

YOUR FAMILY HAS A STORY. FAFSA HAS RULES.

How to Navigate Financial Aid in Divorced and Blended Families

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Co-parenting is already an Olympic sport. Add FAFSA to the mix, and suddenly you're competing in the financial aid decathlon.

For divorced and blended families, figuring out who is responsible for the FAFSA isn't always as simple as "Mom fills it out" or "Dad makes more money". FAFSA has its own rules for determining which parent's information is reported, and remarriage can add another layer to the puzzle. Because nothing says peaceful co-parenting quite like a conversation about whose income belongs on a federal financial aid form.

So grab your coffee, your tax return, and maybe your family tree. Let's decode it.

1. Who actually gets to be "the parent"?

This is where things really get interesting. For FAFSA purposes, parent generally means a biological or adoptive parent—or someone the state has legally determined to be the student's parent. A stepparent who has not legally adopted the student

isn't considered the legal parent, but they can still have an important role on the FAFSA as the spouse of the reporting parent. ([FAFSA Form](#))

Translation: FAFSA does not necessarily care who you consider "Mom," "Dad," "Bonus Mom," or "Stepdad." It cares about the legal and financial relationships defined by the FAFSA rules.

So...which divorced parent fills it out? This is probably the question I hear most often. Under the current FAFSA rules, if the student's parents are divorced or separated and don't live together, the FAFSA generally asks for information from the parent who provided the greater portion of the student's financial support during the previous 12 months.

And here's an important twist: It isn't automatically the parent the student lives with.

If both parents provided exactly equal financial support—or neither provided financial support—the FAFSA looks to the parent with the greater income and assets.

FAFSA rules and requirements can change from award year to award year. The rules described below are current as of September 2026; always confirm the requirements for your student's specific FAFSA year at studentaid.gov.

2. What if the FAFSA parent has remarried?

Ah yes, the plot thickens. If the parent whose information is being reported has remarried, the stepparent's information may also be required. For the 2026–27 FAFSA, if the reporting parent is remarried, the FAFSA asks for information about both the parent and stepparent. If they didn't file a joint federal tax return, the stepparent may also need to be invited as a FAFSA contributor. ([FAFSA Form](#))

And before anyone panics at the word contributor: Being a FAFSA contributor does not mean that person is agreeing to pay the student's college bill. A contributor is simply someone who is required to provide information, give consent for federal tax information to be transferred from the IRS, and sign the appropriate portion of the FAFSA. ([Steps for Students Filling Out the FAFSA® Form](#)) So, "contributor" sounds much more financially ominous than it actually is.

3. What about the parent who isn't reporting their information?

This is another area where expectations and FAFSA rules can collide.

A common assumption is:

"But we split everything 50/50."

or:

"The divorce decree says we're each responsible for half."

or:

"I pay the tuition, so I should be the FAFSA parent."

That's why it's important to answer the FAFSA questions based on the rules for that FAFSA year, rather than simply relying on what was done in previous years or what your divorce agreement says.

4. And then there are the taxes...

The FAFSA now uses federal tax information transferred directly from the IRS after the required consent and approval are provided. But you may still need additional financial information to complete the form, including information about child support, cash and savings, investments, businesses and other financial details. ([Completing the FAFSA® Form: Steps for Parents](#))

And here's another important reminder:

Your FAFSA marital status is based on your status when you complete the FAFSA, not necessarily your tax filing status.

So yes, you can have a tax return that says one thing and a FAFSA asking a different question.



5. The “what if we can’t agree?” question

Divorced families sometimes face a practical problem: What happens if the parent who needs to participate doesn’t want to cooperate?

First, it’s important to know that being a FAFSA contributor does not make someone legally responsible for paying the student’s college expenses. ([Steps for Students Filling Out the FAFSA® Form](#))

However, if a required parent refuses to provide information, there can be consequences for the student’s eligibility for federal aid. The FAFSA provides specific options for certain unusual circumstances, but simply having divorced parents or having a parent who doesn’t want to participate, doesn’t automatically make the student independent for federal financial aid purposes. ([Steps for Students Filling Out the FAFSA® Form](#))

This is one of those situations where a conversation early in the college-planning process can save everyone a lot of stress later.

And by “conversation,” I mean preferably before everyone is sitting around the Thanksgiving table discussing who owes whom what.

6. Blended families: don’t assume the stepparent is irrelevant

One of the biggest misconceptions I see is:

“That’s my spouse’s child, so my income doesn’t count.”



Not necessarily.

If the stepparent is married to the parent whose information is required on the FAFSA, the stepparent’s financial information may need to be included. ([FAFSA Form](#))

This can be particularly important in blended families where one household includes children from previous relationships, children together, and perhaps multiple financial obligations, which is another reason why the FAFSA is not exactly the place to wing it.

7. A simple checklist before you start

Before opening FAFSA, I recommend that divorced and blended families take a few minutes to get organized.

Ask these questions:

- ❑ Are the student's parents married, divorced, separated, or living together?
- ❑ If divorced or separated, which parent provided the greater financial support during the past 12 months?
- ❑ If support was equal, which parent has greater income and assets?
- ❑ Has that parent remarried?
- ❑ If so, will the stepparent need to participate as a contributor?
- ❑ Does everyone who needs a StudentAid.gov account have one?
- ❑ Do you have the necessary tax and financial information available?
- ❑ Have you checked the FAFSA and financial aid deadlines for each school and state?

And perhaps most importantly:

Don't wait until the FAFSA opens to figure out who the FAFSA parent is.

The Federal Student Aid website has a "Who's My FAFSA Parent?" tool specifically designed to help families, including divorced and blended families, determine which parent needs to participate. ([Steps for Students Filling Out the FAFSA® Form](#))

The bottom line

For divorced and blended families, the FAFSA isn't necessarily difficult because the form itself is complicated.

It's difficult because families are complicated.

There may be two households, multiple incomes, child support, remarriage, stepparents, different custody arrangements and a whole lot of history behind a relatively simple question:

"Who is the parent?"

Start asking these questions early. College is expensive enough without adding a FAFSA surprise to the mix.

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