

2021-2022 Explanation of the Special Circumstances Appeal



SAINT LOUIS UNIVERSITY
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STUDENT FINANCIAL SERVICES

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 additional 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.

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