

2019-2020 Special Conditions Form

If your family has experienced a major reduction in income, the Financial Aid Office may be able to reevaluate your financial need based on your 2018 income or your total projected 2019 income. Please realize that aid funds are limited and, if additional aid is available, it will usually take the form of a new or increased loan.

Because many situations require your final 2018 income data, **you must wait until after 1/1/2019 to submit this form**, but you may begin collecting the data earlier.

- If you had to provide parent data on your FAFSA, complete this form as a “**Dependent**” student.
- If you were not required to provide any parent data on your FAFSA, complete this form as an “**Independent**” student.

Please provide as much information as possible. Each request is evaluated on a case-by-case basis. Because of the individualized nature of these requests, we may need to request additional information. If we do, we will contact you after our initial review.

Frequently Asked Questions

1) **If I submitted an approved Special Conditions Form for 2018-19, do I need to resubmit all of my documents?**

If we reevaluated your eligibility for 2018-19 aid based on projected 2018 income, we need final tax data to evaluate your 2019-20 eligibility. Please submit this form, and the documents requested in **Part II and IV**. If you have not yet filed 2018 taxes, please keep in mind that you will be required to submit them once they are complete. If you previously submitted the 2017 tax documentation listed in Part 4, you don’t need to resubmit it.

2) **What if I have business, self-employment, or irregular income?**

For reductions in 2018 income:

We are unable to accurately predict business or self-employment income without your final federal tax return. Please submit a copy of your (or your parents) 2018 tax return (IRS Form 1040, 1040A, 1040EZ).

For reductions in 2019 income:

We are unable to accurately project irregular income (self-employment, businesses, overtime or irregular hours) before the year is over. We can’t process your request until you have filed your 2019 taxes and can provide a Tax Return. If your request is submitted in 2020, we can usually retroactively award you any federal aid for which you were eligible for fall 2019.

3) **What if I have a tax extension for 2018?**

Please follow the instructions in Part II and provide your 2018 year-end tax data (i.e. W-2s, final paystubs). If you are unable to provide a final 2018 tax transcript data by 6/1/2019 because of an approved tax extension, you must:

Submit a copy of your [2018 IRS form 4868](#) by 6/1/2019.

Please keep in mind that if there were any errors in the data you provided for 2018, we might have to reduce your aid. These changes will occur **after** your aid has disbursed for the fall semester and may result in a balance to the university, which may prevent students from registering for spring classes if not paid immediately.

Part II - Adjustment Type

Check all the conditions below that describe your situation and **attach the required documentation**.

- Parent or spouse of student died after filing 2019-20 FAFSA.
 - Enter the date of death: _____
 - Attach** a copy of the death certificate.
- Parents have separated or a married independent student has separated, after filing 2019-20 FAFSA.
 - Enter date of marital separation: _____.
 - Attach** a copy of legal separation agreement or official letter from attorney stating when legal proceedings will begin.
- Loss of one-time income source received in **2017** (i.e. severance, 401k distribution, pension distribution, etc)
 - Source of income: _____
 - Attach** supporting documentation of lost income source
- Untaxed income received in **2017** has ceased or has been reduced (i.e. child support ended).
 - Enter date of change: _____.
 - Attach** supporting documentation of lost untaxed income. (Example: Divorce agreement for child support change.)
- Parent, spouse or student suffered permanent and total disability **after January 1, 2018**.
 - Enter date of disability: _____.
 - Attach** a signed letter from a physician stating the extent and duration of disability
 - Attach** documentation of year-to-date income
 - Attach** a Disability Benefit Statement from the Social Security Administration
- Parents of a dependent student or an independent student (and spouse, if married) experienced a significant reduction in annual income since **2017** because of job loss or reduction in pay/hours.
- Parent/spouse/student reported unusually high **medical expense deductions** on their 2017 or 2018 federal tax return.
 - Which year were they highest? ___2017 ___ 2018
 - Submit a signed copy of your 2017 or 2018 Tax Return and a copy of your **IRS Schedule A (Itemized Deductions)**
We can only consider medical expenses that were already reported on your federal tax return.

Part III – Required Documentation (forms without documentation will not be reviewed)

- 1) **Explanation of Special Circumstances** (to be completed by parent or independent student): Please provide specific details about the changes in your financial situation since 2017. Include a timeline of any income changes and relevant employer names.

- 2) **Will your total annual household income be lowest for 2018 or 2019 (check one)?** ___ 2018 ___ 2019
- 3) Provide the required documentation **for the year you selected above.**

Required Documentation for 2018:

- Dependent Students: Parents signed 2018 Tax Return (1040EZ, 1040, 1040A) **and 2018 W2s**
- Independent Students: Student (and spouse, if married) signed 2018 Tax Return (1040EZ, 1040, 1040A) **and 2018 W2s**

Required Documentation for 2019:

- Employer letter/document stating when your employment ended or changed.
- Unemployment Benefits Statement, if applicable
- Final Payscale from prior job (with details about your current and year-to-date earnings)
- Most recent pay stubs from all current jobs for student and parents or spouse.
- Estimated 2019 Worksheet in Part IV (next page)

If you have self-employment income, business income, inconsistent hours, or overtime pay, we may not be able to process your request until your 2019 taxes have been filed.

- 4) **All students must attach all of the documentation listed below.**

- Student's** 2017 signed Tax Return (1040EZ, 1040, 1040A)
- Student's** 2017 W2 (or 1099) forms for all 2017 employers
- If student did not file, IRS "Verification of Non-filing Letter"

Dependent Students must also submit:

- Parent's** 2017 signed Tax Return (1040EZ, 1040, 1040A)
(If your parents didn't file a joint return we need Tax Returns for both parents from part I.)
- Parent's** 2017 W2 (or 1099) forms for all 2017 employers
- If parent's did not file, IRS "Verification of Non-filing Letter"

Married Students must also submit:

- Spouses** 2017 signed Tax Return (1040EZ, 1040, 1040A)
- Spouses** 2017 W2 (or 1099) forms for all 2017 employers
- If spouse did not file, IRS "Verification of Non-filing Letter"

If you submit this form after 1/1/2020, you must also submit copies of your **2019** W2 or 1099 forms listed above, and a signed copy of your **2019** Tax Return (1 page EZ or 2 page 1040/1040A).

Part IV- Estimated 2019 Income

If your total 2019 income will be lower than your 2018 income, you must complete this section.

- Complete both tables. Report all of your income before exemptions, adjustments, and deductions.
- Include all income/benefits that you or your parents/spouse expect to receive from 1/1/2019 through 12/31/2019.
- Complete all items. If an item doesn't apply, you must **enter "0"**.

2019 Estimated Gross Taxable Income	Dependent Students Only:	Father	Mother
	Independent Students Only:	Student	Spouse
1. Wages, salaries, tips (include severance pay)		\$	\$
2. Pensions and annuities		\$	\$
3. Interest and dividends and capital gains		\$	\$
4. Business or farm income		\$	\$
5. Social Security benefits (taxable)		\$	\$
6. Income received from rents after expenses (mortgage interest, taxes, and insurance)		\$	\$
7. Alimony		\$	\$
8. Unemployment compensation		\$	\$
9. Any other taxed income		\$	\$
Total 2018 Estimated Taxed Income (1 - 9)		\$	\$

2019 Estimated Untaxed Income	Dependent Students Only:	Father	Mother
	Independent Students Only:	Student	Spouse
1. Payment to tax deferred pension and savings plans (paid directly or withheld from earnings). Including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D,E,F,G,H and S.		\$	\$
2. Deductible IRA and/or Keogh, SEP, and SIMPLE payments.		\$	\$
3. Child Support received for all children.		\$	\$
4. Tax exempt interest income.		\$	\$
5. Untaxed portions of IRA distributions.		\$	\$
6. Untaxed portions of pensions.		\$	\$
7. Living and housing allowances for clergy, military and others. <ul style="list-style-type: none"> • Include cash payments or cash value of benefits. • Exclude rent subsidies for low income housing. • Members of the military should only report their total Basic Allowance for Subsistence (BAS) benefits for 2019. Do not report any military housing benefits (BAH, BAQ, or the value of on-base military housing). 		\$	\$
8. Veteran's Non-educational benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and /or VA Educational Work-Study allowances.		\$	\$
9. Any other untaxed income and benefits such as Workers Compensation, disability, etc.		\$	\$
10. Cash support or money paid on behalf of the student or the family.		\$	\$
11. Cash or any money paid on your behalf, not reported elsewhere on this form.			
List Type:		\$	\$
List Type:		\$	\$
List Type:		\$	\$
Total 2019 Estimated Untaxed Income (1-12)		\$	\$

Part V - CERTIFICATION

Because many situations require your final 2018 income data, **you must wait until 1/1/2019 to submit this form.**

- I understand that I must submit this form **after 1/1/2019**.
- I certify that the information on this form is true and correct to the best of my knowledge and belief.
- I understand that if I underestimate my income, I may have to repay any aid that I receive based on that data
- I understand that your office may need to request additional documentation.

Student Signature _____ Date _____

Parent Signature _____ Date _____

Name of Parent (please print) _____

You will receive a response to this request approximately 4 weeks after receipt of all required documentation.

Mail or	Fax or	In Person
Towson University Financial Aid 8000 York Road Towson, MD 21252-0001	410-704-2584	Enrollment Services Center Room 339 Monday – Thursday 8:00 – 5:00 Friday 8:00 – 4:30

Please do not submit forms by email.

Instead of calling to confirm receipt of faxes:

- Please wait at least 2 business days.
- Then check your online To-Do-List.