College Appeal Checklist

What to do if your Merit Aid or Financial Aid award leaves you wondering, "Where's the beef?"

BY ANDY LOCKWOOD

Colleges are businesses and they don't always give their highest and best offer initially. Here is how to negotiate your merit aid or need-based award. Use the strategies that pertain to your situation.

$0 → $25,000	$0 → $38,579	$5,800 → $20,000	+ $51,000
NYU, PER YEAR	EMORY	FORDHAM, PER YEAR	HARVARD, "WE DON'T MATCH"

PHASE ONE Before You Write a Word

- [ ] **Make sure your forms are clean.**
  Exactly **ONE** reason not to appeal: if something on your FAFSA or CSS Profile was wrong on purpose, do not invite a second look. I heard about a mom who appealed a $15,000 Boston College award. They re-examined her file, found an asset she had not disclosed, and took the $15,000 back. Permanently. Everyone else: ask.

- [ ] **Appeal every school that admitted your child, not just the favorite.**
  Competing offers are your single strongest piece of leverage.

- [ ] **Put the deadline on the calendar today.**
  Deposits are due May 1. If the package lands too late to appeal properly, ask for an extension. They usually grant it. Early Decision families: the ED agreement says in writing that an inadequate award can release your child from his commitment (even if your guidance counselor tries to talk you out of this).

- [ ] **Find your actual number.**
  Pull your Student Aid Index (formerly known as the Expected Family Contribution, or EFC) off your FAFSA Submission Summary. That is the figure the aid office is working from.

- [ ] **Run the college's net price calculator, then compare.**
  Cost of Attendance minus your SAI equals your need. If the real award is thousands below the college's **OWN** published estimate, that gap IS your appeal. Screenshot it and attach it.

PHASE TWO Build the Merit Case

- [ ] **Find where your child ranks in the applicant pool.**
  Compare her GPA and scores to the school's reported averages for admitted students. Top 10 to 20 percent is real leverage, because colleges brag about those numbers to alumni and to U.S. News.

- [ ] **Inventory every bragging right.**
  Valedictorian, National Merit, honors college admit, Eagle Scout, research competition, debate, DECA, a state title. A client won Miss Teen USA and wanted to leave it off. Another won Jeopardy. How many of **THOSE** does a college get? It goes near the top.

- [ ] **Get competing offers in front of them.**
  A Harvard admissions officer told our client "Harvard doesn't match," took another look, and beat Princeton by $51,000. One rule: the competing school has to be a genuine peer.

- [ ] **Recruit your advocates and cc them.**
  The coach, the department head, a professor, an alumnus you actually know. A Tufts soccer coach said he stays out of the money stuff, then got involved anyway. The award went up $7,000.

- [ ] **Name the institutional interest you satisfy.**
  Legacy. Underrepresented minority. A state they are short on. A religious background they are working to expand. A full-pay family they would like as a future donor. None of this is about fairness. It is about what **THEY** need.

PHASE THREE Build the Need Case

- [ ] **Lead with genuinely NEW information.**
  Aid officers have Professional Judgment, which lets them go outside the boxes on the form. Restating what's already on your applications gets an eye roll. Revealing what it could not capture gets a second look.
- [ ] **Income dropped? Quantify it in one sentence.**
  Not "I was laid off from one job and had hours cut at the other." Say "I was earning $280,000 a year. I am now bringing in $140,000." Income carries up to 47 percent weight, so a $140,000 swing can move eligibility by more than $65,000. They want written **PROOF**, and most offices want eight weeks to pass after a layoff.
- [ ] **Income spiked? Prove it was a one-time event.**
  A business sale, a retirement withdrawal, a big settlement. Attach prior years' returns to show the anomaly. Even a "try again next year" sets the precedent.
- [ ] **Document the expenses the form has no room for.**
  Divorce and the legal bills behind it. Unreimbursed medical, including funeral costs. Supporting a parent who moved in. Lawsuits. Uncovered disaster damage. Back taxes. Documented therapy or specialist costs for your child at real scale, $5,000 and up.
- [ ] **Business owner? Check the value you reported, then expect to prove a negative.**
  Overvaluing the business is one of the most expensive mistakes on the form. Accountants make it constantly. Tina Barwick reported the wrong value and got a goose egg everywhere. We amended and refiled: $25,000, repeated two more years. A $75,000 swing. Separately, when your income does not square with your zip code, they assume you are hiding money. An accountant's letter explaining the losses got one client another $9,400.
- [ ] **Fixed a mistake on the forms? Refile, and TELL them.**
  Retirement accounts that should not have been reported. Parent savings entered as the child's. Home value on the wrong line. The aid office will not notice on its own.

PHASE FOUR Write It, Send It, Follow Up

- [ ] **Delete the bad arguments first.**

  These lose. Every year, without fail. "Our property taxes are high" (they have your zip code, that is not new). **"We have high household expenses"** (vacations, camp and the car payment are discretionary). **"We are buried in credit card debt"** (unless it traces to a documented medical, legal or income catastrophe). **"So-and-so's daughter got $18,000 and her scores were lower"** (confidential, probably wrong, and you will offend the person holding the checkbook). **"We just want more money"** (not a reason; if it is all you have, just ask if they can do better).

- [ ] **Write the letter.**
  - [ ] **Thank them,** for the offer and for their time. You are on the same side of the table.
  - [ ] **Re-sell your child in two to four sentences.** Remind them what he brings. Do not recite his life story.
  - [ ] **Deliver the new information.** Competing offers, the income change, the documented expenses, the corrected form.
  - [ ] **Restate, reveal, transition.** *"X is Alexis's top choice. We are genuinely worried about affording it. We have received other offers, attached, that we are considering for financial reasons only."*
  - [ ] **Ask, and use the magic words.** *"If there is any way you can reassess our eligibility and meet or exceed these offers, we would be thrilled and ready to send in our housing deposit."* Say the last part only if it is true.
  - [ ] **CC every advocate.** Coach, department head, professor, admissions officer. Loop in admissions even on a need-based appeal, because admissions owns yield.
- [ ] **Send it to a NAMED person via email and snail mail.**
  Get the rep assigned to your child's high school. Never "To Whom It May Concern." Email is fine, and mail a copy too. An email takes a second to delete. A letter sits on a desk.
- [ ] **Three business days, then pick up the phone.**
  If you haven't heard back, give them a friendly call. Open with "I'm sure you're swamped this time of year." And if the first bump is small, keep going.

The money goes somewhere.
You don't ask, you don't "get."

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