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## Financial Aid Award Letter Appeals

Want a refresher on what this is, or how it works? Check out [this blog post](#), complete with short videos walking you through how appeals work!

### Appeal Letter Outline

1. Introduce yourself and the purpose of this letter
2. Reassure the college they're your top choice
3. Highlight your 1-3 reasons for appealing
4. Explain each reason in detail
5. Thank them for taking the time to review your case

We'll go through each piece in detail.

In green is the section title. In white is the appeal letter template text. In grey is help text.

#### 1. Introduce yourself and the purpose of the letter.

My name is [Firstname Lastname], and I'm a high school senior attending [High School] in [City, State]. I feel honored and thrilled to have recently been admitted to the [University], as it is my number one choice.

However, I'm concerned about my ability to finance my college education at your school, so I am respectfully asking for an adjustment of my financial aid award.

#### 2. Now, reassure the college you're seriously interested.

To be clear, I would love to attend [University]. [Two clear reasons you're interested.]

##### **What do you write here?**

You want to show the school that you are really into them. So name-drop programs, sports teams, or professors. Give specific reasons you want to attend this school in particular.

For example:

"I love the friendly, collaborative atmosphere on campus. And I'm excited by all research opportunities available to Cardinal students, from the Independent Research Grants program, to the research assistant jobs in the psychology labs with the likes of Professor Zimbardi."

#### 3. Highlight your top 2-3 reasons for your appeal.

However, I'm finding it difficult to accept my admissions, for [three] main reasons:

- [Reason 1]
- [Reason 2]
- [Reason 3]

Allow me to explain each of these in more detail.

#### **What do you write here?**

These are your main arguments for why you deserve increased aid. They can be based on leveraging other college offers, changing financial circumstances, or simply unmet financial need. You want to list them out here clearly but in short-form because you'll get into the details later. You also want to limit yourself to three reasons because otherwise, the letter will get too long--so focus on your top three most effective arguments.

For example:

- I received a better financial aid offer at [College].
- My family's income has decreased dramatically since my father got laid off from work.
- My family's expenses have increased dramatically, after having to pay medical bills for my mother.

#### **4. Get into the details, one argument at a time.**

#### **What do you write here?**

Here's where you go into the details of each of your arguments. Remember to include specifics (numbers are good!). At the end of this document, we've also included templates and examples for many of the most common reasons for appealing.

You can begin each new argument with "First," "Second," or "Third," to signpost the various reasons.

#### **5. Thank them for taking the time to review your case.**

I appreciate your help and time in reviewing these circumstances and thank you in advance for considering an adjustment to my financial aid award package.

I look forward to hearing from you soon.

## **APPENDIX. Templates for common reasons**

Here are some potential reasons you might slot in to step #4.

### **Better financial aid (lower price) at similar college(s)**

I received better financial aid offers from two other schools. To be specific, here are my offers, compared to the one from [University]:

- [College 1]: [Financial aid terms]
- [College 2]: [Financial aid terms]
- [University]: [Financial aid terms]

As you can see, [University] is asking me to pay \$[amount] more in [measurement]. So although your college is my preferred one, it's hard to financially justify enrolling at [University] given my other options.

I have attached these other financial aid award letters as documentation.

#### **What do you write here?**

You want to show the school that your other offers are "better." By better, we mean at least one of these:

- Lower net cost of attendance (total costs minus scholarships/grants)
- Lower out-of-pocket costs (total costs minus total aid package)
- Lower financial gap AKA unmet financial need (total out-of-pocket costs minus FAFSA Expected Family Contribution)

It doesn't really work to simply say you got more in financial aid, if the other college was also more expensive. In the end, the price might still be higher. That's why these three measures above are better. Do the math, and figure out which of these three measures you should

mention!

Also remember that it only makes sense to compare apples to apples, so you want to leverage other offers from similarly ranked schools that are the same "type" (e.g. both small private colleges).

For example:

Assuming I was appealing USC, and my other offer (from Georgetown) had lower out-of-pocket costs and lower financial gap, I could say:

"I received a better financial aid offer from another school. To be specific, here's my offer, compared to the one from USC. :

- Georgetown: Cost of attendance \$56,058, Aid package \$36,056, Out-of-pocket price \$20,000, Unmet financial need based on my EFC \$0
- USC: Cost of attendance \$58,195, Aid package \$32,000, Out-of-pocket price \$28,195, Unmet financial need based on my EFC: \$7861

As you can see, USC is asking me to pay \$7861 more out-of-pocket. So although your college is my preferred one, it's hard to financially justify enrolling at USC given my other option.

I have attached my Georgetown financial aid award letter as documentation."

### Admissions to a higher-ranked university (of similar type)

I was admitted to [Better College], which provided me with a financial aid award that would put its cost at about par with [University's.] However, since I am primarily concerned with the financial cost of college, I'd be delighted to instead attend [University], should it be substantially cheaper.

[OPTIONAL: You may choose to divulge financial details here too.]

I have attached my admissions letter [OPTIONAL: and my financial aid award letter] for your review.

#### What do you write here?

You're basically telling this college: "Look, the other school that I'm name-dropping is clearly better than you, so why would I go to your college and pay the same amount? Give me a discount and I'll be willing to go to the worse school."

But this is tricky because you don't want to come out and SAY that the other school is better. (After all, you're trying to convince them you're still very excited about their school!) But don't worry-- any admissions or financial aid officer has basically got the US News ranking memorized, so you don't have to be so explicit.

Also note you'll only want to divulge financial details that benefit you--for example, if the school truly does cost about the same (within \$1000). If the better-ranked school is also way more expensive, leave out the numbers this time!

For example:

If I'm trying to appeal to Skidmore College (#39 liberal arts college) using my offer from Kenyon College (#27 ranked in the same list), I might write:

"I was admitted to Kenyon College, which provided me with a financial aid award that would put its cost at about par with Skidmore's. However, since I am primarily concerned with the financial cost of college, I'd be delighted to instead attend Skidmore, should it be substantially cheaper.

For full transparency, Kenyon College offered me \$35,000 in grants and scholarships, and another \$10,000 in work-study in loans. Given its cost of attendance of \$58,570, this means my net price is \$28,570 and my out-of-pocket cost is \$18,570. Meanwhile, my net price at Skidmore is nearly the same, at \$28,000 and my out-of-pocket cost is \$17,000.

I have attached my admissions letter and my financial aid award letter for your review.

### Lower income: Parent lost job

In [Month], my [parent] lost [his/her] job as a [occupation]. And in the current economic climate, it seems unlikely that my [parent] will be able to find a new, similar job anytime soon because [reason].

This means our family has \$[amount] less in income every month. [OPTIONAL: Information about your household budget, and how it is now tighter. Try to be specific and use numbers!]

**What do you write here?**

Give details about the nature of the job and what a difference this makes in your income. Use numbers!

For example:

In March, my mother lost her job as a sales clerk at a department store. And in the current economic climate, it seems unlikely that my mom will be able to find a new, similar job anytime soon because all retail shops have been closed.

This means our family has \$1,820 less in income every month. Before her layoff, our household budget was already tight. Based on a total monthly income of about \$4000, we paid \$2000 in rent and utilities, \$1000 on food, \$200 for the car, \$200 for our phone and internet, and \$300 on healthcare. This gave us about \$200 to spend on clothes, entertainment, or savings. Now, with \$1820 less income, we're dipping into our savings every month. There's simply no way my parents can afford to pay an additional \$12,000 per year towards my college costs.

**Lower income: Parent freelance/commission-based work has been significantly reduced**

My [parent] works a [freelance/commission-based] job as a [occupation], which means [his/her] income has always been highly variable and dependent on [what]. Since [Month], [he/she] has had significantly less [work/commission] because [reason]. And in the current economic climate, it seems unlikely that my [parent] will be able to find [whatever is needed] anytime soon.

This means our family has had about \$[amount] less in income every month since [Month]. [OPTIONAL: Information about your household budget, and how it is now tighter. Try to be specific and use numbers!]

**What do you write here?**

For example:

My father works a freelance job as an advertising consultant, which means his income has always been highly variable and dependent on landing big advertising clients. Since last October, he has had significantly less work because he lost his main client. And with the current economic climate, it seems unlikely that my father will be able to find another big advertiser anytime soon.

This means our family has had about \$3000 less in income every month since October 2019. Before losing the client, our household budget was already tight. Based on a total monthly income of about \$6500, we paid \$2000 in rent and utilities, \$1000 on food, \$200 for the car, \$200 for our phone and internet, and \$500 on healthcare. This gave us about \$2500 breathing room to spend on clothes, entertainment, or savings. Now, with \$3000 less income, we're dipping into our savings every month. There's simply no way my parents can afford to pay an additional \$12,000 per year towards my college costs.

**Higher expenses: Bills for medical costs or lawyer fees**

Our family's expenses have increased. This year, we paid \$[amount] in out-of-pocket [healthcare costs / legal fees], for [what].

**What do you write here?**

For example:

Our family's expenses have increased. This year, we paid \$9,500 in out-of-pocket healthcare costs because my sister broke her foot and needed to get X-rays, MRI scans, and ultimately surgery. We are also concerned that she may need to get ongoing physical therapy, which our insurance doesn't cover.

## Higher expenses: Financial support for a close relative

Our family's expenses have increased because we needed to support my [relation] [reason]. This ended up costing my parents \$[amount]. [OPTIONAL: Mention if you anticipate needing to continue to pay this in the future.]

### **What do you write here?**

*For example:*

*Our family's expenses have increased because we needed to support my grandmother's failing health and move her to an old age home where she could receive 24/7 support from nurses. Unfortunately, my grandmother did not have enough savings (nor does she earn a pension) to afford this kind of home, so my mom and her siblings need to shoulder the full cost. This ended up costing my mom \$1000 per month, and she anticipates needing to contribute that \$1000 per month for the foreseeable future.*