2012-13 Special Circumstances Review - Independent Student

Circumstances We Consider for Review -

- Death of a spouse
- Divorce and Legal Separation
- Changes in Financial Resources due to:
  - Unemployment or significant change in earnings
  - Disability of student and/or spouse
  - Loss of one-time income received in 2011
  - Loss of an asset due to foreclosure
  - Loss of child support
  - Change in retirement or other investments
  - Prior Year out of pocket medical expenses (not covered by health insurance)
  - Tuition for Special-Needs Private School
  - Other income reduction that is justified and documented by the family.

Circumstances We Do Not Consider for Review -

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.

- Consumer debt, including credit card debt
- Private school tuition (other than special-needs)

Steps to Completing the Special Circumstance Process -

1. Complete the Special Circumstances Review form.
2. Provide a letter clearly explaining the special circumstances.
3. Attach photocopies of all required documentation to support your request; refer to instructions on page 2.
5. If clarification or additional documentation is needed, a financial aid counselor will contact you.
6. Students will be notified once their request has been reviewed.

Evaluation -

Upon reviewing the family circumstance and supporting documentation the financial aid counselor will adjust the appropriate data elements to best reflect the anticipated income/assets available to the family. The information provided by the family will be used to determine the student's eligibility for federal and state aid. After review, your aid will be revised to include eligibility for grants and loans based on your new Expected Family Contribution (EFC). Campus-based awards may be awarded if funds are available.

Timing of the Request Process -

Requests will be reviewed beginning August 1, 2012. You may need to access the aid you’ve already been offered to meet the September 17, 2012 fall fee deadline. Adjustments will be applied retroactively to fall aid already received.

Please note: Requests that include projected loss of income due to investments such as real estate, business, Partnerships and/or capital losses may be processed, but we will place a hold on spring 2013 term funding until you file and submit a 2012 federal income tax return transcript to our office. Due to the difficulty in projecting loss of income, you may choose to wait until your 2012 federal income tax return is filed.

Deadlines -

The following are the deadlines to submit appeal requests for consideration of available University grant (if eligible):

• Please check the appropriate box which applies to your special circumstance.
• Submit a letter of explanation and provide the requested supporting documentation.
• If you must submit a Federal income tax return transcript, visit www.irs.gov for instructions on requesting one.
• Failure to provide all necessary documentation will delay the processing of your request.

☐ Divorce or separation from spouse
  ▪ Copy of court-filed legal separation document or divorce decree.
  ▪ Copy of the 2011 federal income tax return transcript.
  ▪ Explanation letter with the following information: 1) date of divorce/separation, 2) list of current household members, 3) alimony and/or child support received per month and when payments began/expected to begin.

☐ Death of spouse
  ▪ Copy of death certificate.
  ▪ Copy of the 2011 federal income tax return transcript.
  ▪ Documentation of death benefits and insurance payment.

☐ Loss of employment or other income:
  (note: If you are married, you must also provide information for your spouse.)
  ▪ Unemployment or significant drop in income
    ▪ Letter from employer(s) indicating date of termination or reduction in working hours/salary/wages.
    ▪ Copy of 2011 Federal income tax return transcript.
    ▪ Copy of last pay stub from previous employment (including 2012 year-to-date earnings).
    ▪ Copy of most recent pay stub from new employer (including 2012 year-to-date earnings) if employed.
    ▪ Documentation of severance and/or unemployment benefits.
  ▪ Disability
    ▪ Provide letter from physician to verify disability and the expected length of time off from work.
    ▪ Verification of disability benefits from appropriate agency.
    ▪ Copy of last pay stub(s) from previous employment (including 2012 year-to-date earnings).
  ▪ One-time income (capital gain from property sale, withdrawal of IRA or retirement benefits, etc.)
    ▪ Letter explaining type and amount of one-time income received in 2011 which will not be received in 2012.
    ▪ Documentation to verify that income or asset was spent or invested in a mitigating circumstance.
  ▪ Loss of an asset due to foreclosure
    ▪ Letter explaining the reason why asset has been lost and how the loss affects the ability to contribute to the student's cost of education.
    ▪ Verification from lender holding mortgage stating status of property.
  ▪ Change in retirement or other investments
    ▪ Statement from bank and/or Investment Company verifying retirement benefits and/or rollover of 401K or 403b or any other compensation received.
  ▪ Loss of child support
    ▪ Copy of divorce decree listing the court-ordered support.
    ▪ Letter explaining the reason why child support will end and date of last payment. Letter should explain if child support will be received for other children in the household.
  ▪ Prior year out of pocket medical expenses (not covered by health insurance)
    ▪ Statement from medical facility, insurance statements and other agencies stating amount of expense and amount covered by insurance.
    ▪ Letter explaining how the income and/or assets are impacted.
    ▪ Copy of 2011 Federal income tax return transcript.
  ▪ Tuition for Special-Needs Private School
    ▪ Copy of contract, including name of child, tuition cost, and the payment schedule.

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Revised 5/21/2012
Provide an estimated itemization of all resources (taxable and non-taxable) your family expects to receive or have already received between January 1, 2012 and December 31, 2012.

### Description of Taxable Income and Resources

<table>
<thead>
<tr>
<th>Description of Taxable Income and Resources</th>
<th>Estimated income 01/01/12 to 12/31/12</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Student</td>
</tr>
<tr>
<td>Wages, salaries and tips</td>
<td>$</td>
</tr>
<tr>
<td>Severance payment</td>
<td>$</td>
</tr>
<tr>
<td>Unemployment benefits</td>
<td>$</td>
</tr>
<tr>
<td>Retirement, pension and annuities</td>
<td>$</td>
</tr>
<tr>
<td>IRA, 401K and 403B distribution</td>
<td>$</td>
</tr>
<tr>
<td>Alimony</td>
<td>$</td>
</tr>
<tr>
<td>Other* (specify):</td>
<td>$</td>
</tr>
<tr>
<td>Other* (specify):</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

*Other income could include: capital gains partnerships, S-corporation trusts, rents, royalties and business/farm income. If this is a negative amount, attach explanation and documentation.

### Description of Non-taxable Income and Resources

<table>
<thead>
<tr>
<th>Description of Non-taxable Income and Resources</th>
<th>Estimated income 01/01/12 to 12/31/12</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Student</td>
</tr>
<tr>
<td>Disability and worker’s compensation</td>
<td>$</td>
</tr>
<tr>
<td>Social Security Benefits (specify type)</td>
<td>$</td>
</tr>
<tr>
<td>AFDC/ ADC, TANF, Other Federal Assistance Program</td>
<td>$</td>
</tr>
<tr>
<td>Child support received</td>
<td>$</td>
</tr>
<tr>
<td>Foreign income</td>
<td>$</td>
</tr>
<tr>
<td>Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits)</td>
<td>$</td>
</tr>
<tr>
<td>Other (specify)</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

### Certification

I hereby certify that the information contained on this form and attached documentation represents all anticipated sources of income for the 2012 calendar year. I agree to provide any additional information requested by the Office of Financial Aid and Scholarships to support the above estimates.

Student’s Name: Last, First, Middle  
Student’s Signature  
Date