

After filing the Free Application for Federal Student Aid (FAFSA) and submitting other financial aid-related documents required by your chosen colleges, you will receive an official award letter from each college that accepted you. The typical award letter outlines your financial aid package, which may include grants, scholarships, loans and/or work study you will receive each quarter, semester or total for that school year. Many colleges allow students to appeal their financial aid packages. If you choose to appeal, be prepared to provide documentation that supports your reason(s) for appealing. Information to help you decide if and how to appeal your financial aid awards is listed below.

### When does it make sense to appeal?

- *Your (or your family's) financial situation worsened after you filed the FAFSA.* Loss of employment, illness, relocation, bankruptcy and significant declines in investment values are reasons to appeal financial aid packages. When financial aid officers review appeals based on negatively impacted personal finances, they can exercise professional judgment by updating your FAFSA information.
- *You have significant expenses that the FAFSA does not document.* For example, if a large portion of personal income supports the care of a parent or grandparent who doesn't live with you, this fact may lead to a reassessment of your financial aid package.
- *Another college with similar degrees of selectivity and academic rigor offers a better package.* Your first choice college may be compelled to match the rival college's aid package or convert some loans to grants.
- *Your grades or standardized test scores improved significantly during the second half of your senior year.* Proof of better grades and higher test scores could make you eligible for (additional) merit aid, which may reduce the amount of loans in your financial package.
- *Your circumstances will lead to a higher cost of attendance than the average student.* For example, if you have a medical condition that requires you to live alone or travel home frequently for medical appointments, then colleges may adjust your financial aid accordingly.



### When should I not appeal?

- *You lack a specific reason to justify additional money.* Although you or your family may feel that a financial aid package is insufficient, there's little chance of receiving more aid without specific, reasonable cause.
- *You're unwilling to pay the remaining costs not covered by financial aid.* If out-of-pocket costs are too high, then you may want to consider colleges with lower costs of attendance instead of filing an appeal.

### What should I expect from financial aid officers?

- *Encouragement to look at other resources.* Expect financial aid officers to ask you to explore additional resources to pay for college such as taking out loans.

*continued*

- *A thorough review of your situation.* Expect financial aid officers to listen to your situation and review your documentation. Their job is to help students afford college. They will give your appeal a fair hearing if you provide a justifiable reason for reassessment along with clear, supporting documentation.

#### **What should I not expect from financial aid officers?**

- *Don't expect an immediate answer.* Funds have already been earmarked for other prospective students. It may take weeks of waiting and following up with the financial aid office to receive an answer.
- *Don't expect an automatic increased aid package.* College funding may be limited for that school year. Even if your case is justified, the school simply may not have the additional aid to offer.
- *Don't expect to get a free ride.* Although financial aid is available to help defray the costs of students in need, paying for college is primarily the responsibility of the student and family. Your Expected Family Contribution (EFC) is what the federal government as well as the college believes you can contribute each year. Your EFC amount will not be reduced unless there is proof of significant, negative change in your financial situation.

#### **Who should contact the financial aid office?**

Unlike college admission counselors who prefer to speak with the student, most financial aid officers want to speak with whoever is paying the bill. Most often the student and the parents both have a role in paying for college. Due to privacy concerns, never ask other people (your accountant or college admission consultant) to contact the financial aid office on your behalf.

#### **What information will financial aid officers want from me?**

Financial aid officers will request documentation regarding any changes in your financial situation. A layoff or foreclosure notice, current bank or investment statements or a revised balance sheet and income statement of your business or farm are examples of relevant documentation that support your appeal. Always ask what specific type of information they need to make a fair, informed decision when reviewing your case.

#### **When will I receive an answer?**

Each college's financial aid office handles appeals differently. After you have submitted an appeal, call the financial aid office to confirm that your paperwork has been received and politely ask when you can expect a response. Know that the spring months are a busy time for financial aid offices, so be patient.

#### **What if my financial situation changes during the summer or after I start school in the fall?**

Let the financial aid office know of any changes in your financial situation, regardless of when it happens. The office may reassess your award in a timely manner if there are remaining funds or ask that you wait up to 90 days before they reassess your aid package. The outcome may vary according to whether the change is temporary (parent lost a job) or long-term (parent became disabled and unable to work).

#### **What do I do if my appeal is denied?**

Once your request for additional aid has been reviewed, the decision is final. While you are waiting to receive their answer, think and explore alternative means and choices should no additional aid be offered. Choosing a different college, enrolling at a community college, deferring enrollment for one year to build up savings, living at home and commuting to school and working during the school year are several options worth exploring.