**Special Circumstances – Professional Judgement**

Special circumstances may sometimes occur when your current financial or dependency situation is no longer accurately reflected on your FAFSA application. Section 479A of the HEA gives an institution’s FAA (Financial Aid Administrator) the authority to use professional judgment to adjust, on a case-by-case basis, the cost of attendance or the values of the items used in calculating the EFC to reflect a student’s special circumstances. In making case-by-case determinations, the FAA must obtain and retain in the affected student’s file documents supporting and substantiating the reasons for any adjustment.

**To be eligible for a Special Circumstance Appeal, you must be admitted to UNO in a degree-seeking program and have filed a FAFSA. If you are selected for verification, this process must be completed before a Special Circumstance can be considered.**

**Common Reasons to Submit A Special Circumstance**

**Income Reduction Appeal**

* Loss/Change of Employment (including employment impacted by COVID-19)
* Substantial change in income
* Unusually high medical/dental expenses not covered by insurance
* Divorce or Separation
* Disability of spouse or parent
* Death of a parent or spouse
* Loss of child support or alimony
* Natural disaster affecting the home in which you live (e.g. fire, flood, etc.)
* Unusual or unexpected farm expenses (e.g. flood, natural disaster)
* Other reasons

**Independent Status Appeal**

* Abusive (physically and/or mentally) family environment
* Abandonment
* Parents cannot be located/no contact with any parent
* Other reasons

**Cost of Attendance Adjustments**

* Change in housing status. For example, you indicated on your FAFSA you are living at home with a parent, but you are now living on or off-campus. This change may impact your cost of attendance and/or your financial aid eligibility (loans).
* Computer purchase
* Dependent care (e.g. daycare) expenses
* Extended Family Support

**Circumstances We Do Not Consider**

* Different university offering more aid
* Consumer debt, including credit card debt and car payments
* Parent's inability or unwillingness to borrow Federal Direct Parent PLUS Loans
* Parent refuses to provide financial support for higher education
* Parent refuses to complete or sign FAFSA

**Other Situations**

If you meet one of the cost of attendance adjustments above, this may increase the potential for loans or other sources of funding.

* If a student **already has an Expected Family Contribution (EFC) of 0** - cost of attendance adjustments may be considered
* **Graduate students:**Cost of attendance adjustments may be considered
* **Post-baccalaureate students (students who already have a bachelor's degree):** No grant eligibility. Cost of attendance adjustments may be considered. The only change that may be allowed is a possible change to Subsidized from Unsubsidized loan eligibility.

**Special Circumstance Appeal Process**

**Step 1: Contact Our Office**

[Email us](mailto:unofinaid@unomaha.edu?subject=Special%20Circumstance%20Appeal) to request a Special Circumstance Appeal. Briefly explain your situation. Include your NUID and a current phone number to contact you if we have questions.

After reviewing your situation, a Financial Support Counselor will assign a Special Circumstance Questionnaire to your MavLINK To-Do List.

**Step 2: Complete the Questionnaire and Provide Supporting Documentation**

Complete the questionnaire on your MavLINK To-Do List and provide all supporting documentation requested.

**Step 3: Counselor Reviews Appeal and Presents to Special Circumstance Committee**

Once all documents have been submitted, your Financial Support Counselor will review your appeal and present it to the Special Circumstances Committee. This process takes 4 to 7 weeks and is dependent on the complexity of the appeals and time of year. During this time we may ask for clarifying information or additional documentation from you.

**Step 4: The Committee Decision**

There are 3 decisions that may be made by the Special Circumstance Committee:

**Approved:** The Special Circumstances Appeal has been approved and the necessary FAFSA/Cost of Attendance data elements have been entered. Your financial aid award will be adjusted to reflect your new eligibility.

**Pending Next Year Taxes:**The Committee may decide that it is in your best interest to wait for the next year taxes to be filed before making a decision.

**No Appeal Warranted/Denied:**The Committee may decide that the appeal is not warranted, meaning that any changes that were able to be made do not reflect a change in aid eligibility. The Committee may also determine the appeal is denied.

All students will be notified of the Special Circumstance Appeal decision via email.