



Financial Aid Appeal Key Takeaways from Edmit:

- Anyone can submit a financial aid appeal, though your likelihood of success will depend on the situation and the college.
- Appeal as early in the cycle as you can, but make sure you have enough information about your other options first.
- Contact the college to learn about their process and what you'll need to provide.
- Present your situation openly and honestly. Try to speak with a person and then follow up in writing.

After all of the hard work of applying (and often auditioning) many students find themselves in a good news/bad news situation. Accepted! Yeah! Unaffordable financial aid award. Boo, but now is not the time to despair! Assuming you've completed your [FAFSA](#) (and [CSS Profile](#) if required), you can, and should, request more aid to meet your financial needs. The following [information provided by Edmit](#) (editor highlights) might help!

Who Can Submit a Financial Aid Appeal?

If you have received an offer of financial aid that is insufficient or with which you are dissatisfied, then you have every right to appeal the award. **Appeals are most often successful when a significant change affecting the student's financial situation, such as the death of a parent, serious illness, job or income loss, or divorce, has occurred.** However, any student who has received an insufficient offer of financial aid is eligible to appeal. If you have received a more generous offer from another college, for example, you can appeal for more aid also. Appeals can relate to either [merit aid](#) or need-based aid. Students who face a loss of funding due to poor academic performance may also submit appeals.

When Can I Submit My Financial Aid Appeal?

Generally speaking, you can begin to prepare your appeal as soon as your [financial aid offer letter arrives](#). A school may not have a specific deadline by which appeals must be submitted, but **this is definitely a case in which the early bird gets the worm**. Schools only have so many financial aid dollars to distribute each year; as such, the earliest-received appeals have a greater chance of approval. There's one caveat: you should have as much information as possible when you submit your appeal - in particular, it is helpful to know what other colleges have offered you. In some cases, as we will discuss below, those other offers can be helpful in the appeal process. So, if you are waiting on some acceptances, you may want to hold off a little longer on the appeal. In addition, students who experience a significant change in financial circumstances at any time - whether prior to the start of or during the school year - should not hesitate to appeal for additional financial aid when that happens.

What Do I Need to Appeal My Financial Aid Award?

The process by which parents and students may appeal financial aid offers differs for every school. In addition, the types of documentation required for an appeal vary based on the underlying reason(s) for the appeal. Your first step in the process should be to investigate whether the college has a specific timeline or process you need to follow. Many schools, especially larger colleges and universities publish information online regarding their appeals processes. **Where information is lacking or absent, students or parents should not hesitate to call the financial aid office directly.** For your appeal to be successful, it is extremely important to comply with the school's specific procedures for evaluating appeals, including providing all the necessary documents and information in the formats requested. Depending on the nature of your appeal, here is what you may be asked to provide:

- Documentation of a change in financial circumstances, perhaps related to death of a family member, serious illness, loss of a job or other income, or divorce or separation;
- Documentation demonstrating unmet financial need, perhaps in the form of a family budget;
- Documentation of academic progress or achievement, such as letters of recommendation, school transcripts, or coursework certificates; and/or
- Documentation of a more attractive financial aid package offered by another school.

As you prepare the documentation for your appeal, **it is important to clearly understand why you are submitting an appeal and how much aid you are additionally requesting.** Be specific - calculate your family's unmet financial need to determine exactly how much more support you require. (You can keep this number to yourself for the time being.) Be sure to submit all the documentation that is required of you, but do not submit more information than is strictly necessary. Too much extra paperwork is not likely to be wanted or appreciated by the financial aid officer reviewing your appeal. If you are applying for more aid as a result of a competitive offer, make sure the other college you're naming is similar. For instance, a more selective or prestigious institution probably won't care that your local state school is cheaper than they are. But two local colleges that compete for students are likely to pay attention to each other's offers. We've prepared this handy [Financial Aid Appeal Template](#) to help you get started on the appeal process. However, we cannot stress enough that the appeal process for every school is different. Find out what your target school requires and comply with those specifications to the letter - and consider the best strategy for your situation. Do not just copy and paste!

How Do I Submit a Financial Aid Appeal?

After you have researched your target school's appeal process and gathered the documentation that you need, it is time to initiate the appeal process with the school directly. Some schools specify exactly how appeals should be submitted, perhaps via email or some other electronic form. Unless your school specifically instructs otherwise, we recommend calling the financial aid office to initiate the appeal process. **Your goal, to the extent that it is feasible for you, should be to arrange an in-person meeting (likely virtual) with a financial aid officer.** To prepare for the meeting, gather all the necessary documentation, including your acceptance letter and financial aid award letter. While a financial aid appeal is somewhat like a negotiation, **you should not use that language or display an aggressive attitude** during the actual meeting with the financial aid officer. Take the approach of "requesting an appeal" or "obtaining a reconsideration" of your financial aid offer. Financial aid administrators are willing to evaluate appeals but are loathed to "negotiate" in the traditional sense of the word.



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Below are a few effective tactics that you can utilize during your meeting in effort to successfully obtain the financial assistance that you need:

- Clearly state your goals and the rationale for your appeal; have the necessary supporting documentation on hand to bolster your case. Speak assertively but non-confrontationally.
- Get creative: request non-tuition forms of financial aid and explore other potential ways to receive additional support. Can the college provide assistance in the form of increased work-study hours, additional grants or scholarships, or subsidized room and board? Can you (the student) be permitted to retake standardized tests or improve your grades to potentially qualify for additional [merit-based aid](#)? Can the college pledge some form of additional assistance, if not for the first year, then for one or more subsequent years? Talk openly with the financial aid officer to creatively explore all the possible means of receiving additional support.
- Treat the financial aid officer as a partner and potential advocate, rather than as an adversary. Make a concerted effort to really listen to and understand what the administrator has to say.

You are unlikely to receive a decision on your appeal during the first meeting - but **before the meeting is concluded, make sure to ask the administrator about the next steps in the process.** You'll want to know exactly how and when to follow up with the financial aid officer.

How Do I Follow Up on a Financial Aid Appeal?

Of course, the most important steps to take at this stage are those specified by the financial aid officer with whom you met. If you were not granted or were unable to attend an in-person meeting, then follow up in a timely manner after submitting your appeal with an email or phone call.

Regardless of whether you attended a meeting, **it is important to adhere to the timeline and preferred communication method as specified by the school's financial aid office.** If you are not quite sure about the best way to follow up, just ask!

What is the Likelihood of My Financial Aid Appeal Being Approved?

You may be questioning if appealing your financial aid award is even worth the trouble, or wondering [how often financial aid appeals actually get approved](#). In general, the type of college will determine your likelihood of getting more aid. Ivy League and other very selective universities are very unlikely to consider an appeal without significant changes to a student's financial profile, whereas small private universities who are generous with [merit aid](#) have more room to move. College finance expert Shannon Vasconcelos told [U.S. News and World Report](#), "Families may be surprised how often colleges say 'yes' and send a few more thousand dollars their way as an incentive to enroll." A [New York Times article](#) from 2014 observed that half or more families who submit an appeal are successful in obtaining additional financial assistance.

What Happens If My Appeal is Approved?

If your financial aid appeal is approved, then you will receive a new offer that includes more or additional forms of [financial assistance](#). The choice is yours whether to accept the revised offer or not. Find out about how [two students successfully appealed their financial aid awards](#). They were very glad they did!

What Happens if My Financial Aid Appeal is Rejected?

If your financial aid appeal is rejected, then you face a more difficult set of choices. There is no appealing the appeal decision, but you do still have a few options available to you. You can decide [to fill the gap](#) using loans or by working a part-time job (or two) while you attend school. Or, as much as you may be reticent to do so, you can attend a less expensive college.

Where Can I Get More Help with My Financial Aid Appeal? [Download our free letter template here.](#)

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HOW IT WORKS

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LOG IN

GET STARTED!

Make your tuition fit.
Graduate with minimal debt.

GET STARTED

Not sure if it is worth filing an appeal? [TuitionFit](#) is a relatively new service focused on creating college price transparency by empowering students and families to share the financial aid awards they receive and create a Kelley Blue Book of college prices. If you upload a current award letter (your privacy will be protected), you can see other award letters for free. You'll be able to see what kind of awards similar students received and also discover other colleges with impressive awards that were never on your radar. At many colleges, **it's not too late to apply and receive financial aid and/or merit scholarships even if the published deadlines are long past.**