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2017-2018 SPECIAL CIRCUMSTANCES GUIDE

Here at UNCW, we make every effort to be as accommodating as possible when determining your financial aid award. Accordingly, we have developed guidelines to help you understand what we can and cannot consider as special circumstances. For example, if your family experienced a significant decrease in income for the calendar year, a reevaluation of your award may result in financial aid eligibility.

It is important for you and your family to be aware that we will not reduce your expected family contribution as consequence of a family's financial decisions, such as refusing to pay educational costs, or cash flow challenges due to choices your family has made in allocating your financial resources.

Federal and institutional financial aid policies regulate what circumstances can be considered and what documentation will be required. The following guide is intended to help you help us understand those circumstances that were not readily apparent on the FAFSA.

THE FINANCIAL AID GUIDE TO SPECIAL CIRCUMSTANCES

Part A: What Doesn't Qualify as Special Circumstances?

When determining financial aid eligibility, the following are already included in the FAFSA analysis and therefore would not qualify as special circumstances:

- Federal, state, and other taxes
- Medical expenses
- Routine household expenses
- Routine vehicle and travel expenses
- Multiple children in college

When determining financial aid eligibility, the following are not and will not be considered by the FAFSA analysis, and therefore would not qualify as special circumstances:

- Expenses related to
 - Private Primary/Secondary School Tuition
 - Extracurricular activities
 - Weddings
 - Pets
- Sabbaticals/Missionary Work
- Consumer Debt
- Fraternity/sorority dues
- Graduate school expenses for siblings and/or other family members



- Financial aid offers from other institutions
- Unwillingness to contribute to educational expenses
- Inability to pay your student account bill balance*

**Please note that it is our expectation that families will use all resources available to them to finance their student account bill balance including current salary, savings and investments, the [TealPay payment plan](#), and [additional loans](#) if necessary.*

Part B: What Does Qualify as Special Circumstances? An Employment Change Resulting in a Significant Reduction in Income

We understand that there are many situations that could result in a reduction in financial resources, especially given the state of our economy over the past several years. Within any given year, your employment or income could vary significantly from changes in overtime availability, full- or part-time jobs may end or begin, or unemployment benefit options may be changed or extended throughout the year. This uncertainty can be extremely stressful for a family, especially when trying to finance a college education.

When you apply for aid in October, the FAFSA calculations are based on the prior-prior calendar year's financial information and tax documentation. If you've experienced a significant reduction in pay due to one of the qualifying events listed below, however, we will reevaluate your financial aid award the following January, when finalized 2017 financial information (W2s, 1099s, etc.) is available. This means that your financial aid award will not change until January or February of 2018, at which point may be retroactively adjusted based on your finalized financial information for the year. This allows us to award based on the Department of Education (DOE) expectations of Prior-Prior Year (PPY) or making a professional judgement of the most current calendar year, 2017. We understand this may result in a financial burden for the year, and we will work with you to determine the best financing options available until your financial aid award can be reevaluated.

The following events will qualify you for reevaluation of your financial aid when finalized documentation is available in January:

- Job loss/termination
- Wage/salary reduction
- Mandatory furlough

Please Note: If you are a business owner, reductions in income as a result of business operations cannot be considered under the special circumstance process. Only job loss/termination, wage/salary reductions, and mandatory furloughs from independent employers (other than your business) may be evaluated.



Changes in income related to businesses will be taken into consideration when a student applies for financial aid the following year using actual tax return data.

Additionally, families should be aware that data must be collected from the entire household who wishes to appeal on the basis of income loss (i.e. wage statements must be received for all wage earners) to determine the net change in household income for the current aid year. Applications submitted citing only one family members change in earnings will not be considered.

When considering financing options, we recommend looking into our [TealPay payment plan](#) or [additional federal student or parent loans](#).

If you have experienced one or more of the qualifying events (listed above) in 2017 and would like your financial aid award to be reevaluated, please do the following:

- Download and complete the 2017-2018 Special Circumstances Appeal Form (available January 1, 2018)
- Complete and submit the form and all required documentation to our office after January 1, 2018. **Deadline for submissions of the form is March 1, 2018.**

Should you have any additional questions or concerns, please contact our office at finaid@uncw.edu.

Part C: What Else May Be Considered As A Special Circumstance?

If you have experienced an unfortunate life event such as divorce/separation, changes in child support, death of a parent/spouse, or permanent/total disability of a parent/spouse, we encourage you to please [contact our office](#) and speak to your financial aid counselor.

If your financial aid equals your cost of attendance and you are in need of additional financial assistance, feel free to review and [complete our Budget Increase Request Form](#) which may enable you to receive additional self-help aid (most often Federal student loans, PLUS, or alternative loans).

If you have other extenuating circumstances you'd like to inquire about, please [email your financial aid counselor](#) detailing the specifics of your circumstance and they will respond accordingly.