Special Circumstances Review

Eligibility
Student Financial Services realizes that some students and their families have special circumstances that affect their ability to pay for college. Many times the information on the FAFSA no longer reflects the family resources. In order to accurately assess your family’s resources we ask you to complete this form. This information sheet outlines the types of circumstances we are able to consider and the request process. Should you wish to have our office review your family's circumstances please complete the Special Circumstances Review Request form.

Circumstances We Consider for Review
1) Death of a Parent or Guardian
2) Divorce and Legal Separation
3) Change in Financial Resources
   ▪ Unemployment or significant change in earnings
   ▪ Disability of student or parent
   ▪ Loss of non-recurring income or benefits
   ▪ One-time income
   ▪ Un-reimbursed medical or dental expenses

Circumstances We Do Not Consider
Due to limited funding, our office is unable to consider the following types of expenses or adjustments to income when determining your financial aid eligibility.
   ▪ Losses from real estate, business or investments in the current year
   ▪ Consumer debt, including credit card debt

Timing of the Request Process
Families that experience a change in the household size due to death of a parent or divorce/separation will have their information reviewed upon receipt of a completed Special Circumstance Review Form. Forms may be submitted at any time and we encourage families to provide the information as early as possible.

Families that experience a change in their financial circumstances will be asked to complete the Special Circumstance Review request after receipt of the initial award notification. We ask that at least three months elapse from the initial change in circumstance prior to completing this request. This allows our office to use financial figures that better estimate the change in your family resources.

Steps to Completing the Special Circumstance Process
1. Complete your FAFSA.
2. Attach any supporting documentation requested.
3. Submit a letter explaining your special circumstance.
4. Students will be notified once their request has been reviewed.
   Email notification will be sent for revisions in the student's financial aid award.
Estimated Income
Please complete the estimated income grid on the Special Circumstances Review Form. Make sure to complete any anticipated income from both taxable and non-taxable sources. Report the information in annual amounts and include a total for each source.

If you have income from a source not listed please indicate that source on the line labeled ‘Other’ and explain the income type.

Verification
If your FAFSA was selected for verification the documents requested must be submitted to the Financial Aid Office prior to the review of your Special Circumstance Review Request. Please review your FAFSA information or your ACIS account to confirm which documents or information must be submitted in order to complete your file.

Supporting Documentation
Below is an example of supporting documentation needed for the different types of special circumstances. In all cases, please provide letter of explanation and attach appropriate documentation to support your request.

1) Death of parent
   □ Copy of death certificate
   □ Copy of both parent’s most recent W-2 forms
   □ Statement from deceased parent’s employer, insurance company and/or Social Security Administration detailing the amount and duration of death benefits.
   □ Page 1 & 2 of Federal tax return.

2) Divorce/separation
   □ Copy of court-filed legal separation document or divorce decree which state’s 1) date of divorce/separation, 2) list of current household members, 3) amount and duration of child support 4) educational support, 5) alimony or maintenance support paid to custodial parent, 6) division of parental assets.
   □ Copy of both parent’s most recent W-2 forms if tax return was submitted jointly.
   □ Page 1 & 2 of Federal tax return, if submitted jointly.
   □ Documentation to verify separate households (i.e. separate lease agreements)

3) Unemployment or significant drop in income
   □ Letter from employer(s) indicating date of termination of employment, reduction in working hours or reduction in salary or wages.
   □ Copy of last pay stub(s) from previous employment (including year-to-date earnings).
   □ Copy of most recent pay stubs from new employer (including year-to-date earnings).
   □ Documentation, including amount and duration of benefits such as severance, lump sum buyout, sub-pay or retirement income.
   □ Documentation of unemployment benefits.

4) One-time income (capital gain from property sale, inheritance, severance pay, etc.)
   □ Letter explaining the type and amount of one-time income that was received.
   □ Documentation to verify how money was spent or invested.