

Financial Aid and Special Circumstances Appeals

What to do when your Financial Aid package doesn't match your current reality

If you are planning to be enrolled in a degree program in the fall, you have probably started the Free Application for Federal Student Aid (FAFSA). You may have already received an aid package letter from the college or university you plan to attend.

Why the FAFSA?

FAFSA produces the Expected Family Contribution, a key component in determining need for students seeking financial aid. Your college or university creates a standardized budget for students that includes tuition, fees, books, and if you are a full-time student, may include living expenses.

Why does EFC matter?

The Expected Family Contribution is subtracted from Cost of Attendance to determine need for Federal Student Aid, and possibly other need-based aid programs managed by the school or an outside aid provider. Many scholarship programs including the programs offered by the PCUSA are need based. **No need equals no scholarship in many cases.**

What if I don't think my EFC was calculated correctly? What can go wrong?

For many people, these tools work very efficiently and well. When they don't, sometimes it is very hard to find resources to address the ways in which the FAFSA does not accurately report your resources.

The income information in the FAFSA comes from the prior-prior year. In other words, the 2020 FAFSA is based on 2018 family income. Generally, this benefits students when incomes are rising, even if the gains are modest.

If family income has decreased through loss of employment, prior-prior year may overstate your resources.

FAFSA may be an obstacle if you no longer have a relationship with one or more parents.

What can I do?

There are remedies for this, but you must contact the financial aid office at the school you attend to bring this to their attention. This is a process that is

referred to as a Special Circumstances Appeal. It is frustrating for students because it is managed locally, at the student's college or university. Any school receiving Federal Student Aid is required to develop a process for the use of a financial aid professional's judgement to reduce the Expected Family Contribution.

Information about Special Circumstance Appeals should be in the Student Handbook or on the college or university's website

How do I submit a Special Circumstance Appeal?

There is a new website that provides resources for students to appeal financial aid decisions based on information that is not available or accurate.

<https://formswift.com/swift-student#>

There are FAQs and letter writing templates that:

- Help students write a letter.
- Identify documentation that the college or university needs support a decision.
- Provides the student with a checklist for follow-up.

Form Swift can't appeal for the student. Students still need to visit the college or university's website and search for Special Circumstance Appeals, or Financial Aid appeals. Form Swift only provides general information and letter writing tools.

Keep applying for scholarships, even if you haven't heard back from your appeal!

Don't forget, when you are done there, go to pcusa.org/apply4scholarships to apply for aid from the Presbyterian Church (U.S.A.). Presbyterian Mission Agency provides up to \$4,000 to students who are PCUSA church members, attending an accredited college or university in the United States full-time, seeking a first bachelor's degree, and eligible to receive need-based aid.