

HOW TO APPEAL FOR MORE COLLEGE FINANCIAL AID



This tip sheet is based on the book, *How to Appeal for More College Financial Aid*, by Mark Kantrowitz. The book is available from Amazon.com.

How to Appeal for More Financial Aid

1. **Appeal for more financial aid at any time, even mid-year.** Submit the appeal ASAP. Resubmit appeals annually.
2. **Call the financial aid office to ask about the financial aid appeals process** (sometimes called a professional judgment review or special circumstances review). Some have a form. Most ask you to write a letter.
3. **Identify the special circumstances that affect your ability to pay for college.** Special circumstances are financial circumstances that have changed in the last two years or anything that differentiates the family from the typical family. Focus first on circumstances that are beyond the family's control, not discretionary lifestyle choices.
4. **Write an appeal letter.** Keep it short, to one or two pages. Summarize the special circumstances, one at a time, and their financial impact on the family. Be specific, especially concerning dates and the financial impact.
5. **Don't ask for a specific amount of money.**
6. **Be polite, as there is no appeal beyond the college financial aid administrator.** Close the letter by thanking the financial aid administrator for their consideration of your appeal.
7. **Gather independent, third-party documentation of the special circumstances.** Examples include layoff notices, medical/dental bills, bank account statements, receipts, and letters from people who are familiar with the family's situation, such as teachers, social workers, school counselors, doctors, and clergy.
8. **Attach copies of documentation to the financial aid appeal letter.** Do not send originals.
9. **Mail the letter, documentation and completed forms to the college's financial aid office.** Send the letter to each of the colleges to which the student has applied. Send it with delivery confirmation or certified mail, return receipt requested.
10. **Confirm receipt by calling the financial aid office a week after mailing the appeal letters.** Ask if they need more information.

Most Common Special Circumstances

- Job loss or decrease in income.
- Divorce or separation of a dependent student's parents
- Death of a dependent student's parent
- Special needs or disabled children
- Unreimbursed medical and dental expenses
- Catastrophic loss (e.g., damage or loss from a natural disaster)
- Textbook costs beyond the standard allowance in the cost of attendance
- Change in the student's marital status
- Dependency override from dependent student to independent
- End of child support, Social Security benefits for a child or alimony payments

Special Circumstances

Change in Student or Parent Income

- Job loss, furlough or dislocated worker
- Quit job to enroll in college full-time
- Retirement
- Sabbatical
- Death, disability or incapacitation of a wage-earner
- Cash-flow problems
- Long-term incarceration or hospitalization of a wage-earner
- Called to active duty service in the U.S. Armed Forces
- Combat pay
- End of Social Security benefits at age 18
- End of child support upon reaching the age of majority
- Income from a Roth IRA conversion
- Hardship distributions from retirement plans
- Volatile income (e.g., small business owners, taxi drivers, Uber/Lyft drivers, realtors, seasonal workers and waiters)
- Salary reduction or elimination of overtime pay
- Unusually high one-time bonuses
- Severance pay
- Income from an involuntary foreclosure or bankruptcy liquidation of farm or business assets
- One-time events not reflective of ability to pay during the award year (e.g., inheritance, insurance settlement)

Unusual Expenses

- Disability-related expenses
- Unreimbursed medical, dental and nursing home expenses
- Dependent care for a special-needs child or elderly relative
- Non-deductible alimony payments
- High legal fees, especially of an involuntary nature
- Wages included moving expenses
- Unreimbursed employment expenses (e.g., uniforms, tools, equipment, travel expenses)
- Costs related to a change in climate
- Excessive consumer debt not due to lifestyle choices, such as debt associated with a special circumstance
- High cost of living in certain major metropolitan areas
- Funerals
- Loan payments on a parent's prior educational debt
- Private K-12 tuition expenses for siblings

Change in Assets

- Unusual capital gains
- Casualty losses

Demographic Variables

- Parents enrolled at least half-time in college
- Change in marital status affecting ability to pay
- Unborn child or changes in the number of dependents
- Homelessness
- Abandonment, estrangement, death of custodial parent
- Domestic abuse or hostile/unsafe home environment