UNIVERSITY OF PITTSBURGH AT JOHNSTOWN
2014-2015 REDUCTION OF INCOME

Please allow 6-8 weeks for your reduction to be processed.

Student’s Name________________________________________________________________________ID#_____________________________
Phone#________________________________________________________________________________Email______________________________

Financial aid eligibility is normally based on each student’s or family’s gross annual income for the previous tax year. If your income has recently decreased, we may be able to reevaluate your eligibility for Federal financial aid based on your projected gross income for the 2014 tax year (January 1, 2014 to December 31, 2014). Federal financial aid includes the Pell Grant, Federal SEOG, the Perkins Loan, Federal Work-Study, and Stafford Loan programs. If you wish to have the information pertaining to your PHEAA State Grant reevaluated, please contact the PHEAA Grant Division at 800-692-7392, or download PHEAA’s Reduced Income forms at www.pheaa.org.

What you must do:

• Complete the 2014-2015 Free Application for Federal Student Aid (FAFSA), if you have not already done so.
• Submit the completed Pitt-Johnstown Verification Worksheet along with 2013 Federal Tax Return Transcripts, all W2 forms, and other required documentation as detailed on the worksheet. Please note that we need copies of your 2013 Federal Tax Return Transcript even if you used the IRS Data Retrieval Tool to complete your FAFSA.
• Complete all the required information appropriate to your situation that is appearing on this form, including a written explanation of your situation, documentation of your explanation, (see pg. 4 for a list of appropriate documentation) and all signatures.
• Provide information for yourself and your parent(s), if you are a dependent student.
• Provide information for yourself and your spouse (if married), if you are an independent student.
• Notify the Financial Aid Office in writing if any of the information appearing on this form changes.

Your reduction will not be processed if:

• The Verification process is not yet completed.
• This form is missing information or lacking documentation. Incomplete forms will be returned to you.
• Your reduction of income is not significant, appears to be inconsistent, or seems to be inadequate to support your family size.
• You submit this form after February 15, 2015.

Ineligible Circumstances (include, but not limited to):

• Tuition paid for elementary or secondary private schooling.
• Unusual expenses related to personal living (i.e. wedding expenses, credit card bills, mortgages, school loan payments, car payments, other miscellaneous consumer expenses).
• Sabbatical leave or faculty overload reductions.
• Cashing in or borrowing from 401(k) or other retirement programs.
• One year bonus incomes such as lottery winnings, pension payments (unless rolled over), legal awards, inheritances, etc., this also includes income received due to the sale of personal property.
• Families who had reductions processed in 2013-2014 and grossly underestimated their 2013 income.
• Your Expected Family Contribution (EFC) is 0.
• You voluntarily resign from your job or you are fired.

If you are uncertain whether or not your situation meets the criteria for a reduction in income, please contact our office at 814-269-7045 or 800-881-5544. No reductions will be processed after February 15, 2015 and only one reduction request per year will be considered.

We will notify you once your Reduction of Income is processed.

Return completed forms and all documentation to the Financial Aid Office, 450 Schoolhouse Road, 114 Blackington Hall, Johnstown, PA 15904, fax to 814.269.7061, or email to upjaid@pitt.edu.
SECTION I — CHANGES IN INCOME

- Will your gross income in 2014 be less than what was actually earned during 2013?
  _____ Yes _____ No

- If 'yes,' whose income decreased? (Check all that apply)
  _____ Student   _____ Student’s Spouse
  _____ Student’s Mother/Stepmother   _____ Student’s Father/Stepfather

- If 'no,' do not submit this form to the financial aid office because no reduction of income is present.

Have you filed a reduction of income in a previous year? _____ Yes _____ No

SECTION II — BASIS FOR FILING A REDUCTION OF INCOME

Please select the basis for filing this reduction of income from the list of reasons below (check all that apply). Use Section IV of this form to give a detailed explanation.

- Loss of Employment or Change in Employment Status
  - Since you have completed the 2014-2015 FAFSA, a member of your family has experienced a change in employment status due to a plant shutdown, termination, layoff, disability, retirement, etc. **This person must be out of work for at least 10 weeks in 2014 before you can submit this form to the Financial Aid Office.**

- Loss of Untaxed Income or Benefits
  - Since you have completed the 2014-2015 FAFSA, a member of your family has lost some type of untaxed income or benefits. Untaxed income includes workman’s compensation, child support, pensions and annuities, etc.

- Separation or Divorce
  - Since you have completed the 2014-2015 FAFSA, a separation or divorce has occurred within your family.
  - Date of separation or divorce _____/_____/_____ Mo Day Year
  - Parent with whom you now reside

- Death of Parent or Spouse
  - Since you have completed the 2014-2015 FAFSA, a parent or spouse has passed away.
  - Date of death _____/_____/_____ Mo Day Year
  - Relationship to applicant

- Military Discharge
  - You served in a branch of Armed Services and have recently been released from active duty.

- Other
  - You have experienced a reduction of income during 2014 and one of the above situations does not define your reduction of income. Use Section IV to give a detailed explanation of your reduction of income.

Please note that you are required to submit documentation to support your request for a reduction in income. A complete list of acceptable documentation can be found on page 4.
SECTION III — EXPECTED INCOME AND BENEFITS
Please provide the amounts of all income, both taxed and untaxed, that you and your family expect to receive between **January 1, 2014 and December 31, 2014**.

### 2014 EXPECTED GROSS TAXED INCOME

<table>
<thead>
<tr>
<th>Income Description</th>
<th>Student’s Yearly Income</th>
<th>Spouse’s Yearly Income</th>
<th>Father’s/ Stefather’s Yearly Income</th>
<th>Mother’s/ Stepmother’s Yearly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages, salaries, tips, severance pay, disability payments, and other income from work</td>
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<tr>
<td>Unemployment compensation</td>
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<tr>
<td>Interest and dividend income and capital gains</td>
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<tr>
<td>Pensions and annuities</td>
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<tr>
<td>Business or farm income</td>
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<tr>
<td>Income received from rents after expenses paid for mortgage interest, taxes, and insurance</td>
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<tr>
<td>Alimony which will be received</td>
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<tr>
<td>Any other taxed income</td>
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<tr>
<td><strong>TOTAL 2014 GROSS TAXED INCOME</strong></td>
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</tbody>
</table>

### 2014 EXPECTED GROSS UNTAXED INCOME

<table>
<thead>
<tr>
<th>Income Description</th>
<th>Student’s Yearly Income</th>
<th>Spouse’s Yearly Income</th>
<th>Father’s/ Stefather’s Yearly Income</th>
<th>Mother’s/ Stepmother’s Yearly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions to tax-deferred pension/ savings plans</td>
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<tr>
<td>Retirement or disability benefits</td>
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<tr>
<td>Workers’ compensation</td>
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<tr>
<td>Child support which will be received for ALL children.</td>
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<tr>
<td>Untaxed portion of pensions</td>
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<tr>
<td>Housing food and living allowances for clergy, military, and others</td>
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<tr>
<td>Veteran’s non-education benefits, and VA educational work-study allowances</td>
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<tr>
<td>Any other untaxed income</td>
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<tr>
<td><strong>TOTAL 2014 UNTAXED INCOME</strong></td>
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</tbody>
</table>
SECTION IV — HOUSEHOLD SIZE AND NUMBER IN COLLEGE
Please indicate your household size and the number of household members who will be attending college at least 1/2 time during the 2014-2015 academic year. Dependent students should not include parents when reporting the number in college.

Household size

Number in college

SECTION V — EXPLANATION OF REDUCTION OF INCOME
Please explain your selection from Section II below. Be sure to include all relevant information including the dates that the circumstance occurred and other information that you feel would justify this reduction in income. If you need additional space, continue on a separate sheet of paper. Please print legibly or type your remarks.

SECTION VI — REQUIRED DOCUMENTATION
Below is a list of acceptable documentation. Forms submitted without acceptable documentation will not be processed.

Loss of Employment or Change in Employment Status
- Letters from your previous employer stating termination dates and 2014 earnings to date, on letterhead, signed, and dated; letters from current employers stating expected earnings for 2014, on letterhead, signed, and dated, or an unemployment recap showing amount of benefits received and the expected amounts to be received in 2014.

Loss of Untaxed Income or Benefits
- A copy of a letter from the agency that provided benefits, detailing the termination of benefits.

Separation or Divorce
- Divorce - a copy of the divorce decree.
- Separation – a copy of the legal separation document OR a signed statement from your attorney, showing the date of separation.

Death of Parent or Spouse
- A copy of the death certificate or obituary.

Military Discharge
- A copy of your release documentation (DD214 Member-4).

SECTION VII — SIGNATURES
All the information on this form and the supporting documentation are true and complete to the best of my knowledge. I do understand that if I purposely give false or misleading information that I may be subject to a fine, imprisonment, or both. If any of the figures used on this form change, I understand that it is my responsibility to contact the Financial Aid Office in writing with the corrected information.

Student’s signature ______________________ Date ____________

Spouse’s signature ______________________ Date ____________

Parent’s signature ______________________ Date ____________