

SPECIAL CIRCUMSTANCE FORM

2026-2027

STUDENT'S NAME: _____ MSJ ID #: _____

PERMANENT ADDRESS: _____

This appeal does not guarantee a change in your Financial Aid Package

INSTRUCTIONS: This form should be completed by families who are experiencing changes in their 2025 financial status or who have unusual expenses as a result of one or more of the following situations. Please check all that apply, provide as much explanation as possible, attach the appropriate documentation, then sign and return all information directly to the Student Administrative Services Office to request a review of your 2026-2027 financial aid application.

SPECIAL CIRCUMSTANCES: Please check the item(s) below which describe your current situation.

1) You or your parent(s)'/spouse's 2026 income will be **significantly** lower than your 2024 income due to:

A change in employer. Effective Date: _____

Required Documentation:

- Complete the estimated income section on page 3.
- Letter from employer indicating last day of employment and amount of benefits to be paid out (e.g., severance pay, vacation pay, etc.)
- Copy of the final pay stub from previous job.
- Letter from new employer indicating start date and pay rate, and a copy of the most recent pay stub from your current job.

Loss of job or retirement from job. Effective Date: _____

Required Documentation:

- Complete the estimated income section on page 3.
- Letter from employer indicating last day of employment and amount of benefits to be paid out (e.g., severance pay, vacation pay, etc.)
- Copy of the final pay stub from previous job.
- Notice from Bureau of Employment Services, which indicates eligibility for unemployment compensation.

A reduction in or loss of child support, social security benefits, or other benefits received.

Required Documentation:

- Complete the estimated income section on page 3.
- Copy of a notice of benefit termination, or a copy of the court order that specifies when payments cease.

Receipt of a lump-sum payment in 2024 which will not be received in 2026.

Required Documentation:

- Complete the estimated income section on page 3.
- Copy of 2024 federal tax return.
- Provide documentation of source of lump sum payment.
- Provide documentation of how the lump sum payment was used.

Separation or divorce after filing the 2026-2027 FAFSA. Separation/Divorce Date: _____

Required Documentation:

- Copy of divorce decree or separation agreement, if available.
- Use the back page to list the name and address of spouse, custodial parent, and any agreements for payment of University expenses.
- Copy of 2026 federal tax return.
- Copy of W-2 forms from both tax filers.

Other: _____

2) **You or your parent(s)'/spouse's 2024 income does not accurately reflect your available income because:**

In 2026-2027, the family will pay tuition of more than \$3500 to private elementary or high school (s). Do not include the amount of tuition paid for college student(s). The amount to be paid is \$ _____

Required Documentation:

- Letter from school(s) stating the name of each child enrolled for the 2026-2027 school year, his/her grade level, and the amount of **tuition to be paid. The amount reported should be reduced by any scholarships, grants or need-based aid the student will receive. Please do not include any fees.**
- Complete the information requested below.

Child's Name	Age	Grade	Elementary/Secondary School	Tuition

In 2025, the family paid more than 11% of their adjusted gross income for medical and/or dental expenses which was not covered or reimbursed by insurance. The amount paid was \$ _____

Required Documentation:

- Copy of 2025 1040 Schedule A (if Schedule A was not filed, submit a statement from your health insurance provider indicating amount of bills not covered by insurance. Attach a statement as to the portion actually paid during 2024.)
- If you wish to explain any unusual medical expenses, please do so below. Continue on page four if more space is needed.

- 3) Use the space on page 4 to explain the circumstances affecting your ability to contribute to your education costs (attach additional pages if necessary).
- 4) If you checked any item under section #1, you must complete the estimated income section(s) on page 3.
- 5) Complete the attached Verification Worksheet with all documentation for review to be considered

Appeals will NOT be considered until all supporting documents and tax returns are submitted to the Student Administrative Services Office.

ESTIMATED 2026 INCOME

Please complete this section if the family (including parents', stepparents', and/or student's) income will DECREASE in 2026. You should provide your best estimates of the amounts you will receive from all sources (include taxable and non-taxable income) from January 1, 2026 through December 31, 2026.

1. Parent(s) Information

Father's 2026 anticipated gross earned income \$ _____

Mother's 2026 anticipated gross earned income \$ _____

2026 Interest/Dividend Income \$ _____

Alimony Received \$ _____

Unemployment Compensation \$ _____

Family's 2026 other taxable income \$ _____

Child Support \$ _____

Welfare Benefits \$ _____

Worker's Compensation \$ _____

Disability Benefits \$ _____

Family's 2026 other non-taxable income not listed above. Circle those that apply: interest on tax-free bonds, IRA/KEOGH plans, untaxed pensions, untaxed capital gains, and living allowance for military and clergy. \$ _____

TOTAL \$ _____

2. Student/Spouse Information

Student's 2026 anticipated gross earned income \$ _____

Spouse's 2026 anticipated gross earned income \$ _____

2026 Interest/Dividend Income \$ _____

Alimony Received \$ _____

Unemployment Compensation \$ _____

Family's 2026 other taxable income \$ _____

Child Support \$ _____

Welfare Benefits \$ _____

Worker's Compensation \$ _____

Disability Benefits \$ _____

Family's 2026 other non-taxable income not listed above. Circle those that apply: interest on tax-free bonds IRA/KEOGH plans, untaxed pensions, untaxed capital gains, and living allowance for military and clergy. \$ _____

TOTAL \$ _____

STATEMENT AND CERTIFICATION

I (We) hereby affirm that all information reported on this form and any attachments hereto is true, complete, and accurate to the best of our knowledge. I (We) understand that if I (we) receive federal student aid based on incorrect information, I (we) will have to pay it back; I (we) may also have to pay fines and fees. If I (we) purposely give **false or misleading information** on this form, I (we) may be fined \$10,000, sent to prison, or both.

PLEASE NOTE: If this form is submitted after January 1, 2027 you must include a signed 2026 federal tax return and 2026 W-2 forms.

Student's Signature: _____ Date: _____

Spouse's Signature: _____ Date: _____

Student Email: _____

For Dependent Student's Only:

Father/Stepfather's Signature: _____ Date: _____

Mother/Stepmother's Signature: _____ Date: _____

Parent Email: _____

EXPLANATIONS/ADDITIONAL COMMENTS: (Attach a separate sheet if additional space is needed.)

This appeal does not guarantee a change in your Financial Aid Package

COUNSELOR NOTES:

**RETURN COMPLETED FORM TO THE MOUNT ST. JOSEPH UNIVERSITY
STUDENT ADMINISTRATIVE SERVICES
5701 DELHI ROAD
CINCINNATI, OH 45233-1670**



U.S. Department
of Education

DEPENDENT 2026-2027 VERIFICATION WORKSHEET FEDERAL STUDENT AID PROGRAM



MOUNT ST. JOSEPH
UNIVERSITY

You must complete and sign this worksheet

Non-Scholarship aid will not be available until the verification process, as outline on this worksheet, is complete. Preliminary Awards are estimates of eligibility. Any delay can cause the loss of eligibility or limited aid sources. Failure to complete verification prior to the last day of enrollment can result in total loss of eligibility.

A. Student Information

Check one: Incoming Freshman or Transfer Student Continuing Student

Last Name _____ First Name _____ M.I. _____ MSJ Student ID # (required for completion) _____

Address (include apt. # if applicable) _____ Date of Birth _____

City _____ State _____ Zip _____ Phone Number (include area code) _____

B. Family Information

Family Size - Includes the following:

- The student.
- The student's parents, even if the student is not living with them. Exclude a parent who has died or is not living in the household because of separation or divorce. Include a parent who is on active duty in the U.S. Armed Forces apart from the family.
- The student's siblings if the following are true:
 - They live with the student's parents (or live apart because of college enrollment),
 - They receive more than half of their support from the student's parents, and
 - They will continue to receive more than half their support from the student's parents during the award year.
- Other persons if the following are true:
 - They live with the student's parents,
 - They receive more than half of their support from the student's parents, and
 - They will continue to receive more than half their support from the student's parents during the award year.

The provided criteria for "dependent children" or "other persons" align with the requirement that family size align with whom the parent could claim as a dependent on a U.S. tax return if the parent were to file a U.S tax return at the time of completing the 2026-2027 FAFSA. As a result, the parent should not include any unborn children in the family size.

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

Full Name	Age	Relationship to Student
		<i>Self</i>

C. Student Income Information

1. TAX RETURN FILERS:

Important Note: The instructions below apply to the student and spouse (if the student is married). Notify the financial aid office if the student or spouse filed separate IRS income tax returns for 2024 or had a change in marital status after December 31, 2024.

Instructions: Complete this section if the student and spouse filed or will file a 2024 IRS income tax return(s). As part of federal student aid eligibility, students, and spouses (as appropriate), will be required to consent and approve sharing and importing income and tax information from the IRS to the FAFSA form, even if the attempt to obtain or use such data is ineffective. In other words, if the student and spouse filed separate 2024 IRS income tax returns, both must provide consent and approval to share and import income and tax information from the IRS. In most cases, no further documentation is needed to verify 2024 income information that was transferred into the student's FAFSA using income and tax information directly from the IRS.

If 2024 income tax return information for the student (or spouse, if applicable) was not available or could not be used, the student should provide the institution with a 2024 IRS Tax Return Transcript(s) or a signed copy of the 2024 income tax return and applicable schedules.

A 2024 IRS Tax Return Transcript may be obtained through:

- Get Transcript by Mail – Go to www.irs.gov, click "Get Your Tax Record." Click "Get Transcript by Mail." Make sure to request the "Return Transcript" and NOT the "Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- Get Transcript Online – Go to www.irs.gov, click "Get Your Tax Record." Click "Get Transcript Online." Make sure to request the "Return Transcript" and NOT the "Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.
- Automated Telephone Request – 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- Paper Request Form – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

2. TAX RETURN NON-FILERS: Complete this section if student will not file and is not required to file a 2024 income tax return with the IRS.

Student not employed; no earned income in 2024
 Student employed and completed info. Every employer, even if they didn't issue a W-2, must be listed. W-2s must be provided if issued.

Employer's Name	W-2 Issued?	2024 Income
Total Amount Earned from work		\$

D. Parent'(s) Income Information

1. TAX RETURN FILERS:

Important Note: The instructions below apply to each parent included in the household. Notify the financial aid office if the parents filed separate IRS income tax returns for 2024 or had a change in marital status after December 31, 2024.

Instructions: Complete this section if the parents filed or will file a 2024 IRS income tax return(s). As part of federal student aid eligibility, parents will be required to consent and approve sharing and importing income and tax information from the IRS to the FAFSA form, even if the attempt to obtain or use such data is ineffective. In other words, if the parents filed separate 2024 IRS income tax returns, both must provide consent and approval to share and import income and tax information from the IRS. In most cases, no further documentation is needed to verify 2024 income information that was transferred into the student's FAFSA using income and tax information directly from the IRS.

If 2024 income tax return information for the parents was not available or could not be used, the parents should provide the institution with a 2024 IRS Tax Return Transcript(s) or a signed copy of the 2024 income tax return and applicable schedules.

A 2024 IRS Tax Return Transcript may be obtained through:

- Get Transcript by Mail – Go to www.irs.gov, click "Get Your Tax Record." Click "Get Transcript by Mail." Make sure to request the "Return Transcript" and NOT the "Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- Get Transcript Online – Go to www.irs.gov, click "Get Your Tax Record." Click "Get Transcript Online." Make sure to request the "Return Transcript" and NOT the "Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name,

and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.

- Automated Telephone Request – 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- Paper Request Form – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

2. TAX RETURN NON-FILERS: Complete this section if parent(s) will not file and are not required to file a 2024 income tax return with the IRS.

- Parent(s) not employed; no earned income in 2024
- Parent(s) employed and completed info. Every employer, even if they didn't issue a W-2, must be listed. W-2s must be provided if issued.

Employer's Name	W-2 Issued?	2024 Income
Total Amount Earned from work	\$	

E. Certification and Signatures

Each person signing below certifies that all of the information reported is complete and correct. The student and one parent whose information was on the FAFSA must sign and date.

WARNING: If you purposefully give false or misleading information on this worksheet, you may be fined, sentenced to jail, or both.

Student Signature _____

Date _____

Parent Signature _____

Date _____

Do not mail this worksheet to the U.S. Department of Education. Mail, fax, or bring to Mount St. Joseph University. Keep a copy for your records.

*Extension filing will require the completion of verification again after taxes are filed and could result in loss of aid eligibility including a balance owed immediately to Mount St. Joseph University.

**Office of Student Administrative Services
Mount St. Joseph University
5701 Delhi Road, Cincinnati, OH 45233-1670
Phone – (513) 244-4418
Fax – (513) 244-4201**