Your financial aid eligibility is determined according to procedures established by the Federal government. These procedures require that each student undergo a consistent evaluation of the family's ability to pay the direct costs of attending school. Based on this evaluation of your ability to pay for school and an estimate of your cost of attendance, we offer you a package of financial aid to help you meet the costs you are not able to meet.

In establishing these procedures, the Federal government has acknowledged that some students will have unique circumstances affecting their ability to pay for school. As a result, the government does give financial aid administrators limited authority to make adjustments to financial aid eligibility. Below is a checklist for the circumstances under which adjustments to your financial aid eligibility may be considered.

YOUR FAMILY CONTRIBUTION

Financial Aid Services uses a federal formula to calculate your estimated Family Contribution. The Family Contribution is based on the notion that each student (and his or her family) has the primary responsibility of providing for the cost of attending college to the extent that they are financially able. Sometimes a family's financial situation changes and the information used to calculate your Family Contribution is no longer realistic. Listed below are some typical situations where an applicant may qualify for an adjustment to his or her Family Contribution:

If you were required to report parental information on the FAFSA:

- Has your parent or stepparent lost his or her job for at least 10 weeks in 2013?
- Has your parent or stepparent been unable to work and earn money in the usual way due to a disability or natural disaster for at least 10 weeks in 2013? (Natural disaster includes such things as fires, floods, etc.)
- Has your parent or stepparent received unemployment compensation or some untaxed income or benefit (such as court ordered child support or income or benefits from a public or private agency) in 2012? If so, have they lost that benefit for at least 10 weeks in 2013?
- When you completed the FAFSA, were your parents married? Are they now legally separated or divorced?
- Has one of your parents died since you completed the 2013-2014 FAFSA?
- Have your parents incurred other non-discretionary expenses (expenses not associated with lifestyle or personal choice) which are a financial obstacle to attending school? Examples: child support you pay, private school tuition for a child with special educational or medical needs, excessive medical not covered by insurance or reimbursed by another source, care for an elderly dependent parent, etc.

If you were not required to report parental information on the FAFSA:

- Did you work at least 35 hours per week for at least 30 weeks in 2012 but are not working now?
- Did your spouse earn money in 2012 but has lost his/her job for at least 10 weeks in 2013?
- Have you or your spouse been unable to work and earn money in the usual way due to a disability or natural disaster for at least 10 weeks in 2013? (Natural disaster includes such things as fires, floods, etc.)
- When you completed your FAFSA, were you married and have you and your spouse legally separated or divorced since you applied for aid?
Has your spouse died since you completed the FAFSA?

If you answered yes...

If you answered yes to any of these questions, you should discuss your answer with a financial aid advisor. The advisor will ask you some additional questions about your situation to determine if you might benefit from an adjustment. The advisor may refer you to a financial aid counselor if necessary, or provide the appropriate form(s) such as the Special Condition Form. NOTE: Check with a financial aid advisor for the deadline for submission of a Special Condition form.

YOUR BUDGET

Financial Aid Services uses an estimate of your cost of attending college as a basis for awarding your aid. Your cost of attendance or "budget" is developed according to guidelines established by the federal government. Based on these guidelines, it is expected that college expenses take precedence over discretionary costs you may incur and that you will adjust your lifestyle to accommodate your school costs. However, it is recognized that some costs besides those allowed in the standard budget are non-discretionary and may serve as an obstacle to completing your studies. As a result, financial aid administrators are given limited authority to adjust student budgets for certain types of expenses. Listed below are some typical situations where an applicant may qualify for an adjustment to his or her budget.

- Are you required to pay for childcare during class, study periods, or examinations?

- Have you incurred expenses during the school year for urgent and necessary auto repairs without which you could not attend class? (This does not include regular maintenance such as oil changes or routine repairs.)

- Have you incurred unusual or excessive medical expenses of approximately $100 per month or more during the school year which are not covered by insurance and these expenses are not reimbursed by any other source? Documentation will be required.

- Do you incur on-going medical expenses of approximately $100 per month or more during the school year for treatment or medication due to a chronic health condition and these expenses are not reimbursed by any other source? Documentation will be required.

- Have you incurred other non-discretionary expenses (expenses not associated with lifestyle or personal choice) which are a financial obstacle to attending school? Examples: child support you pay, private school tuition for a child with a special educational or medical need, care for an elderly dependent parent, etc.?

We are specifically prohibited from considering such things as car payments, car insurance payments, credit card payments, licensing fees, professional examination fees, interview costs, bar examination costs, etc. (Law students may inquire about special BAR Exam Loans.)

If you answered yes to any of these questions, you should discuss your answer with a financial aid advisor. The advisor will ask you some additional questions about your situation to determine if you might benefit from an adjustment. The advisor may refer you to a financial aid counselor if necessary, or provide the appropriate form(s) such as the Budget Adjustment Form. The form(s) will require additional documentation of your situation.

Before you request an increase in your budget, ask yourself if you have carefully budgeted your financial aid to cover your school expenses. Is an adjustment absolutely necessary for you to stay in school? Do you really need the adjustment enough to assume additional loan debt? For example, if you borrow to pay for car repairs, you will be repaying your student loan longer than you own the car you had to repair! NOTE: Check with a financial aid advisor for the deadline for submission of a Budget Adjustment form.

IN CONCLUSION

It is important for us to gain a general understanding of your financial situation before you request an adjustment to your Family Contribution or your Budget. Consequently, the financial aid advisors will ask questions about your situation in order to determine the best course of action. If an adjustment is indicated, the advisors will provide you with the form(s) you need and advise you on preparing the necessary documentation. They will also advise you on other options regarding financial aid from our office. Ultimately, the judgment to approve or deny any request for an adjustment rests solely with the Office of Financial Aid Services. All decisions are final.