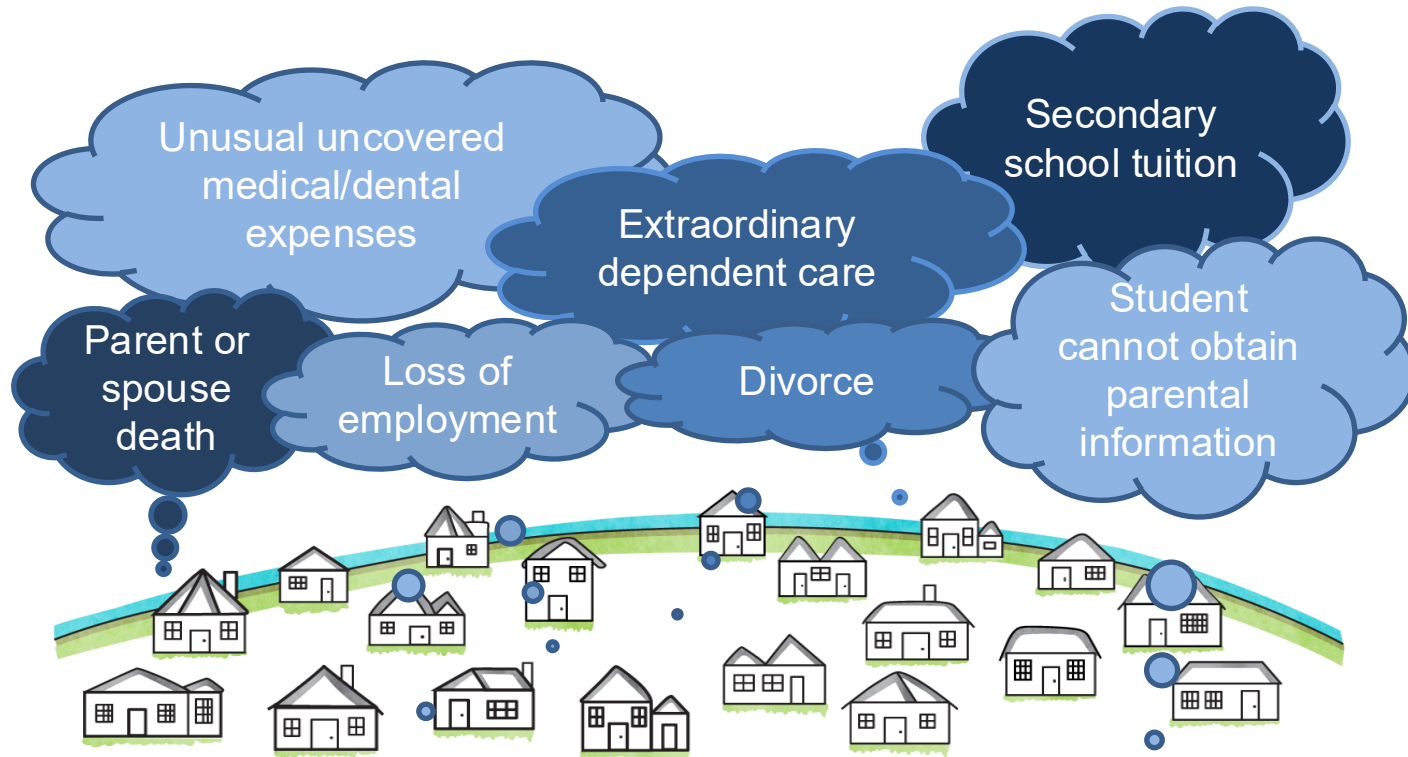


Eagle Talk Tuesdays

Special Circumstances

Michelle Standridge

What is considered Special Circumstances?



FAFSA and Income Changes

You filed your 2021-22 FAFSA using 2019 income but the income has dropped since 2019, what can you do?

Answer

That is considered a Special Circumstance and we can use Professional Judgment to look at your current income to see if it makes you eligible for need-based aid or additional need-based aid

Question?

Your parents withdrew money from their retirement to pay off some bills and it made their income look higher in 2019 than it really is, is there something that can be done?

Answer

Yes, that too is a change in income and if the funds are no longer there we can do a Professional Judgment.

Change in Life Circumstances

Since filing the FAFSA there has been a death of parent or spouse, if independent or your parents have experienced a separation or divorce or you have separated or divorced from your spouse, is this a special circumstance?

Answer

Yes, both of those are considered a special circumstance. We will only look at the surviving persons income in cases of death or with separation or divorce, we will look at the parent's for which the student resides or if a independent student, only the students income. The household size changes as well.

Question?

My parent's pay tuition at a private, primary or secondary, school for my siblings, is this a special circumstance?

Answer

This is a special circumstance as well. We will need documentation from the school(s) of the amount of tuition that they paid during the calendar year of the FAFSA. So, for the 2021-22 Fafsa, we will need documentation of what was paid in 2019 at the private school.

Question

We have usually high medical and dental expenses due to a family members illness, can you look at this?

Answer

If the expenses have been paid (the amount you pay after insurance has covered their portion) then yes, we can look to see if this make any difference for your financial aid. The paid expenses have to be in excess of 11% of the adjusted gross income. If in doubt, ask us and we can calculate this for you.

What we will ask for when doing a Professional Judgment (other than dependency override)

- Tax returns
- W-2's
- Paycheck stubs
- Our Professional Judgment form
- Paid Medical and Dental expenses
- Documentation from the Private school(s)
- Letter written by parent or student explaining the situation
- Any other documents we determine is needed to make a decision

Unable to obtain parent information for the FAFSA

I do not live with my parents, does their
information need to be on the FAFSA?

Answer

That depends. The FAFSA has several dependency questions that need to be answered to determine your dependency status.

Dependency Questions

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer **"Yes" to any** of the questions in this step, skip Step Four and go to Step Five on page 8.

45. Were you born before January 1, 1998?	Yes ☐	No ☐
46. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Yes ☐	No ☐
47. At the beginning of the 2021-2022 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?	Yes ☐	No ☐
48. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9.	Yes ☐	No ☐
49. Are you a veteran of the U.S. Armed Forces? See Notes page 9.	Yes ☐	No ☐
50. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?	Yes ☐	No ☐
51. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2022?	Yes ☐	No ☐
52. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10.	Yes ☐	No ☐
53. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10. ..	Yes ☐	No ☐
54. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes page 10.	Yes ☐	No ☐
55. At any time on or after July 1, 2020, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.	Yes ☐	No ☐
56. At any time on or after July 1, 2020, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.	Yes ☐	No ☐
57. At any time on or after July 1, 2020, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.	Yes ☐	No ☐

Form 10-2020 Student Aid and Financial Aid

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If you answer “No” to all of those questions then you are considered dependent unless there are special circumstances which prevents you from providing the parent information, this is called a Dependency Override.

Dependency Override

There are instances where we can determine that you can be considered an independent student. Those include but not limited to,

- Cases of abuse or neglect
- No contact with either biological parent

When in doubt you should talk to us and we can determine the course of action.

Dependency Override Documentation

- Letter written by student explaining the situation and last contact with biological parents
- Letter from unbiased 3rd party such as teacher, counselor, clergy, social worker etc. written on letterhead explaining what they know of the situation
- Court Documents
- Tax information to show students income
- Other documentation that may help show no contact with biological parents

When in doubt just ask!

If you don't know if your situation will make a difference - a change in income, divorce, death etc. or dependency issues- just ask us. We are here to assist you through the process and see if there is anything we can do to help!

Questions?

