

# Financial Aid

## 2017-18 Special Circumstances Appeal Instructions



### All Requests

- **SUBMISSION DATES:**
  - Requests to use **estimated 2017 income**
    - No earlier than **April 1, 2017** for incoming students
    - No earlier than **June 1, 2017** for returning students
  - All other requests must be submitted **at least two weeks before the student's last day of attendance**. If a request is submitted after the semester has begun there is no guarantee that the request will be processed before the student stops attending.
- The 2017-18 FAFSA and all other required materials must be submitted before your request can be processed.
- **A verification review must be completed before a Special Circumstances Appeal is processed, even if the original aid application was not selected for a verification review.** The verification process requires submission of copies of 2015 tax transcripts, W2s, and the completion of the *Verification Statement*. This form can be downloaded at [www.saintmarys.edu/financial-aid-forms](http://www.saintmarys.edu/financial-aid-forms).
- Adjustments to aid are granted on a case-by-case basis and supporting documentation is required. Each situation will be carefully reviewed and the student will be notified of any changes to eligibility. The time frame for when we notify students of the results will vary depending on the time of year.
- Each year we will only process Special Circumstances requests once per student, so wait until you can provide the most accurate information before submitting.
- Completing this form may not necessarily result in an increase in financial aid.
- If this request is approved the student must accept and utilize all of her federal student loans. If a student has already declined her loans before this request is submitted we will not process the appeal unless the student accepts the loans. We will not award additional grant or scholarship monies in the place of declined student loans.

### Requests to Remove One-Time Income

- Requests will only be approved if the change in circumstance is a one-time only event. In other words, if a change in income will re-occur, it would not be considered a "special/unique" situation.

### Use Estimated Income (either due to income change or due to change in parent marital status)

- We cannot accept income requests that are left blank, include income ranges or that are uncertain. Please wait until you have sufficient data to support your estimate before submitting this form to the Financial Aid Office.
- If 2017-18 aid is based on estimated 2017 income the student will be selected for a verification review in 2018-19 to confirm the actual 2017 income. If the actual income is significantly more than the estimate, we will not process another request for the student in 2018-19.

### Requests to Consider Payments for Medical Expenses, Private School Tuition Paid for Younger Siblings and/or Repayment of Education Loans

- You do not need to complete the "2017 Estimated Income" table on page 4.
- We will consider expenses paid in the past 12 months.
- Only non-covered, out-of-pocket medical expenses allowed as Internal Revenue itemized deductions may be submitted. For a list of Internal Revenue Service allowable expenses, go to: <http://www.irs.gov/publications/p502/ar02.html>

# Financial Aid

## 2017-18 Special Circumstances Appeal Request

Student Name \_\_\_\_\_

Student I.D. \_\_\_\_\_

Use this form to request a re-evaluation of your eligibility for financial aid based on your family's unique circumstances. Please note the following:

**Do not submit this document unless all of the following steps have been completed:**

\_\_\_ I am submitting this appeal to request that:

\_\_\_ Saint Mary's College take into account medical, dental or other unusual expenses we paid in the past 12 months

\_\_\_ Saint Mary's college remove one-time income I received in 2015 (income I have not received again and will not receive again)

\_\_\_ Saint Mary's College use my estimated 2017 income to determine the student's aid eligibility because my income has changed or because my (the parent's) marital status has changed since the 2017-18 FAFSA was filed.

\_\_\_ I have completely filled-out the grid on page 4 using gross amounts of my/our estimated income from all sources, both taxed and un-taxed.

\_\_\_ **I have explained our circumstances in detail on an attached sheet.**

\_\_\_ **I have submitted the required documentation with this form** (see page 3).

\_\_\_ **Even if my aid application was not previously selected for a verification review, I have submitted the required verification documents:** the *Verification Statement*, official tax data from the IRS for both the student and parents, and all W2s and/or Schedule C and 1065 K-1 statements.

\_\_\_ I understand that by filing this form I am **not** guaranteed to receive additional financial aid.

\_\_\_ If I am contacted and asked for additional information or documents and Saint Mary's College does not receive a response within one month, my Special Circumstance Request will be cancelled.

***If Saint Mary's College Financial Aid Office has questions about this request, the person we should contact is:***

Name: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

*I, the parent, certify that the information reported in this form is true and complete to the best of my knowledge.*

*I, the student, certify that if my need-based grant aid increases I will borrow all of the Federal Direct Loans which are offered as part of my financial aid package. I understand that if I choose to decline these loans the increased aid will be removed.*

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent signature

\_\_\_\_\_  
Date

PLEASE INDICATE THE REASON FOR THIS REQUEST

Reason For Request	Documentation Required
2017 income will be less than 2015 income	<ul style="list-style-type: none"> <li>• <b>Complete the 2017 Estimated Income table on the next page.</b></li> <li>• Documentation that proves the income received to date for the year (e.g., copy of most recent/final pay stub, documentation of unemployment benefits, etc.)</li> <li>• Documentation that explains and substantiates the estimate for the amount of income you will receive for the remainder of the year.</li> </ul>
Had one-time income in 2015 that has not been repeated	<ul style="list-style-type: none"> <li>• Documentation that shows the amount of the one-time income and the source of the income</li> <li>• Copy of 2016 income tax return to show the income was not repeated in 2016</li> <li>• Provide a brief explanation for why the income will not be repeated</li> </ul>
Separation or divorce either: <ul style="list-style-type: none"> <li>• Since the 2015 income tax return was completed, or</li> <li>• since the aid applications were completed</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Complete the 2017 Estimated Income table on the next page, only reporting income for the parent who most recently provided more than half of the student's financial support.</b></li> <li>• Documentation confirming the date of the separation or divorce.</li> <li>• For the parent who completed the 2017 Estimated Income table, documentation that proves the income already received to date for the year (e.g., copy of most recent/final pay stub, etc.) and that verifies the estimate for the amount of income you will receive for the remainder of the year.</li> </ul>
Death of a parent since the aid applications were completed	<ul style="list-style-type: none"> <li>• <b>Complete the 2017 Estimated Income table on the next page.</b></li> <li>• Copy of death certificate, obituary, etc.</li> <li>• Documentation that proves the income already received to date for the year (e.g., copy of most recent/final pay stub, etc.) and that verifies the estimate for the amount of income you will receive for the remainder of the year.</li> </ul>
Paid tuition for elementary school or high school age children (other than the Saint Mary's student) in the past 12 months	<ul style="list-style-type: none"> <li>• Documentation of the amount the parent(s) <u>paid</u> (copies of statements showing the amounts you paid, cancelled checks, names of children for whom the tuition was paid, etc.).</li> </ul>
Made payments on Parent PLUS loans or parent's own college loans in the past 12 months	<ul style="list-style-type: none"> <li>• Documentation of the amount the parent(s) <u>paid</u> (copies of statements showing the amounts you paid and when those payments were made, cancelled checks, etc.).</li> </ul>
Paid medical and/or dental expenses out of pocket in the past 12 months	<ul style="list-style-type: none"> <li>• Documentation of the amount the parent(s) <u>paid</u> (copies of statements showing the amounts you paid and when those payments were made, cancelled checks, etc.).</li> </ul>

## 2017 ESTIMATED INCOME

You do not need to complete this section if your Special Circumstance is for removing one-time income, or paying private school tuition or repaying education loans

If the answer to an item is none, write in \$0.

	Parent 1	Parent 2
1. Gross income from work <i>from 1/1/2017 until today</i>		
2. Estimated gross income from work <i>from today until 12/31/2017</i>		
3. Total gross income from work (add lines 1 and 2)		
4. Unemployment benefits		
5. Other taxable income (Self-employment, Business or Farm income, early distribution from retirement, pension and annuities, alimony, taxable social security benefits, interest & dividend income, etc.)		
6. Total taxable income for parent(s) (add lines 3 through 5)		
7. Child support <u>received</u> for all children		
8. Other untaxed income (e.g., IRA deductions, payments to tax deferred pension plans, self-employed SEP, Keogh, TANF, VA non-education benefits, untaxed Social Security, etc.)		
9. Total untaxed income for 2017 (add lines 7 and 8)		
10. Education credits, child support <u>paid</u> to another household		