

The standard **2025-2026** FAFSA process evaluates financial need based on your income from the **2023** tax year.

If you had a significant income reduction since then, you can use this Special Conditions process to request a reevaluation of your financial need based on your final **2024** income **or** your total projected **2025** income. If your revised income is low enough, you might qualify for more aid, but if it is still too high your aid offers won't change.

Student Name (Last, First, M.I.):	TU ID #:
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INSTRUCTIONS (If you already earned a bachelor's degree or are graduate student, skip to the last FAQs on page 2.)

1) Please check your applicable changes. We can only adjust for the situations below.

Income Changes

- ☐ Significant Income Reduction because of employment changes
- ☐ Retirement
- ☐ Death of Student's Parent or Spouse
- ☐ Marital Separation or Divorce – (Parent or a married student). **In step 3, exclude spouse's income.**
- ☐ Loss of one-time income from 2023 (i.e., severance pay, 401k or pension distribution)
- ☐ Supporting two households due to employment situation
- ☐ Other:
 - ☐ Parent, spouse, or student suffered permanent and total disability **after January 1, 2024.**
 - ☐ Child Support payments decreased or ceased.

Eligible Expense Adjustments

- ☐ Unusually high medical expenses not covered by insurance
- ☐ Natural disaster (fire, flood, etc.)

2) **Review your FAFSA Student Aid Index (SAI)**

Visit the [FAFSA web site](#) and look up the Student Aid Index (SAI) value on your FAFSA summary.

If your SAI is already 0 or a negative number, this process can't help you qualify for more aid unless you are a Maryland resident who doesn't already qualify for **MHEC's Guaranteed Access Grant** because your 2023 income was still too high. Review [MHEC's eligibility requirements](#) or just wait to see if they offer you this grant by the end of May.

If your SAI is greater than 0, this process could reduce your SAI, but if your SAI is too high, and your income hasn't changed enough, your estimated revised SAI may still be too high to qualify for more aid. Complete the table below and submit this form. We will review your SAI and the estimated data below. If there's a chance that your SAI might change enough to receive more aid, we will send you a link to an online process that will collect documentation.

3) **Estimated Income Changes** (If you are a married student, report your and spouse's data in the student section.)

Section	Requested Data	2023 (Final)	2024 (Final)	2025 (Projected)
Student	Annual Gross Income	\$	\$	\$
	Annual Child Support Payments Received	\$	\$	\$
	Annual Eligible Expenses Adjustments*	\$	\$	\$
Parent(s)	Annual Gross Income	\$	\$	\$
	Annual Child Support Payments Received	\$	\$	\$
	Annual Eligible Expenses Adjustments*	\$	\$	\$

*Only include Eligible Expenses that match the categories in question 1.

- 4) **Form Submission** - Complete page one and upload it here: www.towson.edu/SubmitAidDocs.

(Please don't attach any supporting documentation. Just submit page one.)

- 5) **Response Time** – We will respond within 2 weeks.

If you pass this pre-screening form, we will send you a link to an online process that will collect all the required documentation.

Frequently Asked Questions

- **If I previously submitted a 2024-2025 Special Conditions Form, what do you need for 2025-2026 adjustments?**

If we previously reevaluated your eligibility for **2024-2025** aid based on your projected **2024** income, the online process will still request your final **2024** tax return.

- **What if I have business, self-employment, or irregular income?**

If your 2024 income was lower, the online process will request your final 2024 federal tax return.

If your 2025 income will be lower, you must wait to request adjustments until after you file your 2025 tax return. We can't accurately project business, self-employment, or irregular income. If you submit your tax return during the spring 2026 term, we can usually retroactively award any additional aid you receive for the fall 2025 and spring 2026 terms.

- **How is this process different if I have already earned a Bachelor's Degree?**

If you have already earned a Bachelor's Degree, then you aren't eligible to receive need-based grants.

- **How is this process different for graduate students?**

Graduate students should not pursue this process because there aren't any federal, state, or TU aid programs for graduate students that are awarded based on financial need.