



Special Condition **Instructions 2026-2027**

Timeframe: 10 Business Days / Minimum of 15 days prior to the end of any given semester you are enrolled.

Information: All relevant documents should be submitted within 10 business days *and* at least 15 days prior to the end of any given semester or further action will not be taken concerning this request.

How to submit: 1) Mail to the Financial Aid Office at 4701 Limestone Road, Wilmington, DE 19808; 2) Submit via secure online financial aid portal using this link: <https://gbcfa.jenzabarcloud.com:8443/jenzabarfa-studentselfservice-ui/SamlLogin>; 3) Drop the documents off in person to the Financial Aid Office.

These instructions explain how you can report changes in your family situation, or to explain special situations that are not captured in the FAFSA form that you have submitted for this year. Sec. 479A of the Higher Education Act authorizes our Financial Aid Office to use professional judgement, on a case-by-case basis for students with “Special Circumstances” that affect a family’s ability to pay for a college education. **Disclaimer:** A request for Special Conditions must be reviewed and may not be approved or significantly change the student’s EFC.

Eligible Circumstances

A reduction in income or benefits due to layoffs, furlough, or business closure; divorce or separation; change in child support paid or received; change in household size or number in college; unusually high medical and dental expenses paid out of pocket; dislocated worker status; or other.

Other Eligible Circumstances

If you believe that you (the student) should be considered Independent for financial aid purposes, contact the Financial Aid Office at finaid@gbc.edu or 302-225-6264.

Non-Eligible Circumstances

Car Payments, credit card debt, medical insurance premiums, mortgage or rent payments, Chapter 7 bankruptcy, home equity loan payments, parents not helping with college costs or other.

Documents we may Request for you to Submit

1. A detailed letter of explanation of the Special Condition situation.
2. A 2026-27 V1 Verification Worksheet
3. A copy of the 2024 Federal Tax Transcript or signed 1040 for **both student and parent** if student is dependent.
4. A copy of the 2024 Federal Tax Transcript or signed 1040 for **both student and parent** if student is dependent.
5. All W-2s for 2024.
6. All W-2s for 2025.
7. Documents for us to estimate your 2026 calendar year projected earnings.
8. Statement of Non-Filing for either student or parent or both.
9. **If the Special Condition is being requested due to income change,** the following additional items are needed:
 - Letter of Termination, Letter indicating Furlough, or hire letter.
 - Last pay stub for student if student is independent or parent (s) if student is dependent.
 - Determination of Unemployment.
 - Severance determination.
10. **If Special Condition is due to an increase or decrease in the number of family members,** please provide either a birth certificate or death certificate. If a death certificate is being supplied, you may need to also complete a change of income by supplying the 2024 Tax Transcript or signed 1040 and all W-2s.