

WHAT IS RECONSIDERATION?

The Office of Financial Aid may reconsider your financial aid application due to changes in your household income or expenses. This is appropriate when income decreases and/or mandatory expenses increase due to special circumstances not reported on your original Free Application for Federal Student Aid (FAFSA). Financial aid officers are willing to consider special circumstances if you can provide sufficient documentation to pass review by federal examiners.

WHAT SPECIAL CIRCUMSTANCES MAY BE CONSIDERED?

Circumstances that may be considered include the loss of either nontaxable income (child support, social security benefits, etc.) or taxable income such as wages. Changes in income due to separation, divorce, disability, retirement, alimony, or property foreclosure also warrant reconsideration. Circumstances must be documented with tax returns, death certificates, court documentation, letters from appropriate agencies, individuals, or employers. Income must drop by at least 10% in order for a change to be considered.

WHAT IF I HAVE UNUSUAL EXPENSES?

Each year the Office of Financial Aid produces student cost budgets that reflect expenses for the academic year. If you have expenses higher than the amounts in our cost budget, you may ask for reconsideration to increase your cost budget. Your request must be documented and you must provide reasons for additional expenses.

For example, if you request a budget increase due to greater than usual expenses for books and supplies; you must provide receipts, or an itemized list with prices of the needed items signed by a faculty member of the appropriate department. We may allow a budget increase if it is warranted and documented.

WHAT ABOUT EXPENSES OUTSIDE THE STUDENT COST BUDGET?

The formula used to analyze the information on your Free Application for Federal Student Aid (FAFSA) considers most of your family's expenses. Some expenses are not included, however, and are also outside of your family's control. For example: funeral, divorce, child support, back taxes, bankruptcy payments, and certain legal fees. Other types of expenses that may be considered are: maintenance of two separate households (a vacation home will not be considered a separate household), support of an additional dependent, a parent confined to a nursing home, moving expenses, employment relocation, special-needs tuition, certain automobile expenses, and insurance premiums. You must demonstrate that the expense is outside of your family's control and vital to your family's survival. The Office of Financial Aid may adjust your income if the expenses are not tax deductible, are reasonable, and can be documented. It is your responsibility to prove that such expenses are not discretionary.

HOW DO I APPEAL FOR RECONSIDERATION?

Submit the Reconsideration of Need Worksheet and a letter to the Office of Financial Aid stating your special circumstances. The letter must be signed by you and your parent(s). The Office of Financial Aid will review your reconsideration of need appeal after we receive all documentation and your financial aid application file is complete. You will be notified of the results after the appeal is reviewed. This process normally takes up to 4 weeks.

WILL I GET MORE AID IF MY REQUEST IS APPROVED?

If reconsideration results in increased eligibility for aid you may receive additional funds, generally limited to the Federal Pell Grant and/or Federal Stafford Loan. If you are eligible for a loan, you must complete the Loan Application. We will send you an award letter to notify you of the results of your reconsideration appeal.