

## How to Present Special Circumstances to the Financial Aid Office

### WHAT ARE SPECIAL CIRCUMSTANCES?

- **Financial:** Special financial circumstances are those, which significantly affect the families' ability to pay for college. Examples: Parent lost a job? Someone critically ill? Family disaster? Siblings in private school? Special student expenses at college, like medical or disability? Family concerned it cannot meet the required contribution?
- **Adverse Home Conditions:** A student from a difficult background, perhaps completely estranged from or endangered by his or her family, may qualify as an "independent" student. A student with this circumstance will need considerable guidance from the college Financial Aid Office in applying for a 'dependency override'. If the college approves an override, no parent information will be required for the FAFSA.

### WHAT HELP IS AVAILABLE?

**Financial Aid Offices have the authority to exercise discretion** and recognize both the financial and adverse home conditions described above. Only the Financial Aid Office can make changes; government agencies like the United States Department of Education or various State agencies cannot authorize changes in the FAFSA data. The degree to which this discretion is exercised varies greatly from school to school.

**The actual amount and type of extra financial aid** a student might receive cannot be known until the student goes through the process. Financial Aid Office staff will explain possible outcomes and help to get a rapid answer so a college choice can be made.

**Each student is considered on a case-by-case basis.** Each college to which the student applies has its own internal policies and procedures for professional judgment. A student may be treated differently by different colleges because discretion is appropriately local and designed to fit a wide range of programs and options.

### PRESENTING THE CASE:

Whenever a special need is present or a crisis happens, the student and family should take action immediately. Although students may request special consideration at any time during the year, submitting a request as early as possible will help the student be considered for the best range of financial aid available. The following general steps are advised:

- **Contact the Financial Aid Office** of each college under consideration and ask for advice. Many colleges have special forms for student use and each college will describe its own procedures.
- **Write a detailed explanation** of the special circumstance. All statements should be signed and dated by the student and by at least one parent, if possible.
  - For Financial Conditions:** Include the exact financial details of the circumstance. For example, a Letter should not say, "I will make less money this year." It should say, "My best estimate is I will make \$4,000 less this year." The Financial Aid Office needs specific figures; it cannot make estimates *for* the student. Also include the exact time period of the change. A student should not write, "I think my Dad's disability will last for a while." It is better to say, "My best estimate is my Dad will be on disability from February 2009 until January 15, 2010." If estimates later prove to be wrong, a student should contact the Financial Aid Office for advice.
  - For Adverse Home Conditions:** The student should describe the exact conditions that make it difficult or impossible for his or her parents do their part of the FAFSA. If a high school counselor can also write an explanation of the situation, it is helpful. Counselors should include their phone numbers and contact hours in case the Financial Aid Office has questions.
- **Document** the circumstance, following the advice of the Financial Aid Office. It will save time if documents can be attached to the original detailed explanation. Be sure to include the student's name and social security number on all correspondence sent to the Financial Aid Office.
  - For Financial Conditions:** The family should include copies of letters, bills, eligibility statements, etc., which demonstrate the current financial situation.
  - For Adverse Home Conditions:** The student will need letters of support. The student might be able To get a letter or letters from family friends, a social worker, a doctor, a minister, etc. In addition, there may be court, police or other public records to help document the circumstance.
- **Follow-up with each Financial Aid Office** to be sure materials were received and nothing more is needed. The student should receive a response within a reasonable amount of time.

