*FAQS regarding Unusual Circumstances/Income Reduction requests under Professional Judgment*

**Q. 1 Are colleges required to consider Unusual Circumstances requests in regard to federal financial aid?**

A. 1 NO. The law leaves the decision up to the individual college. Further, the college may decide which cases they will consider and which they will not. The law only requires that the college consider each request on an individual case by case basis, and that the college be consistent and “reasonable” in its decisions.

**Q. 2 What is an Unusual Circumstance?**

A. 2 An Unusual Circumstance is any significant event that occurred during the base tax year or may occur *after* the date the FAFSA has been filed, e.g. the death of a wage earner which effects the student and parents ability to pay their current academic year tuition bill.

**Q. 3 Are there Unusual Circumstances that WCU will NOT consider?**

A. 3 YES. The college will not consider requests to reduce income or assets to account for the following:

a. Private elementary or secondary school tuition for a sibling.

b. Tax liens owed to the IRS or the state of residence for back taxes owed in a dispute.

c. One-time adjustments to Adjusted Gross Income (AGI) as a result of a windfall, e.g. lottery or game show winnings, etc.

d. Adjustments to AGI for premature pension distributions unless they were as a result of a period of unemployment, or another condition over which the taxpayer did not have control.

e. Adjustments for fluctuations to monthly gross receipts for business owners (.i.e sole proprietors, LLC’s, partnerships, small corporations, corporations) UNLESS filing for bankruptcy or selling/closing business.

f. Temporary or short-term, annual periods of unemployment covered by union benefits, e.g. two week summer furlough.

g. Discontinuance of Social Security Income.

**Q. 4 Must I file a FAFSA to be considered for an Unusual Circumstances adjustment?**

A. 4 YES, you must first file a FAFSA using your base year income data before we are able to make adjustments.

**Q. 5 Does WCU select students or parents who make a Unusual Circumstance (UC) request for federal verification?**

A. 5 YES. If the student was not selected for verification by the federal government prior to the request for UC consideration, WCU will select and send a verification statement. The UC request will not be considered until verification is complete.

**Q. 6 What Unusual Conditions will WCU consider?**

A. 6 WCU will consider situations such as for example:

a. Death or disability of an income provider

b. Divorce or marital separation **after** the FAFSA has been filed.

c. Unemployment due to layoff or employer business closing

d. Retirement of an income provider

e. Loss of Child Support income or expiring Unemployment Benefits or Workers Compensation

f. Unusually high medical expenses in excess of $2,000 unreimbursed by insurance

g. money set aside in an account to help pay for an immediate family members organ transplant not paid for by insurance.

h. Cancellation of Debt reported as taxable income on student or parent’s tax forms.

i. Other situations as arise on a case by case basis

**Q. 7 Must I be officially admitted to WCU as a matriculated student working towards a degree to be considered for Unusual Circumstances?**

A. 7 YES. Only students who are eligible to receive Federal Title IV aid may be considered for Unusual Circumstance adjustments.

**Q. 8 How do I apply for an income reduction/unusual circumstances determination?**

A. 8 You would obtain the WCU Unusual Circumstances Worksheet which corresponds to the academic year in which you are enrolled, e.g. 2010-2011, etc. Obtain the form from the WCU Financial Aid homepage or by contacting the office.

**Q. 9 When may I obtain the WCU Unusual Circumstances Worksheet?**

A. 9 It is generally available on the Financial Aid homepage beginning in mid May. On the homepage in the left hand column, scroll to the bottom and choose the button marked “Frequently Requested Forms”.

**Q. 10 Should PA residents apply to PHEAA for Income reduction consideration in regard to Pennsylvania state grants?**

A. 10 YES. Call PHEAA at **1-800-692-7392** or go to [www.PHEAA.org](http://www.PHEAA.org) to request a reduced income form. Students from other states may check with their state’s agency. Also, WCU has a link on the Financial Aid homepage to the various PA state grant forms.

**Q. 11 Is the decision of the Financial Aid Office final?**

A. 11 YES. The U.S. Department of Education Office of Postsecondary Assistance will not entertain appeals and have ruled that the FAO’s decision is final.

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