



The Successful Appeal – A Cheat Sheet

Question 1: Before you and the student have a conversation with the financial aid office, are you sure this award letter has a chance of being successfully appealed?

- Is there something blatantly missing? *A Pell for a Zero EFC*
- Has the student's/family's financial situation changed drastically? *Job loss, medical bills, separation/divorce, death*
- Has the student received a better package from another competing college?
- Even **if** you are successful in assisting the student to find some additional money- will it be enough?
 - Unmet need from \$12,000- \$20,000: even if the appeal was successful in getting the student another \$2,000 – is that really going to help?
 - Unmet need from \$5,000- \$12,000: with a successful appeal of an additional \$2,000 will certainly lower the unmet need, but the family will most likely still need to take out additional loans. Will they be ok with this?
 - Unmet need from \$500-\$5,000: absolutely worth an appeal if you think there is something that can be added to the award letter, because this will becoming a manageable unmet need.

Question 2: What are some important documents that a student/family should have before making an official appeal?

***Always check the school's website or call the financial aid office to inquire about their appeals process.

- Accurate and complete financial information
- Monthly/yearly family expenses
- Award letter(s) from competing colleges (if requested)
- College appeal form (if applicable)
- Records (ie: money order) of funds sent to support family members in other countries (if applicable)



Questions 3: What is a suggested order of financial aid ‘items’ to appeal for?

- Pell (if eligible)
- SEOG
- State Grants (ie: Mass Grant in MA)
- More institutional aid
- Perkins Loan
- MA No-Interest Loan
- Work-study
- If parent gets denied the Parent PLUS Loan, the additional \$4,000 unsub. Stafford.

Question 4: What are some other important things to keep in mind?

- A Face-to-Face appeal is always the most effective!
- Check the college’s website for instructions on how to file an appeal. Some colleges will have a specific appeal form that needs to be submitted.
- If a student decides to live off campus to save money, they must let the school know (usually in writing) so that the school can issue them a new award letter.
- Never use the word ‘negotiate’ – financial aid administrators don’t like that word!