



2019-2020

Letter of Unusual Circumstances Instructions

What are Unusual Circumstances?

If the income information reported on the Free Application for Federal Student Aid (FAFSA), does not adequately reflect the current financial situation, DCC may be able to make adjustments that would result in a change to a student's aid eligibility.

The following are examples of unusual circumstances that will be considered:

- Loss of job
- Reduction of income
- Cessation of benefits
- Large out of pocket medical expenses
- Separation or divorce
- Death of parent/spouse

Adjustments are not made for the following situations:

- Regional differences in cost of living
- An accounting of personal income against monthly bills
- The purchase of a new or used vehicle.

Any adjustments made are at the discretion of the Financial Aid Office and are reviewed on a case by case basis. Often a change in financial circumstances, though lowering a student's EFC, will not result in a change in financial aid eligibility. Typically, decisions will be made after initial award information has been provided and will be reflected in a revised award letter. If selected for verification, the verification documents must be submitted and reviewed before consideration can be given to the extenuating circumstances. Any adjustments made will affect aid eligibility for the entire academic year.

What should be provided?

Submit a letter describing the unusual circumstances. Give detailed information. Provide documentation to support your claims such as proof of paid medical expenses. All supporting documents should have the student's name and DCC ID clearly noted.

If the unusual circumstance is a reduction of income or job loss, the financial aid office will contact you as to what additional documentation will need to be provided. Depending on the timing of the change in income, we may request:

- A copy of your completed 2017, 2018 or 2019 tax returns
- An estimate of income from July 1, 2019 to June 30, 2020 including unemployment benefits, severance pay and worker's compensation.
- Copies of 2019 year to date payroll stubs.

Timeline:

If the unusual circumstance is due to a job loss, parents and independent students must wait three months prior to submitting an estimate of their income. If loss of income is due to a permanent change, e.g. retirement, return to college or permanent disability, the three month waiting period will be waived. The processing for these requests are given lower priority amongst documents that need to be reviewed in the office, so a determination may be slow in coming. Changes to a dependent student's income will not be reviewed until September 2019.