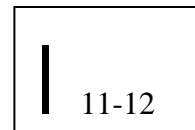


Important Information about Submitting a Special Circumstances Appeal



Your eligibility for financial aid is based on the following information from the 2011-2012 Free Application for Federal Student Aid (FAFSA):

- 2010 income
- asset information
- household size and number of family members in college

We realize the income and assets reported on your FAFSA may not reflect your family's current situation. The Office of Financial Aid offers you the opportunity to report unusual financial circumstances that may affect your ability to contribute toward your educational costs. **There is no guarantee an appeal will result in more aid or different types of aid awarded to you.**

Note the following information **before** you complete the Special Circumstances Appeal Form:

- Appeals for income reduction cannot be submitted prior to May 1, 2011. Appeals for household reduction due to death/divorce may be submitted earlier with appropriate documentation.
- Our policy requires a minimum reduction in total combined family income (student and/or parents) of 20% from 2010 to 2011. Complete the formula below.
- For appeals submitted in November/December 2011, the 2011 Federal tax return and W-2 forms will also be required.

Amounts of Student/Spouse Actual 2010 Income: \$ _____ #1
Amounts of Student/Spouse Anticipated Total 2011 Income: \$ _____ #2
Subtract line #2 from line #1 \$ _____ #3
Total from line #3 \$ _____ divided by amount in line #1 \$ _____ = % _____ #4

Is the amount in line #4 20% or higher?

___ No. **STOP HERE. DO NOT SUBMIT THE SPECIAL CIRCUMSTANCES APPEAL FORM**

___ Yes. Complete the 2011-2012 Verification Form and Special Circumstances Appeal Form, providing all requested documentation. **Incomplete appeals will not be processed.**

- If a Special Circumstances Appeal was completed for the 2010-2011 academic year and the 2010 projected total combined family income was underestimated by 20% or more, you are ineligible for an appeal until you and/or your spouse have completed 2011 federal income tax returns. Copies of 2011 federal income tax returns will be required.
- We are required by Federal regulations to verify current information before processing a Special Circumstances Appeal Form. You must complete a 2011-2012 Verification Worksheet and provide copies of all requested federal tax returns. If verification of 2010 income results in an increased expected family contribution, we are required to recalculate your financial aid eligibility.
- If your Special Circumstances Appeal pertains only to increased medical/dental or elementary/secondary tuition expenses, you must still complete a 2011-2012 Verification Worksheet and provide copies of all requested federal tax returns.
- This appeal is in effect for the 2011-2012 academic year. Policies and procedures are subject to change as influenced by institutional and regulatory changes.
- The following situations can not be considered for a Special Circumstances Appeal:
 - High consumer debt, including credit cards
 - Home mortgage expenses
 - Car payments
 - Changes in seasonal employment or loss of overtime

If you determine that you have a qualifying special circumstance, contact Kirtland Community College, Financial Aid Office at (989) 275-5000 ext. 257 to request a Special Circumstances packet.