INDIANA UNIVERSITY SOUTH BEND

Petition for Dependent Students without Parental Support

2025-2026 Academic Year

| Student Name (print) | :Last | | | University ID: |
|--|---|--------------------|---|--|
| Q , | Last | First | Middle | |
| Street Address: | | | | City, State, |
| <u>Zip</u> | IU South Bend E-mail: | | | Student Phone: |
| Parent(s) must in | itial each statement bel | ow indicating | they understand | d the impact of this Petition |
| I do <u>not</u> pro | vide any financial support to 1 | my son or daught | er <u>including</u> cash an | d non-cash support such as |
| | rd, use of a vehicle, health or on the student's best interest to | | | |
| | | | _ | arents to provide financial support. |
| | aughter will only be eligible for | | | - |
| | of unsubsidized loan is limited | | | |
| | an = \$5,500; Sophomore = \$6 | _ | | <u> </u> |
| * | begin accruing on the loan w | | | |
| If this petition | on is approved, my son or dat | ighter will not be | eligible for aid incl | uding but not limited to: |
| | Pell grants | | | |
| | Work-study fundingFinancial need-based scl | holarships | | |
| | Federal subsidized stude | ent loans | | |
| Federal Parent PLUS loansIndiana State Grants | | | | |
| | marana state Grants | | | |
| | = | | | Application for Federal Student Aid |
| - | | | | financial support in the future. I |
| understand that thi | s petition affects aid only | at IU South Be | end for the curren | it academic year. |
| Date financial st | ipport stopped: | | | |
| | | | | |
| Printed Name of Biological or Adoptive Parent | | | Printed Name of Biological or Adoptive Parent | |
| | Signature | | | Signature |
| Phone: | Date: | | Phone: | Date: |
| - | | | _ | is correct and true. The Financial Aid Office |
| reviewed, approval i | | circumstances ma | y result in denial. D | osidized loan. While each application is carefully ecisions are made based on federal regulations, |
| Student Signature: | | | Date: | |
| Please return form to | o: Upload form | via our secure s | site https://go.iu.e | du/FAsecure |

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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 **NOT** 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 ranked criteria 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.