

FAFSA SIMPLIFICATION UPDATES

2024-2025

Special Circumstances for Unexpected Financial Hardship

There are a number of significant updates that are part of the major redesign of the 2024–25 Free Application for Federal Student Aid (FAFSA). One change applies to the way universities manage appeals to financial aid based on unexpected financial hardships faced by students and their families.



What are “special circumstances”?

When completing the FAFSA, contributors are asked to submit financial information from two years prior to the FAFSA’s academic year. For example, the 2024–25 FAFSA will request financial information from 2022. While financial circumstances remain relatively the same from year to year, there may be instances where students and their families face unexpected financial hardships not reflected on the FAFSA. These situations are considered **special circumstances**.

What can be done if I experience special circumstances?

Colleges and universities are required to provide an opportunity for students to appeal their financial aid if they have experienced special circumstances. To appeal, visit your Financial Aid Office’s website to complete the form and for more information about the process. Additional documentation, based on your circumstances, will also be required.

Not all circumstances are considered through this appeal process. Examples of appealable circumstances include:

- Loss or reduction of income
- Change in income due to divorce or separation
- One time only income distributions
- High out-of-pocket medical/dental expenses
- Costs associated with a natural disaster

Why should I submit an appeal?

Submitting an appeal will allow the financial aid administrators at your institution an opportunity to review your situation to determine if your financial aid eligibility needs to be recalculated. If your appeal is approved, you *may* qualify for additional need-based financial aid.

Note: All appeals must be reviewed but not all appeals can be approved. Denied appeals cannot be re-appealed unless new circumstances/information are applicable.

What else should I know?

- If you are in need of immediate assistance, please contact your campus's Basic Needs Center.
- Check with your Financial Aid Office to review the timeline and process of the appeal for special circumstances. Due to the volume of appeals and the complexity of the process, it can take several weeks before an appeal decision can be made.
- Once a decision has been reached, your Financial Aid Office will send you an email with more information.

Note: If you are experiencing circumstances that may result in your status changing from a dependent to an independent student, as it pertains to financial aid eligibility, please review the Dependency Status Update Due to Unusual Circumstances handout for more information.