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### 2019-2020 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.

It is possible for a student to appeal their financial aid eligibility if they have unique financial circumstances. Regulations from the U.S. Department of Education allow financial aid offices to determine if circumstances warrant a review for update. To insure 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.

For the Special Circumstances appeals process, **please submit a written letter fully detailing your situation.**

NOTE: Please be sure to include the student's full name and Banner ID as well as the best means to contact you. Your letter will allow us to assess whether your specific circumstances meet the criteria for a potential adjustment that could result in a change to financial aid.

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.

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 2017 tax year and not the academic year

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).

Please submit your appeal letter by email, fax, or mail to the address at the top of this form. Be sure to include the student's full name and Banner ID as well as the best means to reach you. Feel free to contact us with any questions.