

# How to Appeal College Financial Aid Offers

By ANN CARRNS APRIL 24, 2015

By now, most prospective college students have received their letters of acceptance and are weighing their financial aid packages. But what if the financial aid offer at your preferred school isn't what you had hoped?

You could consider asking the school to review your package, especially if your family has had a big change in its financial situation or if you have special circumstances that aren't apparent in your financial aid application.

"The time to appeal is if something has changed after the form was filed," said Justin Draeger, president of the National Association of Student Financial Aid Administrators. Those changes might include the loss of a job or unexpected medical bills.

Most students' starting point for college financial aid is the Free Application for Federal Student Aid, or Fafsa. Applicants fill out the Fafsa to determine what their family's expected financial contribution will be, and colleges use it to put together a mix of grants, scholarships and loans. But the form doesn't allow room to explain unusual situations a family may be facing, said Jodi Then, an education adviser with the college planning center at American Student Assistance, a nonprofit organization.

"Often, the student's true financial status isn't reflected in the application," Ms. Then said.

For instance, the student may have a disabled sibling or a parent with high medical or occupational therapy expenses, or the family may have recently had to replace a roof damaged in a severe storm.

Sometimes the issue is a simple miscommunication. Ms. Then recalled a student

who was dismayed to learn that a scholarship she had received her freshman year wasn't renewed for her sophomore year. It turned out that the student had been hospitalized and had filed her annual financial aid application late. When the school learned of the situation, it restored her scholarship.

Mr. Draeger said applicants should distinguish between need-based aid, which depends on your financial situation, and merit aid, which is based on your academic promise and talents. Merit aid is often used by colleges as a recruiting tool to attract top students, and practices for reviewing such awards are “all over the map,” he said, making it difficult to offer blanket advice. That said, however, it doesn't hurt to try to negotiate if you think your credentials merit more money, “as long as it's handled cordially,” he said. “Students should be able to have an open and honest discussion with their institution.”

Mark Kantrowitz, publisher of the financial aid site [Edvisors.com](http://Edvisors.com), said students should be realistic; he estimated that 1 percent of undergraduate appeals resulted in an adjustment. Your chances are best, he said, if you are affected by circumstances beyond your control. Still, “it doesn't hurt to ask,” he advised, “if you're polite about it.”

Carla Daley, 27, of Boston, said she was able to obtain about \$3,000 in additional aid as an undergraduate at Suffolk University by meeting with the school's financial aid administrator in person and pleading her case, emphasizing that she had strong grades. (The aid was a loan that converted to a grant when she graduated from the school, so she didn't have to repay it.)

Last year, she again contacted the school after it accepted her into its M.B.A. program. She explained that she had offers from other programs but that financial aid would weigh heavily on her decision. Suffolk gave her a \$6,000 scholarship for two years. “Had I not spoken to Suffolk,” she said, “I probably wouldn't have gotten that scholarship.”

Here are some questions about asking for more financial aid:

■ *How long do I have to appeal a financial aid offer?*

You can appeal anytime — even if something happens after you've enrolled and started classes. But your chances for success are best if you act as early as possible. Many schools ask for a commitment from students by May 1, so ideally you should file the request by then.

■ *How should I appeal?*

Each school has its own procedure: Some have forms that you fill out, while others simply request a letter of appeal. (Some schools call an appeal a professional judgment review.) In general, writing a letter — rather than an email — or asking for an appointment is best. Ms. Then said it's preferable if the student writes the letter, even if parents are paying the bill. Keep it on point and be specific, she said: "Really think about what it is, in their world, that's making it difficult to pay."

■ *What sort of documentation should I provide?*

You should expect the school to ask for documentation supporting your request, Mr. Draeger said. For instance, in the case of a job loss, a copy of a claim for unemployment benefits might suffice, or in the case of medical expenses, copies of hospital bills. Mr. Kantrowitz said third-party documentation was best — and be sure to send copies, not originals.

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