

For the 2026-2027 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 2024 tax return and 2024 W-2 forms so we can separate income).
- ☐ Death of spouse / parent (submit obituary and 2024 tax return and 2024 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: _____

Explain below or on an attached typed/written letter your reason for requesting special circumstances (include details, such as dates and specific reasons for your request). Supporting documentation must be attached - such as layoff notice, termination letter, and copies of 2024 or 2025, 3rd party documentation, etc.

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Student Signature	Date	Parent Signature (who provided information on FAFSA)	Date
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Office Use only:

☐ Request pending - comments: _____

☐ Request denied - reason: _____

☐ Request approved: _____

Financial Aid Director Signature: _____ Date: _____

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