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### Financial Aid Office

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financialaid.oneonta.edu

The Department of Education's philosophy is that the best indicator of your and your family's ability to contribute towards your educational costs is your income from the last completed tax year. As a result your 2012-2013 financial aid is based upon the information you supplied on your 2012-2013 Free Application For Federal Student Aid (FAFSA) which reflects information contained on your 2011 Federal income tax returns.

Occasionally due to circumstances beyond the family's control this income is not the best indicator of the family's ability to contribute towards educational costs. Each financial aid office has the ability to use their professional judgment to change certain data elements to better reflect the family's ability to contribute towards educational costs. If you have not already filed the 2012-2013 FAFSA you must, reporting actual 2011 income information. After the application is processed we may make changes based on special circumstances.

Listed below are some common reasons for requesting special circumstances with recommended documentation for submission. Documentation should be submitted with a cover letter that clearly identifies the student's name and ID number.

#### Reason

The student or student's parent(s) experienced a substantial loss in earnings *due to circumstances beyond his or her control* since the last completed tax year. The loss of employment must be at least 12 weeks.

#### Documentation

- Reason for loss of earnings
- Copy of most recent federal income tax return (signed) and W2 wage statements
- Total estimated 2012 income

Itemize all gross income earned to date. Include any of the following sources of income:

- Year to date gross income from wages (recent paystub)
- Disability payments
- Worker's compensation
- Unemployment benefits
- Alimony
- IRA distributions
- Income from business/farm/rental properties
- Child Support
- Severance Pay

If this loss of income occurs after November 2012, a copy of the 2012 income tax return must be submitted.

#### Reason

The student or student's parents experienced unusually high medical or dental charges not covered by insurance.

#### Documentation

- Document total medical payments with an itemized statement of charges and payments by hospital/doctor/dentist in 2011 or 2012
- Document the amount covered by insurance

After this office reviews your special circumstances you will be notified in writing of the findings, informed of any changes we made to your application and instructed on how to proceed. **This list is not exhaustive.** If you feel there are other special circumstances please visit with your financial aid counselor to discuss options that may be available to you.

**Note: Financial Aid awards are contingent upon the College receiving adequate federal funds to support these programs. In the event of any changes, you will be notified. State and federal budget discussions may lead to changes in funding levels, cost increases, or regulatory changes.**

*The State University of New York College at Oneonta completely subscribes to all Federal and State Civil Rights Laws prohibiting discrimination at institutions of higher education. The State University of New York College at Oneonta aspires to provide an environment of inclusion for all its employees and students. It is the policy of our College to provide equal employment and educational opportunities for all qualified people. The College shall not discriminate against any employee or applicant for employment or admission to the College because of race, color, gender, religion, age, pregnancy, national origin (including ancestry), disability, being a disabled veteran or veteran of the Vietnam era, sexual orientation, gender expression and gender identity, marital status, or any other protected category.*