

STEPS TO APPEAL A FINANCIAL AID OFFER

When it comes to appeals, students and families should plan to discuss their circumstances openly, even when it is difficult, and work together with the financial aid office to find solutions.

- 1. EVALUATE YOUR SITUATION.** What situation is impacting your ability to pay for school? Though you can simply ask for more money, most of the time you will need to identify a “special circumstance” or change in situation to be considered for more financial aid.
 - Special circumstances may include: loss of job, reduction in income, parental divorce or separation, death of a parent, significant out-of-pocket medical expenses, parent out-of-pocket tuition payments for their own education or education loan repayment, or other significant non-discretionary expenses.
 - Determine how much you (the family) can contribute (“here’s what we can do”) and how much more is needed. Wait to see what the school is able to offer, but it is helpful to have an amount in mind in case they ask how much you need.
- 2. CONTACT THE FINANCIAL AID OFFICE TO ASK ABOUT THE APPEAL PROCESS.** Provide a quick overview of your situation. If a specific form is required, ask how to obtain the form. Also ask the appeal response time once submitted. If you call, be sure to make a note of when you called and the name of who you spoke with on the phone.

You can use a free online service called SwiftStudent that will help you write your appeal letter. This website will guide you through your circumstances and prefill an appeal letter to send to your college’s financial aid office. This is a free and easy-to-use service. Go to FormSwift.com/swift-student
- 3. COMPLETE REQUIRED FORMS AND/OR WRITE AN APPEAL LETTER.** It is helpful to write a letter, even if a standard form is required.
 - Summarize the situation (see the back of this page for more specifics) and the impact on the family.
 - Emphasize when the special circumstance was beyond the family’s control.
 - Include documentation of the situation; letter and documentation are kept confidential in the student’s file.
 - Provide contact information in case the financial aid office has follow up questions.
 - Keep the letter concise—no more than a page or two.
- 4. THANK THE FINANCIAL AID OFFICE FOR CONSIDERING THE APPEAL.** The decision whether or not to make adjustments is ultimately up to the financial aid administrator. However your appeal is handled, make a good impression with a thank you. You never know if more assistance might become available in the future.

CHANGE IN INCOME

- For example, share what happened and when: "I lost my job on 3/20/2020 when my place of business permanently closed" or "I was laid off from my job on 4/2/2020 when my place of business closed but hope to return to work during the summer when the business reopens." When possible, indicate whether the job loss appears to be temporary or permanent, and include letters from your employer.
 - Document income prior to job loss or income reduction (copy of 2019 tax return or paystubs prior to job loss or income reduction).
 - Document current income, including unemployment or other work sources.
 - Predict, to the best of your ability, what the remainder of the year looks like, as well as any anticipated income (severance or unused vacation pay).

UNUSUALLY HIGH OUT-OF-POCKET MEDICAL EXPENSES

- For example, share what happened and when: "My mother had a stroke on 10/15/2019." And what have you paid out-of-pocket for what time period: "We have paid the following out-of-pocket from 10/15/2019 until 3/2/2020: St. Joes Hospital \$X,XXX, Ambulance service \$XXX, follow up visits \$XXX, physical therapy \$XXX, medications \$X,XXX."
 - Document these expenses. Contact your medical provider if you don't have all of your statements.
 - If medical condition resulted in lost wages, provide details and documentation.
 - If medical situation requires travel, include gas, food, and any housing, if needed.

OTHER SIGNIFICANT "NON-DISCRETIONARY" EXPENSES

- For example, share what happened and when: "The furnace in our house stopped working on 1/3/2020, resulting in our pipes bursting and flooding our house."
 - Document expenses you paid out-of-pocket, any payment plans you have set up, and which expenses were covered by insurance.
- Or another example, share what happened and when: "My grandmother lives alone on a fixed income, but my parents help support her financially on a monthly basis."
 - Document expenses covered and amount of support.
 - Document expenses covered by your family and amount of support (example: a copy of a statement from the visiting nurse showing amount family paid).
- Or another example, share what happened and when: "My Mom makes a \$300 monthly payment on her student loan or pays \$750 per month for her school tuition."
 - Document monthly payment.

PARENTS SEPARATION OR DIVORCE AFTER FAFSA WAS FILED (if separation or divorce happened prior to filing the FAFSA, the student would have only provided information for the parent they lived with more than 50% of the time in the last 12 months).

- Share what happened and when: "My parents separated on 2/2/2020 and they are no longer living together" (Note: it's important to note that they are not living in the same household. If they are living in the same household but consider themselves separated, this will not affect the students FAFSA).
 - Explain which parent student is now living with and document that parent's income. State whether or not any child support is being received or paid out.
 - Some schools may want you to document that parents are not living together. If this is the case, provide utility bill in name of non-custodial parent living at different address.