



Financial Aid & Appeal Toolkit

Understand the offer, document changed circumstances, and ask the right offices for help.

FOR STUDENTS & FAMILIES

"For such a time as this." - Esther 4:14

Free to download, print, and use for personal scholarship planning. Never include Social Security numbers, passwords, tax returns, or full financial-account details in scholarship essays or emails.

1. Decode your financial-aid offer

- Grants and scholarships: usually free aid; verify renewal rules.
- Work-study: wages from an eligible job, not automatic bill credit.
- Subsidized loan: borrowed money with certain in-school interest benefits.
- Unsubsidized or PLUS loan: debt with interest and possible fees.
- Cost of attendance: a planning estimate, not always the school bill.
- Net price: cost minus grants and scholarships.

FIRST STEP

Ask the school to separate billed charges, indirect estimates, free aid, pending aid, work-study, and loans.

2. Changed-circumstances appeal planner

A school may call this professional judgment, special circumstances, or an aid appeal. Policies and documentation differ by school.

- ☐ Job loss or reduced hours
- ☐ Divorce or separation
- ☐ Death of a parent or spouse
- ☐ High medical or dependent-care costs
- ☐ Loss of benefits or one-time income
- ☐ Homelessness or unsafe/impossible parent contact

What changed, when, and how it affects ability to pay

Documents the school requested

3. Contact log

Date	Office/person	What was requested or promised	Follow-up

Exact words to use

I am at risk of stopping out because of a balance. Please review my account for pending aid, verification issues, professional judgment, emergency or completion grants, payment-plan options, and any hold that can be temporarily reviewed while assistance is considered.

4. Safe next steps

- [] Save a redacted screenshot of the issue.
- [] Write the exact balance, deadline, and consequence.
- [] Contact financial aid, student accounts, and the dean of students.
- [] Ask for emergency, completion, retention, or institutional grants.
- [] Use 211 for local essentials and 988 for mental-health crisis support.
- [] Do not email passwords, verification codes, SSNs, tax returns, or full bank details.

Use the live aid-gap calculator and nationwide resource directory at portal.estherfundsfoundation.org/resources.