

RADFORD UNIVERSITY

Financial Aid

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Special Circumstance Information Sheet

Academic Year 2023 -2024

We understand that there are times when a family may have a special circumstance that prevents them from being able to contribute as much as they would like towards education. This is why we allow for students to submit a Special Circumstance Appeal to our office for review. Special circumstances are situations that makes the information provided on the FAFSA form not reflective of the family's ability to pay educational costs. These differences can vary due to the changes that have occurred since the tax information used on the FAFSA was filed or since the completion of the FAFSA was done. A job loss, a death in the family, divorce in the family, loss of child support or excessive medical expenses are just some of the things that can change.

When the FAFSA is completed, calculations to determine the Expected Family Contribution (EFC) are done. The calculations already have an Income Protection Allowance worked into the formula. Please keep this in mind when you are looking to complete a Special Circumstance Appeal. Also remember that Special Circumstance Appeals are done to help lower the student's EFC. Therefore, if a student's EFC is already 0, then no additional changes to the EFC can take place. Here is the break-down of the Income Protection Allowance based on the size of the family and the number of students in college.

Table 4: Parents' Income Protection Allowance

EFC Formula A

Number in parents' household, including student (FAFSA/SAR #69)	Number of college students in the parent's household (FAFSA/SAR #70)				
	1	2	3	4	5
2	\$21,200	\$17,580	not applicable	not applicable	not applicable
3	\$26,400	\$22,800	\$19,170	not applicable	not applicable
4	\$32,610	\$28,980	\$25,380	\$21,750	not applicable
5	\$38,480	\$34,850	\$31,240	\$27,610	\$24,010
6	\$45,010	\$41,380	\$37,770	\$34,140	\$30,540

Note: For each additional household member, add \$5,080.

For each additional college student (except parents), subtract \$3,610.

Below we have provided an outline of what is included in the income protection allowance. In order for us to consider your expenses in any category you will be required to provide explanation and evidence that your expenses exceed the protection allowance.

Expense Category	Protection Allowance (percent)	Category Explanation
Food	30%	Groceries, snacks, dining. This includes meals eaten at home and work/school.
Housing	22%	Payment for rent or home ownership costs (including taxes, mortgage payments, insurance, and maintenance), heating fuel, water, electricity, gas, waste disposal, household textiles (sheets and towels), furniture, appliance replacement, housewares, cleaning supplies, paper products, services, telephone. This is all at basic rates, and a family living the life of luxury does not have grounds for an increase.
Transportation	9%	This includes public transportation, basic cost of owning and maintaining a vehicle, motorbike or bicycle, cost of fuel, parking, and so on.
Clothing & Personal Care	16%	Clothing includes basic inner and outer clothing, undergarments, footwear, dress and work clothing, cleaning and pressing services, shoe repair, tailoring, and laundry costs. Personal Care includes haircuts, hair dressing, toothpaste, shaving supplies, shampoo and other toiletries.
Medical Care	11%	This includes medical and dental expenses not covered by insurance, health insurance premiums (medical, dental, vision), co-pays, and deductibles.
Other Family Consumption	12%	This includes newspapers, magazines, entertainment, recreation (hobbies, sports), vacation, life insurance, and disability insurance.

****When determining financial aid eligibility, the following are not and cannot be included or considered in our analysis, therefore they will not qualify as a special circumstance request:
 Unwillingness to contribute to education; payments or cost of a 2nd home; consumer debts; vacations; weddings; gifts; extracurricular activities; pets; housekeeping; ownership of a luxury vehicle; inability to pay expected family contribution; etc.**

If, after reviewing the above information, you feel that you and/or your family would like to bring a situation to our attention and proceed with the Special Circumstance Appeal, then the first step is to write a detailed letter explaining your family situation and/or how expenses have changed. You must provide proper documentation or proof of your appeal. The information you provide will be used to determine IF changes or adjustments can be made to your FAFSA information to present a more accurate or realistic picture of your family's ability to contribute towards the cost of education. Each request is considered and looked at on a case-by-case basis. Adjustments of financial aid awards, are subject to the availability of funds at the time. Please know that additional documentation may be requested if we find that more information is needed to make a final determination. Please allow at least eight weeks after the last of your documentation has been received for your request to be reviewed, processed and finalized.

Please review the information below that best fits your situation and provide the needed documentation.

Changes considered for special circumstance	Documentation Required for special circumstance review
My parent has died since I filed my FAFSA or between January 1, 2021 and April 1, 2023.	<ul style="list-style-type: none"> • Signed letter from student and/or surviving parent explaining situation • Copy of Death Certificate • Update student's 2023-2024 FAFSA using the IRS Data Retrieval System OR submit a signed copy of parent's 2021 federal tax transcript from the IRS OR signed 2021 1040 tax forms • Copy of parent's 2021 W-2s • Documentation - if surviving parent receives or is expecting to receive any type of survivor's benefits (kinds and amounts) • Completed Projected Year Income form for tax year 2023
Excessive medical expenses that were not covered by insurance in 2021.	<ul style="list-style-type: none"> • Signed letter from student and or parents explaining family situation • Copies of cancelled checks/credit card payments showing payments toward bills that were not covered by insurance during the 2021 tax year • Copy of 2021 federal tax forms along with copy of schedule A - if medical was itemized
One or both of my parents are attending and paying for college at least half-time while working toward a degree.	<ul style="list-style-type: none"> • Signed letter from student and/or parents explaining why parent(s) is enrolled in college and who is paying for educational costs - Please list what degree is being pursued • Enrollment verification from parent's college/university for 2023-2024 academic year • Statement from parent's college showing charges/payments

<p>Parent Retires</p>	<ul style="list-style-type: none"> • Update student's 2023-2024 FAFSA using the IRS Data Retrieval System OR submit a signed copy of parent's 2019 federal tax transcript from the IRS OR signed 2021 1040 tax forms • Copy of parent's 2021 W-2s • Letter of Separation from employer • Copy of any benefits being received as part of retirement-severance pay • Completed Projected Year Income form for tax year 2023
<p>My parents have become separated or divorced since I filed my FAFSA or between January 1, 2023 and April 1, 2023</p>	<ul style="list-style-type: none"> • Signed letter from student with situation • Copy of divorce decree or letter from a lawyer indicating the date you/your parents filed for divorce or that you separated with the financial terms of divorce or separation • Update student's 2023-2024 FAFSA using the IRS Data Retrieval System OR submit a signed copy of parent's 2021 federal tax transcript from the IRS OR copy of signed 2021 1040 forms • Copy of parent's 2021 W-2s
<p>Significant Reduction in Earned Income or Benefits (Social Security, Child Support, Alimony, other) that occurred during 2021 or 2022, is reflected on your 2022 federal tax forms AND the overall income for 2023 is expected to be the same or similar to your 2022 income.</p>	<ul style="list-style-type: none"> • Signed letter from student and/or parent explaining when changes occurred and the family situation • Copy of 2021 federal tax return 1040 forms and schedules • Copy of 2021 W2s or 1099 forms
<p><u>Changes in 2023 income</u></p> <p>Significant Reduction in Earned Income or Benefits (Social Security, Child Support, Alimony, other) that occurred during 2022 or 2023 and your 2023 income is expected to be less than what was filed on your 2021 taxes (and reported on the 2023-2024 FAFSA).</p>	<ul style="list-style-type: none"> • Signed letter from student and/or parent explaining when changes occurred and the family situation • Documentation from the employer, copy of unemployment benefits, copy of last pay-stub from both previous employer and current job – showing year to date GROSS earnings (if applicable) • Loss of benefits documented from source (i.e. Social Security Administration, Veterans Administration) • Copy of 2021 federal tax return 1040 forms and schedules • Copy of parent's 2021 W2s or 1099 forms • Completed Projected Year Income form for tax year 2023 (found on website) <p><u>***Please be aware: special circumstances that require a projection of income will not occur until after June 1, 2023.</u></p>
<p>I do not live with my parents and they do not provide any financial support.</p>	<p>Please contact the office directly via email – finaid@radford.edu or by calling 540-831-5408 and ask to speak with a counselor regarding a dependency appeal. These unique situations can be discussed and a counselor can help students to determine what eligibility they will have for the upcoming aid year.</p>