



The Free Application for Federal Student Aid (FAFSA) is considered by the Department of Education to be a “snapshot” of each family’s financial situation as of the date it is submitted. If your financial situation has changed significantly from the information required to be provided on the FAFSA, you may be able to appeal based on a special circumstance.

If one of the accepted special circumstances applied to you, the Office of Financial Aid will reevaluate your eligibility for financial aid, taking into consideration the extenuating circumstances.

**Note:** A recalculation of financial need does not guarantee that the student will receive additional aid.

### **Qualifying Circumstances**

If your financial situation has changed significantly from the information provided on the FAFSA, and the situation falls into one of the following categories, you may be eligible to have your offered awards reevaluated.

**Note:** If your Expected Family Contribution (EFC) is already at zero, you are not eligible to file a Special Circumstance Appeal, as you receive the maximum amount of need based aid possible.

Potential Appeal Circumstances:

- Loss of an untaxed benefit such as unemployment, pension, or child support, etc.
- Loss of employment due to reduction of hours or being laid off.
- IRA/Pension withdrawal or rollover.
- Change in family structure (by death, divorce, or legal separation).
- Unforeseen medical costs including high medical or dental expenses, or other atypical expenses (such as those associated with a natural disaster).

### **Steps to filing an appeal**

1. Review the [Special Circumstance Appeal checklist](#) for all the documentation that will be needed to substantiate your appeal. Obtain all listed documents.
2. Submit a detailed appeal letter which describes your special circumstance and attach all documentation and forms to support your appeal letter.
3. Complete and submit a Special Circumstance appeal change form relating to your situation.
  - a. If your appeal is due to a change in income or benefits, complete the [Income or Benefit Change form](#).
  - b. If your appeal is due to unusual medical expenses, complete the [Medical Expenses form](#).



- c. If your appeal is due to a change in family structure, complete the either the [Independent Student Change in Family Structure form](#) or [Dependent Student Change in Family Structure form](#).
4. Submit all documentation simultaneously to the Office of Financial Aid in Lownik Hall or by emailing [FinancialAid@ben.edu](mailto:FinancialAid@ben.edu).

**Note:** You may be contacted by a financial aid counselor to submit additional documentation or provide more information if it is needed to render the committee's decision.

### **Review Process**

Special Circumstances appeals are reviewed on an ongoing basis by a committee in the Office of Financial Aid. Appeals/documents are reviewed in order of receipt; the appeal will not be reviewed until all supporting documents are received by the Office of Financial Aid.

When the committee has rendered a decision, the student will be notified of the results in writing.

### **Approved Appeals**

If your special circumstance consideration is accepted, the Office of Financial aid will recalculate your financial aid based on the submitted documentation. A recalculation in financial need does not guarantee that additional aid will be awarded.

Once your appeal has been processed, you will be notified of any changes to your financial aid offer.

**Note:** All awards are based on the availability of funds.

### **Denied Appeals**

All committee decisions are final, except when considering new details or additional information regarding a special circumstance that was not previously submitted.

We understand that many of these situations can be difficult to discuss. Please contact our office at [financialaid@ben.edu](mailto:financialaid@ben.edu), by phone at (630) 829-6100, or visit us in person to see if your situation may qualify for special circumstance.