

Financial Aid Appeal Letter for Natural Disaster

Use this appeal letter as a template for requesting an adjustment to financial aid. Edit language to best reflect your personal circumstances. The *italicized* sections are prompts for writing.

Dear Financial Aid Officer,

My name is Noah Trevor, and I have been admitted to {*University's*} Class of 2029. On {*date*}, we were directly impacted by the Los Angeles fires. I'm writing to share important changes to my family's circumstances and detail the negative impact of these changes on our household's finances. I am asking for a reconsideration of the financial aid offered for 2025-26.

Reduction of income (*if applicable*)

Due to the fires, my parent/s have lost income (or are unemployed).

- *Detail any loss of income. Include specifics on prior monthly income and current monthly income with the difference. If known, mention the anticipated duration of this loss in the future.*

<i>Monthly income before fires</i>	<i>Monthly income after fires</i>
<i>Include total monthly income and breakdown of monthly income by parent/job</i>	<i>Include revised total monthly income and breakdown of monthly income by parent/job</i>

Extraordinary Expenses

The disaster has resulted in expenses beyond our regular cost of living that significantly reduce our available income to pay for college. Below is a summary of the expenses to date.

- *Detail all expenses related to the natural disaster. Key categories include:*
 - *Living expenses. Examples include, but are not limited to:*
 - *cost of temporary home*
 - *cost for replacement of necessities*
 - *car rental*
 - *travel or moving expenses to a new temporary or permanent home*
 - *etc...*
 - *Change in housing payments.*
 - *If you are displaced from your home, continue to pay a primary mortgage and now pay rent at a new home. Detail the ongoing monthly mortgage payment and additional monthly rent*
 - *If you have rented a new home due to displacement, and the new rent is significantly higher. Compare prior monthly rent to new monthly rent.*
- *Consider using bullet points for each item or include a table. Most importantly, provide specific dollar amounts for each expense.*

In addition to expenses incurred so far, here is an estimate of monthly expenses for the remainder for 2025.

- *Provide details of the ongoing extra expenses due to the fire.*

<i>Month</i>	<i>Expense Category</i>	<i>Amount</i>
<i>March 2025</i>	<i>Rental Car</i>	<i>\$500</i>

Reduction in asset values

Because of the fire, the value of the assets reported has been significantly reduced, resulting in less resources to pay for college in the coming year.

- *Detail new account balances on assets due to disaster-related expenses. These include checking, savings, investments, and retirement. Include values reported on the FAFSA or CSS Profile, the new values, and the difference.*
- *Change in property values.*
 - *For your primary home, CSS Profile colleges may include your primary home equity in their evaluation. Explicitly ask the financial aid office to remove home equity in their evaluation.*
 - *You can use this language:*
We understand that equity in our primary home is a factor for calculating my eligibility. Given the destruction/damage to our home and indeterminant period for rebuilding, we would request that you exclude any home equity previously reported in your assessment of my financial need.
 - *For second properties, submit new property value amounts, even if estimates. CSS Profile colleges have you report market value and debt so you can report a new market value. For FAFSA, you would submit new equity value.*

To make attending *University Name* possible, my parents and I are in need of additional financial support for the coming year. My parents are committed to funding my education, but the financial burdens detailed above have greatly reduced their capacity to pay. 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.

Thank you so much for your consideration.

Sincerely,
Noah Trevor