

Example Appeal Letter for Special Circumstances

Dear Office of Financial Aid,

Express your enthusiasm for attending the college.

My name is Trevor Noah, and I have enthusiastically accepted an early decision offer to attend Davidson next Fall. Davidson is my very top choice, and I'm thrilled beyond words. I intend to be pre-med and have already imagined doing research in the new science complex, taking social science and philosophy classes and growing my heart and mind to contribute meaningfully to the world.

Provide a sincere and courteous request for financial aid review and award reconsideration.

I'm writing now because the financial package the college extended to me and our expected contribution for the 2022-23 school year will be a true hardship for my family given our current financial situation. I want to provide additional context and details of our financial situation beyond what was possible in the financial aid application. I ask if you would be kind enough to revisit our eligibility for additional aid.

Start with a summary of your special circumstances and their impact on your available income for college.

At a high level, my family's income and fixed obligations - specifically around medical expenses and tuition for my brother - significantly reduce our available income to pay for college, and we don't have liquid investments and savings to draw from.

Provide detailed financials and numbers, quantifying the impact of expenses or economic changes on your ability to pay for college.

- My parents adjusted gross income for 2021 is likely to be around \$150,000 (not the \$167,500 my mother entered on the CSS Profile).
- 2021 Medical expenses are projected to be \$32,514. This includes:
 - Orthodontic treatment for my brother and mother (\$12,187).
 - Medical and dental insurance payments for the family which my parents pay for out of pocket as they are both self-employed (total \$12,205).
 - Weekly therapy for two members of the family at \$150/session, totaling \$3,650 and \$2,450 each.
 - Out of pocket medical expenses of \$2,022.
 - I have attached a summary of expenses and back up of the major ones, for reference.
- Additionally, my brother, Dale, attends a small private high school that is specifically designed to meet the needs of neuro-diverse learners and help them address deficits. His diagnosed learning differences make this a necessary investment. While my parents receive aid, the family's contribution to his tuition is \$24,950 annually.

When possible, include explanations of why these expenses are necessary.

If applicable, quantify financial changes in other areas, like savings, investments or property values.

One of my parent's highest values is education, so they set aside the amount inherited from my grandmother to fund our tuition expenses through high school. As a result, their savings are drawn down now to less than \$27,000 as I write this, leaving only a small amount available for college funding. While they are clear that a portion of their 2022 income needs to go towards college, the amount is constrained due to continuing high medical expenses and tuition. Given the need for an emergency fund and future college expenses for Dale, they are also committed to taking any available income not needed for college tuition and using it to build back up their depleted savings reserves.

Calculate a new, estimated financial aid award and net price using the Net Price Calculator. Run a few scenarios.

We have run the Davidson Net Price Calculator many times. The results haven't amounted to the net price of \$46,240 the college asked us to pay in the aid package offered. Here are some scenarios we have used prior to my application to Davidson.

Carefully use this as possible support for you review.

- Using their 2020 tax-reported AGI of \$100,707 with the expected medical expenses and private school tuition, the net price was under \$10,000.
- Using a 2021 AGI of \$160,000, medical expenses of \$34,300, school tuition of \$27,180 and savings of \$27,000, the net price is \$21,464.
- Using the AGI of \$160,000 and not including any medical or tuition expenses as a hypothetical exercise, the net price is \$35,014.

Offer to provide additional documents and evidence of special circumstances.

I will do whatever is necessary to fund my attendance at Davidson, however my parents and I are in need of additional financial support for the coming year. I hope the information provided above helps us qualify for more aid. Please let me know what additional information or documentation I can provide to support your renewed consideration. A positive decision would have a direct bearing on the amount of loans I will need to take out.

Show appreciation to the financial aid officers for their time and effort.

Thank you so much for your consideration and please let us know if you have questions as you review the above.

Sincerely,
Noah Trevor