



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 GEAR UP Advisor for further assistance and counsel.

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