

## 2026-2027 Special Circumstance Appeal

The U.S. Department of Education acknowledges that certain life events or changes may occur after a student submits the Free Application for Federal Student Aid (FAFSA), potentially affecting a family's financial capacity to contribute to educational expenses.

Under Section 479A of the Higher Education Act of 1965 (HEA), as amended, and in accordance with U.S. Department of Education regulations, institutions are permitted—under very limited and clearly defined circumstances—to review and, when appropriate, make adjustments to the FAFSA data originally required. This process may be considered only when a student experiences a significant change in household income due to a qualifying, documented circumstance.

Federal law establishes the foundation for the Special Circumstance review process. A Special Circumstance review does **not** constitute a request for additional financial aid. Instead, it is a federal reassessment of the data elements used to calculate the Student Aid Index (SAI) through the standard methodology formula. **Adjustments may only be made when justified under federal law and regulation.**

To be eligible for a Special Circumstance Appeal, the following conditions must be met:

- A qualifying circumstance has occurred and can be fully documented and verified.
- A measurable change in household income has been established.
- The student has a fully processed and eligible FAFSA for current academic year.
- The student has been admitted to an eligible degree program and is enrolled in coursework for the term(s) associated with the appeal.

A qualifying circumstance is considered an involuntary, extenuating event outside the control of the student or parent, resulting in a substantial and verifiable reduction in the household's financial situation. As with other federal benefit programs, eligibility is based on established federal poverty guidelines. If income remains above those guidelines, there may not be any adjustment to the FAFSA. **Circumstances that do not meet these requirements are unlikely to be approved and would not result in changes in eligibility.**

### Eligible Circumstances

The following situations and circumstances are examples of a possible special circumstance event:

- **Involuntary loss of employment** e.g. termination, furlough, dislocated, natural disaster, disability, or similar event.
- **Farming/business loss or closure** due to abnormal economic conditions, natural disaster, or similar event.
- **Death, separation, divorce of parent(s) or spouse** after filing FAFSA that significantly reduced household income.
- **Medical, dental, nursing home expenses** paid out of pocket, unreimbursed (reported on IRS 1040, Schedule A)
- Multiple family members enrolled in Title IV eligible post-secondary institutions with direct out-of-pocket costs.

### Ineligible Circumstances

The following circumstances do not meet requirements of a special circumstance event, including, but not limited to:

- An existing FAFSA with an SAI already at or near the minimum value SAI or minor year-to-year SAI changes.
- Normal or expected income fluctuations (e.g., overtime, commissions, bonuses, one-time winnings).
- Voluntary or elective employment changes not resulting from a qualifying circumstance.
- Student or parent unwillingness to accept federal student loan options offered.
- Parent refusal or unwillingness to contribute to an undergraduate student's educational expenses.
- Personal financial obligations e.g., credit card debt, vehicle/home payments, or other discretionary lifestyle expenses.
- Expenses unrelated to the cost of attendance for the degree or diploma program.
- Situations in which all educational costs are fully covered by third-party funding (e.g., scholarships, sponsorships).

### Special Notes:

- \*Not all changes of income qualify for appeal, nor do all adjustments result in additional or changes in aid eligibility.
- \*Recent changes in income are subject to a waiting period of up to 6 months to verify income reduction requirement.
- \*Federal law does not allow the modification of federal methodology formulas or tables used to compute the SAI.
- \*Federal law requires conflicting information to be resolved before a Special Circumstance review can take place.
- \*All determinations by the FAA are final by federal regulations and cannot be appealed to SCC or US Department of Education.

## General Questions and Answers

### **What is the purpose of the Special Circumstance Appeal process?**

The Special Circumstance Appeal is not a request for additional aid but a federally regulated review to determine whether changes to the original FAFSA data are warranted due to an eligible, documented circumstance that significantly affects the ability to pay educational expenses. Approval is not guaranteed. Appeals based on unwillingness to use available FAFSA aid options will not be approved. Normal income fluctuations that are not a result of a qualifying circumstance are evaluated in future FAFSA cycles for changes in eligibility. Appeals should not be submitted without complete documentation.

### **When can a Special Circumstance Appeal be submitted?**

Students must be admitted to an eligible degree program, have a current-year FAFSA on file, be registered for courses, and complete FAFSA Verification, if selected. Once the application period opens (typically late summer), an appeal may be submitted only when:

1. A qualifying event **and** resulting income reduction have already occurred and full documentation is available. **Appeals cannot be submitted in anticipation of a future change; the event must have occurred.**
2. Income changes due solely to a student's planned enrollment require a **6-month period** of demonstrated reduced income before an appeal may be filed.

Only one appeal may be submitted per award year. Appeals cannot be submitted after the academic year ends or if the student is no longer enrolled. **Note: Appeals submitted or reviewed after January 1, 2026, require a completed 2025 federal tax return and W-2s.**

### **How long does a review take?**

Reviews typically take **3–4 weeks** due to the detailed analysis required. Students will be notified of the decision via SCC email. All determinations are final and cannot be appealed to SCC or the U.S. Department of Education. Students should use their initial aid offer to cover immediate costs, as appeals cannot be expedited.

### **What does the appeal require?**

The application includes five components:

- Household information
- Description of the qualifying circumstance
- Verifying documentation
- Explanation of the financial impact
- Projected income statement (only if reporting current-year income reduction before the tax year is filed)
- Certification and acknowledgment of terms and conditions

### **Whose information is required?**

- **Dependent Students:** Must submit financial documentation (tax returns, W-2s, pay stubs, etc.) for the full household, including student and parents, regardless of whose income changed.
- **Independent Students:** Must submit their own financial information and spouse's, if married, regardless of whose income changed.

### **What should the statement explain?**

The statement must clearly and factually describe the qualifying circumstance and its current financial impact. Irrelevant background details or information unrelated to the qualifying event may result in denial.

### **What if I had a Special Circumstance approved at another school?**

Determinations do not transfer between institutions. Each school must independently evaluate and decide appeals under federal regulations.

### **What are the possible outcomes?**

- **Approved:** Documentation verifies a qualifying circumstance and a significant impact on the ability to pay educational expenses.
- **More Information Required:** Additional documentation may be requested to verify the event or income change. Incomplete appeals may be denied.
- **Denied:** The appeal does not meet qualifying criteria, lacks required documentation, irrelevant or insufficient explanation or details, or the income change not significant enough to impact SAI.

## 2026-2027 Special Circumstance Appeal

Student Name: \_\_\_\_\_ SCC Student ID#: \_\_\_\_\_

### Complete Sections 1 through 5:

1. **Report your Household:** Report the members of your immediate household for the current 2026/27 year.
  - **Independent Students:** Include yourself, your spouse and children you are financial supporting only if providing more than 51% of their total financial support currently from July 1, 2026 to June 30, 2027, and reported on your 2025 federal tax return as dependents.
  - **Dependent Students:** Include yourself, your parent(s), even if you do not live with them, siblings who are also claimed as dependents of your parents on their 2025 tax return, and any other members of the household that parents are financially supporting (by providing more than 51% of the total financial support) from July 1, 2025 to June 30, 2026. \* See notes below regarding other non-family members.

Full Name	Age	Relation to student	Name of College Attending & State
		Self (student)	Southeast Community College, NE

- \* **Non-family members** (friends, partners, roommates) who live with but support themselves should **not** be included in the household. If listed, income documentation for that individual will be required. Generally, if they rely on their own income or benefits, **do not report them**.
- \* **Other relatives** (grandparents, cousins, nieces/nephews) who are **not claimed as dependents** on the parents' federal tax return may require documentation of support and the individual's income information. If they receive their own income or benefits, **do not include them**.
- \* **Minors under age 19** who are **not the student's or parent's children** require documentation of legal guardianship, federal benefits received, and an explanation of why they are not with their biological parents. **Foster children** placed by DHHS or other state agencies **cannot** be included in household size under U.S. Department of Education rules.

**2. Select situation(s) impacted by household and provide the listed documentation for review:**

	Select your Qualifying Circumstance	Documents required to submit for the circumstance selected ( <i>insufficient or incomplete documentation will result in denial of application</i> ). <b>Dependent Status Students:</b> Student and Parental information is required. <b>Independent Status Students:</b> Student and Spouse, if married, information required.
<input type="checkbox"/>	Involuntary change of household income in <b>2025</b> compared to <b>2024</b> income: e.g., family business or farm loss or closure due to abnormal economic event	<ul style="list-style-type: none"> <li><input type="checkbox"/> Signed copy of Parent(s) 2025 Federal 1040 &amp; Schedules (1,2,3, C,D,E,F,K1)</li> <li><input type="checkbox"/> Signed copy of Student (and spouse's) 2025 Federal 1040 &amp; Schedules (1,2,3,C,D,E,F,K1)</li> <li><input type="checkbox"/> Copy of 2025 W-2(s) for parent(s)</li> <li><input type="checkbox"/> Copy of 2025 W-2(s) for student (and spouse, if married)</li> <li><input type="checkbox"/> Court records ordering foreclosure, forfeiture, bankruptcy, or liquidation (business/farm)</li> <li><input type="checkbox"/> Accountant or investment broker business asset liquidation statements (business/farm)</li> <li><input type="checkbox"/> Unemployment Benefit Statement (must be within 90 days from date issued)</li> <li><input type="checkbox"/> If parent(s) or student did not file and are not required to file a 2025 federal 1040 please select box to indicate: <input type="checkbox"/> Parent <input type="checkbox"/> Student (An IRS Verification of Non-Filing Letter may be required from IRS.gov)</li> <li><input type="checkbox"/> If parent(s) are not required to file taxes, provide a signed and dated explanation on separate page of how family is financially supported.</li> </ul>
<input type="checkbox"/>	Involuntary loss of employment that reduced family income in <b>2025</b> compared to <b>2024</b> income: e.g., termination, furlough, disability, natural disaster	<ul style="list-style-type: none"> <li><input type="checkbox"/> Signed copy of Parent(s) 2025 Federal 1040 &amp; Schedules (1,2,3,C,F,K1)</li> <li><input type="checkbox"/> Signed copy of Student (and spouse's) 2025 Federal 1040 &amp; Schedules (1,2,3,C,F,K1)</li> <li><input type="checkbox"/> 2025 W-2(s) for parent(s)</li> <li><input type="checkbox"/> 2025 W-2(s) for student (and spouse, if married)</li> <li><input type="checkbox"/> Official employer termination or severance letter verifying last date of employment and severance details.</li> <li><input type="checkbox"/> Unemployment Benefit Approval notice for 2025 and or 2025 year-to-date payment statement (must be within 90 days from date issued)</li> <li><input type="checkbox"/> If parent(s) or student did not file and are not required to file a 2025 federal 1040 please select box to indicate: <input type="checkbox"/> Parent <input type="checkbox"/> Student (An IRS Verification of Non-Filing Letter may be required from IRS.gov)</li> <li><input type="checkbox"/> If not required to file taxes, provide a signed and dated explanation on separate page of how family is financially supported</li> <li><input type="checkbox"/> Disability Statement from physician or court, current Social Security benefit letter</li> </ul>
<input type="checkbox"/>	Involuntary change of income in <b>2026</b> : e.g., family business or farm loss or closure due to abnormal economic event Or Involuntary loss of employment that reduced family income in <b>2026</b> : e.g., termination, furlough, disability, natural disaster	<ul style="list-style-type: none"> <li><input type="checkbox"/> Court records ordering foreclosure, forfeiture, bankruptcy, or liquidation(business/farm)</li> <li><input type="checkbox"/> Accountant or investment broker business asset liquidation statements (business/farm)</li> <li><input type="checkbox"/> Copies of all student (and spouses', if married) pay stubs for 2026 year-to-date</li> <li><input type="checkbox"/> Copies of all parent(s) pay stubs for 2026 year-to-date</li> <li><input type="checkbox"/> Unemployment Benefit Statement for 2026, and or year-to-date payments statement, (must be within 90 days from date issued)</li> <li><input type="checkbox"/> Official employer termination or severance letter verifying last date of employment and severance details</li> <li><input type="checkbox"/> If now returned to work, copy of all pay stub(s) year-to-day and date of hire</li> <li><input type="checkbox"/> <u>Complete "Projected Income Statement for 2026" in section 4</u></li> <li><input type="checkbox"/> Signed copy of 2025 Federal Tax Return and Schedules (1,2,3,C,F,K1) for all applications submitted or reviewed after January 1, 2027.</li> <li><input type="checkbox"/> Disability Statement from physician or court, current Social Security benefit letter</li> </ul>
<input type="checkbox"/>	One-Time, Non-Recurring Income	<ul style="list-style-type: none"> <li><input type="checkbox"/> Documentation of source and amount of income</li> <li><input type="checkbox"/> Documentation of what funds were used for</li> <li><input type="checkbox"/> Copy of 1099-R or IRA/Retirement distribution statement</li> <li><input type="checkbox"/> Signed copy Federal 1040 Return of year occurred (2025 or 2026)</li> </ul>
<input type="checkbox"/>	Death of Spouse or Parent <u>after</u> filing FAFSA	<ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of Official Death Certificate</li> <li><input type="checkbox"/> Signed copy of 2024/2025 Federal 1040 &amp; Schedules (1,2,3,C,F,K1) of year occurred</li> <li><input type="checkbox"/> Copy of 2024 and/or 2025 W-2(s) of year occurred</li> <li><input type="checkbox"/> Life Insurance policy benefit disbursement(s) information/statement</li> </ul>
<input type="checkbox"/>	Divorce or Separation <u>after</u> filing the FAFSA	<ul style="list-style-type: none"> <li><input type="checkbox"/> Divorce Decree or Separation Agreement (from court or attorney)</li> <li><input type="checkbox"/> Alimony details, if not included in court order decree</li> <li><input type="checkbox"/> Proof of separate residences (court docket, lease, utilities, etc.)</li> <li><input type="checkbox"/> W-2s from year of separation/divorce (2024, 2025, 2026)</li> <li><input type="checkbox"/> Signed copy of Federal 1040 Return &amp; Schedules(1,2,3,C,F,K1) for 2024,2025, 2026</li> </ul>
<input type="checkbox"/>	Unusual medical, dental, nursing home costs (paid out-of-pocket & not covered by insurance)	<ul style="list-style-type: none"> <li><input type="checkbox"/> Provide explanation of the healthcare expenses incurred</li> <li><input type="checkbox"/> Billing statements, proof of out-of-pocket payments, receipts of payments</li> <li><input type="checkbox"/> Insurance documentation verifying covered and non-covered expenses</li> <li><input type="checkbox"/> Federal 1040 Return with Schedule A for itemized medical deductions</li> <li><input type="checkbox"/> Medical providers statement of medical necessity</li> </ul>
<input type="checkbox"/>	Other immediate family members enrolled in eligible Title IV post-secondary education program	<ul style="list-style-type: none"> <li><input type="checkbox"/> Billing statements and payment receipts for out-of-pocket costs tuition</li> <li><input type="checkbox"/> Financial Aid Offer letter from institutions attending</li> <li><input type="checkbox"/> Admissions letter of Acceptance and proof of enrollment status</li> <li><input type="checkbox"/> Employer letter of reimbursement and or college 529 savings plans statements</li> </ul>

**3. Detailed Explanation of Circumstance(s)**

Provide a signed and dated statement on this page (or on a separate typed or written page) explaining your extenuating circumstance(s). The statement must:

1. Clearly describe how the student's or family's financial situation has changed since 2024.
2. Explain how the circumstance affects the ability to contribute to educational costs and why the current aid offer is insufficient

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**4. Projected Income Statement for current 2026-year income reduction circumstance**

Only complete projected income statement if you selected change of income or loss of employment in **2026** (in section 2). Otherwise, if did not select 2025-year income change (in section 2), skip to section 5. Place zeros (\$0) on lines that would otherwise be blank. Supporting documentation is required for all current year-to-date income including but not limited to year-to-date paystubs, unemployment benefit statements, and recurring retirement distributions, SSI, child support, etc.

<b>Projected Income Statement for 2026</b>	
<b>Estimated Taxable Income to be reported on Federal Tax Return</b>	<b>2026 Estimates</b>
Estimated Student (& spouse, if married) taxable wages	\$
Estimated Father/Stepfather’s taxable wages (for dependent students)	\$
Estimated Mother/Stepmother’s taxable wages (for dependent students)	\$
Estimated interest and dividends	\$
Estimated Net Income from business, farm, rental properties, royalties, partnerships, estates, trusts or other gains	\$
Estimated Other Taxable Income such as alimony, severance pay, capital gains	\$
Estimated IRA/Pension: Total: <span style="float: right;">Rollover:</span>	\$
Estimated Unemployment Compensation	\$
Estimated Other Taxable Income (source: _____)	\$
<b>TOTAL TAXABLE INCOME:</b>	<b>\$</b>

<b>Estimated Untaxed Income</b>	<b>2026 Estimates</b>
Estimated Pre-Tax pension contributions (difference between “Medicare Wages” and “Taxable Wages” on W-2)	\$
Estimated Deductible IRA, SEP, SIMPLE, Keogh Payments	\$
Estimated Tax-Exempt Interest	\$
Estimated Worker’s Compensation	\$
Estimated Child Support Received for all Children	\$
Estimated Social Security Benefits (for all Family Members)	\$
Estimated Other Untaxable Income (source: _____)	\$
<b>TOTAL UNTAXED INCOME:</b>	<b>\$</b>

## 5. Sign the Certification Statement

### **Certification Statement**

All of the information provided by the undersigned is true and complete to the best of my/our knowledge. If asked by the Financial Aid Administrator (FAA), I/we agree to provide any additional proof of the information provided on this form. I/we understand that underestimating projected income could result in reduced eligibility, repayment of aid or both. I/we understand that purposely providing false, misleading, or fraudulent information to obtain Federal Student Aid is subject to investigation by the U.S. Department of Education's Office of Inspector General. Please review each item below verifying you have submitted the following requirements:

- I/we have reported a qualifying circumstance(s).
- I/we have provided a detailed statement explaining circumstance(s).
- I/we have attached all required documentation for the reported circumstance(s).

**All determinations are final and cannot be appealed under federal regulation to SCC or the US Department of Education.**

**Requests that do not include all required documentation will be considered incomplete. Incomplete applications are subject to a denial determination if they remain incomplete after an attempt to collect additional information and cannot be filed again.**

Everyone who has provided information on this appeal must sign and date below. Dependent students: the student and at least one parent who was a contributor on the FAFSA must sign and date the certification. Independent students: the student and spouse, if married, must sign and date the certification.

**A "wet" signature and date is required by federal regulations, electronic signatures cannot be accepted.**

#### **Independent Student:**

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(If student is married)

#### **Dependent Student:**

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent Email: \_\_\_\_\_

Parent Phone Number: \_\_\_\_\_

Due to data security requirements, all documentation must be submitted to using one of the following methods: In person to any SCC campus Financial Aid Office; faxed to 402-437-2402; mailed through U.S. Postal Service to SCC-Financial Aid Office, 8800 "O" Street, Lincoln, NE 68520; or electronically using our secure drop box at <https://uploads.southeast.edu/financialaid>. Do not send sensitive documentation by email, it may not be secure.