



## HOW TO APPEAL FOR MORE FINANCIAL AID

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You've received your financial aid award letter from the school and realize that the funds you have been awarded are not enough to cover all of your expenses. Don't panic!

There is a process in place for students to appeal for more financial aid. The process for appealing is usually referred to as a professional judgement review, or special circumstances review.

It basically means that you can formally ask the financial aid administrators at your school to reconsider your aid package based on additional information.

College financial aid administrators have the authority to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA) or to the Cost of Attendance (COA) on a case-by-case basis when supported by documentation of special circumstances.

Financial aid administrators may also override a student's dependency status from dependent to independent when the student is affected by unusual circumstances. If the student's dependency status is changed to independent, no parent information will be required on the FAFSA.



### How does the appeal process work?

The appeal process varies from school to school but, generally, all schools will require that you appeal in writing, either by traditional mail (aka "snail mail") or email. Appeals may not be done by phone.

You should never appeal your financial aid award just to seek more money. There should be a specific set of reasons for your request. The first thing that must be determined is whether your situation warrants special or unusual circumstances.



### Special Circumstances

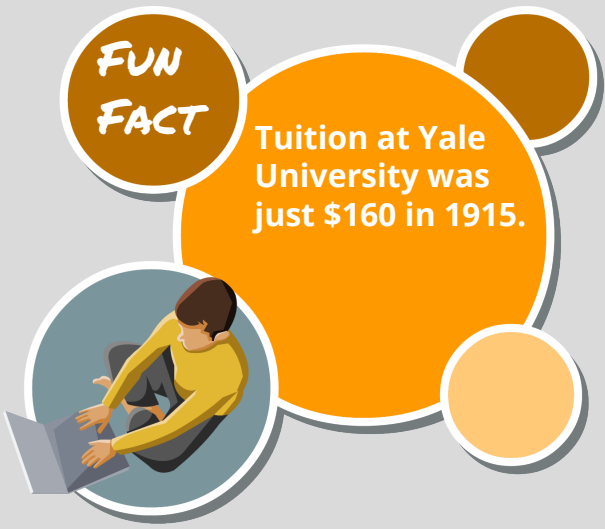
Special circumstances can include any financial circumstances that have changed from last year to this year, and anything that distinguishes the student's family from the "typical family."



### Unusual Circumstances

Unusual circumstances include unusual family situations or an abusive family environment that threatens the student's health or safety.

## Examples of Special and Unusual Circumstances

Special Circumstances	Unusual Circumstances
<ul style="list-style-type: none"> <li>- Parent loses a job or experiences a salary reduction</li> <li>- The parent's income is volatile, varying widely from year to year</li> <li>- Recent death, disability, incarceration or institutionalization of the student's parent</li> <li>- A family member is critically ill and you are experiencing high out-of-pocket medical expenses</li> <li>- The end of child support or Social Security benefits when the child reaches the age of majority</li> <li>- The family suffers a financial or natural disaster</li> <li>- The student's siblings are enrolled in a private K-12 school</li> <li>- There are high dependent-care costs related to a special needs child or elderly grandparent</li> <li>- Parent's educational costs, if they are currently enrolled in college or repaying student loans</li> <li>- Last year's income was affected by one-time events that are not reflective of the family's ability to pay</li> <li>- The family is concerned it cannot meet its required contribution</li> </ul>	<ul style="list-style-type: none"> <li>- Court ordered Protection From Abuse (PFA) against the student's parents</li> <li>- Both of the student's parents are incarcerated or institutionalized</li> <li>- The student is completely estranged</li> <li>- The student's parents are divorced, the custodial parent has passed away, and the student has had no contact or support from the noncustodial parent for an extended period of time</li> <li>- The student has been abandoned by their parents or is unable to locate them</li> </ul> <div style="text-align: center; margin-top: 20px;">  <p><b>FUN FACT</b> Tuition at Yale University was just \$160 in 1915.</p> <p>Source: <a href="http://time.com/moey/4008049/college-costs-100-years-inflation-1915/">http://time.com/moey/4008049/college-costs-100-years-inflation-1915/</a></p> </div>

The student and family should take action immediately, regardless of whether the special circumstances are due to an ongoing need or a crisis. Although the students may request special consideration at any time during the year, submitting a request as early as possible with appropriate documentation will help the student be considered for the best range of available financial aid funds.

Appeals must be resubmitted annually to confirm that the special or unusual circumstances are still in effect.