# <u>Professional Judgement – Special & Unusual Circumstances</u>

We recognize that the FAFSA may not always accurately reflect your financial situation and/or <u>dependency status</u>. Although considerations for specific situations are limited, we may be able to give additional consideration for certain situations as described below.

- **Special Circumstances** refer to the financial situations that justify an aid administrator adjusting data elements in the Cost of Attendance or in the EFC calculation.
- Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation, more commonly referred to as a dependency override.

A student may have both a special circumstance and an unusual circumstance. Financial aid administrators may make adjustments that are appropriate to each student's situation with appropriate documentation.

### **Special Circumstance Appeal**

Special Circumstance Appeals will be considered before you receive your initial award notification for the current aid year. After reviewing your special circumstance documentation, your aid package may remain the same, be increased, or reduced according to the financial information that has been submitted. Submitting a special circumstance request does not guarantee an adjustment will be made to your aid package.

Decisions are final and will be communicated directly to the student. For more information, contact the Office of Financial Aid to see if your situation can be considered. If approved, any additional funding awarded is only available for the academic school year for which the special circumstance is approved. Special circumstances must be reviewed annually. Please do not submit documents unless instructed by our office.

#### **Examples of Special Circumstances Considered**

- Loss or reduction of income (layoff, illness, forced reduction of hours, temporary employment, etc.)
- Catastrophic medical or dental expenses
- Death, divorce, or separation of parents or spouse
- Non-recurring payments receiving during the FAFSA tax year that will not be repeated
- Loss of benefits, such as unemployment, disability, social security, veterans, child support, or alimony
- Private elementary and secondary tuition for siblings

#### **Examples of Special Circumstances NOT Considered**

- Increase of standard living expenses
- Purchasing material items such as a car, home appliances, vacations, second homes, etc.

- Reduction of assets. Changes in assets will be reflected on the following year's FAFSA.
- Credit issues, line of credit changes, previous student loan debt, etc.
- Medical bills paid by health insurance or that will be reimbursed by health care coverage.
- Siblings or parents who are also attending college. Siblings are already taken into account on the FAFSA. Students cannot list their parents in the number in college.

The Special Circumstance Appeal form is available by request only. If you feel you have a special circumstance, contact the Office of Financial Aid for further guidance. The deadline to submit a complete request for Special Circumstance consideration is March 1 of the applicable aid year.

#### **Unusual Circumstances**

Unusual circumstances may be considered for a dependency override after you file your FAFSA and before receiving your initial award notification for the current aid year. After reviewing your unusual circumstance documentation, your aid package may remain the same, be increased, or reduced according to the information that has been submitted. A dependency override does not guarantee an adjustment will be made to your aid package.

Decisions are final and will be communicated directly to the student. Please do not submit documents unless instructed by our office.

## **Examples of Unusual Circumstances Considered**

- Victims of human trafficking
- Refugee or asylee status
- Parental abandonment or incarceration
- Abusive family environment
- Parents are incapacitated
- Both parents became deceased after filing the FAFSA
- Unaccompanied youth who is homeless or is self-supporting and at risk of being homeless

#### **Examples of Unusual Circumstances NOT Considered**

- Parents do not claim you as a dependent on their tax return
- Parents are not helping you pay for college
- No longer living with parents (unless due to one of the unusual circumstances listed in the section above)

If you believe you have an unusual circumstance that impacts your dependency status, please contact the Office of Financial Aid as soon as possible after submitting your FAFSA. Please note that students who cannot provide acceptable third-party documentation will not be considered for a dependency override and therefore the only financial aid they can receive is an unsubsidized federal loan.

Please allow 2-4 weeks for a dependency override review once all the documents have been submitted and 4-6 weeks for Special Circumstances requests.