the kin caregiver adopted the child and the child was not in foster care at any point after age 13, only the student in a kinship/grandfamily must complete the FAFSA. The student should [set up their own account](#). Neither parents nor caregivers should set up an account. The student can [view the FAFSA](#) and then [complete and submit the FAFSA online](#). The chart that follows has specific instructions for students completing the FAFSA from different kinship arrangements.

Kinship Arrangement	Income and Assets	Guidance on Completing the FAFSA
<p>The student is in a <b>legal guardianship</b>, granted by a court, with their kin caregiver recognized as their legal guardian.</p> <p><i>Please note: The FAFSA does not consider “legal custody” granted by a court to qualify for this independent status, even though some states do not offer “guardianship” and call their similar legal relationships by other names. If the student’s caregiver has “legal custody,” they should follow the instructions for “another kin caregiving arrangement” below. The student will be considered “provisionally independent” and can then share the legal custody documents with the individual schools’ financial aid offices.</i></p>	<p>The student is considered “independent” and only their income and assets should be reported.</p> <p>Neither the birth parents’ nor kin caregivers’ income and assets should be reported.</p>	<ul style="list-style-type: none"> <li>▶ On the application, the student should mark the box in question 5 that says, “The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.”</li> <li>▶ The student should skip questions 7 and 8.</li> <li>▶ Question 9 asks about family size. In the case of a student who is not married, does not have their own children, and is being raised by a kin caregiver, they should input 01.</li> <li>▶ Question 18 asks about federal benefits. If the student answers that they received any of the listed benefits, they should skip questions 21 and 22.</li> <li>▶ The student should skip all sections regarding the parent and parent spouse/partner.</li> </ul>
<p>The student is/was in <b>foster care</b> at any time after age 13.</p>	<p>The student is considered “independent” and only their income and assets should be reported.</p> <p>Neither the birth parents’ nor kin caregivers’ income and assets should be reported.</p>	<p>The steps are the same as those for students in a legal guardianship (as detailed above), except:</p> <ul style="list-style-type: none"> <li>▶ For question 5, the student should mark the box that says, “At any time since the student turned 13, they were in foster care.” Depending on their situation, the student can mark this box instead of the guardianship box or in addition to the guardianship box.</li> </ul>

Kinship Arrangement	Income and Assets	Guidance on Completing the FAFSA
<p>The student is being raised by a kin caregiver as an “unaccompanied” youth and has received <b>educational services through the federal McKinney-Vento Homeless Assistance Act</b> during the 2024-2025 school year.</p>	<p>The student is considered “independent” and only their income and assets should be reported.</p> <p>Neither the birth parents’ nor kin caregivers’ income and assets should be reported.</p>	<p>The steps are the same as those for students in a legal guardianship (as detailed above), except:</p> <ul style="list-style-type: none"> <li>▶ If none of the situations in question 5 apply to the student, they should mark “None of these apply.”</li> <li>▶ The student should mark “Yes” for question 6 and should mark the box stating that “The student’s high school or school district homeless liaison or designee” determined that the student was homeless or at risk of becoming homeless.</li> </ul>
<p>The student lives in <b>another kin caregiving arrangement</b>.</p> <p><i>Please note: These arrangements include those in which the kin caregiver has court-ordered “legal custody,” a power of attorney, or a delegation of parental authority document, or is raising the student without a court order or other legal document.</i></p>	<p>The student is considered “provisionally independent” and only their income and assets should be reported.</p> <p>Neither the birth parents’ nor kin caregivers’ income and assets should be reported.</p> <p>College financial aid departments will conduct a review of additional documentation (see the next page for more on this).</p>	<p>The steps are the same as those for students in a legal guardianship (as detailed above), except:</p> <ul style="list-style-type: none"> <li>▶ If none of the situations in question 5 apply to the student, they should mark “None of these apply.”</li> <li>▶ The student should mark “Yes” for question 7, which asks whether “unusual circumstances prevent the student from contacting their parents.”</li> <li>▶ The student should answer “No” for question 8.</li> </ul>

▶ **If a student is “provisionally independent,” what steps should they take after completing the FAFSA?**

Once the student has completed and submitted the FAFSA as described, they should contact the financial aid department at their schools of interest to see what additional documentation is required to demonstrate their independent status. To demonstrate independence, some schools may accept a sworn statement from the caregiver that they are raising the student, whereas some schools have been known to require letters from incarcerated or otherwise unavailable parents, thereby further traumatizing the student and delaying aid.

▶ **Where can families go for further help?**

For many students and families, the prospect of completing the FAFSA is daunting. Fortunately, help is available. High school guidance counselors often offer workshops on completing the paperwork. The Federal Student Aid Information Center offers [live chat, email, and phone options](#) to get help, as well as a list of [help topics](#). Their mission is to connect students with the money they need to attend college, and they try to make the process as easy as possible.

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The Grandfamilies & Kinship Support Network: A National Technical Assistance Center (Network) helps government agencies and nonprofits in states, tribes, and territories work across jurisdictional and systemic boundaries to improve supports and services for families in which grandparents, other relatives, or close family friends are raising children whose parents are unable to do so. For more information, please visit [www.GKSNetwork.org](http://www.GKSNetwork.org).

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