



## Financial Hardship Form [Form 1f] – Optional

SFIRC evaluates your eligibility for financial aid using the information submitted for your 2023-2024 FAFSA application. The income and asset information is generated your Expected Family Contribution, which we use in assessing what your family is expected to contribute to your college education each year. This year’s FAFSA application required you use your 2021 tax returns information to complete the form. FAFSA uses a formula to determine your financial aid eligibility. This formula assumes that 2021 income is a good predictor of the family’s financial strength for the student’s 2023-2024 enrollment. Complete this form if you feel your family’s current financial situation is not reflected by your parents’ 2021 tax return and you plan to appeal to your college(s) to adjust your EFC. Reasons might include loss of job, reduced work hours, extraordinary medical bills, etc. Colleges will sometimes consider your appeal, which should be made as early as possible in order to get a timely response. SFIRC

Why is your family’s current financial situation not reflected accurately by the income reported on your 2021 tax return? Please include reasons and the expected impact on your 2022-2023 adjusted gross income

Have you filed your 2022 tax returns? If so, please submit as soon as completed if you want us to consider your changed circumstances

Have you or do you plan to file an appeal with your intended college. Please summarize the appeal you have or plan to make.

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|  | Loss or change in employment  |
|  | Loss or change in amount of child support, social security, or other benefits |
|  | Divorce or separation of parents  |
|  | Death of a parent or stepparent   |
|  | Unusual medical expenses  |
|  | One-time taxable income (IRA, pension distribution, bonus)                    |
|  | Dependent or elder care expenses  |
|  | Other (e.g. natural disaster, uninsured losses, funerals, etc.)               |
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