

Financial Aid Appeal Letter — Template 1

Use this template when your family's financial situation has changed since the tax year reported on the FAFSA — job loss, reduced income, unexpected medical expenses, divorce or separation, death of a family member, or other significant changes. Replace every [highlighted blank] with your family's details, keep what fits, and delete what doesn't.

Dear [Financial Aid Office / Name of Financial Aid Counselor],

Thank you for admitting [Student's Full Name] to [University Name] for the [Fall 2027] semester. We are genuinely excited about the opportunity, and [University Name] remains [one of our top choices / our first choice].

I am writing to request a review of [Student's Name]'s financial aid package in light of a significant change in our family's financial circumstances since the [2025] tax year reported on the FAFSA.

Describe the change clearly and specifically — pick the version that fits:

In [month/year], [I / my spouse] [was laid off from / left a position at] [employer name]. Our household income has decreased from approximately \$[previous amount] to approximately \$[current amount]. This change is not reflected in our FAFSA filing, which was based on our [2025] tax return.

— or —

Our family has experienced significant medical expenses totaling approximately \$[amount] due to [brief description]. These costs were not anticipated when we filed the FAFSA and have substantially reduced our ability to contribute to college costs.

I have attached the following documentation:

- [Severance letter / termination notice / letter from employer]
- [Recent pay stubs or proof of current income]
- [Medical bills or insurance statements]

We believe [University Name] is an excellent fit for [Student's Name] [academically / because of a specific program or opportunity], and we want to make attendance financially possible for our family.

Would you be willing to review [Student's Name]'s aid package in light of these changes? We are happy to provide any additional information or documentation that would be helpful.

Thank you for your time and consideration.

Sincerely,

[Parent/Guardian Full Name]

[Phone Number] · [Email Address]

[Student's Full Name and Student ID, if available]

Financial Aid Appeal Letter — Template 2

Use this template when your student has a stronger offer from a comparable school. Compare schools that are genuinely similar in selectivity, size, and type. Focus on the gap, not the demand — you are sharing information, not issuing an ultimatum. Not every school will match, but many will consider it.

Dear [Financial Aid Office / Name of Financial Aid Counselor],

Thank you for admitting [Student's Full Name] to [University Name] for the [Fall 2027] semester. We appreciate the financial aid package you have offered, and [Student's Name] is very interested in attending [University Name].

As we compare financial aid offers, we have received a package from [Comparable University Name] that includes [the key difference — e.g. "\$X more in institutional grants" or "a merit scholarship of \$X per year that significantly reduces our net cost"].

Our estimated net cost at [University Name] is approximately \$ [amount] per year, compared to approximately \$ [amount] per year at [Comparable University Name].

[Student's Name] would prefer to attend [University Name] because [a genuine, specific reason — a program, a faculty member, a research opportunity, campus culture, location, or fit]. We want to make that choice financially possible for our family.

Would you be willing to review [Student's Name]'s financial aid package? I have attached a copy of the award letter from [Comparable University Name] for your reference.

We understand that every school's financial aid process is different, and we appreciate any consideration you can give.

Thank you for your time.

Sincerely,

[Parent/Guardian Full Name]

[Phone Number] · [Email Address]

[Student's Full Name and Student ID, if available]

Be specific

Exact numbers and dates are more persuasive than general hardship language.

Attach documentation

Every claim in the letter should have a document behind it.

Send it early

Aid budgets run out. Appeal as soon as you have the facts, not at the deadline.

Track every offer, appeal, and deadline in one place. CollegeHound gives your family one free shared college planning workspace for costs, aid, and deadlines — and Scout, our AI guide, is the paid upgrade. Start free at collegehound.com/get-started