

For the 2025-2026 school year, the FAFSA is based on 'prior-prior' year income and asset data for you (and spouse, if married) or you (and parent, if considered to be a dependent student). The completion of the FAFSA takes into consideration the family size, taxed and non-taxed income, wages from work and asset information to determine your Student Aid Index (SAI). Sometimes a student or their family have a loss or decreased income in a subsequent year or may have other financial situations that are not reflected in the prior-prior year income that is reported on the FAFSA.

In these cases, the student or parent can submit a request for special circumstances (for example: to use a different tax year, request an adjustment in a cost of attendance value or request an adjustment to income values, etc.) The CWC Financial Aid Administration can approve or deny a request to use 'professional judgment' to make an adjustment to income, assets or an adjustment to the estimated cost of attendance (on a case-by-case basis). The reason for the adjustment **must be documented** (by a third party if possible), and it must relate to the special circumstances that differentiate the student—not to conditions that exist for a whole class of students. Please note – an income protection allowance (IPA) is included in the SAI calculation to account for modest living expenses.

**WHAT IS CONSIDERED A SPECIAL CIRCUMSTANCE?**

Special circumstances are typically unexpected or situations beyond your control – they may include (but are not limited to) loss of employment or reduction of hours worked, loss of benefits such as Social Security, SNAP, Child Support, Disability, Separation / Divorce after completing the FAFSA, death of spouse / parent after completing the FAFSA, tuition expenses at an elementary or secondary school; medical, dental, or nursing home expenses not covered by insurance; unusually high child care or dependent care costs; recent unemployment of a family member or an independent student; a student or family member who is a dislocated worker (as defined in section 101 of the Workforce Investment Act of 1998); the number of parents enrolled at least half time in a degree, certificate, or other program leading to a recognized educational credential at an institution with a program participation agreement under section 487; a change in housing status that results in an individual being homeless (as defined in section 103 of the McKinney-Vento Homeless Assistance Act); or other changes in a family's income, a family's assets or a student's status. **Adequate documentation to support your request must be submitted for consideration.**

**WHAT IS NOT CONSIDERED A SPECIAL CIRCUMSTANCE?**

Items that are typically **not** considered a special circumstance would be personal choice to quit a job, personal living expenses (car payments, car insurance, credit card bills, rent/mortgage, food, utilities, etc.), legal expenses, reduction in overtime pay, bankruptcy, and gambling earnings.

**STUDENT'S FULL NAME:** \_\_\_\_\_ **CWC ID #:** \_\_\_\_\_

Please mark below which special circumstances reflects your situation and submit the documentation to support your request:

- Loss of income or benefits (submit documentation, such as layoff / termination notice, receiving unemployment benefits, etc.)
- Separation or Divorce (include court documentation verifying separation; submit 2023 tax return and 2023 W-2 forms so we can separate income).
- Death of spouse / parent (submit obituary and 2023 tax return and 2023 W-2 forms so we can separate income).
- Requesting an adjustment to your estimated cost of attendance (submit documentation, such as daycare expenses so you can attend college or specific program of study expenses).
- Requesting to apply without parental information (submit this letter and 2 additional supporting letters from individuals that know of your circumstances and why you are requesting to apply without your parents financial data).
- Other: \_\_\_\_\_

