

7-1-1975

Emancipation, Divorce, Separation, Dependency: Who Should Provide Family Financial Information

Grant Curtis

Follow this and additional works at: <https://ir.library.louisville.edu/jsfa>

Recommended Citation

Curtis, Grant (1975) "Emancipation, Divorce, Separation, Dependency: Who Should Provide Family Financial Information," *Journal of Student Financial Aid*: Vol. 5 : Iss. 2 , Article 6.

Available at: <https://ir.library.louisville.edu/jsfa/vol5/iss2/6>

This Issue Article is brought to you for free and open access by ThinkIR: The University of Louisville's Institutional Repository. It has been accepted for inclusion in *Journal of Student Financial Aid* by an authorized administrator of ThinkIR: The University of Louisville's Institutional Repository. For more information, please contact thinkir@louisville.edu.

EMANCIPATION, DIVORCE, SEPARATION, DEPENDENCY: WHO SHOULD PROVIDE FAMILY FINANCIAL INFORMATION?

Grant Curtis

At the beginning of his first semester at Tufts, a transfer student came to our aid office last year to request a loan for books. He explained that he needed the loan because his mother, who was separated from his father, earned less than \$6,000 a year. Also, she was helping his brother, who was receiving "almost full aid" at another private college, so she could not help him. Since the student had no Tufts aid, and had not applied for any, the question arose as to how he was meeting our room, board, and tuition costs of \$4,900 that year.

The answer: his father, a physician, had offered to pay all our charges rather than jeopardize his son's chances, as he perceived them, of being denied transfer to the Tufts pre-medical program if an application for full assistance were filed. On the other hand, we found that a sister institution was awarding the student's brother over \$5,000 a year in aid, based solely on the mother's Parents' Statement. No attempt had been made by the central service or the institution to determine the father's willingness or ability to pay the college costs.



Grant Curtis is Director of Financial Aids at Tufts University and a past president of the National Association of Student Financial Aid Administrators.

For more than 20 years, the cornerstone of most financial aid policy, both public and private, in the United States has been that a student and his parents should pay for higher education according to their means. The family's contribution as estimated centrally or by an aid officer has been the base to which financial aid has been added when more is needed to meet the costs of education.

Yet, in measuring family financial strength, need analysis systems have not recognized the essential unfairness of basing financial aid upon the measured ability of the families who continue to live together to contribute towards the costs of their children's education, while frequently ignoring the financial circumstances of one or even both parents in instances of separation, divorce, and *de facto* or declared student independence. Unless aid applicants have been fully participating and established adult members of society for 3 to 5 years, or perhaps up to some arbitrary age such as 25, it should be expected as a matter of equity that both blood parents (and step-parents who claim an applicant as a dependent) submit joint or separate financial statements for the determination of parental *ability*, not *willingness*, to meet the applicant's educational expenses.

If a common standard of need analysis is to have any validity - i.e. if it is to measure what it is supposed to measure - then all students and their parents should be asked to give the same kinds of financial information before the financial strength of the applicant's potential resources is assessed. Current *laissez-faire* aid practices toward students who have postponed post-secondary education, or whose parents are separated or divorced, allow one or both such parents to avoid scrutiny and responsibility if they do not submit financial information for central analysis voluntarily.

Aid officers seldom accept the unwillingness of either or both parents of a *dependent* student to complete a financial statement, sign it, and provide confirmation if requested. "No financial statement, no consideration for aid" is an almost universal policy when a student lives with both parents or is claimed as a dependent. Yet, perhaps for all the emotional reasons associated with emancipation, separation, and divorce, aid officers and the central need analysis systems have not insisted upon complete disclosure by *both* parents of their financial resources when either has been unwilling to do so in these admittedly difficult circumstances.

As long as educational costs are so high, public and private aid funds are so scarce, and many deserving families make extreme sacrifices or go without aid, *all* parents should be asked to share in the burden of financing their children's education according to their means. When both parents (and step-parents if tax dependency is claimed) are unwilling to give complete information, then the least desirable form(s) of financial aid, if available, should be offered. Usually this situation would result in the award of federally insured loans or employment. Sometimes, applicants may be able to *borrow* from parents who are unwilling to provide the same information that other parents give to obtain consideration for aid. Experience has shown that some students, confronted with the firm request for parental resources, do discover other ways of finding or borrowing the funds they profess to need.

The concept of least desirable aid, if available, to those whose families are not willing to disclose their resources, is not a new one. At the Dallas conference on the emancipated student¹ in 1974, a broadly representative group of students, aid officers, and higher education personnel, reached the same conclusion after four days of thorough discussion and presentation of many views on this difficult subject. The basic reason that led to agreement was the unfairness of allowing some students to be considered for assistance without information about their parents' ability to aid them, even in the form of loans, if not gift support.

The financial aid officer should still have the right, as is now accorded in federal regulations, to determine whether or not a contribution may reasonably be expected from each parent. The thrust of this paper's recommendation, however, is that for all student aid applicants, financial information should be requested and expected from all appropriate members of a student's family before the determination of a parental contribution, if any, is made.

It may be argued that many emancipated students, or those from separated or divorced families, are not able to contact one or both of their parents. However, fairness to all demands that information be requested, and the efforts to obtain it described, before the determination is made that it is not reasonable to expect a contribution from one or both parents. To reiterate, the thrust of this recommendation is to insure that every effort is made to obtain full and complete information about the potential resources of an aid applicant, rather than to ignore some or all of these resources, as is too often the current practice. To do less is to treat families according to their *willingness*, not their *ability*, to pay.

Some may offer the legal argument that the terms of a divorce may stipulate alimony or child support up to certain age or year; therefore, no other assistance toward a student's educational or living costs beyond the stipulated amount or age may be expected from a divorced parent. Although it is helpful to obtain a copy of the decree, it would seem that in no event would a requirement of child support or alimony by a court in the past prohibit the expectation (not the requirement) by aid officers of a larger amount toward post-secondary costs, according to a parent's means, than was legally stipulated for support or alimony. Families of a *dependent* student are expected, not required, to contribute according to their means for the purpose of distributing aid to the neediest. In fairness, the same expectation should be made of all students and their families until at least the student has become established as a full fledged member of the adult community.

If central need analysis is not able to make appropriate allowances when separate financial statements are submitted by each parent for the same student, then the aid officer should be able to do so. Appropriate allowances for child support, alimony, and the correct number of children actually supported should be checked and determined. When each parent's (and step-parent if appropriate) contribution is determined, their total would be considered the expectation from the student's family on which financial aid would be based.

1. *Who Pays? Who Benefits?* College Scholarship Service of the College Entrance Examination Board. New York, 1974.

If public and private sources of aid funds are not to be denied some, because others are unwilling to disclose information to confirm their need, aid systems and aid officers must insist upon full disclosure of potential resources from all aid applicants who clearly have not been established, self-supporting members of society for a period of years.

Recommendations

1. Joint or individual financial statements should be requested of both parents (and step-parents if dependency is claimed) of every aid applicant, except an orphan or a ward of the state, who is under the age of 25. Anyone who claims an applicant of any age as a dependent should also be expected to provide appropriate financial information.

2. Central services, as well as aid officers, should make fair and accurate assessment of *each* parent's (and step-parent if appropriate) ability to pay for post-secondary education and add the individual contributions together for the purpose of determining the student's potential resources.

3. Students whose parents fail to provide sufficient information and verification for evaluation of their ability to contribute, should be eligible for the least desirable forms of aid (insured loan, employment) if available.

4. The aid officer should continue to have the right to determine the reasonableness of the parental contribution provided the efforts to obtain information and the reasons for the decision are documented.