

7-1-1973

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Recommended Citation

Moore, Donald (1973) "The Independent Student and the Philosophy of Financial Aid Officers," *Journal of Student Financial Aid*: Vol. 3 : Iss. 2 , Article 4.

Available at: <https://ir.library.louisville.edu/jsfa/vol3/iss2/4>

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THE INDEPENDENT STUDENT AND THE PHILOSOPHY OF FINANCIAL AID OFFICERS

Donald Moore

Although this discussion is not designed to fulfill the qualification of "describing unique and innovative programs" as enumerated in *The Journal of Student Financial Aid*, November 1972, it is, however, a rebuttal of sorts to "An Examination of the Independent Student, the Dependent Student and the Philosophy of Student Financial Aid" in the November 1972 issue of *The Journal*. (1)

In general the above article tilts at straw men. There are no concessions to the concept of the independent student nor is there any attempt to establish any categorical exception to the premise that ". . . the independent student is not a valid concept in determining who shall be the primary source for paying the cost of higher education." (2) The premise postulated seems inconsistent with a general attitude of those employed in areas of student affairs. It is, however, consistent with the general attitudes expressed by many involved in the business affairs areas of colleges and guaranteed loan lending agencies. The generalization made is that there simply is not such a thing as an independent student unless as "an orphan or ward of the state or county." (3) In addition, there is partially displayed an interest in semantic and legalistic problems by insisting on the usage of "socially" dependent students to indicate that they are a burden on society. I believe the premise of this argument is erroneous, unfair, and too general.



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Is the Concept Valid?

Philosophically, there is general agreement among financial aid officers that independence must be reserved for those students who are independent and not those who are searching for a method to get something for nothing. In various regional and state financial aid administrators' meetings the consensus seems to be that dealing with independent students is difficult and time consuming, but no one has expressed the opinion that the concept of an independent student is invalid. In fact, no responsible financial aid officer will jeopardize his institution's participation in the various aid programs by the use of any spurious procedures. The SUNY-Cortland aid office makes it extremely difficult for any student to become independent by choice because it is felt that the guidelines established for dealing with independent students are primarily for those students who have already established and documented their independence. Most aid officers would agree that a married individual returning to college after a long hiatus of study during which he was employed full time would qualify as an independent student. Most would also agree that individuals returning from a two to four year tour in the armed services would qualify as an independent student. The question would seem to be not whether an independent student is a valid entity in consideration for financial assistance, but rather *what* independent students are valid entities in consideration for financial assistance.

Who Should Qualify?

Who should qualify as independent students is the real crux of the question. I believe this is a more positive approach to the question than simply ignoring the existence of valid independent students and virtually disqualifying, out of hand, these students from receiving financial assistance. And it is a positive approach that must be used. There have been too many times in the past during which self-fulfilling prophecies have been created, including the minority/poverty student group. This is a negative, super-imposed attitude which ignores the facts of one's status. Why should words like "socially dependent" be bandied about when we can already serve those who can qualify as independent students not as "socially dependent students".

There are many instances in which students are independent. Consider for a moment the case of a student who comes from an extremely low income family, but who, for all practical purposes, has been financially independent of his parents since the time he was able to work on his own. Here is a family who would, under any system of needs analysis, qualify for a "full package". Since the student has been independent of his parents already, his separation from their residence simply removes him from their proximity because his financial separation is already a *fait accompli*. What practical purpose does it serve to hassle this student about a Parents' Confidential Statement or a Student Financial Statement? The ultimate financial aid package could very well be the same.

This is not necessarily a hypothetical case as most would realize who are involved with minority/poverty area students. Many of these students have,

in fact, helped support not only themselves but their families as well; and by taking these students away from the parents we are taking money from the family, not supporting it. This was previously indicated in a *Journal* article on "Minority Students" (4). Without belaboring this point, it is clear that the independent student does, in fact, exist as an entity.

Current Established Definitions

One or two important points seem to have been missed in the discussion about the "arbitrary definition" of independent student and about the student's willingness to suffer the responsibility of circumventing the definition. For some reason, the word *independent* or the concept of *independent student* status is made to appear arbitrary. Arbitrary, by definition, is "subject to individual will or judgment *without restriction*"; "uncontrolled or unrestricted by law". (5) Federal guidelines clearly give financial aid officers some freedom in decision-making, but within a well defined area. (6)

It is recognized that special circumstances may exist in which an applicant may be considered an independent student and that it would not be reasonable to expect any contribution from a student's parents or other members of the family no matter what their financial ability may be. In making such a determination, however, the basis for the determination must be carefully documented by the institution. As a minimum, the institution should seek to determine that:

- a) for the previous college year, the parents (or other persons in *loco parentis*) have provided no financial support to cover the student's cost of education;
- b) for such year, the applicant has not been claimed by his parents (or others) as a tax exemption for Federal Income tax purposes; and
- c) the applicant is not or has not during the preceding twelve months resided with his parents (or others in *loco parentis*).

In general, state regulations dealing with independent students are as restrictive, if not more so, than the Federal regulations. In New York State, for undergraduate students, the criteria is as follows:

The law considers that parental income shall generally be considered in determining the award of an undergraduate student, even if the student is now 21 years of age, or married, or self-supporting. However, it is not the intent of the law that parental income shall be considered in the case of a mature student who has been fully emancipated from his parents and who has been self-supporting for an extended period of time while not engaged in full-time study. If you do not reside with your parents and you believe that you qualify for exclusion of parental income on this basis, you should obtain from the Regents Examination and Scholarship Center a supplementary affidavit, entitled Request for Exclusion of Parental Income (SFA14C) . . . This affidavit should be attached to and submitted with your application. An affidavit is required each year the exclusion of parental income is claimed.

By reviewing these guidelines, it seems very *arbitrary* to call the definition of independent student *arbitrary*.

In discussing the subject of established guidelines dealing with independent students, the gymnastics that it takes for a student to become independent should be explored. Many students who come in to the SUNY-Cortland office to discuss the possibility of becoming independent of their parents are generally shattered when it is pointed out to them the basic criteria which

is used to determine eligibility for becoming independent. And as they are told, there is no interest in *making* students independent, but of assuring those who are already, in fact, independent that they will not suffer by having income included which has no effect on their financial situation. What then must one do to establish independence? First, and probably the most difficult barrier, is to talk parents into removing them as a dependent from the Federal Income Tax. If it is assumed that most people scramble to assemble as many deductions as possible, this is generally the first stumbling block to hinder a student from circumventing the system. Secondly, the student must support himself for a period of one year's time. This is a very difficult thing to do when one does not have the benefit of an income and when college costs are rising at the current rate. The third barrier to circumvention is the prohibition of living at home for the period of one year (New York State goes even further by saying that a person cannot live at home during a one year period, and they cannot use their college address as their permanent address).

Consequently, almost all students simply are overcome by the criteria involved in attempting to become independent from their parents. Very few individuals will progress beyond the talking stage after being informed of what it takes to become independent.

Conclusion

The only reasonable conclusion we can arrive at is that, as a general class, the validity of independent student status cannot be ignored. There are too many variables which, when considered, indicate that there must be an allowance for flexibility involved in determining a student's dependency status. The 1972 discussion has chosen to ignore or dispense with the concept of independency as a convenient method of easily making classifications. The practical aspects of the independent student are too hard to ignore. It may be that some other standards and criteria need to be established to determine more discretely between independent and dependent, but it seems inequitable to create a kind of classless group of students who are not, in fact, dependent on their parents, but who must be so because someone says so.

It must be remembered that a very sensitive area is being considered when it concerns not just the immediate survival of individuals, but the future quality of life of these individuals and their families. Because of this, we must be allowed enough practical latitude for which Federal and State guidelines provide. The previous author may have to reassess his logic to arrive at the same conclusion as has been arrived at here, but the necessity is compelling. We simply cannot afford to be afflicted with tunnel vision.

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4. Saurman, Frank S., "Minority Students: Are We Giving Them Adequate Support," *The Journal of Student Financial Aid*, (November, 1972), pp. 23-31.
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6. *National Defense Student Loan Program Manual*, Office of Education, U. S. Department of Health, Education, and Welfare, 1967, Part One, p. 21.