

2021-2022 Special Circumstance Review: *UNUSUAL FINANCIAL CONDITIONS*

Wartburg College
 Financial Aid Office
 100 Wartburg Blvd.
 P.O. Box 1003
 Waverly, IA 50677-0903
 319-352-8262 or
 1-800-772-2085, ext. 8262
 Fax: 319-352-8247
 E-mail: finaid@wartburg.edu

Student name _____

ID # _____ Phone _____

E-mail _____

Parent name(s) _____

Parent e-mail _____

Parent phone (day) _____ (evening) _____

Address _____
Street City State Zip

After reading the information on the reverse page, describe your situation here. Attach additional sheets if necessary.
PLEASE NOTE: All reviews require submission of the Verification Worksheet found at www.wartburg.edu/financial-aid-policies with copies of student and parent 2019 IRS Tax Return Transcript if you have not already done so. Copies of tax returns cannot be accepted. Submit this special circumstance form with documentation to the Financial Aid Office at least 30 days before the term ends.

CERTIFICATION

I/we affirm that all data elements contained on this form, the accompanying worksheet, and any accompanying documentation are true and complete to the best of my/our knowledge. Upon request I/we will provide additional documentation to substantiate the information provided.

Student _____ Date _____

Parent _____ Date _____

PLEASE ALLOW 3-4 WEEKS FOR PROCESSING.
 Experiencing reduced income due to a loss or change in job, divorce, or death of a wage earner?
 *** See other special circumstance options at www.wartburg.edu/financial-aid-policies ***

WHAT ARE *UNUSUAL* FINANCIAL CONDITIONS?

Financial conditions that may be used in a special circumstance review include those that are both **unusual** (i.e., the typical family would not face this situation in a normal year) and **non-discretionary** (i.e., there is not much you can do about it).

NOTE: According to *Webster's Dictionary*, "unusual" means rare, extraordinary, uncommon, unexpected, distinctive.

Expenses that **reflect lifestyle choices do not** warrant a review. Examples include:

- Payment of routine living expenses (house payment, car, credit card, etc.)
- Debt repayment*
- Bankruptcy*

*NOTE: Debt repayment and/or declaring bankruptcy alone do not warrant a special circumstances review, but families in these circumstances may qualify for a review by documenting unusual financial conditions as described in the examples below.

The following are some of the more common unusual, non-discretionary financial conditions used in reviews:

- **Unusual medical expenses paid to date** (example: expenses greater than \$2,600 for a family of four with one student in college would be considered unusual; the calculation of this threshold varies depending on family size and number in college).
 - Choose either calendar year 2019 or 2020. Document expenses by reporting the amount from Line 1, Schedule A of your 2019 federal tax return OR report money you paid out-of-pocket (not reimbursed by insurance or by employer's pre-tax cafeteria plan) for doctor, dentist, hospitalization, medication, etc. Include only amounts paid within that year. Do not include outstanding medical bills.
- **Children in private K-12 schools** in 2021-2022.
 - Give name of school, reason for enrollment, gross tuition bill for year, and any discounts or scholarships anticipated.
- **Parent (of a dependent student) in college** in 2021-2022.
 - Give name of college, reason for attendance, enrollment level (i.e. full-time) and degree or credential sought. Also list annual tuition and book costs. Please note any scholarships, discounts, or employer reimbursement expected.
- **Unusual increase in income** in 2019
 - Please send IRS tax return transcripts, filed federal 1040 forms for tax years 2018, 2019, 2020, and any other supporting schedules to show usual amount of gross income. Please explain why income cannot be used for educational expenses.
- **Loss of Untaxed Income** in 2021 (child support)
 - Please submit verification of court ordered child support with monthly amount and date that support will cease.

The above list is not exhaustive. These are only examples. Your special circumstance review may relate to other unusual financial situations that strain payments toward college. When writing your explanation, be sure to give specific dollar amounts. Include copies of supporting documents that you feel help explain your situation, but keep the number of sheets to a minimum.