



Financial Aid Office
 Salem State College
 352 Lafayette Street
 Salem, MA 01970-5353

Phone: 978-542-6112
 Fax: 978-542-6876
 Website: www.salemstate.edu/finaid

2009-2010 FINANCIAL AID APPEAL INSTRUCTIONS

You have notified the Financial Aid Office that you would like to appeal your Financial Aid status for the 2009-2010 year. Your family’s 2009 income must be substantially less than their 2008 income (e.g. loss of employment, death, separation, divorce etc.) or have had high out of pocket medical expenses in order for the Financial Aid office to re-evaluate your eligibility for Federal and State Student Financial Aid Programs. The following information will assist you with what you need to do in order for your request to be processed.

*******IMPORTANT*******
*YOU MUST HAVE SIGNED AND RETURNED A SALEM STATE AWARD LETTER BEFORE
 YOU MAY APPLY FOR A FINANCIAL AID APPEAL*

1. **Complete the 2009-2010 Free Application for Federal Student Aid (FAFSA)** and submit it to the Federal Student Aid Programs for processing. (Salem State School Code = 002188)
2. **Complete the 2009-2010 Verification Worksheet** (Available to download on the “forms” page)
3. **Attach a SIGNED copy of the 2008 Federal Income Tax Return(s)** – student’s and parent’s (if parent information was required on the 2009-2010 FAFSA)
4. **Complete the Financial Aid Appeal Form** – The information you report on this form will be used to reconsider your eligibility for Federal and State Student Aid. This includes but not limited to Pell Grant, SEOG, MASS Grant, Mass Cash Grant, Federal Perkins Loan, Federal Work-study, and Federal Stafford Loans (subsidized and unsubsidized.)
 - The Financial Aid Office will **NOT** consider the following situations for an appeal:
 - Tuition paid for elementary/secondary private schooling (*unless medically or academically necessary, please contact our office*)
 - Expenses related to personal living (*e.g. wedding expenses, credit card bills, home mortgage, school loan payments, and other miscellaneous consumer item expenses.*)
 - Reduction in overtime pay
 - Business losses in 2008 or shifts in commission sales
 - One-year bonus incomes such as lottery winnings, pension payments, legal awards, etc.
 - Stock market loss
 - Foreclosure
 - Bankruptcy
 - Retirement
5. Submit the completed Financial Aid Appeal Form, Verification Form, 2008 Federal Income Tax Return(s) and supporting documentation to the Financial Aid Office **no later than August, 2009.**
6. After your Financial Appeal has been processed, you will be notified in writing of the outcome.



Financial Aid Office
Salem State College
352 Lafayette Street
Salem, MA 01970-5353

Phone: 978-542-6112
Fax: 978-542-6876
Website: www.salemstate.edu/finaid

2009-2010 FINANCIAL AID APPEAL

Please Complete:

Student's Name

Student ID #

Social Security #

Address

Home Telephone #

City

State

Zip Code

Email Address

Did you file a Financial Aid Appeal during the 2009-2009 year? [] Yes [] No

Section A: Reason for Financial Aid Appeal Request (Please check all that apply)

- Loss of Employment - This person must be out of work for at least 8 weeks in 2009 before this form can be submitted to our office. To qualify under this criterion, documentation must be provided verifying that the person's employment status has changed. This can be from the unemployment office, a previous employer, or any other official documentation. Copies of the last pay stub received from all employers for the 2008 year are required. Supporting documentation must be submitted with this form. Make sure you complete Section C.
Loss of Untaxed Income or Benefit - A member of your family has lost some type of untaxed income or benefits (i.e. Social Security, Child Support etc.) Documentation stating the loss of untaxed income is required. Make sure you complete Section C.
Medical Expenses - If you have paid medical expenses that are not covered by insurance, please provide copies of all bills and payment receipts. All documentation must be submitted. Make sure you complete Section D.
Death, Separation, or Divorce - Documents that are required for this type of appeal are copies of Separation Agreements or proof of separate address, Divorce Agreements, or Death Certificates. Also, if a joint 2007 tax return was filed, all W-2s showing a break down of income must be submitted. Make sure you complete Section C.
Other circumstances not mentioned - If the options above on this worksheet do NOT describe your situation, please explain your circumstances on the next page. Keep in mind that documentation supporting your situation is required.

Section B: Explanation of Financial Aid Appeal (This section must be completed)

Financial Aid Appeals are reviewed on a case-by-case basis. After checking the previous criteria, please continue by detailing your special circumstances. Be sure to include all relevant information, i.e., dates the circumstances occurred, the individuals it affected and any other information you feel would justify this appeal. Be complete in your written explanation as it determines the processing of your appeal. If you need additional space, continue on a separate sheet of paper. Please print or type your remarks.

Blank lines for writing the explanation of the financial aid appeal.

Section C: Income Information for 2009

The following section requires you to provide your actual and expected 2007 income. Do not put in hourly wage rates instead please compute the full amount you have or will have received. After completing the appropriate income section, sign this form, attach all supporting documentation, and submit the information to our office. If any information or documents are missing or incomplete your Financial Aid Appeal will not be processed.

Name of Person whose income has decreased: _____

Relationship to Student: Self Mother Father Spouse

Date the decrease occurred: _____

Actual Income Earned from January 1, 2009 until today (Total in Amount A)

Since actual income can be documented, please attach all supporting documentation available to you. Please complete all boxes, writing zeros where applicable. *Use Column I to indicate the amounts for the parent/student/spouse whose income has changed and use Column II for the other parent/student/spouse whose income has not changed.*

		<u>Column I</u>	<u>Column II</u>	<u>Supporting Documentation To Attach</u>
Taxed Income (Gross):	Income from Working (wages, salaries, etc):	\$ _____	\$ _____	- Current Pay Stub
	Unemployment Benefits :	\$ _____	\$ _____	- Documentation from Unemployment Agency
	Severance Pay :	\$ _____	\$ _____	- Letter from Company
	Income from Business you own :	\$ _____		
	Other Taxed Income not listed (please specify source)			
	_____ :	\$ _____	\$ _____	
	_____ :	\$ _____	\$ _____	
	Total Taxed Income:	\$ _____	\$ _____	
Untaxed Income:	Worker's Compensation :	\$ _____	\$ _____	
	Disability :	\$ _____	\$ _____	
	Social Security Benefits or SSI :	\$ _____	\$ _____	- Letter from SSA
	Retirement Benefits :	\$ _____	\$ _____	
	Child Support :	\$ _____	\$ _____	- Letter from Court
	Other Untaxed Income not listed (Please specify source)			
	_____ :	\$ _____	\$ _____	
	_____ :	\$ _____	\$ _____	
	Total Untaxed Income:	\$ _____	\$ _____	
TOTAL OF ACTUAL TAXED AND UNTAXED INCOME	:	\$ _____	\$ _____	<u>-Amount A</u>

Projected Income from / /2009 (today's date) until December 31, 2009 (Total in Amount B)

	<u>Column I</u>	<u>Column II</u>	<u>Supporting Documentation To Attach</u>
Taxed Income (Gross): Income from Working (wages, salaries, etc):	\$ _____	\$ _____	- Current Pay Stub
Unemployment Benefits :	\$ _____	\$ _____	- Documentation from Unemployment Agency
Severance Pay :	\$ _____	\$ _____	- Letter from Company
Income from Business you own :	\$ _____	\$ _____	
Other Taxed Income not listed (please specify source)			
_____ :	\$ _____	\$ _____	
_____ :	\$ _____	\$ _____	
Total Taxed Income:	\$ _____	\$ _____	
 Untaxed Income:			
Worker's Compensation :	\$ _____	\$ _____	
Disability :	\$ _____	\$ _____	
Social Security Benefits or SSI :	\$ _____	\$ _____	- Letter from SSA
Retirement Benefits :	\$ _____	\$ _____	
Child Support :	\$ _____	\$ _____	- Letter from Court
Other Untaxed Income not Listed (Please specify source)			
_____ :	\$ _____	\$ _____	
_____ :	\$ _____	\$ _____	
Total Untaxed Income:	\$ _____	\$ _____	
 TOTAL OF PROJECTED TAXED AND UNTAXED INCOME:	\$ _____	\$ _____	<u>Amount B</u>
 ESTIMATE OF YOUR TOTAL 2009 INCOME	: \$ _____	\$ _____	Amount A (+) Amount B

