



Students with Special and/or Unusual Circumstances

CHAMBERLAIN UNIVERSITY

When students or their families experience a change in financial circumstances, the information on the Free Application for Federal Student Aid (FAFSA) may no longer accurately reflect their financial situation. Chamberlain University may consider special and unusual circumstance(s) that impact a student or family's ability to pay for college that is not represented in the FAFSA. A financial aid administrator may adjust a student's income and tax data, dependency status or cost of attendance to more accurately reflect their household's financial situation and ability to pay for school.

SPECIAL CIRCUMSTANCE

If a student or their family undergo significant changes to their financial situation that are not reflected on the FAFSA, they may request a Special Circumstance review by the institution which may result in a recalculation of their federal financial aid eligibility by adjusting the income and tax data reported on their FAFSA or by adjusting the student's cost of attendance. For more information regarding the student's cost of attendance, please visit <https://www.chamberlain.edu/cost-of-attendance.pdf>.

All special circumstances must be accompanied by supporting documentation to prove the requested changes.

Please note that if a student already has the highest need for federal financial aid, there is no need to pursue a special circumstance to adjust income and tax data as the student already receives the maximum amount of federal financial aid. In addition, graduate students are only eligible for federally awarded non-need-based aid (Unsubsidized loans) which are not awarded based on need. Therefore, a graduate student would not benefit from pursuing a special circumstance to adjust income and tax data unless they are applying for or attempting to receive state funding. However, a highest-need or graduate student may pursue a special circumstance to adjust their cost of attendance.

EXAMPLES OF POTENTIALLY ELIGIBLE REASONS FOR A SPECIAL CIRCUMSTANCE REQUEST

- Change in employment status, income or assets
- Change in housing status (e.g., homelessness)
- Tuition expenses at an elementary or secondary school
- Medical, dental or nursing home expenses that are not covered by insurance
- Child or dependent care expenses
- Severe disability of the student or other member of the student's household
- Other changes or adjustments that impact the student's costs or ability to pay for college

UNUSUAL CIRCUMSTANCE

A student is considered to be financially dependent on their parents unless they meet one of the following criteria to be considered independent:

- Twenty-four years of age or older by January 1st of the school year for which the student is applying for aid
- Married or separated but not divorced
- Working towards a master's or doctorate degree
- Have children or dependents who live with them and receive more than half their support
- Currently serving on active duty in the U.S. Armed Forces for purposes other than training
- A veteran of the U.S. Armed Forces
- An orphan, in foster care or a ward of the court at any time since age 13
- An emancipated minor or in legal guardianship as determined by a court
- An unaccompanied youth who is homeless or at risk of being homeless

If a student does not meet at least one of the criteria listed above, they are not considered to be independent and must report their parent's financial information on the FAFSA. If a student has an unusual circumstance that will prevent them from being able to provide their parent's information on the FAFSA, they may qualify for a Dependency Override which would allow Chamberlain University to change the student to independent and process the FAFSA without the parent's information.

All requests must be accompanied by supporting documentation to prove the requested changes.



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EXAMPLES OF POTENTIALLY ELIGIBLE REASONS FOR AN UNUSUAL CIRCUMSTANCE REQUEST

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status
- Parental abandonment or estrangement
- Student or parental incarceration
- An abusive family environment (e.g., sexual, physical or mental abuse or other forms of domestic violence)
- Parents lack the physical or mental capacity to raise a child
- The whereabouts of the parents are unknown or the parents cannot be located
- Parents hospitalized for an extended period
- An unsuitable household (e.g., a child removed from the household and placed in foster care)
- A married student's spouse dies or the student gets divorced

THE BELOW CONDITIONS DO NOT QUALIFY AS AN UNUSUAL CIRCUMSTANCE

- Parents refuse to contribute to the student's education
- Parents are unwilling to provide information on the application or verification documentation
- Parents do not claim the student as a dependent for income tax purposes
- The student demonstrates total self-sufficiency

Students who believe they meet the criteria for a special or unusual circumstance should contact their student finance advisor to discuss the next steps.