



# 21-22 Special Conditions Application

If your family's financial situation has changed from what is reported on the 2021-2022 Free Application for Federal Student Aid (FAFSA), the Office of Financial Aid may be able to reevaluate your financial need, and review how this change in need could adjust your Financial Aid eligibility. **Review the application in full, and submit all required documents. Incomplete applications will not be reviewed. Completion of this application does not guarantee a change in eligibility.**

The following items are not considered for special conditions:

- Expenses related to personal living (i.e. payments on any consumer or education loan, payments on back taxes owed to the IRS).
- Bankruptcy, foreclosures or collection costs associated with outstanding debts
- Debt forgiveness that reflects as income on a tax return
- Lottery or gambling winnings or losses
- Cost of college expenses incurred for any sibling seeking a degree or a parent seeking a degree
- Cost of college courses taken while in high school
- Graduate or doctoral students

*This is not an all-inclusive list, if you are unsure if your circumstance can be considered for review, contact our office.*

## Student Information

Student's Name: \_\_\_\_\_ Student ID#: \_\_\_\_\_

Student's Date of Birth: \_\_\_\_\_ Student's Phone #: \_\_\_\_\_ Student's Last 4# of SSN: \_\_\_\_\_

Student's Email Address: \_\_\_\_\_

## 1. Family Information

**INDEPENDENT STUDENTS:** List the people that you (and your spouse) will support between July 1, 2021 and June 30, 2022. Include yourself, your spouse, and your dependent children. Include other people only if they now live with you and you provide more than half their support and will continue to provide more than half their support from July 1, 2021 – June 30, 2022. Exclude children/siblings whom are wards of the state, i.e. foster care. **DEPENDENT STUDENTS:** List all the people in your household between July 1, 2021 and June 30, 2022. Include yourself, your parent(s)/step-parents, and your parents' other children if (a) your parents provide more than half of their support or (b) the children would be required to provide parental information when applying for Federal Student Aid. Include other people only if they now live with your parents and receive, and will continue to receive, more than half their support from them between July 1, 2021 and June 30, 2022. Exclude children/siblings whom are wards of the state, i.e. foster care.

Example Household Members	Relationship	Full Name	Age	Will they attend college at least half-time?	If yes, list College Name
MCK Student	SELF			Not Applicable	McKendree University
Father/Mother /Stepfather				Not Applicable	
Students Spouse				<input type="checkbox"/> Yes* <input type="checkbox"/> No	
All other siblings, children or dependents that fit criteria described above.				<input type="checkbox"/> Yes* <input type="checkbox"/> No	
				<input type="checkbox"/> Yes* <input type="checkbox"/> No	
				<input type="checkbox"/> Yes* <input type="checkbox"/> No	
				<input type="checkbox"/> Yes* <input type="checkbox"/> No	

If more space is needed, provide a separate page with the student's name and ID number at the top.

\*Only check "Yes" if they will be seeking a degree or certificate & attending at least half-time between 7/1/2021 and 6/30/2022

**Note: We may require additional documentation if we have reason to believe that the information regarding the household members enrolled in eligible postsecondary educational institutions is inaccurate.**

**2. Student Tax and Income Information**

Did you (the student) file a 2019 Federal Tax Return? Please check only **ONE** box below:

- Yes, I used the IRS Data Retrieval Tool to import my 2019 income information into the FAFSA.
- Yes, but I was unable or chose not to use the IRS Data Retrieval Tool. I am **attaching** a 2019 IRS Tax Return Transcript that I requested at <https://www.irs.gov/individuals/get-transcript> or I am **attaching** a **signed copy** of my 2019 Federal Tax Return.
- No, I was not employed and had no income earned from work in 2019.
- No, I will not file and am not required to file a 2019 IRS Federal Tax Return. I did earn income from work in 2019 as listed below.
  - o **Complete the chart below:** list employer(s) and the amount that was earned in 2019
  - o **Attach copies** of all 2019 W-2 and 1099 forms for each employer/source listed below

Student's Source of Income/Support	2019 Amount Earned

If more space is needed, provide a separate page with the student's name and ID number at the top.

**3. Parents Tax and Income Information**

**\*\*Dependent students only, using Parent Information of those listed on the 2021-2022 FAFSA**

Did your parent(s) file a 2019 U.S. Federal Tax Return? Please check only **ONE** box below:

- Yes, the student's parent(s) used the IRS Data Retrieval Tool to import their 2019 income information into the FAFSA.
- Yes, but the student's parent(s) were unable or chose not to use the IRS Data Retrieval Tool. I am **attaching** a 2019 IRS Tax Return Transcript that I requested at <https://www.irs.gov/individuals/get-transcript> or I am **attaching** a signed copy of my 2019 Federal Tax Return. *NOTE: If married and filing separate returns or if biological parents live together and are not married, a signed tax return is required for both parents.*
- No, Parent(s) was not employed and had no income earned from work in 2019. I am **attaching** a Verification of Non-Filing Letter for each of my parent(s) listed on the FAFSA. (IRS Verification of Non-Filing can be completed at <https://www.irs.gov/forms-pubs/about-form-4506-t>)
- No, Parent(s) will not file and are not required to file a 2019 IRS Federal Tax Return. They did earn income from work in 2019 as listed below.
  - o **Complete the chart below:** list employer(s) and the amount that was earned in 2019
  - o **Attach copies** of all 2019 W-2 and 1099 forms for each employer/source listed below.
  - o **Submit** a 2019 IRS Verification of Non-filing Letter. Each parent in the household who did not file must submit one.

Parent(s)'s Source of Income/Support	2019 Amount Earned

If more space is needed, provide a separate page with the student's name and ID number at the top.

**4. Untaxed Income (Student and Parents)**

Did you or your parent(s) receive any Untaxed Income during 2019?

- No
- Yes

If yes, please provide source (such as Untaxed Pensions, IRA Deductions and Payments, Tax Exempt Interest, and Untaxed IRA Distributions) and list annual amount below: If nothing is checked we will assume "No".

Source of Untaxed Income	Student Untaxed Income Annual Amount	Spouse or Parent Untaxed Income Annual Amount

## 5. Special Condition Type

Please indicate the reason(s) for the change in income. Mark all that apply, provide a written detail of the request, and attach ALL the required documentation.

- Unemployment** (only considered after a period of continuous unemployment for 90 days):
- Attach a copy of notice of termination or lay-off and last pay stub
  - Attach a copy of unemployment benefits received
  - Name of person unemployed and relationship to student: \_\_\_\_\_
  - Period of unemployment: from \_\_\_\_\_ to \_\_\_\_\_
  - Has the person listed above return to work? Yes \_\_\_\_\_ No \_\_\_\_\_
  - If yes, give starting date and monthly salary. Start Date: \_\_\_\_\_, monthly salary \$ \_\_\_\_\_
- Change in Employment:**
- Attach a copy of last pay stub from previous employer and current employer.
  - Provide end date of previous employer: \_\_\_\_\_
  - Provide start date of current employer: \_\_\_\_\_
- Parent or Spouse of student died after filing FAFSA:**
- Attach a copy of the obituary or copy of the death certificate.
  - Name of deceased and relationship to student: \_\_\_\_\_
  - Date of death: \_\_\_\_\_
- Divorce/Legal Separation:**
- Date of divorce/legal separation: \_\_\_\_\_
  - Attach a copy of the divorce decree or legal separation and provide a current address for the ex-spouse. If the divorce is not finalized and no legal monetary agreement has been made provide an estimation of the support that will be provided. Include as untaxed income any support from ex-spouse not shown on FAFSA (mortgage, utilities, etc.)
- Disability:**
- Send a copy of the approved disability form with the amount awarded per month.
  - Name and relationship of the disabled person to student. \_\_\_\_\_
  - Beginning date of the disability \_\_\_\_\_
- Loss of Benefits:**
- Child support \_\_\_\_\_
  - Social Security \_\_\_\_\_
  - Other \_\_\_\_\_
  - Attach documentation of 2019 and 2020 benefits.
- One-time Income:**
- Give source and amount of income and include an explanation of why funds are not available for education purposes. (i.e. Capital gains, Bonus Income, Early distribution of IRA or retirement plan income, etc.)
- Medical/Dental/Optical:**
- The amount of unreimbursed medical and/or dental expenses paid was \$ \_\_\_\_\_.
  - Attach a detailed letter of explanation.
  - Attach photocopies of paid receipts for bills incurred for all medical, dental, and/or optical expenses not covered by your insurance. **Do not include premium payments.**
- Private School Tuition (K-12):**
- The amount of tuition paid was \$ \_\_\_\_\_.
  - Name of child(ren) tuition was paid and relationship to student: \_\_\_\_\_
  - Attach a copy of tuition bill, annual agreement, or contract** for tuition expenses incurred by dependent children attending a private school 20-21 and 21-22 academic years. Attach a detailed letter of explanation.
- Other Expenses:**
- Attach photocopies of receipts for bills incurred for other additional expenses not included in the above categories. Please note this section is reviewed on a case-by-case basis. **Do not include basic living expenses such as rent, insurance of any type, food, credit card debt, auto maintenance, and/or entertainment.**

## 6. Yearly Comparison

- 1- Will your total annual household income be lowest in 2020 or 2021 (check one)?     2020     2021  
 2- Provide the required documentation for the **year you selected above.**

**Required for 2020:**

- Dependent Students: Parents signed 2020 Tax Return and 2020 W2s  
 Independent Students: Student (and Spouse, if married) signed 2020 Tax Return and 2020 W2s

**Required for 2021:**

- Most recent pay stubs from all current jobs for student, parents and spouse.  
 Estimated 2021 Income table below. (PART H. BELOW)

*\*\*If you have self-employed income, inconsistent hours, overtime pay, business income and etc, we may not be able to process your request until your 2021 taxes have been filed.*

## 7. Estimated Income

If your total 2021 income will be lower than your 2020 income, you must complete this section.

- Complete both tables. Report all of your income before exemptions, adjustments, and deductions.
- Include all income/benefits that you or your parents/spouse expect to receive from 1/1/2021 through 12/31/2022.
- Complete all items. If an item doesn't apply, **you must enter "0"**.

2021 Estimated Gross Taxable Income	Dependent Students	Father	Mother
	Independent Students	Student	Spouse
1. Wages, salaries, tips (include severance pay)			
2. Pensions and annuities			
3. Interest and dividends and capital gains			
4. Business or farm income			
5. Social Security benefits (taxable)			
6. Income received from rents after expenses (mortgage interest, taxes, and insurance)			
7. Alimony			
8. Unemployment compensation			
9. Any other taxed income			
Total 2021 Estimated Taxed Income (1 - 9)			

2021 Estimated Untaxed Income	Dependent Students	Father	Mother
	Independent Students	Student	Spouse
1. Payment to tax deferred pension and savings plans (paid directly or withheld from earnings). Including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D,E,F,G,H and S.			
2. Deductible IRA and/or Keogh, SEP, and SIMPLE payments.			
3. Child Support received for all children.			
4. Tax exempt interest income.			
5. Untaxed portions of IRA distributions.			
6. Untaxed portions of pensions.			
7. Living and housing allowances for clergy, military and others.			
8. Veteran's Non-educational benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and /or VA Educational Work-Study allowances.			
9. Any other untaxed income and benefits such as Workers Compensation, disability, etc.			
10. Cash support or money paid on behalf of the student or the family.			
11. Cash or any money paid on your behalf, not reported elsewhere on this form.			
Explain Type -			
Explain Type -			
Total 2021 Estimated Untaxed Income (1-12)			

**\*If you submit this form after 1/1/2022, you must submit copies of your 2021 W2s, 1099's, and a signed copy of your 2021 Tax return.**

**8. Explanation and Certification**

1. Please explain your special circumstance and provide specific details about the changes in your financial situation that has occurred since 2019. Be sure your explanation includes a timeline of the income changes, and relevant information, such as employer names, and etc. (If additional room is needed a typed or separate page will be accepted)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. Did the COVID-19 Pandemic contribute to cause of your financial changes?      Yes (Please, explain below)      No

\_\_\_\_\_

\_\_\_\_\_

**CERTIFICATION STATEMENT - Each person signing below certifies the submitted information is true and correct to the best of their knowledge and belief. I/we understand that underestimating projected income could result in reduced eligibility and/or repayment of aid and/or denial of future reviews/appeals, in this year or following years. I/we understand that the office may request additional documentation.**

**Signing for someone else is fraud, even with their permission. ELECTRONIC SIGNATURES ARE NOT ACCEPTED.**

Student's Signature: \_\_\_\_\_

Student's Name (Print): \_\_\_\_\_ Date: \_\_\_\_\_

Parent's Signature: \_\_\_\_\_  
**(REQUIRED FOR DEPENDENT STUDENTS ONLY)**

Parent's Name (Print): \_\_\_\_\_ Date: \_\_\_\_\_

**Federal Warning: If you purposely give false or misleading information you may be fined, sentenced to jail, or both.**

Under the Higher Education Act of 1965, the Financial Aid Office has full discretion under the Professional Judgment clause to either approve or deny requests as they determine appropriate. An aid administrator's decision regarding adjustments is final and cannot be appealed to the Department.

Once all documents are received the review will take 4-6 weeks. Failure to submit application materials together in a single submission will delay processing. If additional information is needed after all initial items are submitted, we will email the student with our request.

Submit this form and all other required documents to the Office of Financial Aid at McKendree University via mail using the address listed below, by fax at 618-537-6530, or in person Lebanon Campus Old Main 1<sup>st</sup> Floor

## Special Conditions Checklist -

Use this list to review that you have completed all the requirements for a Special Conditions. Submitting incomplete applications will delay your processing, and could lead to an incomplete review/denial of your request. The Office of Financial Aid is not responsible for requesting all your Special Conditions paperwork, as you are submitting a request for our review. We are ready to assist you through this process, but due the nature of this application we will not be responsible for follow up and reminders of incomplete forms, as sometimes income situations change that no longer require this application.

- Completed form in full, left no answer blank as applicable. Where noted you filled in "0".
- Attached 2019 Tax Documents as listed in Section 2
  - Student Tax Documents for 2019 (Spouses if student is a married independent)
  - Parent Tax Documents for 2019
- Attached supporting documentation to your Special Condition Type section
  - Review your selection of this section and be sure the choices you chose for your application have supporting documents. See section 5 for requirements.
- Section 6 – If you listed . . .
  - 2020 as the year with the lowest annual income –
    - You are submitting signed 1040's and W2s for all those in the household.
  - 2021 as the year with the lowest annual income –
    - Most recent paystubs from all current jobs for all those in the household
    - Part 7 – Estimated Income Table is complete
    - If you are submitting after 1/1/22 you have provided 2021 W2s, and signed 1040s for all those in the household
- Explanation- you have provided a paragraph on the form, or a typed letter that states why you are applying for a special conditions and references your Special Condition Type, and provides a timeline.
- Certification was completed and signed by all respective parties.