The University of Denver understands that special circumstances occur which may affect a student's financial aid eligibility. The Financial Aid Special Circumstances Committee will review each request for change on an individual basis. Please note that submission for review will not guarantee changes in financial aid files nor prevent any late charges that may be applied to a student's tuition account balance. All decisions are final.

NOTE: As part of the review process, the Financial Aid Special Circumstances Committee looks at the student’s current financial aid offer. It is expected that all financial aid options have been explored and exhausted before coming to the committee, including federal student loans.

Submitting additional documentation:
We know that, given the sudden nature of many emergencies, you might not be able to include extensive documentation for your situation. Please complete this form as best you can with the information and documentation that you have available, and our advisors will work with you to understand and address your circumstances. If you have questions or need to submit additional documentation, please email finaid@du.edu.

The following are examples of special circumstances:
- Loss or reduction of employment, wages, or unemployment compensation
- Additional costs incurred as a result of a student's disability
- Excessive medical or dental expenses not covered by insurance (documentation must be submitted) that exceed 7.5% of the family's or student's Adjusted Gross Income
- Bankruptcy or foreclosure
- Divorce or separation of parents (legal documentation must be submitted)
- Forgiveness (whole or partial) of one-time lump sum payments are only taken into consideration if the money was used to offset the above-mentioned circumstances. Documentation must be provided.
- Loss of child support

The following do not constitute special circumstances:
- Reduction in 401K values
- Reduction in investment values
- Debt to income ratios
- Parents' refusal to contribute to the student's education
- Parents' inability or unwillingness to borrow Parent PLUS loans
- Lack of credit worthy co-signers
Explanation of Re-evaluation:
Please explain the reason why this special request is being made and explain the specific fiscal impact:
Reduction of Income or Job Loss for 2024:
Please complete the table below and provide documentation if you have experienced job loss or reduction of income:

Date of job termination or reduction: ________________________________

<table>
<thead>
<tr>
<th>2024 Gross Income</th>
<th>Earned Income (Year-to-Date)</th>
<th>Estimated Income (Present to Year-End)</th>
<th>= 2024 Total Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages, salaries, tips:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Parent 1 Name:</td>
<td>+</td>
<td>=</td>
</tr>
<tr>
<td></td>
<td>Parent 2 Name (if applicable):</td>
<td>+</td>
<td>=</td>
</tr>
<tr>
<td></td>
<td>Student (if applicable):</td>
<td>+</td>
<td>=</td>
</tr>
<tr>
<td>Net income or loss from business or farm:</td>
<td>+</td>
<td></td>
<td>=</td>
</tr>
<tr>
<td>Unemployment compensation:</td>
<td>+</td>
<td></td>
<td>=</td>
</tr>
<tr>
<td>Severance pay or vacation payouts:</td>
<td>+</td>
<td></td>
<td>=</td>
</tr>
<tr>
<td>Other taxable income:</td>
<td>+</td>
<td></td>
<td>=</td>
</tr>
</tbody>
</table>

Required Documentation:  
Please submit any additional documentation that supports your explanation for this request. These may include (but are not limited to):

- Parent(s) 2023 federal tax return
- Parent(s) 2023 W-2s
- Statement from employer regarding termination
- Pay stub reflecting change in income or wages
- New employer pay stub showing new wages
- Documentation of unemployment benefits
- Documentation of excessive medical or dental expenses not covered by insurance
- Certificate of divorce or separation
- Business tax returns and balance sheets

Do you have any comments about the documentation you are submitting to support your appeal? (optional)
Any incomplete request forms will not be reviewed until all necessary documentation has been submitted. Once your request is complete, you will be notified via e-mail of the outcome. The review process may be extended if there is more documentation or clarification needed.

Certification and Signature

By signing, you have certified that the information provided on this form is true and correct to the best of your knowledge. You understand that this does not guarantee any changes to your original financial aid offer, late fees accrued on any remaining account balance are your sole responsibility, and some aid may be adjusted if you are offered other sources of aid. You also understand that if you receive any additional aid as a result of this appeal, it is only applicable for this academic year.

Additionally, you understand that to receive any DU Supplemental Grant funds you've been awarded because of this appeal, you must accept a portion of your Federal Direct Loan(s):

- First-year students must accept at least $3,500 in Direct Loans
- Second-year students must accept at least $4,500 in Direct Loans
- Third- and fourth-year students must accept at least $5,500 in Direct Loans

Student Signature _______________ Date ____________

Parent/Guardian Signature _______________ Date ____________