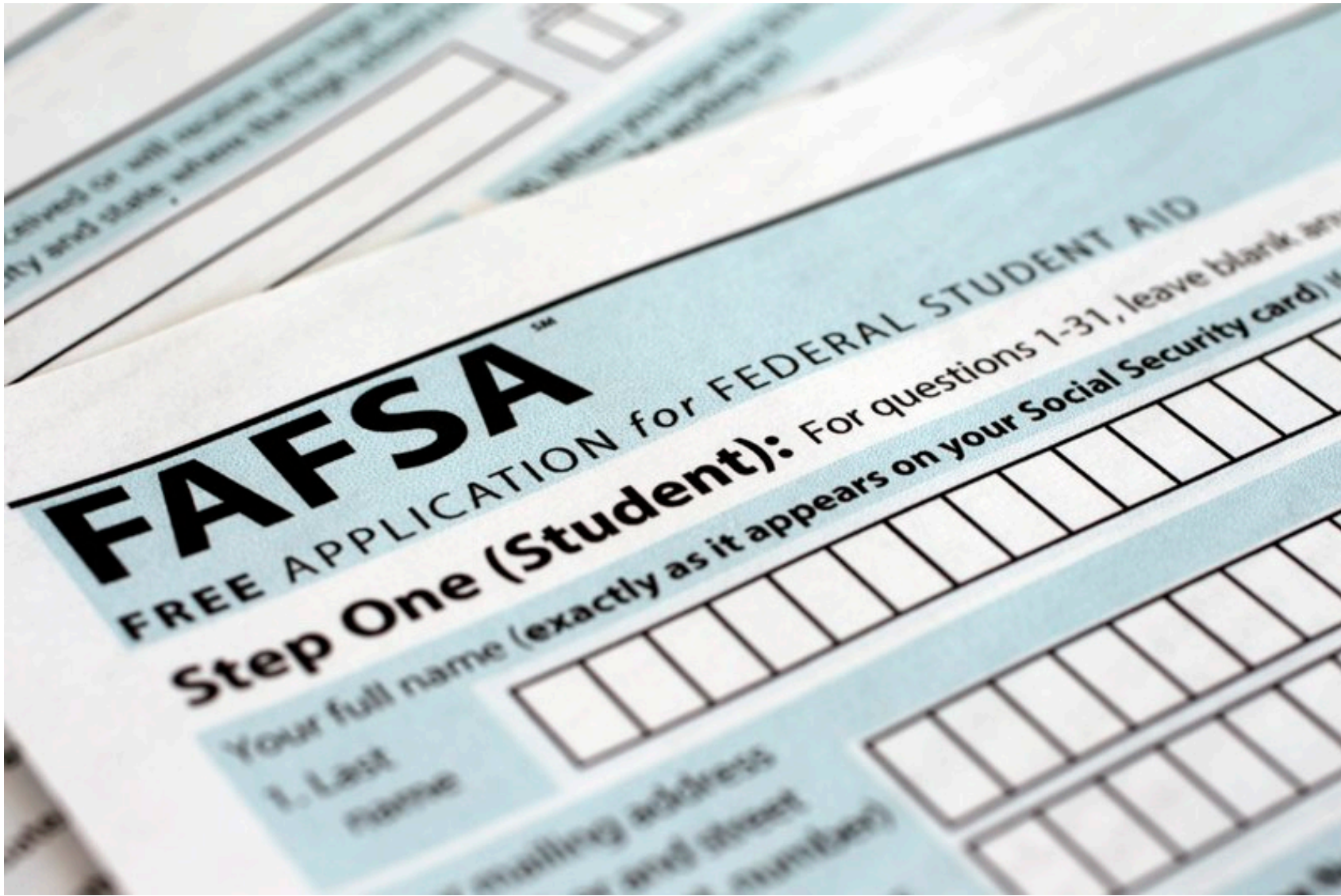


What is a Household?

Caitlin Zaloom

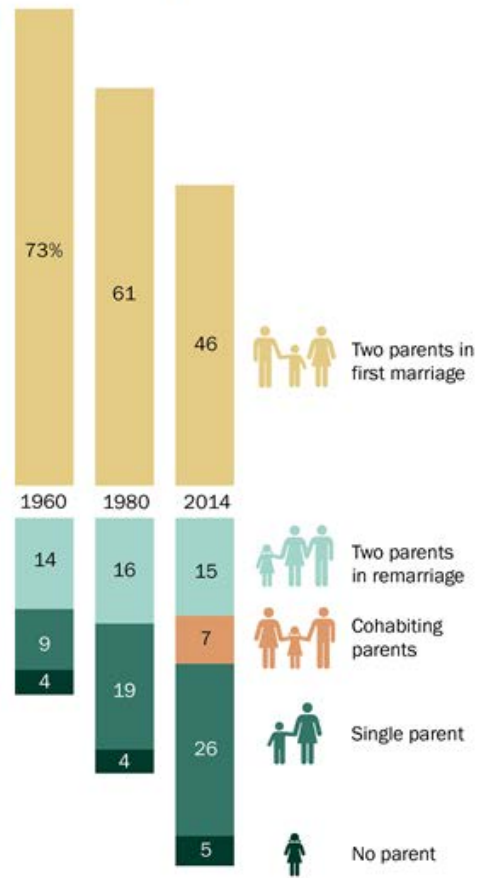
New York University



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For children, growing diversity in family living arrangements

% of children living with ...



Note: Based on children under 18. Data regarding cohabitation are not available for 1960 and 1980; in those years, children with cohabiting parents are included in "one parent." For 2014, the total share of children living with two married parents is 62% after rounding. Figures do not add up to 100% due to rounding.

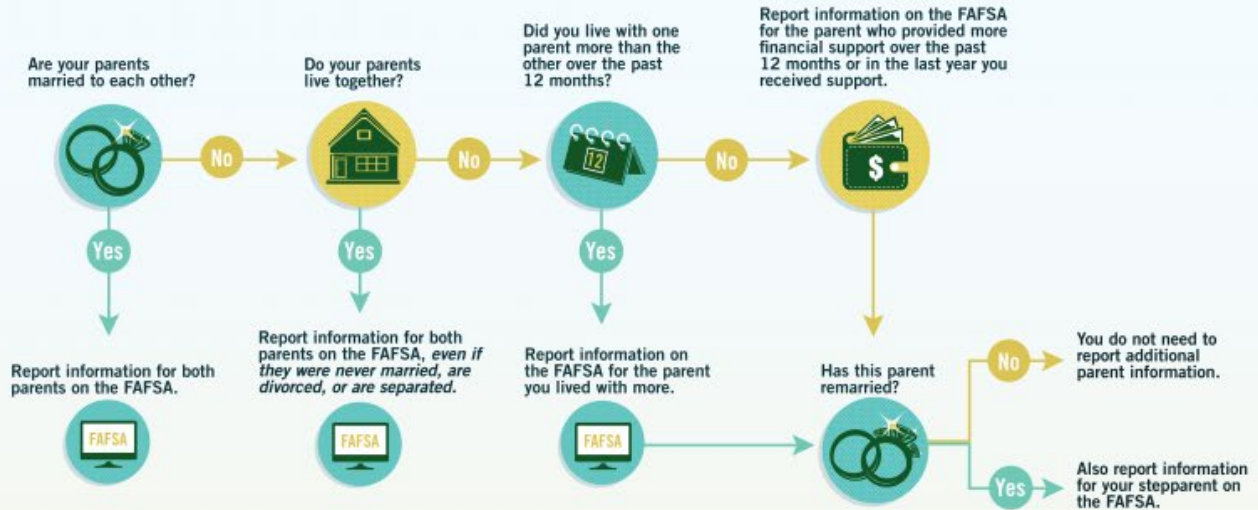
Source: Pew Research Center analysis of 1960 and 1980 decennial census and 2014 American Community Survey (IPUMS)

PEW RESEARCH CENTER

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

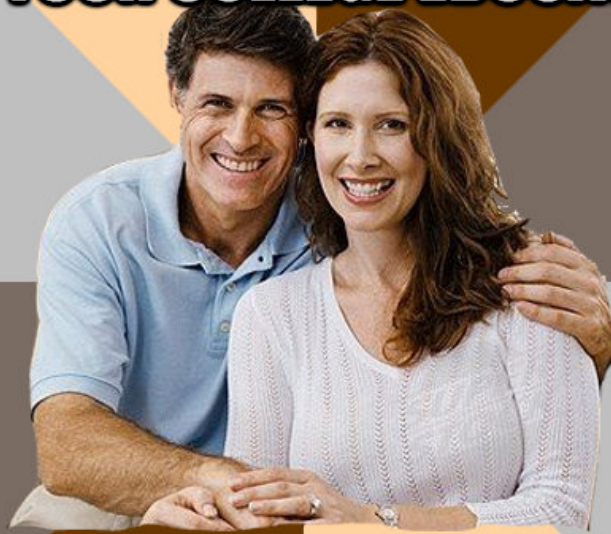
If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/afsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.ed.gov/afsa/filling-out/dependency

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FOR YOUR COLLEGE EDUCATION**



REFUSES TO FILL OUT FAFSA

Strategies for Maximizing Aid

As college costs continue to rise, more people are struggling to pay the bills. For families who believe they may qualify for some type of aid, here are five do's and don'ts to keep in mind:

DO

Save in investment accounts listed in a parent's name, such as 529 college-savings plans, since up to 5.65% of such assets are assessed under federal aid formulas.

Minimize capital gains and accelerate necessary expenses, such as a car or a tax bill, in the calendar year before your child starts college and, if possible, during the college years.

Notify financial-aid officers about changes in financial circumstances, such as a recent job loss.

Reduce available cash in your bank accounts to pay down consumer loans such as credit-card balances, since such debts aren't included in aid formulas.

Contribute to retirement accounts as much as possible before your child's college years since the money isn't included in aid formulas.

DON'T

Save in the child's name since student assets, such as those in custodial accounts, can be assessed up to 20% under federal aid formulas.

Inflate your income with bonuses and retirement distributions during those years.

Go into the aid office without the proper documentation to back up your claims.

Pay for college with unsecured debt, such as personal loans, since such loans are not subtracted from your assets under aid formulas.

Withdraw money from your retirement fund to pay for college since distributions will raise your income, potentially reducing aid eligibility.