2016-2017
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, UM 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 the 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. Any changes made will affect aid eligibility for the entire academic year.

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 may take up to four to six weeks. Changes to a dependent student’s income will not be reviewed until September 2016.

What should be provided?
Please 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 UM ID clearly noted.

If the unusual circumstance is a reduction of income or job loss include the following:
- An estimate of income from July 1, 2016 to June 30, 2017 including unemployment benefits, severance pay and worker’s compensation. If filing this form prior to July 1 please submit an estimate of income for the twelve month period of time. If filing after July 1 include actual earnings to date and estimates for the remaining period.
- Copies of 2016 year to date payroll stubs.
- 2015 Tax Return Transcript if not already submitted. If photocopies of the 2015 tax return are submitted we will require that a Tax Return Transcript be submitted instead.
- In some cases families will be asked to submit a 2015 Tax Return Transcript before any changes will be considered.