

Special Circumstances Appeal Instructions - 2009-2010

For independent students

You may complete the Special Circumstances Appeal form if you are an independent student whose current financial situation is not accurately reflected by 2008 tax information. Your family's 2008 income is used to assess your financial need for the 2009-2010 school year, in accordance with federal laws and regulations. If your family's income is lower due to special circumstances, a financial aid administrator may be able to use estimated year 2009 income to calculate financial need. This financial situation may be due to loss of a job, separation or divorce, death, disability, unusual medical expenses, or other circumstances. If you have not already done so, you must first apply for federal financial aid by completing the *Free Application for Federal Student Aid* (FAFSA) with 2008 tax information. After submitting the FAFSA, please provide information regarding your reduction in income by completing this form if you (and your spouse) want a review of your special circumstances. Your appeal is complete only when you attach the documentation that validates your special circumstances. No action will be taken until all of the documentation appropriate to your circumstance is submitted to the Office of Scholarships and Financial Aid. If any document is missing, your appeal will be returned to you immediately and will be considered only when you have resubmitted it with complete documentation.

Documentation is an essential part of your appeal.

You must attach a copy of each of the documents listed below:

Your appeal will be considered only when you have submitted all of the supporting documentation with your completed appeal form. Please read carefully these documentation instructions to determine which documents you are required to provide to validate your appeal information. You must send a personal statement, copies of tax forms, W2s, FAFSA Questions 46 and 47 (page 5 of the FAFSA), and other required documentation as it pertains to your special circumstance. You must complete Sections 1, 2, 3, and 4 of this form. If you do not have a copy of the FAFSA Questions 46 and 47, you must provide the information by completing the worksheets replicated in Section 4.

- Your (and your spouse's) 2008 federal tax form **1040, 1040A, 1040EZ**, including all pages, schedules, and W2s;
- A signed personal statement that explains your situation; and
- Page 5 of the 2009-2010 FAFSA completed with your information; if you don't have a copy, you must complete the worksheets in Section 4 of this form. The information corresponds to questions 46 and 47 on the FAFSA.

In addition, select the category from the following listing that most closely describes your special circumstance. Read the description carefully and attach all of the documentation requested under that category.

Loss or reduction of employment

You and/or your spouse earned money in 2008 and have had a reduction in hours, or have lost employment for at least 10 weeks in 2009 that has resulted in a reduction of wages. **Ten (10) weeks** must have passed prior to submission of this appeal for either circumstance. Appeals submitted before 10 weeks will be returned.

You must provide copies of all of the following:

- written verification from a former employer(s) that indicates start and end dates of employment or reduction of hours and the amount of your (and your spouse's) year-to-date gross earnings;
- documents, including letters, from all former employers that show dates and amounts received for earnings, severance pay, vacation, or retirement pay out;
- a written statement from your (or your spouse's) current or future employer(s) that indicates your expected gross earnings for the calendar year 2009. Year 2009 earnings must be documented with a letter from your employer projecting earnings or copies of your two most recent pay stubs;
- eligibility forms that indicate dates and amount of unemployment benefits.

Separation, divorce, or death

You have already filed your annual *Free Application for Federal Student Aid* (FAFSA) and since that time, you and your spouse have become separated or divorced, or your spouse has died.

You must provide copies of the following that apply to your circumstances:

- legal separation papers or divorce decree;
- evidence of separate living accommodations if no legal separation exists;
- death certificate.

--Special circumstances instructions continue on the reverse side--

Loss of taxed/untaxed income or benefit

You and/or your spouse received unemployment compensation, or another taxed or untaxed income or benefit in 2008, and have completely lost that income or benefit for at least 10 weeks in calendar year 2009. **Ten (10) weeks** without compensation must have passed prior to your submission of this appeal. Appeals submitted before 10 weeks will be returned. The untaxed income or benefit must be from a public or private agency, a company, or from a person due to court order. (Do not include loss of veterans benefits.) Income and benefits include: Social Security benefits, Supplemental Security Income (SSI), child support, untaxed retirement or disability benefits, welfare benefits, and Minnesota Family Investment Plan (MFIP).

You must provide copies of all of the following:

- contracts, agency notices, or legal papers that indicate the date your (or your spouse's) taxed/untaxed income or benefit was terminated, what amount of income came from that source, and how that income was used.

Loss of one-time income

You and/or your spouse received one-time income in 2008 that will not occur in 2009 (e.g., rollover into a Roth IRA, moving expenses allowance, back-year Social Security payments, or a divorce settlement). Special circumstance consideration **will not** be given if this one-time income is a result of an inheritance, job bonus, or overtime compensation, gambling winnings, pension, capital gain, insurance settlements, or early distributions of retirement accounts.

You must provide copies of all of the following:

- contracts, agency notices, or legal papers that indicate the date your (or your spouse's) one-time income was terminated, what amount of income came from that source, and how that income was used.

Unusual, unreimbursed medical care expenses

NOTE: Only expenses already paid directly by the student or spouse will be considered.

Unexpected/non-recurring medical expenses – You and/or your spouse have paid for unusual or unexpected medical expenses for a member of your household that are not reimbursed. These expenses are over and above typical health maintenance costs due to an unexpected, extraordinary, or non-recurring emergency or incident. The Office of Scholarships and Financial Aid assumes that you and your family members will have insurance coverage. Only those costs not covered by insurance or another agency may be considered. These expenses must be at least \$1,000 or 7.5 percent of your adjusted gross income, whichever is less.

The payment of insurance premiums, regular health maintenance, and routine expenses such as eyeglasses, birth control prescriptions, and elective or cosmetic procedures (e.g., orthodontic braces) are **not** considered unusual medical expenses and will **not** be considered for the Special Circumstances appeal.

Medical expenses due to a disability – If a member of your family has medical expenses due to a chronic disability, these costs may be considered in your financial aid eligibility. Disability related costs are those expenses attributable to maintaining a chronic illness or condition that is not due to an unexpected incident or emergency.

You must provide copies of all of the following:

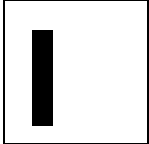
- statement from health care provider that documents the unusual condition;
- receipts or canceled checks that demonstrate **payment** of medical treatment for this condition.

Tuition expenses for private elementary or secondary education

You and/or your spouse pay elementary or secondary school tuition for a member of your family during the 2009-2010 academic year. Only expenses not covered or reimbursed by another agency/source will be considered. Only tuition incurred during the 2009-2010 academic year (after September 2009) will be considered.

You must provide copies of all of the following:

- school's enrollment contract that includes name(s) of your children enrolled during the academic year 2009-2010, tuition cost, and the amount of any scholarships or grants that subsidize the tuition.



SPECIAL CIRCUMSTANCES APPEAL

Read the Special Circumstances Appeal Instructions carefully before completing this form. You must complete Sections 1, 2, 3, and 4 (back). Please return to the Financial Aid Office by December 31, 2009

2009-2010

Please print clearly in blue or black ink.

SECTION 1: Background

Student name (First, Middle Initial, Last)	Student ID number	Social Security number	Date
Address (street or P.O. Box, Apartment number, City, State, Zip Code)			Telephone with area code ()

List all family members included on your 2009-2010 Free Application for Federal Student Aid (FAFSA). Give the name of the post secondary institution for any family member attending at least one term of post secondary education at least half time. If you need more space, you may add more family members in your personal statement.

Family members in household	Age	Relationship	Name of post secondary institution

SECTION 2: Certification

To the best of my knowledge, the information in this appeal is true. I understand that misrepresentation of facts in connection with this appeal, whenever discovered, may be sufficient cause, in and of itself, for cancellation and repayment of financial aid. I understand that my federal tax return will be used to verify the current financial aid application information and that I will be selected for institutional verification in the next aid year. WARNING: If you use this form to establish eligibility for federal student financial aid and purposely give false or misleading information, you may be fined \$20,000, sent to prison, or both.

Student Signature:	Date:
Spouse Signature:	Date:

SECTION 3: Income Source Table

	Actual	Estimated	Total						
January 1 through December 31, 2009	1/1/09 – today	Today – 12/31/09	Actual plus estimated						
1. Income earned from work by student (wages, salary, and tips, for example)									
2. Income earned from work by spouse (wages, salary, and tips, for example)									
3. Business, farm, or rental income									
4. Interest/dividend income: Specify source and value.									
<table border="1" style="width:100%"> <tr> <td>Source</td><td>\$</td><td>Value</td><td>Source</td><td>\$</td><td>Value</td> </tr> </table>	Source	\$	Value	Source	\$	Value			
Source	\$	Value	Source	\$	Value				
5. Unemployment compensation									
6. Capital gains									
7. Spousal maintenance									
8. Child support									
9. Welfare benefits (such as AFDC or TANF)									
10. Veterans benefits									
11. Social Security benefits (including SSI)									
12. Workers' compensation									
13. Short-term or long-term disability benefits									
14. Severance pay									
15. Withdrawal from retirement account									
16. Other income (such as pension annuity, rental income, housing allowance, bonuses)									

SECTION 4: 2009-2010 FAFSA questions 46 and 47

These worksheets must be completed if you reported dollar amounts for questions 46 and 47 on the FAFSA. If available, you may substitute a photocopy of page 5 of the FAFSA. Enter a zero next to any item that does not apply to you (and your spouse if you are married).

FAFSA QUESTION 46 Calendar Year 2008 Information

For Question 46
Student / Spouse

Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 50 or 1040A—line 31.	\$
Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your household as reported in question 96.	\$
Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	\$
Student grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.	\$
Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Do not enter untaxed combat pay reported on the W-2 (Box 12, Code Q).	\$

Enter total for question 46 ---

\$

FAFSA QUESTION 47 Calendar Year 2008 Information

For Question 47
Student / Spouse

Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H, and S.	\$
IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	\$
Child support received for all children. Don't include foster care or adoption payments	\$
Tax exempt interest income from IRS Form 1040 – line 8b or 1040A – line 8b	\$
Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$
Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$
Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits).	\$
Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	\$
Other untaxed income not reported, such as workers' compensation, disability, etc. Don't include student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	\$
Money received, or paid on your behalf (e.g. bills), not reported elsewhere on this form	\$

Enter total for question 47 ---

\$