If your or your family’s financial circumstances change after you filed your Free Application for Federal Student Aid (FAFSA) or if the information portrayed on the 2012-2013 FAFSA is not accurate, the Financial Aid Office may be able to make an adjustment to the student’s award. Adjustments are based on the circumstance as well as availability of funds.

*Please note that not all changes in circumstance will result in an adjustment to a student’s financial aid eligibility.*

### The Financial Aid Office *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 Financial Aid Office *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 >
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>Counselor Name</th>
<th>Email Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>A, C, D, E, Z</td>
<td>Deborah Purcell</td>
<td><a href="mailto:purcelld1@xavier.edu">purcelld1@xavier.edu</a></td>
<td>745-3105</td>
</tr>
<tr>
<td>B</td>
<td>Christi Gibbs</td>
<td><a href="mailto:gibbs@xavier.edu">gibbs@xavier.edu</a></td>
<td>745-4257</td>
</tr>
<tr>
<td>F, G, H, I, U</td>
<td>Amy Tasset</td>
<td><a href="mailto:tasseta@xavier.edu">tasseta@xavier.edu</a></td>
<td>745-3105</td>
</tr>
<tr>
<td>J, K, L, V, W</td>
<td>Emmett Cooper</td>
<td><a href="mailto:coopere4@xavier.edu">coopere4@xavier.edu</a></td>
<td>745-2016</td>
</tr>
<tr>
<td>M, N, O, T, X, Y</td>
<td>Christine Sisson</td>
<td><a href="mailto:Sisson@xavier.edu">Sisson@xavier.edu</a></td>
<td>745-2989</td>
</tr>
<tr>
<td>P, Q, R</td>
<td>Laura Stith</td>
<td><a href="mailto:stith@xavier.edu">stith@xavier.edu</a></td>
<td>745-2992</td>
</tr>
<tr>
<td>S</td>
<td>Allen Cole</td>
<td><a href="mailto:cole@xavier.edu">cole@xavier.edu</a></td>
<td>745-2988</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 receive the outcome.

3. Send all materials to the Office of Financial Aid at Xavier University via:

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