

## Frequently Asked Questions

- **Should I participate in commercial scholarship or financial aid searches?**

We encourage our students to research the availability of any financial assistance that may be available. However, do not participate in any search which requires you to pay a fee in order for an agency to find scholarships or grants for you. Please note that applying for need-based aid is free at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Frequently, these search agencies turn up federal sources of aid or other funds you could most likely locate on your own. We have very few students who tell us they found additional aid by using a commercial search company.

- **My financial aid award does not cover all my costs. What are some ways I can pay for the balance?**

If you are not able to pay your balance, we first recommend that you maximize your Federal Direct Student Loan. To obtain eligibility for the Federal Direct Student Loan program file the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you have maximized the Federal Direct Student Loan and still need additional funds, you can apply for a Federal Direct Grad PLUS Loan. You can also apply for an alternative/private loan.

- **Can I borrow less than the amount listed on my award letter?**

Absolutely. We list the maximum Federal Direct Student Loan (if any) you are eligible for on your award letter. However, we encourage responsible borrowing and for you to borrow the least amount possible.

- **How do I determine whether I am a dependent or independent student for financial aid purposes?**

Hanover uses the FAFSA guidelines to determine dependency status. To be considered an independent student for the 2021-2022 academic year, a student must be able to answer "yes" to one of the following questions on the day you file your FAFSA:

- Were you born before January 1, 1998?
- At the beginning of the 2021-2022 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
- As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)
- Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half their support from you, now and through June 30, 2022?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

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- At any time on or after July 1, 2020, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time after July 1, 2020, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
- At any time after July 1, 2020, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you cannot answer yes to at least one of these questions, then you are considered a dependent student. Your dependency status for financial aid purposes is not affected by whether you file your own tax return, or whether you are listed as a dependent on your parent's tax return.

If you cannot answer yes to one of these questions but feel you have extenuating/special circumstances that may qualify you as an independent student than you may request a review of your dependency status. Please note that the primary responsibility for meeting college costs rests with students and their parents and the unwillingness of a parent to provide support is not an acceptable reason for a change in dependency status.

- **Can international students apply for financial aid?**

Only United States citizens (US nationals) and eligible non-citizens can file the FAFSA to apply for federal and state need-based aid. All other students, including those in the US on an F1 or F2 student visa, are not eligible to file the FAFSA. International students will be considered for a scholarship through Hanover's Admission Office. Visit our [international admission section](#) for additional information on admission and financial assistance for international students.

- **Why do I have to submit a Federal tax return transcript?**

The Department of Education requires us to verify information submitted on the FAFSA. Therefore, students are selected for verification and are required to submit documentation so Hanover can verify that the information on the FAFSA is correct. We cannot proceed with processing your financial assistance until all of the required documentation has been submitted.

- **Where do I send scholarship money that I received from outside organizations?**

Hanover College Business Office, 517 Ball Drive, Hanover, IN 47243

### Still Have a Question?

Feel free to contact the Office of Financial Aid via email: [gradfinaid@hanover.edu](mailto:gradfinaid@hanover.edu) or call 1-812-866-7105.

You may also [schedule your appointment online](#).