

How to Write a Great Financial Aid Appeal Letter

[Click here](#) to hear my complete interview about how to win a financial aid appeal letter with financial aid expert Jodi Okun, who has helped thousands of families navigate the college financial planning process and contributed one of the financial aid request letter samples in this post.

So you've been accepted to a great college (yay!) only to find out the school isn't giving you enough money (womp womp). What do you do? Accept your fate? Resign yourself to attending your back-up school? Start a [GoFundMe](#) campaign?

Maybe. But first...

You gotta' wonder: Is this ALL the money the school can offer me? Could it be that, if you ask nicely and write a financial aid letter request, then the school just might give you a little more?

Maybe.

True story: When I asked Northwestern for more money the school gave me more money AND THAT LED TO THE BEST FOUR YEARS OF MY LIFE. In fact, I only spent about \$4,000 per year. Caveat: I had a zero EFC (Estimated Family Contribution), so much of it was need-based aid, but still! If I hadn't asked, I wouldn't have gotten more money and probably wouldn't have gone there.

Real-talk: Asking people for money is hard. I get weird sometimes just asking friends to chip in for pizza. And it can be *especially* difficult when your college future is on the line.

But consider doing it. Because, well, your college future might be on the line.

Why should you consider writing a financial aid letter request?

Because...

- you can write a financial aid appeal letter in like an hour, and
- it may be the fastest \$2,000 (or \$8,000) you ever make
- if you don't ask, you'll never know.

When should I make a financial aid appeal letter request?

As soon as you can. Because when the money's gone, it's gone. So, like, now.

How do I write one?

I'm about to tell you. But before I do I thought I'd bring in some help.

In [Episode 103](#) of the College Essay Guy podcast I spoke with [Jodi Okun](#), financial aid guru and author of the Amazon bestseller [Secrets of a Financial Aid Pro](#).

We talked about everything from whether or not to include house and retirement when reporting assets on the FAFSA to how decisions are sometimes made in a financial aid office. But the main topic of our conversation was appeal letters--what they are, who should write one, and what to literally say to a financial aid officer when calling to make an appeal. Here's one of my favorite bits of advice from Jodi on the importance of allowing for a pause in conversation when appealing to a financial aid officer:

"Parents have an agenda about what they want to say, but financial aid offices have a process they have to follow with every folder on their desk," Jodi says. "You may think the next step is one thing but they may give you another step which might get you further in your appeal."

Below you'll find a few great financial aid request letter samples--one from my former student and a couple from families Jodi worked with--with analysis and suggestions on how to write your own appeal letter. Underneath that you'll find some links to some financial aid resources you don't want to miss.

To the Financial Aid Office at UCLA:

My name is Sara Martinez and I am a 12th grader currently enrolled at Los Angeles Academy. First, I would like to say that I am much honored to have been admitted into this fine school, as University of California Los Angeles (UCLA) is my number one choice.

Notice how she reiterates a) who she is and where she's from, b) how much she's grateful to have been accepted and c) (most important) that UCLA is her number one choice... a school likes to know this if it's true.

There is a problem, however, and it is a financial one.

Notice how she uses her transition sentence to set up what this letter is going to be about. It's really straightforward and explicit. Your letter doesn't have to be fancy; it has to be clear.

I'd love to attend UCLA--it's near home, which would allow me to be closer to my family, and the Bio department is phenomenal. But, as a low-income Hispanic student, I simply don't feel I can afford it. I'm writing to respectfully request an adjustment of my financial aid award.

Great. First, she offers two specific reasons that UCLA is the right fit for her, so the financial aid officer understands why UCLA is her top choice. Next, she makes her request really clear: give me more money! And she does so in a straightforward and respectful way. She doesn't beg; she asks.

Here are some more details of my financial situation. Currently, my father works as an assistant supervisor for American Apparel Co. and he is the only source of income for my family of five, while my mother is a housewife. The income my father receives weekly barely meets paying the bills.

It helps to give details of your specific family situation even if you gave these details in your original application, since the financial aid officer may not have your entire application right in front of them at the moment--save them the work!

My family's overall income:

Father's average weekly gross pay: \$493.30

Father's adjusted gross income: \$27,022

Our household expenses:

Rent: \$850

Legal Services: \$200

Car payment: \$230.32

Again, specifics. Don't be shy. Give them these numbers so that, when they do the math, that they can see what you see: there just isn't enough money. And keep in mind that you may be asked to send in copies of your parents' pay stubs, so don't lie! And you don't have to give every single little detail. Having said that, it is important to explain certain things--like why in the world she doesn't include her parents' medical insurance. Oh, wait, she explains that..

My parents cannot afford to have medical insurance, so they do not have a medical bill. My father's average monthly income is an estimate of \$1,973.20 (see attached pay stub). When household expenses such as rent, car payment, legal services, gas bill, and electricity bill are added together the cost is of \$1,402.70. Other payments such as the phone bill, internet bill, and groceries also add to the list. But in order to make ends meet my father usually works overtime and tailors clothes for people in our neighborhood.

Notice how she has *already* included her dad's pay stub which, again, saves time. Also, she briefly explains the other costs (keyword: briefly) and how her family is already doing everything it can.

My family is on an extremely tight budget and unfortunately cannot afford to pay for my schooling. I have worked my way up and was recently awarded

Valedictorian for the class of 2014. My goals and my aspiration of becoming a nutritionist have helped me push forward. I appreciate your time in reconsidering my financial aid award. I'm looking forward to becoming a Bruin.

Bonus info: She is VALEDICTORIAN! This is also a mini-update, as she wouldn't have known this at the time she applied (November) but did know by the time she wrote the appeal. If you have 1-2 more updates to include, go ahead and include them here--but don't go too crazy. You don't want to seem desperate; you want to close strong with your most important updates. (Think how it would have sounded if she'd added, "...and I also placed 8th in a local tennis tournament and started learning French." The school would be like, "Um... great?" But the valedictorian detail is a solid reminder that she's committed to her academics.)

Regards,

Sara Martinez

No fancy ending, just your basic sign-off.

Here's another another (much shorter) appeal written by one of Jodi's former clients:

Dear Financial Aid Director

After submitting the FAFSA for the 2017-2018 school year, I realized that you are using the same tax year (2015) that was used for my son's freshman year. I am writing to you because my income for this year (2016) has declined and this fact will not be represented when you examine the FAFSA for 2017-2018 – let me explain why. I am a freelance graphic artist and only work when I receive a call for a project and am offered the job. In other words, I only receive a pay check when I work. This could be for one day or several days, but I do not have steady or guaranteed income. In addition, it is not a job in the traditional sense, where I go to work at the same place every day, I may work for several different companies. I have been very fortunate in that I have been working my craft for a long time and get a fair number of calls but some years are better than others. Unfortunately, this year (2016) I am on track to make approximately \$15,000 to \$18,000 less that I did in the 2015 calendar year.

Thank you for your consideration,

John Ogilve

Pretty straightforward, eh? Notice that these letters don't have to be fancy, they just have to include the essential and relevant information. In fact, if the process of writing an appeal feels overwhelming, putting it in bullet points first. Here's how the appeal above would look in bullet points:

- You're using our 2015 tax info to award financial aid
- The 2016 info is different

- Why? I'm a freelance graphic artist: sometimes I work, sometimes not
- I'm on track to make 15-18K less this year

Simple. You can do this.

Here's one more financial aid request letter sample:

Dear Financial Aid Office,

We appreciate you offering our son Paul a scholarship, but even with your help we can not afford the tuition. We have asked his grandparents and uncles to help, but they to unfortunately are not able to help pay the tuition. I would use our retirement money for him to attend your school, if we had any retirement fund. We honestly don't know how to make this happen without your help. Next month I will be having a necessary hysterectomy and I will be out of commission for a couple of months and can not work. I am a first grade teacher at a small church school with a very small income and we can barely make ends meet.

I appreciate that they demonstrate how they have already exhausted other options: other family members can't support, no retirement fund, and upcoming medical bills. This sends the school a clear message: we're coming to you as a last resort. If there are options that other families may have that you do not, it can help to let the school know.

I like to share with you a little bit about our son. I know you know how talented he is or he wouldn't have gotten into your school. I know you only accept 22 % and he was one of the lucky few you let in. He has been working on his craft his whole life. He is one of the kindest and friendliest young men. He is genuine, not at all phony. He will walk down the halls of his school smile or say hi to anyone, teachers and students. He was voted Homecoming Court two years in a row.

This is a very sweet paragraph--a mother advocating on behalf of her son. While, in terms of an appeal it is not 100% necessary and could have been cut, it demonstrates how much she cares for him.

Your school is the only school Paul wants to attend. He said to us he will not go to college if he can not go to The New School. None of the other schools offer what The New School can offer him. He has always wanted to be an actor, writer and director ever since he was five years old. Not only will Paul benefit from attending your school but you will also benefit. If you can offer us more financial help, Paul will be able to attend and graduate as one of your success stories.

This is similar to what the student in the first letter does: reaffirm interest. Here it comes at the end of the letter, which is fine.

Thank you in advance for taking the time to reconsider the amount you have offered Paul.

Sincerely,

Gina and Tom Atamian

Again, pretty straightforward. You may have thought that writing one of these appeals was going to involve some kind of added magic, but you know what the two more important qualities are when it comes to writing them?

1. **Information.** Give the school the information it needs to make a new decision. Bullet point this so that you don't find yourself worrying about "how" to say it.
2. **Actually writing and submitting the letter.** I've seen many students that could have appealed not appeal due to one fear or another and ultimately they didn't submit a letter. Just write it. If you have reason to appeal, do so. I tell my students: you don't want to look back years from now and wonder, "I wonder what would have happened if..." Dispel those future doubts. Start with bullet points. (Yes, now.)

FIVE MORE FINANCIAL AID RESOURCES YOU DON'T WANT TO MISS

- STUDENTAID.EDU.GOV
- [Jodi's Blog: College Financial Aid Advisors](#)
- [Net Price Calculator](#)
- [Financial Aid 101](#)
- [FAFSA](#)

We discuss all these resources on the podcast with Jodi, and much more, including:

- What to literally say to a financial aid officer when calling to make an appeal [13:40]
- How to be prepared for the financial aid appeal conversation [22:50]
- How often parents are speaking with the person who could be the decision-maker [17:10]
- An inside look inside how decisions are sometimes made in a financial aid office [18:00]

Listen to the whole podcast and check out the rest of the show notes (with time stamps, so you can fast forward to the part you want!) [here](#).