

# The FAFSA Appeal Process

## **What's the First Step to Appealing Financial Aid?**

The first step to appealing your financial aid package is to determine whether or not you meet the “Special Circumstances” or “Unusual Circumstances” criteria to warrant a FAFSA appeal.

With FAFSA, you're dealing with bureaucracy, which means you will have to be tenacious and precise in asking for more money to pay for school.

To get more money for education, the recipient of the funds submits a formal appeal and letter explaining the appeal itself.

Below, we'll show you how to write that letter so that you can get the funding you deserve. Here, we'll explain the processes and circumstances that lead to appeals.

The process for appealing a FAFSA package is known as a special circumstances review or professional judgement review. These terms are often used interchangeably.

Your financial aid administrator has the authority to make changes and adjustments to the data elements of the FAFSA app or to the cost of attendance (COA) when Special Circumstances are the reason for appeal.

## **Special Circumstances include the following:**

- The family is concerned that it will not be able to meet its required contribution
- The previous year's income was affected by a significant one-time event that aren't typical of the family's ability to meet its required contribution
- There are high unreimbursed medical/dental expenses not covered by the individual's insurance
- There are high dependent-care costs related to a special needs individual or elderly grandparent
- A parent loses a job or experiences a salary reduction
- A parent's income varies annually due to the volatility of their job
- A member of the family is seriously ill
- A parent dies, is incarcerated, becomes disabled, or is institutionalized
- Social Security benefits or child support ceases when the child reaches the age of majority
- The family suffers a natural or financial disaster

If you meet any of the above Special Circumstances, you have grounds for an appeal. While some of these circumstances are really specific, others have more wiggle room. If that doesn't quite fit your needs as you build your appeal, take a look at the following Unusual Circumstances, which include:

- There are PFAs (Protection from Abuse orders) against the student's parents or guardians
- Both of the student's parents are institutionalized or incarcerated
- The student is completely estranged from their family
- The student has been abandoned by their parents or guardians and is unable to locate them
- The student's parents are divorced, the custodial parent dies, and the student has no contact with or support from the non-custodial parent for an extended period

If you meet any of the above Unusual Circumstances, you have grounds for an appeal. Take note, these situations are very specific and pertain to your dependency status.



That being said, be aware that the following criteria aren't grounds for an appeal. Here are some circumstances that, even when combined, are not adequate rationalization for dependency override:

- The student's parents refuse to complete the FAFSA or verification process
- The student demonstrates total self-sufficiency (including living on their own)
- The student's parents do not claim the student as a dependent on taxes
- The student's parents refuse to help pay for college education

Once you've made these determinations, you're ready to take the next step: requesting adjustments.

### **Step 1: Contact Your Financial Aid Office**

If you would like to appeal your financial aid offering, your first step is to make contact, in person, with your college's financial aid office. Upon your visit, be sure to bring a pen, paper, a folder, and dress professionally.

If your circumstances preclude you from showing up in person, make that clear to the office and they will provide you with what you need via email. Don't forget to be courteous and kind—these are folks who will be helping to make a decision about your appeal.

#### **In your meeting, ask these simple questions:**

- What special forms and procedures do I need to follow when I appeal?
- What are the relevant dates needed to process my appeal efficiently?
- What documentation needs to be provided to the office of financial aid?

Your financial aid advisor will provide you with clear answers to these questions, and perhaps give you forms, documents, and other university-specific papers you will need to keep track of. Place any documentation in your folder for later examination.

### **Step 2: Write Your Appeal and Attach Documentation**

Here comes the tricky and time consuming part: writing the document that you will submit to receive the appeal. Don't forget the following when writing this very important letter:

#### **1. Pay attention to grammar, usage, and mechanics**

Your letter should be professionally written. Be sure to double-check your letter for any writing mistakes. Pay attention to your tone, keeping it hospitable and accommodating; an air of humility should permeate the letter.

#### **2. Your letter should be no more than one page**

In your letter, be sure to communicate your circumstances clearly and effectively. This means you will need to be succinct and formal. Pay attention to necessary and relevant details only, leaving out things that do not formally support your appeal request.

#### **3. Provide specifics regarding your situation**

Your letter shouldn't be a vague outline of your life perils—it should be a specific document with concise information, including dates and amounts of money, about the changes in your circumstances that will affect your ability to continue your education. For example, if you have lost your job, indicate exactly how much this will affect your ability to pay for school ("My income has decreased by \$3,200 since my last tax return").

Or, if your parent has fallen ill or has become disabled, indicate how much time you suspect your parent will suffer with this condition ("My father, who will be paying for my education, was diagnosed with cancer last month and will be completing chemotherapy over the next 6 months. During this time, he will be unable to work to provide for our family.")

Most importantly, avoid being vague at all costs.



#### **4. Provide exact conditions and personal information**

Your letter should describe your circumstances specifically. Remember, you should have a counselor, physician, clergy person, lawyer, or health and wellness advocacy personnel help you with this aspect of your letter. Specialists will be able to provide you with specific language to explain your circumstance.

Be sure that any professionals advocating for you provide their name, title, credentials, and contact information in case the individual assigned to your appeal has a question.

These professionals should also supply you with signed, formal documentation pertaining to your appeal.

#### **Questions:**

If you have additional questions, please feel free to contact the Financial Aid Director, Jeannie Gonzales at 508-941-7052.



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