



## Special Circumstances

The questions asked on **Free Application for Federal Student Aid (FAFSA)** only provide a narrow snapshot of a student's financial situation. When the snapshot fails to tell the whole financial story there is a process called a **Special Circumstances Appeal** that widens the lens.

It is through the Special Circumstances Appeal that the **Financial Aid Administrator** at the college might be able to take these special circumstances into account and, using **Professional Judgment**, make adjustments to a student's financial aid. The purpose of this guide is to provide a general overview of the process and a set of useful tips so that you are well equipped to file a Special Circumstances Appeal.

Do you have a special circumstance?

Special Circumstances include but are not limited to the following:

- Loss of family income because of unemployment, loss of overtime, retirement, change in job, loss of social security payments, loss of child support, etc.
- High medical costs and/or on-going medical expenses, Elder Care expenses, etc.
- Prior parental educational debt - outstanding student loans for the parent or PLUS loans
- Bankruptcy of the parents
- One-time taxable income such as bonus income, capital gains, early distribution of IRA, etc.
- Change in family size due to separation/divorce of the parents, death of a wage earner, additional family members, etc.
- Parochial / private school tuition paid for other children in the family

**Tip #1:** Most colleges have a specific application form for this process. Talk to a financial aid counselor at each of your prospective college(s) to ensure that you are following their specific guidelines.

**Tip #2:** If you are considering multiple colleges, and need to file a Special Circumstances Appeal, you will need to file the appeal separately for each college. Some might approve your appeal and others might not.

**Tip #3:** File your appeal as soon as possible to give your prospective college(s) time to fully evaluate your request.

**Tip #4:** With your appeal, include a brief letter further explaining your circumstances, how those circumstances impact your ability to pay, and request that the information be used in evaluating your financial aid.

**Tip #5:** Keep copies of all correspondence and then follow up with each college to keep communication lines open.

**Meet with a College Now Advisor for further assistance and counsel.**



## **Special Circumstances Involving COVID-19**

If you and/or your family have been affected by the recent coronavirus, you may also be able to apply for special circumstances through your financial aid office. The FAFSA considers your financial circumstances based on prior-prior year tax information, so recent financial hardships as a result of COVID-19 can certainly fall under special circumstance guidelines. Although the following COVID-19 hardships may not be listed directly on your financial aid office's webpage, make sure you call them to ask.

Make sure you still follow the tips listed on the previous page for guidance from your college's financial aid office.

### **Examples of possible special circumstances related to COVID-19:**

- The student's or parent's employer has closed for some time during the COVID-19 outbreak, causing them to be laid off or furloughed.
- Death of a parent or wage-earner due to illness
- The parent or wage-earner's inability to work due to illness
- Any loss of wages due to illness, quarantine, or stay-at-home order
- The inability to work after recovering from virus (parent or wage-earner experiences any impairment as a result of having the virus)
- Costs associated with displacement from primary living situation due to the virus

If you and/or your family have experienced any other hardship not listed above due to COVID-19, please reach out to your college's financial aid office. Colleges are responding to students' needs as they learn more.

Please make sure you reach out to your College Now advisor for guidance and assistance with applying for any special circumstance you may need when paying for college.