The Office of Student Financial Assistance may consider these factors:

- Loss or reduction in parent’s income caused by unemployment, job change, or disability
- Loss or reduction in student’s income
- Major medical/dental expenses not covered by insurance
- Private school tuition paid (for all children other than incoming student)
- Termination or reduction in child support payments or Social Security benefits
- Divorce or legal separation (student or parent) or death of a parent or spouse that occurred after FAFSA was filed

The Office of Student Financial Assistance does not consider these factors:

- One-time capital gains, IRA distributions, or one-time severance pay
- Capital gains resulting in early withdrawal of retirement fund
- Costs related to bankruptcy
- Expenses related to a parent who has returned to college
- Loss of windfall income such as lottery, gambling, or bonuses
- Unusual expenses related to personal living such as wedding expenses, credit cards bills, home mortgage, school loan payments, car payments, or other miscellaneous consumer expenses

Next Steps >
1 Contact your (or your student’s) financial aid counselor. The financial aid counselor can help determine if it’s worth the time to submit the required paperwork. Financial aid counselors are assigned by the last name of the student:

<table>
<thead>
<tr>
<th>Student’s Last Name:</th>
<th>Allen Cole</th>
<th><a href="mailto:cole@xavier.edu">cole@xavier.edu</a></th>
<th>745-2988</th>
</tr>
</thead>
<tbody>
<tr>
<td>F – L</td>
<td>Deborah Purcell</td>
<td><a href="mailto:purcell1@xavier.edu">purcell1@xavier.edu</a></td>
<td>745-3105</td>
</tr>
<tr>
<td>M – Q</td>
<td>Laura Stith</td>
<td><a href="mailto:stith@xavier.edu">stith@xavier.edu</a></td>
<td>745-2992</td>
</tr>
<tr>
<td>R – Z</td>
<td>Christine Sisson</td>
<td><a href="mailto:Sisson@xavier.edu">Sisson@xavier.edu</a></td>
<td>745-2989</td>
</tr>
</tbody>
</table>

2 Decide if a special circumstance form should be submitted. The form is available online at [www.xavier.edu/financial-aid/forms/index.cfm](http://www.xavier.edu/financial-aid/forms/index.cfm). Please note that appeals are reviewed once all requested documentation has been received. Incomplete applications will be returned.

Once the appeal is complete, it takes approximately 10 business days to be notified of the outcome.

3 Send all materials to the Office of Student Financial Assistance, Xavier University:

- Mail: 3800 Victory Parkway, Cincinnati, OH 45207-5111
- Fax: 513-745-2806
- Email: xufinaid@xavier.edu