

Student Guide: 6 Steps to Appeal for More Financial Aid

When applying for financial aid, there are personal circumstances where it may benefit you to appeal. Appealing is when you ask the college(s) to consider additional information when reviewing your financial aid applications. Colleges refer to this process as using professional judgment, where they will examine why you are appealing and decide whether or not the information you shared makes you eligible for additional financial aid. You can appeal at any point after submitting your financial aid application(s).

Reasons to appeal may include:

- There's been a change in your family's income or employment since 2022, or since you filled out your financial aid form(s)
- Your or your parent(s) marital status has changed since 2022, or since you filled out your financial aid form(s)
- Your family has recently experienced high medical, educational, or emergency expenses
- Other members of your family (e.g., siblings) will also be attending college next year

If any of these apply to you or there have been other significant shifts in the information you reported on your financial aid forms, consider filing an appeal with your college(s).

1. **Review the information you submitted on your financial aid forms.** Talk to your family about their finances (e.g., income, savings, expenses) to see if anything has changed since 2022. Do any of the reasons listed above apply (i.e., siblings in college)? If so, you should move forward with the appeals process.
2. **Contact your college(s) financial aid office.** You will need to explain why you want to appeal. For example, you might explain the financial changes your family has experienced. The financial aid office can share if they'd consider your appeal and explain how the appeals process works, as it can be different at each college. Check out the college website for the best way to contact the financial aid office.
3. **Gather supporting information.** You will need to gather financial documents and other materials that will help your case for an appeal. The documents required may vary based on why you are appealing but could include a letter explaining what has changed, W-2s, layoff notices, unemployment documents, etc. You should send the college copies or photos of all documentation. Hold on to the originals for your records. *For help crafting a letter or e-mail, check out this free resource: <https://formswift.com/swift-student>*
4. **Submit your appeal.** Depending on the college, you may need to submit your appeal via e-mail, college portal, or regular mail. After submission, follow up with the financial aid office and ask if they can give you an expected timeline to hear back about their decision.
5. **Read your email.** Keep an eye out for communication from the college if they need further documentation, have additional questions, or have made a decision. You should follow up with the college if you don't hear from them within the expected time.
6. **Calculate your costs.** Whether or not your appeal is accepted, you should review your financial aid offer to see if you can pay the college bill. Make sure you know the cost before making a college decision. If the college is still too expensive, you may need to explore other options.