

## --- FINANCIAL AID APPEAL 2008-2009 ---

Eligibility for need-based financial aid for the 2008-2009 academic year at Bethel University is initially based on information collected in the *Free Application for Federal Student Aid (FAFSA)* and the *Bethel University Financial Aid Application*. The formula that analyzes “need” is established each year by Congress, and is based on the family’s previous year (2007) income, and on certain assumptions about normal expenses that the family will face.

Sometimes students and/or families face unusual financial conditions, or experience a reduction in income after 2007. In these instances, Bethel is able to reconsider a student’s need and her/his aid package based on an appeal. To appeal your 2008-2009 financial aid based on either unusual financial conditions or reduced income, complete this form, enclose any requested documentation, and send it to the Office of University Financial Aid at the address inside. Appeals may be submitted either before or after the initial aid award is made, but must be received at least six weeks before the student’s last date of attendance for the 2008-2009 academic year. In many cases appeals based on reduced income must be made after December, 2008, so actual income for the 2008 calendar year may be properly documented.

### UNUSUAL FINANCIAL CONDITIONS

Financial conditions that may be used in an appeal include those that are both **unusual** (i.e., the typical family would not face this situation in a normal year) and **non-discretionary** (i.e., there’s not much you can do about it). Sample situations are listed below. Conditions that do *not* warrant an appeal include payment of routine living expenses (house payment, car, credit card, etc.), debt repayment, and other expenses that reflect lifestyle choices. The following are some of the more common unusual financial conditions used in appeals.

- Unusual medical expenses. Choose either calendar year 2007 or 2008. If 2007, document expenses by reporting the amount from Line 1, Schedule A of your 2007 federal tax return. For 2008, report money you paid out-of-pocket (not reimbursed by insurance or by employer’s pre-tax cafeteria plan) for health insurance premiums, doctor, hospital, medication, etc. Include only amount paid within that year.
- Payments for funeral expenses not covered by insurance.
- Support for other (no longer dependent) family members (i.e., helping support grandparents in a nursing home, support for unemployed adult child).
- Farm or business loan repayments toward principal (interest payments are already deducted from income on taxes); be sure to include IRS Schedule C or F.
- A family received a lump sum settlement (Such as disability or life insurance) which is used to pay debts or is put into a savings strictly for retirement purposes.
- Younger children in private schools in 2008-2009. Give name of school, reason for enrollment, gross tuition bill for year, and any discounts or scholarships anticipated.
- Parent (of a dependent student) in college in 2008-2009. Give name of college, reason for attendance, enrollment level (i.e. full-time) and degree or credential sought. Also list annual tuition and any scholarships, discounts, or employer reimbursement expected.
- A family incurs expenses related to employment that are not reimbursed, but are only deductible on IRS Schedule A (i.e. ministers, truck drivers, salespersons).

These are only examples -- your appeal may relate to other unusual financial situations that make parents less able to support children in college, or students less able to pay for their own college. When writing your appeal, be sure to give specific dollar amounts and confine yourself to either calendar year 2007 (January to December) or calendar year 2008. Include photocopies of supporting documents that you feel help explain your situation, but keep the number of sheets to a minimum.

### REDUCED INCOME IN 2008 COMPARED WITH 2007

Describe on the appeal form (or on additional sheet) the situation that caused the reduced income; then complete the 2008 Income Worksheet inside. Dependent students provide data on self and parents. Independent students provide data on self (and spouse, if married). Answer every question -- if the answer is zero, put 0. Document earned income by submitting W-2s, end-of-period pay stubs, or a letter from employer. In extreme cases, we will process your appeal (for fall term aid) before 2008 has ended, then adjust spring semester (or winter quarter) aid after you submit actual year-end information.



STUDENT NAME \_\_\_\_\_ STUDENT ID \_\_\_\_\_

## 2008 INCOME WORKSHEET (complete if appeal is for reduced income)

This 2008 income data is (*check one*):

- Actual (include Form 1040 & W-2s)  
 Estimated (include W-2s, or end-of-period pay stub, or letter from employer)

(Answer all questions. If zero, enter 0)

INCOME SUBJECT TO TAX:	STUDENT/SPOUSE	PARENTS
	Student    \$ _____ .00	Father     \$ _____ .00
	Spouse    + \$ _____ .00	Mother    + \$ _____ .00
	<b>SUB-TOTAL = \$ _____ .00</b>	<b>SUB-TOTAL= \$ _____ .00</b>
1. Wages, salaries, tips, etc.		
	+ \$ _____ .00	+ \$ _____ .00
2. Interest income		
	+ \$ _____ .00	+ \$ _____ .00
3. Dividends		
	+ \$ _____ .00	+ \$ _____ .00
4. Other taxable income (alimony received, business and farm income capital gains, pensions, annuities, rents, unemployment compensation, Social Security, Railroad Retirement, and all other taxable income)		
	+ \$ _____ .00	+ \$ _____ .00
5. <b>Add</b> all of the numbers in the column	<b>SUB-TOTAL = \$ _____ .00</b>	<b>SUB-TOTAL= \$ _____ .00</b>
6. <b>Subtract</b> IRS-allowable adjustments to income (payments to IRA and Keogh Plans, one half of self-employment tax, self-employed health insurance deduction, interest penalty on early withdrawal of savings, and alimony paid)	- \$ _____ .00	- \$ _____ .00
<b>TOTAL – ADJUSTED GROSS INCOME FOR 2008</b> (question 5 minus question 6)	<b>= \$ _____ .00</b>	<b>= \$ _____ .00</b>

UNTAXED INCOME A (FAFSA WORKSHEET A):	STUDENT/SPOUSE	PARENTS
7. Earned Income Credit (form 1040–line 66a, form 1040A–line 40a, form 1040EZ–line 8a)	\$ _____ .00	\$ _____ .00
8. Additional child-tax credit (1040-Line 68; 1040A-Line 41)	+ \$ _____ .00	+ \$ _____ .00
9. Welfare Benefits (including TANF)	+ \$ _____ .00	+ \$ _____ .00
10. Social Security Benefits that were not taxed.	+ \$ _____ .00	+ \$ _____ .00
<b>TOTAL A:</b> (sum of questions 7 through 10)	<b>= \$ _____ .00</b>	<b>= \$ _____ .00</b>

UNTAXED INCOME B (FAFSA WORKSHEET B):	STUDENT/SPOUSE	PARENTS
11. Payments to tax-deferred pensions and savings plans (paid directly or withheld from earnings) as reported on the W-2 Form including amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. Include untaxed portions of 401(k) and 403 (b) plans.	\$ _____ .00	\$ _____ .00
12. Deductible IRA and/or other retirement plan payment from Form 1040– total of lines 28 plus 32 or 1040A–line 17	+ \$ _____ .00	+ \$ _____ .00
13. Child Support received for all children	+ \$ _____ .00	+ \$ _____ .00
14. Tax exempt interest income from Form 1040–line 8b or 1040A–line 8b	+ \$ _____ .00	+ \$ _____ .00
15. Foreign income exclusions from Form 2555– line 45 or Form 2555EZ–line 18	+ \$ _____ .00	+ \$ _____ .00
16. Untaxed portions of pensions from Form 1040–line (15a minus 15b) and (16a minus 16b) or 1040A–line (11a minus 11b) and (12a minus 12b) (excluding "rollovers")	+ \$ _____ .00	+ \$ _____ .00
17. Credit for Federal tax on special fuels from IRS Form 4136 – line 17, Total Income Tax Credit (non-farmers only)	+ \$ _____ .00	+ \$ _____ .00
18. <b>Housing</b> , food, and other living allowances paid to members of the military, <b>clergy</b> , and others (including cash payments and cash value of benefits)	+ \$ _____ .00	+ \$ _____ .00
19. Veterans non-education benefits such as Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational work-Study allowances etc.	+ \$ _____ .00	+ \$ _____ .00
20. Worker's Compensation	+ \$ _____ .00	+ \$ _____ .00
21. Any other untaxed income and benefits such as Black Lung Benefits, Refugee Assistance, or untaxed portions of Railroad Retirement Benefits.	+ \$ _____ .00	+ \$ _____ .00
22. Cash or any money paid on your behalf, not reported elsewhere on this form.	+ \$ _____ .00	XXXXXXXXXXXX
<b>TOTAL B:</b> (sum of questions 11 through 22)	<b>= \$ _____ .00</b>	<b>= \$ _____ .00</b>