

Financial Aid For College

for students who
don't have financial
support from their
parents or legal guardian

Where can I get help?

If you want to go to college, but your parents or legal guardian won't help you apply, you may be able to get a "dependency override" from the colleges you are applying to.

If you have questions about your legal rights, call CCA's Teen Legal Advocacy Clinic at (860)570-5327 or (203)223-8975.



Center for Children's Advocacy
65 Elizabeth Street, Hartford, CT 06105
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I want to go to College

but my parents won't help
me apply for financial aid.

What should I do?

Do your parents refuse to help you apply for financial aid for college?

You can apply for an exception, called a “dependency override,” which lets you apply for financial aid on your own.

What is a dependency override?

A dependency override is a special exception that a college makes so that you won’t be expected to rely on your parents to help pay for college. If the college gives you a dependency override, you don’t have to get your parents’ financial information for financial aid applications.

Who can get a dependency override?

Dependency overrides are given to students who have unusual circumstances that would make it unfair for a college to expect the student’s parents to help pay. Examples include students who: live in an abusive family situation; were kicked out of their homes by their parents; have been abandoned by their parents; left home because of abuse; or are not getting any financial support.

I’m not being abused or anything like that. Can I get a dependency override if I’m living with my parents but they won’t help me pay for college?

Probably not.

Note: Wherever this brochure says “parents,” this could also be your legal guardian.

I’m living with my parents and they’re not abusing me, but they won’t give me information about their finances. Can I get a dependency override?

Probably not.

I’ve been living on my own for a while – not because of abuse, but because I like my freedom. If I’ve been supporting myself, can I get a dependency override?

Probably not, but you should consult with the college and tell them about your situation.

If I am emancipated, am I considered an independent student?

Not automatically. Even if you are emancipated, you will still have to ask the college for a dependency override.

How do I get a dependency override?

You must contact the financial aid office at each college you apply to. Applying for a dependency override and financial aid takes longer than a normal application for financial aid, so you should apply as early as you can.



What do I have to give the college when I apply for a dependency override?

The college needs documentation from people who know about your situation. This could be letters or reports from social workers, police officers, teachers, guidance counselors, relatives, friends, clergy, etc. If you have been emancipated by a court, give the college a copy of the emancipation order. You should also write your own letter to the college, describing your situation in detail.

If I get the dependency override, will I get a scholarship to pay for everything?

No. The dependency override means that the college will consider that you are supporting yourself and will not consider your parents’ finances when they decide how much money they will give or loan to you.

If I get a dependency override, is it good for the rest of my college years?

No. You may have to apply for a dependency override each year.

If you’re not sure if you qualify for a dependency override, contact the financial aid office at each college you’re applying to and tell them your situation. Individual colleges may have programs in place to help students in your situation.