

# How to Appeal for More Financial Aid for College

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You should speak to the **financial aid** office at the school you plan to attend **if** there will be a significant **change** in your or your parent's **income** for the present year or **if** your family has other circumstances that cannot be reported on the **FAFSA** form. What is a Special Circumstance?

Special circumstances include any financial circumstances that have changed in the last two years or anything that differentiates the student from typical students.

The top ten most common special circumstances include:

1. Job loss or decrease in income
2. Divorce or separation of a dependent student's parents
3. Death of a dependent student's parent
4. Special needs or disabled children
5. Unreimbursed medical and dental expenses
6. Catastrophic loss, such as damage or loss from a natural disaster
7. Textbook costs beyond the standard allowance in the cost of attendance
8. Change in the student's marital status
9. Dependency override
10. End of child support, Social Security benefits for a child or alimony payments

You can appeal for more financial aid at any time. You can appeal after you apply for financial aid. You can appeal in the middle of the academic year. You can appeal during the first year in college or after the first year in college.

**It is best to appeal for more financial aid as soon as a special circumstance has occurred.** For example, if a parent has lost their job, appeal for more financial aid as soon as you have received the layoff notice or termination letter.

Note that an appeal lasts for only one year. If the special circumstances still apply, you must appeal again in subsequent years.

## HOW TO APPEAL FOR MORE FINANCIAL AID: DOCUMENTATION OF SPECIAL CIRCUMSTANCES and SAMPLE LETTER

**Students always have the ability to appeal for more financial aid. However, if you or your family has been severely impacted by the Coronavirus, you have even more reason to appeal. Many universities are preparing for an increase in financial aid appeals.**

Appealing for more financial aid depends on presenting adequate documentation of special circumstances that affect the family's ability to pay for college. It has nothing to do with academic performance.

Here are some suggestions from Sallie Mae, [SavingforCollege.com](https://www.savingforcollege.com) and the National Association of Student Financial Aid Administrators on how to make your case.

- An appeal for more need-based aid must be sent to the financial aid office, not the admissions office. Financial aid appeals may also be called a professional judgment review or a special circumstances review. The financial aid administrator has the authority to make changes in your financial award.
- Keep the letter to the financial aid administrator short, one to two pages. Emphasize changes in your financial circumstances. You can use bullet points if you prefer. Attach copies of a termination or layoff notice, salary freeze or other recent financial hardship that documents your need for additional aid.
- Do not ask for a specific amount of money.
- Remember, the Free Application for Federal Student Aid is based on your 2018 income tax return. The 2021-2022 FAFSA will be based on 2019 income information, which also is pre-pandemic. So, you may have to submit an appeal again next year.

May 30, 2020

Mr. F. Officer, Director  
Office of Scholarship and Financial Aid  
The University of Higher Education  
444 University Drive  
College, NC 27777

Dear Mr. Officer:

I hope this letter finds you well. My name is John Doe. We recently spoke on the phone regarding my need to appeal my financial aid for the 2020-2021 school year. I was thrilled to receive my acceptance letter to The University of Higher Education and very much appreciative of the financial offering that has been awarded to me. I am making contact to request more aid due to circumstances beyond my control that will affect my ability to pay for school. Recently my father lost his job, which will complicate my ability to contribute to my education.

Since I filed my FAFSA on December 1, 2019, my ability to pay out-of-pocket expenses has been altered significantly due to my father's recent job loss. Based on my father's previous salary, I anticipated that my family would be able to contribute \$12,000 to my education this year. However, these circumstances have dramatically changed; we will not be able to pay this amount. As a result, I am in need of and requesting more financial aid.

Attached is my father's letter of termination from his previous job. This evidence is provided as documentation of my new circumstance and to begin the appeals process. Please contact me or the human resources department of my father's previous employer, if you have any questions or require any additional information or documents.

I am committed to completing my education despite this serious circumstance and hope you will reconsider the amount of financial aid that I have been awarded for the 2020-2021 school year.

Thank you for your time and consideration.

Sincerely,

*John Doe*

John Doe

Resource: <https://www.collegechoice.net/admissions/the-fafsa-appeal/>