



# Overview of Financial Aid Appeals

Students and parents should contact the financial aid office to discuss an appeal when there is a situation impacting the family's ability to pay for school that was not taken into account on the FAFSA. A change may have occurred before the FAFSA was filed (i.e. decrease in required income on the FAFSA), or after the FAFSA was filed (i.e. divorce or separation). Appeals can be considered in both cases. The financial aid appeal process might be called a professional judgment or a special circumstances review.

## Types of Appeals

- Parent or student appeals based on change in income, divorce/separation, high parental medical or non-discretionary expenses:
  - o The goal of these appeals is to reduce the Student Aid Index (SAI) and create more need, or make students eligible for aid that is based on the SAI (Pell Grant and Maine State Grant).
  - o If the SAI is already zero or a negative number, more aid can be requested (assuming there is unmet need). However, providing documentation of changes typically does not result in the student becoming eligible for more federal or state aid or having more need, as the SAI can't be less than -1,500 (and negative SAIs are treated the same as zero SAIs). Still, schools may have funds set aside to fill unmet need that has not been covered, so it is worth contacting the school if there are concerns about getting the bill paid.
- Student Cost of Attendance appeals based on tuition, fees, housing, food, books, supplies, computer, travel (but not car payment), medical or other non-discretionary expenses that are higher than what the school budgeted:
  - o The other way to create more need is to increase the cost of attendance.
  - o These appeals often don't result in more aid being awarded (except loan eligibility) but can be done to offset outside scholarships or resolve overawards.

## Timing of Appeals

Appeals can be submitted at any time, but schools may have a policy regarding when they process appeals. For example, many schools base the initial award on the original FAFSA information and do not consider appeals until after the student has been awarded. It is important to discuss timing with each school if the student is applying to multiple schools.

If simply requesting more money to fill unmet need, follow up in June (after schools know who has matriculated), late September (after withdrawals), and January (after fall graduation and spring withdrawals).

## Process of Appeals

Many schools will have a specific form they want students or parents to complete depending on the circumstances (i.e. changes in income or marital status). Other times, schools will ask the family to write a letter explaining the situation. Follow the instructions from the school and be sure to provide documentation that supports the situation.



## 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, cost of a family member attending college, parental divorce or separation, death of a parent, significant out-of-pocket medical expenses, parent 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](https://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.

**HAVE QUESTIONS?** Watch our informational videos, search for scholarships and learn more about comparing financial aid offers at [FAMEmaine.com/education](https://famemaine.com/education).



# Tips for Describing Your Situation

## CHANGE IN INCOME

- For example, share what happened and when: “I lost my job on 3/20/2024 when my place of business permanently closed,” or “I was laid off from my job on 4/2/2024 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.
  - o Document income prior to job loss or income reduction (copy of a tax return or pay stubs prior to job loss or income reduction).
  - o Document current income, including unemployment or other work sources (i.e. include a copy of your most recent pay stub, if working).
  - o 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 10/15/2023.” And what have you paid out-of-pocket for what time period: “We have paid the following out-of-pocket from 10/15/2023 until 3/2/2024: St. Joe’s Hospital \$X,XXX, Ambulance service \$XXX, follow up visits \$XXX, physical therapy \$XXX, medications \$X,XXX.”
  - o Document these expenses. Contact your medical provider if you don’t have all of your statements.
  - o If medical condition resulted in lost wages, provide details and documentation.
  - o 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 1/3/2024, resulting in our pipes bursting and flooding our house.”
  - o 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.”
  - o Document expenses covered and amount of support.
  - o 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.”
  - o 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 that provided the most financial support).

- Share what happened and when: “My parents separated on 2/2/2024 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).
  - o 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.
  - o 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.