

# FAFSA Appeal Letter Examples

## 2026-27 award year

Four complete, ready-to-adapt letters for a Professional Judgment review — each followed by a short breakdown of why it works.

*By Cass Neilson, founder of FAFSA Appeal*

A FAFSA appeal letter is a written request asking a college's financial aid office to use **Professional Judgment** to update the income and expense data behind your **2026-27 Student Aid Index (SAI)**. There is no central federal FAFSA appeal — you are asking one school, case by case and with documentation, to adjust the inputs to your SAI. The strongest letters fit on one page: they state the request, give the facts with dates, show the numbers before and after, list the documents enclosed, and make a clear ask.

These four letters are yours to copy, free. Read the one closest to your situation, then swap in your own facts and dollar figures. The names, employers, and amounts are invented for illustration only.

### The five-part structure

Part	What it does	Example phrasing
<b>1. The request</b>	Names the process so the office routes it correctly	<i>"I am requesting a Professional Judgment review of our 2026-27 financial aid..."</i>
<b>2. The facts</b>	States what changed and when, in a sentence or two	<i>"On March 6, 2026, my husband was laid off from his position of nine years."</i>
<b>3. The numbers</b>	Shows the size of the change at a glance	<i>"Our 2024 income was \$96,400; our realistic 2026 income is \$41,000."</i>
<b>4. The documents</b>	Lets the reviewer verify without asking for more	<i>"Enclosed: (1) layoff letter, (2) final pay stub, (3) unemployment determination."</i>
<b>5. The ask</b>	Requests the specific action	<i>"I respectfully ask that you reassess our eligibility using our current income."</i>

### The tone that works: factual, not emotional

Keep it calm, organized, and concrete, and lead with numbers rather than feelings. You are not asking for a favor — you are giving a reviewer everything they need to update an out-of-date snapshot. Three rules keep the tone right:

- **One page.** If it runs longer, the facts are buried. Move detail into the documents.

- **Every claim maps to a document.** If you can't prove it, leave it out.
- **Dates, not adjectives.** “Recently” is weak; “on March 6, 2026” is verifiable.

## Sample 1 — Job loss / layoff

**Maria Delgado**

4218 Larkspur Lane, Columbus, OH 43220  
maria.delgado@email.com · (614) 555-0142  
June 10, 2026

Office of Financial Aid  
Buckeye State University  
RE: Professional Judgment review — Student Aid Index, 2026-27  
Student: Sofia Delgado · Student ID: 100482217

Dear Financial Aid Office,

I am requesting a Professional Judgment review of my daughter Sofia's 2026-27 financial aid because our household income has dropped sharply since the tax year used on the FAFSA.

Our 2026-27 FAFSA was based on our 2024 federal tax return, which reported an adjusted gross income of \$96,400. On March 6, 2026, my husband, Daniel Delgado, was laid off from Meridian Logistics, where he had worked for nine years, when the company closed its Columbus distribution center. He received eight weeks of severance and is now receiving unemployment benefits of \$561 per week.

Our realistic projected income for 2026 is approximately \$41,000 — my salary of \$38,200 plus the severance and unemployment already received — a reduction of about 57% from the figure on the FAFSA. We have no expectation that Daniel's prior income will resume this year.

Enclosed, please find: (1) the layoff notice from Meridian Logistics dated March 6, 2026; (2) Daniel's final pay stub; (3) the severance agreement; (4) the Ohio unemployment benefit determination; and (5) a 2026 income worksheet projecting our household total for the calendar year.

I respectfully ask that you reassess Sofia's eligibility for need-based aid using our current income rather than our 2024 income. Please let me know if you need anything further; I can be reached at the phone number and email above. Thank you for your time and consideration.

Sincerely,  
Maria Delgado

**Why this letter works.** It names the process (“Professional Judgment review”) in the subject line and the first sentence, so it routes correctly. It anchors the change to a specific date and employer, which makes it verifiable. Most importantly, it puts the two numbers side by side — \$96,400 versus \$41,000 — and states the percentage drop, so a reviewer sees the magnitude in one glance. The five enclosures cover every claim in the body, and the projection is dated to the 2026 calendar year, the year the office will actually assess. No plea, no story beyond the facts that move the decision.

## Sample 2 — Medical hardship

**James Okafor**

7 Hartwell Court, Raleigh, NC 27606

j.okafor@email.com · (919) 555-0188

June 10, 2026

Financial Aid Office

Piedmont College

RE: Special-circumstances / Professional Judgment review — 2026-27

Student: Grace Okafor · Student ID: PC-2249108

Dear Financial Aid Office,

I am submitting your special-circumstances form along with this letter to request a Professional Judgment review of Grace's 2026-27 financial aid, due to substantial unreimbursed medical expenses our family has paid this year.

Our income on the FAFSA is unchanged, but in January 2026 my wife, Adaeze, was diagnosed with a condition requiring surgery and ongoing treatment. Between January and May 2026 we have paid \$18,740 in out-of-pocket medical and dental costs not covered by insurance — including our \$6,500 deductible, coinsurance, and prescription costs — and we expect roughly \$4,000 more before year's end. These are documented, paid expenses, not estimates.

Because these costs are not reflected anywhere in the data behind Grace's Student Aid Index, I am asking the office to consider them as an adjustment for the 2026-27 year.

Enclosed, please find: (1) your completed special-circumstances form; (2) an itemized statement of paid medical and dental expenses totaling \$18,740, with the insurer's explanation-of-benefits pages showing the unreimbursed portion; (3) pharmacy receipts; and (4) a summary spreadsheet grouping the costs by month.

I respectfully ask that you review these out-of-pocket medical expenses under Professional Judgment and adjust Grace's aid accordingly. Thank you for considering our request; please contact me at the number above with any questions.

Sincerely,

James Okafor

**Why this letter works.** Medical appeals fail when families send a diagnosis instead of a dollar figure. This one leads with the number that matters — \$18,740 already paid, with a documented projection of more — and stresses that the costs are **paid and unreimbursed**, which is the standard a reviewer applies. It does not over-share the medical details; it gives only what is needed to establish that real money left the household. It opens by noting the school's own form is enclosed, signaling that the family followed the required process. The explanation-of-benefits pages are the key proof, and the monthly spreadsheet makes verification effortless.

## Sample 3 — Divorce or separation

**Karen Whitfield**

1290 Sycamore Drive, Apt. 3B, Boise, ID 83702

karen.whitfield@email.com · (208) 555-0173

June 10, 2026

Office of Student Financial Aid

Cascade University

RE: Professional Judgment review — change in parental circumstances, 2026-27

Student: Tyler Whitfield · Student ID: 0094471-CU

Dear Financial Aid Office,

I am requesting a Professional Judgment review of my son Tyler's 2026-27 financial aid because the household reported on the FAFSA no longer exists. His father and I separated in January 2026 and our divorce was finalized on April 18, 2026.

The 2026-27 FAFSA reflected our former joint 2024 income of \$112,300. Tyler now lives with me, and I am the parent who provides the majority of his financial support. My own income for 2026 is approximately \$48,500. I do not have access to his father's current income, and his father does not contribute to Tyler's college costs.

Because the FAFSA's income and asset figures were built on a two-parent household that no longer exists, I am asking the office to reassess Tyler's aid using only my information as his supporting parent for the 2026-27 year.

Enclosed, please find: (1) the final divorce decree dated April 18, 2026; (2) proof of my separate residence (a copy of my lease); (3) my 2026 pay stubs and a projected income worksheet showing \$48,500; and (4) a brief signed statement confirming I am the parent who provides the greater financial support.

I respectfully ask that you update Tyler's aid based on my household alone. Thank you for your time; I am glad to provide anything else you need.

Sincerely,

Karen Whitfield

**Why this letter works.** Divorce appeals turn on **which parent's information now applies**, and this letter resolves that immediately: the writer states she is the parent who provides the greater financial support, which is the FAFSA's standard for the contributing parent. It separates the old joint figure (\$112,300) from the new single-household figure (\$48,500) so the reviewer sees exactly which number should drive the SAI now. It gives the decree date, proves a separate residence, and avoids arguing about the ex-spouse's income — it simply states she lacks access to it and that he does not contribute. The signed support statement pre-empts the reviewer's most likely question.

## Sample 4 — One-time income spike (Roth conversion or severance)

**Robert and Lillian Hayes**

58 Ridgeway Avenue, Madison, WI 53711

r.hayes@email.com · (608) 555-0119

June 10, 2026

Financial Aid Office

Lakeside College

RE: Professional Judgment review — non-recurring 2024 income, 2026-27

Student: Ethan Hayes · Student ID: LC22-008614

Dear Financial Aid Office,

I am requesting a Professional Judgment review of Ethan's 2026-27 financial aid. Our 2024 income — the tax year the FAFSA used — was inflated by a one-time event that does not reflect our ongoing finances and will not recur.

Our 2024 adjusted gross income was \$148,900. That figure includes a \$62,000 Roth IRA conversion we completed in 2024, on which we paid the tax. A Roth conversion is a one-time, non-recurring event; it was not salary, and it does not represent money available to pay for college. Our actual recurring household income — the wages we live on — is approximately \$86,000, which is also what we expect for 2026.

Because the FAFSA counted the \$62,000 conversion as ordinary income, Ethan's Student Aid Index reflects an income roughly \$62,000 higher than our family's real, sustainable income.

Enclosed, please find: (1) our 2024 federal tax return; (2) IRS Form 1099-R showing the \$62,000 distribution coded as a conversion; (3) the Form 8606 reporting the conversion; and (4) our 2025 W-2s and a 2026 income projection of \$86,000 showing our recurring income.

I respectfully ask that you exclude the non-recurring \$62,000 conversion from the income used to calculate Ethan's aid for 2026-27. Thank you for your consideration; please reach out with any questions.

Sincerely,

Robert Hayes

**Why this letter works.** A one-time income spike is one of the cleanest Professional Judgment cases, because it does not require the family to be worse off — only to show that a number on the FAFSA misrepresents recurring income. This letter isolates the \$62,000 conversion, names it as non-recurring, and contrasts the inflated AGI (\$148,900) with the real recurring income (\$86,000). The proof is precise — the 1099-R and Form 8606 show the conversion's character, not just its amount — and the ask is narrow: exclude one identifiable item. Narrow, well-documented asks like this are the easiest for an administrator to grant. The same template fits a one-time severance payout, a single-asset capital gain, or a back-pay settlement.

### After you send the letter

Confirm the office received your letter and packet, note the date and who you spoke with, and follow up in about two weeks if you have not heard back. Most stalled appeals were not denied — they were buried. If the office asks for one more document, send only that, promptly, and reference your original submission. The decision rests with each institution and is final at the financial aid office.

**Want editable versions?** These letters are free to copy as-is. If you would rather start from fill-in-the-blank **.docx** templates — plus the projected-income worksheet, the documentation checklist, follow-up emails, and a phone script for the aid office — the 2026 FAFSA Appeal Pack has them at <https://fafsa-appeal.com/products>. More free guides at <https://fafsa-appeal.com>.

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*Verified June 2026 for the 2026-27 award year. This guide is informational and is not legal or financial advice. Sample names, employers, and dollar figures are fictional and for illustration only. © 2026 FAFSA Appeal · <https://fafsa-appeal.com>*