

## 2023-2024 Reduced Income Guide & Form

Carnegie Mellon University realizes that a student's financial circumstances may change from year to year. If your parent(s) or you and your spouse (independent students only, if applicable) anticipate a reduction in income of your taxable and untaxed income from 2021 to 2022, complete this Reduced Income Form and upload it directly to the CollegeBoard IDOC service at [idoc.collegeboard.org](https://idoc.collegeboard.org). While all reductions of income will be reviewed, typically reductions of less than 20 percent have minimal impact on financial need and/or your financial aid offer.

### GENERAL INFORMATION

The 2023-2024 Reduced Income Form allows you to explain the reason for your family's reduced income. Please provide the reason for the reduced income and the start date of the reduction. Once we review your form, we will notify you if there will be a change to your financial aid offer. We will carefully consider the information submitted, but this does not guarantee a revision to your financial aid eligibility. We may contact you to provide additional documentation.

**2023-2024 Reduced Income Forms will not be processed if the acknowledgment section is left blank.** The form needs to be signed by a parent AND student, or student AND spouse (independent students only, if applicable) Reduced Income Forms will not be processed until your 2023-2024 financial aid application is complete.

Please remember, in some cases, we are reviewing both the taxable and untaxed income for the 2022 tax year. The income would be income you received and reported on your 2022 IRS tax return.

Regardless of whether this form has been submitted or processed, you are responsible for paying your student account before the payment due date.

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### GUIDELINES FOR COMPLETING THE FORM

1. Complete all sections of the Reduced Income Form
  - Specify basis for request
  - Submit supporting documentation
2. Submit all 2022 IRS Tax Returns
  - All supporting schedules
  - All W-2 forms
  - All IRS Tax Returns must be signed
3. Complete all sections under Itemization of Actual Untaxed Income on page 3
  - No item on the form should be left blank
  - Use zeros where applicable; if an amount is negative, indicate loss with parentheses
  - Only provide the calendar year amount - not monthly amounts.
  - Submit supporting documentation

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### CIRCUMSTANCES THAT DO NOT QUALIFY AS REDUCED INCOME

1. Unusual expenses related to personal living (i.e., private school tuition, wedding expenses, credit card bills, home mortgages, school loan payments, car payments, other miscellaneous consumer expenses).
2. Families who had requested a reevaluation due to reduced income and misreported their income in a previous year.
3. Your Expected Family Contribution (EFC) is zero.

The reduced income process is designed to assist families who had a reduction of their taxable and untaxed income from 2021 to 2022. While all reductions of income will be reviewed, typically reductions of less than 20 percent have minimal impact on financial need and/or your financial aid offer.

## APPLICANT SECTION

Applicant Name: \_\_\_\_\_

Application ID: \_\_\_\_\_

## BASIS FOR FILING REDUCED INCOME FORM

Please select the basis for filing this reduction of income from the list of reasons below (check all that apply). **Supporting documentation must be provided.** Completed 2023-2024 Reduced Income Forms submitted without acceptable documentation will not be processed.

☐ **A.** Parent has retired, been unemployed, or has experienced a change in employment status which will result in an income reduction  
Date (MM/DD/YYYY): \_\_\_\_\_ Relationship: \_\_\_\_\_

☐ **B.** Untaxed income has ceased or been reduced  
Date (MM/DD/YYYY): \_\_\_\_\_ Source: \_\_\_\_\_

☐ **C.** Separation or divorce  
Date (MM/DD/YYYY): \_\_\_\_\_ Relationship: \_\_\_\_\_

☐ **D.** Permanent and total (unable to work again) disability of parent or stepparent of the student  
Please submit:  

- Documentation from the U.S. Department of Veterans Affairs (VA)
- Social Security Administration (SSA) notice of award for SSDI or SSI benefits
- Certification from a physician indicating that parent/stepparent is totally and permanently disabled

  
Date (MM/DD/YYYY): \_\_\_\_\_ Relationship: \_\_\_\_\_

☐ **E.** Death of parent  
Please submit:  

- A copy of the death certificate OR
- An obituary notice

  
Date (MM/DD/YYYY): \_\_\_\_\_ Relationship: \_\_\_\_\_

☐ **F.** Other - You have experienced a reduction of income and one of the above situations does not define your circumstance.  
Please explain below or attach explanation and include with this form.

## ITEMIZATION OF ACTUAL 2022 UNTAXED INCOME

Enter the total actual gross untaxed income (prior to deductions or exemptions) your parent(s), or you and your spouse (independent), received. Supporting documentation must be provided.

	Dependent Students ONLY		Independent Students ONLY	
<b>UNTAXED INCOME</b>	<b>Parent 1 / Stepparent 1</b>	<b>Parent 2 / Stepparent 2</b>	<b>Student</b>	<b>Spouse</b>
1. Child support you received for all children. Do not include foster care or adoption payments.				
2. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military housing allowance.				
3. Veterans' non-education benefits such as Disability, Death Pension or Dependency & Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.				
4. Any other untaxed income not reported elsewhere on this form such as Workers' Compensation, disability, etc. Do not include student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, supplemental security income, Workforce Investment Act educational benefits, on-base military housing or military housing allowance, combat pay, or benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.				
5. Money received or paid on your behalf, (e.g., bills) not reported elsewhere on this form.				
<b>Total Actual 2022 Untaxed Income (add 1 through 5 above)</b>				

## ACKNOWLEDGMENT

We acknowledge that the information provided on this form is accurate to the best of our ability and that we have read the reduced income guide. By signing this form, we agree to provide the documentation requested by the university, for consideration of our reduced income request.

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Spouse Signature (if applicable):** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Parent Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

To submit this form, please upload it directly to the CollegeBoard IDOC service at [idoc.collegeboard.org](https://idoc.collegeboard.org).