

Professional Judgment Outreach Video Transcript
Financial Aid Income and Expense Appeal Options
2021-2022 Award Year
English

Welcome to the presentation on Financial Aid appeal options for income and special expense. The Western Nebraska Community College Financial Aid Office wishes to inform students of opportunities for financial aid adjustments due to the recent unemployment of a family member or student, or other circumstances that have occurred and in which the information reported on your FAFSA or Free Application for Federal Student Aid is no longer an accurate reflection of your or your family's financial situation. As we find ourselves continuing to navigate the COVID-19 pandemic, these options have even more relevance for our students.

Today we will discuss the FAFSA, some general information you need to know when completing the FAFSA, circumstances in which you might wish to submit either an income change appeal or special expense appeal, the steps for completing and submitting the appeal, and how to contact the Financial Aid Office.

To give you some brief background information, when you complete the FAFSA, you must report the prior prior year's income and financial information for the time period requested for that year's FAFSA. For example, the 2021-2022 Free Application for Federal Student Aid will request tax information from the 2019 tax year. That is the information you must enter on, or have transferred from the IRS using the IRS Data Retrieval Tool, your FAFSA even if that information has changed significantly. However, if there has been a significant decrease, the professionals in the financial aid office at your school can make changes to some of those data elements to more accurately reflect your current financial situation with the outcome being that you may qualify for additional financial aid.

WNCC offers two types of appeals for these sorts of circumstances. Both can be located on our Financial Aid Forms page located on our website at <https://www.wncc.edu/admissions-aid/financial-aid/application-materials-deadlines> in the Forms & Materials section under the Financial Aid Appeal Forms heading. The two appeal forms are the Appeal Form for Income Change and the Appeal Form for Special Expense.

Let's start by discussing when you might choose to file an Income Change Appeal. The most common reason a student will file an Income Change Appeal is when there has been a reduction in the income from the tax year reported on the FAFSA. These can be for reasons such as unemployment or a reduction of hours or wages, retirement, separation or divorce of parents of a dependent student. The income loss can occur with a student or with one of the parents of a dependent student when parents' information was provided on the FAFSA. You may review the [WNCC Income Change Appeal form](#) for the full range of items allowable for appeal.

What are some items you should be aware of before filing an Income Change Appeal?

- You will be required to submit important documentation showing dates of changes in employment, prior year tax returns, unemployment benefit statements, pay stubs from employers, and other documents in order for the WNCC Financial Aid Office to accurately assess

whether you qualify for a financial aid adjustment and to determine the extent of the adjustment. Reading the instructions thoroughly and providing all the documents requested will allow us to make a quicker review of your appeal.

- Nevertheless, the appeal will take time. We realize there may be a number of students and families needing these adjustments, and we request your patience as well as your quick response if we ask for additional information or documentation. Be sure to check your WNCC email account on a regular basis so you can respond in a timely manner.
- If the Expected Family Contribution or EFC from your FAFSA is zero, there is no reason for you to submit an Income Change Appeal. The desired result from an Income Change Appeal is to lower the EFC which COULD result in additional Federal Pell Grant funding or need-based aid such as supplemental grants or work-study eligibility or Federal Direct Subsidized Loan eligibility. If your EFC is already zero, it cannot be lowered any further through this appeal. You can view your EFC on your WNCC financial aid offer letter located in the self-service section of your student portal.
- The federal calculation that determines your EFC already includes an income protection allowance to account for modest living expenses. Such expense items already allowed for in the calculation include food, housing, transportation, clothing and personal care, medical care, and taxes. For example, if you have excessive unreimbursed medical expenses paid out of pocket, we could only consider expenses that exceed the amount of the medical care income protection allowance already considered when calculating your EFC.
- Not all aid adjustment requests will result in increased aid. Each student's information submitted will be reviewed and evaluated on a case-by-case basis and tailored to the individual student's situation.
- Any financial aid adjustments made by WNCC are applicable to your calculation for aid at WNCC only. The adjustments do not transfer between institutions. If you are considering college attendance elsewhere, you would need to contact the Financial Aid Office at your other institution to determine your appeal options at their school.
- The school's decision about an aid adjustment are final and cannot be appealed to the U.S. Department of Education.
- You must also meet all other federal student aid eligibility requirements in order for an Income Change Appeal to be considered. For example, you must meet Satisfactory Academic Progress standards found on this policy page <https://www.wncc.edu/admissions-aid/financial-aid/policies>. If your FAFSA was selected for verification, the Financial Aid Office will let you know if any verification documents must be submitted before the Financial Aid Office can begin a review for the appeal.

The second type of appeal available at WNCC is a Special Expense Appeal. A Special Expense Appeal does not change the components entered on your FAFSA to reduce your EFC. Rather a Special Expense Appeal takes into consideration expense items you incur as a result of higher education. The college already calculates a student budget that is an estimate of cost components to attend college. Those cost components include: tuition and fees, books and supplies, room and board whether living on or off campus or with parents, transportation, and personal expenses.

Some items for which you might submit a Special Expense Appeal include:

- Child care or elder care costs you incur to attend classes, commute, or study.

- Purchase of a computer to do the work required for class.
- Transportation costs in excess of the amount already included in your student budget.
- Tuition and fees for enrollment above the 12 credit hours already included in your student budget.

You may review the [WNCC Special Expense Appeal form](#) for the full range of items allowable for appeal.

What are some items you should be aware of before filing a Special Expense Appeal?

- You will be required to submit important documentation to support your claim for appeal. Reading the instructions thoroughly and providing all the documents requested will allow us to make a quicker review of your appeal.
- The appeal will take time and we ask for your patience as well as your quick response if we ask for additional information or documentation. Be sure to check your WNCC email account on a regular basis so you can respond in a timely manner.
- A Special Expense Appeal will not result in eligibility for additional Pell Grant. It may provide additional eligibility for Federal Direct Loans.
- Not all aid adjustment requests will result in increased aid. Each student's information submitted will be reviewed and evaluated on a case-by-case basis and tailored to the individual student's situation.
- Any financial aid adjustments made by WNCC are applicable to your calculation for aid at WNCC only. The adjustments do not transfer between institutions. If you are considering college attendance elsewhere, you would need to contact the Financial Aid Office at your other institution to determine your appeal options at their school.
- The school's decision about an aid adjustment are final and cannot be appealed to the U.S. Department of Education.
- You must also meet all other federal student aid eligibility requirements in order for a Special Expense Appeal to be considered. For example, you must meet Satisfactory Academic Progress standards found on this policy page <https://www.wncc.edu/admissions-aid/financial-aid/policies>. If your FAFSA was selected for verification, the Financial Aid Office will let you know if any verification documents must be submitted before the Financial Aid Office can begin a review for the appeal.
- General financial aid eligibility requirements are listed on this page <https://www.wncc.edu/admissions-aid/financial-aid/policies>.

If you believe you might qualify for either an Income Change Appeal or a Special Expense Appeal due to a drop in income or other circumstances described, follow these steps:

- Thoroughly review the applicable appeal form found on this page <https://www.wncc.edu/admissions-aid/financial-aid/application-materials-deadlines>.
- Financial aid adjustments cannot be made for an academic year that has ended or if a student is no longer enrolled.
- Gather all documentation requested, complete the form, sign and submit the form to the WNCC Financial Aid Office:
 - Upload through our secure file transfer at <https://docsafe.wncc.edu/filedrop/FINAID>, or
 - Fax to 308-635-6732, or

- Mail to WNCC Financial Aid Office, 1601 East 27th Street, Scottsbluff, NE 69361, or
- Hand deliver to the same address listed above in Scottsbluff or to the Alliance or Sidney campus
- If you have questions, schedule an appointment:
 - For students whose last name begins with A-M: Rosa Rosario at <https://wncc.libcal.com/appointment/64508>
 - For students whose last name begins with N-Z: Margarita Gurrola at <https://wncc.libcal.com/appointment/61240>

The WNCC Financial Aid Office provides this information in order to make you aware of your options for receiving the federal aid to which you are entitled. We welcome your questions. Please contact us if you have questions regarding your aid or if you need assistance:

- financialaid@wncc.edu
- 308-635-6011 or 800-348-4435, extension 6011

WNCC Financial Aid Office:
Sheila Johns, Director
Rosa Rosario, Assistant Director
Margarita Gurrola, Associate
Christina Garcia, Technician
Janette Lookabill, Receptionist

Reference: Higher Education Emergency Relief Fund III Frequently Asked Questions, Published May 11, 2021, Updated May 24, 2021, <https://www2.ed.gov/about/offices/list/oep/arpfaq.pdf>, direct outreach to financial aid applicants.