## 2021-2022 Explanation of the Special Circumstances Appeal



Saint Louis University recognizes that certain life changes can occur after the completion of the Free Application for Federal Student Aid (FAFSA) that can affect a family's ability to contribute to one's education or impact the cost of attendance.

Per federal regulations under limited, unique financial circumstances, a student may appeal their financial aid eligibility. To ensure fairness and compliance with these federal regulations Special Circumstances appeals are reviewed on a case-by-case basis, with limits as to what can be considered. Consideration of such circumstances does not imply addition funds will be available.

For the Special Circumstances appeals process, please complete the Special Circumstance Appeal application on SLU's website. https://www.slu.edu/financial-aid/types-of-aid/student-loan-information/special-circumstances-appeal.php

If after review it is determined that your situation might meet the special circumstances criteria, you will be asked for additional supporting documents. NOTE: Federal regulations require full verification of FAFSA data prior to finalizing any special circumstance appeal that may impact federal aid.

This list, although not inclusive, indicate what types of circumstances that may be considered:

- Loss/change in employment
  - Must be at least a 20% decrease in family's household income
  - Needs to be continuous for at least 10 weeks
  - Loss must be involuntary or unexpected
- Death of student's parent/spouse
- Divorce or separation
- One-time income such as withdrawal from IRA or pension
- Loss of benefits (child support, social security, unemployment)
- Healthcare expenses
  - Expenses must exceed 15% of the family's adjusted gross income
  - Medical costs must be for required medical treatment and not elective care
- Tuition expenses for elementary or secondary education
  - Must be for elementary or secondary tuition expenses paid for dependents other than the SLU student
  - Expenses must exceed 10% of the family's adjusted gross income
  - Expenses must be reported for the 2019 or 2020 tax year and not the academic year (January December)
  - Must provide a copy of the 2019 and 2020 tax return

This list below, although not inclusive, indicates what types of circumstances we may not consider:

- Unusual expenses related to personal living (e.g. credit card bills, home mortgage, school loan payments, car payments, legal bills or other miscellaneous consumer expenses).
- Reductions in overtime pay or commission, bonuses, or one-time winnings (this will be reflected on the following year's aid application).

Feel free to contact us with any questions.