



SPECIAL CIRCUMSTANCE APPEAL REQUEST FORM 2018-19

We understand the FAFSA does not always capture the current financial snapshot of your household and that certain circumstances may present your family with unique financial challenges. By completing this form and following the steps below, we will be able to determine if these factors affect your financial aid eligibility. NOTE: Students are expected to borrow full federal loan eligibility prior to filing an appeal.

If after filing the FAFSA your expected family contribution is calculated at zero (0), you have already received your maximum financial aid package. Rather than filing an appeal, please contact the Financial Aid Office, or your admission representative if you are a prospective student, to discuss affordability options.

APPEAL INSTRUCTIONS:

1. Gather all the documentation required for your extenuating circumstance including the verification documents (Step 1) required of all students appealing. Your appeal will be delayed if you fail to fully complete this form or attach all required documentation.
2. Submit all required information and documents to the Financial Aid Office, Concordia College.
MAIL: 901 8th St. S., Moorhead, MN 56562
FAX: 218.299.3025 EMAIL: finaid@cord.edu
3. Appeals are reviewed within 30 days after receipt of required and supporting documentation. Incomplete appeals will be delayed – ensure you have included all items for a quicker response time.

ACCEPTABLE SPECIAL CIRCUMSTANCES CONCORDIA WILL CONSIDER:

- Loss or reduction of income or benefits due to death of parent; divorce or separation of parents; unemployment; disability, injury or illness of parent; natural disaster; foreclosure; loss of child support, etc. which occurred in 2017 or 2018
- Excessive medical or dental expenses not covered by insurance or reimbursed that exceed 7 percent of the family's adjusted gross income
- Private tuition expenses for a sibling enrolled at an elementary or secondary school in 2018-19
- Parents' personal college loan payments
- Parent attending college in 2018-19

APPEALS CONCORDIA WILL NOT CONSIDER:

- Consumer or credit card debt
- Early retirement (before age 65) unless health related
- Loss of windfall income such as lottery, gambling, bonus, or overtime income
- Mortgage or car payments
- Reduction in 401K or retirement values
- Weddings, vacations or other lifestyle costs
- Parents' refusal to support educational expenses

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Student Name:	Concordia ID:
Student Email Address:	Daytime Phone Number:
Parent(s) Names:	Parent Email Address:

Step 1: Verification Process:

Concordia College policy requires **all** financial aid applicants filing an appeal to first confirm that the information provided on your FAFSA is accurate via the verification process. To complete this process supply the following:

- **Completed Household Information form** at www.concordiacollege.edu/files/resources/householdinfo1819.pdf
- **SIGNED copy of parents' 2016 federal tax return**
- **Copies of parents' 2016 W-2 forms from all employers.** If self-employed include Schedule C, C-EZ, or F of the federal tax return, or IRS Schedule K-1 (Form 1065).

Step 2: Reason for Request:

Check Reason	Special Circumstance	Required Documentation
<input type="checkbox"/>	<p>Medical/Dental Expenses not covered by insurance</p> <p>Out-of-pocket medical/dental expenses must exceed 7 percent of 2016 adjusted gross income to be considered.</p>	<ul style="list-style-type: none"> • Copy of parents' 2016 or 2017 1040 Schedule A if medical/dental expenses itemized; otherwise, request an itemized statement for either 2016 <u>or</u> 2017 from each medical provider for which you had out-of-pocket expenses. • Complete Step 3 explaining the medical/dental expenses. Be sure to include the <u>Total Uninsured (out-of-pocket) medical/dental expenses</u> for applicable year. • Attach verification documents listed in Step 1.
<input type="checkbox"/>	<p>Unemployment</p> <p>Note: Must be unemployed for at least 10 weeks before filing appeal</p> <p>Name of unemployed: _____</p> <p>Date of Unemployment: _____</p> <p>Name of Former Employer: _____</p>	<p><u>Required for all unemployment regardless if it occurred in 2017 or 2018:</u></p> <ul style="list-style-type: none"> • Termination/Separation Notice from Employer, including last date of employment • Severance statement, if applicable • Unemployment benefits, if applicable • Complete Step 3 explaining reason for appeal. • Attach verification documents listed in Step 1; AND, the applicable information listed below based on your answer to the questions. <p>Is 2017 income less than 2016 income? If yes, and after March 1, 2018, also provide:</p> <ul style="list-style-type: none"> • SIGNED copy of parents' 2017 federal tax return • Copies of parents' 2017 W-2 forms • SIGNED copy of student's 2017 federal tax return <p>Will/is 2018 income less than 2016 income? If yes, also provide:</p> <ul style="list-style-type: none"> • Complete Estimated Income Worksheet in Step 4 • Copy of the last/most recent pay stub with year to date earnings from previous employer

Check Reason	Special Circumstance	Required Documentation
<input type="checkbox"/>	Significant Change in Income	<p><u>Required for all change in income regardless if it occurred in 2017 or 2018:</u></p> <ul style="list-style-type: none"> Complete Step 3 explaining reason for appeal. If the appeal is based on a one-time income, clarify the reason (i.e. IRA distribution, sale of property, inheritance, etc.) and provide a detailed explanation of how income was used. Attach verification documents listed in Step 1. <p>Is 2017 income less than 2016 income? If yes, and after March 1, 2018, also provide:</p> <ul style="list-style-type: none"> SIGNED copy of parents' 2017 federal tax return Copies of parents' 2017 W-2 forms SIGNED copy of student's 2017 federal tax return <p>Will/is 2018 income less than 2016 income? If yes, provide the following:</p> <ul style="list-style-type: none"> Complete Estimated Income Worksheet in Step 4 If due to a job change, copy of last/most recent pay stub
<input type="checkbox"/>	Death of Parent (occurred after the 2018-19 FAFSA filed)	<ul style="list-style-type: none"> Complete Step 3 explaining reason for appeal. Include the deceased person's name and date of death. Attach verification documents listed in Step 1.
<input type="checkbox"/>	<p>DIVORCE OR SEPARATION OF PARENTS occurred after the 2018-19 FAFSA filed</p> <p>Amount the noncustodial parent will provide to student's college costs in 2018-19 \$ _____</p>	<ul style="list-style-type: none"> Copy of legal divorce decree, separation, or verification of separate residences. NOTE: Parents must reside at separated residences for us to consider. Complete Step 3 explaining reason for appeal, including the date of divorce or separation, and identify the parent the student will reside with. Attach verification documents listed in Step 1.
<input type="checkbox"/>	<p>Private Elementary or Secondary Tuition Expense in 2018-19 (Prior to filing an appeal, please contact the Financial Aid Office to determine if it is worth your time and effort)</p>	<ul style="list-style-type: none"> Attach a copy of the 2018-19 tuition statement outlining costs and any financial aid awarded for each dependent student attending private elementary or secondary school. Complete Step 3 explaining reason for appeal. Attach verification documents listed in Step 1.
<input type="checkbox"/>	<p>PARENT PERSONAL COLLEGE LOAN PAYMENTS (Prior to filing an appeal, please contact the Financial Aid Office to determine if it is worth your time and effort)</p>	<ul style="list-style-type: none"> Attach a copy of the monthly statement or prepayment receipt (coupon). Complete Step 3 explaining reason for appeal. Attach verification documents listed in Step 1.
<input type="checkbox"/>	<p>PARENT ATTENDING COLLEGE IN 2018-19</p> <p>College costs can only be included if the parent is enrolled at least half-time in a program that leads to a degree or certificate.</p>	<ul style="list-style-type: none"> Attached proof of college registration/admission for the 2018-19 academic year. Attach a 2018-19 tuition/fee statement or cost worksheet outlining tuition/fees parent will be assessed. Attach a copy of parent's 2018-19 financial aid award letter, if applicable. If parent is receiving assistance from an agency (e.g., rehabilitation services, veteran's benefits, JTPA, etc.) attach documentation from funding agency. Complete Step 3 explaining reason for appeal. Attach verification documents listed in Step 1.

