FINANCIAL AID • STUDENT GUIDE

A Second Look

When Your FAFSA No Longer Reflects Your Family's Finances

If your income, household, or essential expenses changed after you filed the FAFSA, the financial aid office may be able to reconsider your eligibility or cost of attendance through a case-by-case professional judgment review.

A review may be worth requesting when...

- Employment, income, or assets changed, including job loss or reduced hours.
- A separation, divorce, or death changed the household's finances.
- Medical, dental, nursing home, or severe disability expenses were not covered.
- Child or dependent care costs increased.
- Housing status changed, including homelessness or risk of homelessness.
- Your family pays elementary or secondary school tuition.
- More family members are enrolled in college.
- Another documented change affects college costs or your family's ability to pay.

What the financial aid office can review

The office may adjust certain FAFSA data, Pell Grant eligibility, the Student Aid Index (SAI), or a cost-of-attendance component. Any change applies only at that college, so contact every school you are seriously considering or attending.

If the issue is about parent information or personal safety

Circumstances such as abuse, abandonment, incarceration, trafficking, or being unable to contact a parent may require an unusual-circumstances review, also called a dependency override. Students who are unaccompanied and homeless, or self-supporting and at risk of homelessness, may need a homeless youth determination. Ask the financial aid office which process fits your situation. A student can qualify for more than one type of review.

Start with the financial aid office, even if you are not sure your situation qualifies.

How to Request a Financial Aid Review

Follow Each College’s Process and Keep a Copy of Everything

1

Submit the FAFSA for the correct aid year

Complete the FAFSA using the information requested. If you already submitted it, move to Step 2. A later change in finances is handled by the college, not by guessing at new FAFSA amounts.

2

Contact the financial aid office at each college

Ask how to request a “special circumstances review” or “professional judgment review.” Briefly explain what changed, when it changed, and how it affects your ability to pay. Use the college’s required form or process.

3

Provide the requested documentation

Examples may include a layoff or termination notice, recent pay stubs, unemployment documentation, tax forms, medical or dependent care bills, insurance statements, or divorce or death records. Send only what the college requests, using its secure upload method.

4

Watch your email and student portal

Respond quickly if the college needs more information. Ask about its expected review timeline and follow up if that date passes. If the offer changes, compare the revised grants, scholarships, work-study, loans, and remaining cost.

A simple way to ask

“Since we filed the FAFSA, [briefly describe what changed] on [date]. Our current financial situation is not fully reflected. What is your process for a special circumstances review, and what documentation should we provide?”

Keep in mind The college may approve or deny the request, and more aid is not guaranteed. The financial aid administrator’s decision about a federal professional judgment adjustment cannot be appealed to the U.S. Department of Education.