

# Financial Aid

---

## Appeal Process

---

The Financial Aid Office encourages and accepts appeals for certain mitigating circumstances. Types of appeals include:

- Increase in Cost of Attendance (COA)
- Loss of Eligibility Due to Unsatisfactory Academic Progress
- Loss of Merit Scholarship
- Request for Dependency Override
- Parent Refusal to Provide Information
- Special Mitigating Circumstances
  - 1 Involuntary Loss of Income
  - 2 Divorce or Legal Separation
  - 3 Death of a Wage Earner
  - 4 High Medical Expenses
- Unusual Enrollment History

Students who feel that they have received an unsatisfactory financial aid award can submit a general appeal. Students can submit a detailed letter to the Financial Aid Office stating their current situation, requested change, and a breakdown of the family's ability to finance the remaining tuition and fees.

The Financial Aid Office ***will not*** accept appeals for:

- Elementary or secondary tuition paid by the family
- An independent student who wishes to become dependent
- Changes to the Federal Methodology need analysis formula
- Adjustments to bottom-line SAIs
- Additional COA cost components
- Costs incurred after the student is no longer enrolled at Albertus Magnus College

Students are encouraged to review the mitigating circumstance criteria to determine if they are eligible to pursue that appeal.

### ***Increase in Cost of Attendance (COA)***

The Financial Aid Office will accept appeals for an increase in a student's Cost of Attendance (COA) for the following reasons:

- Child care costs which exceed the Personal Expenses COA amount
- Transportation costs which exceed the Transportation COA amount
- Loan origination fees which exceed the Loan Origination Fee COA amount

The Financial Aid Office will automatically adjust the COA for a Study Abroad student whose Host Institution's COA is greater than Albertus Magnus College's COA.

Students who feel their COA needs to be increased may submit a letter of appeal detailing the circumstances and provide supporting documentation as proof that their expenses exceed the designated COA amount.

### ***Unsatisfactory Academic Progress Appeal***

Specific guidelines are established by the College with regard to Satisfactory Academic Progress (SAP). Failure to adhere to these guidelines will result in an unsatisfactory academic progress standing which may lead to a loss of financial aid eligibility. Students who are not making SAP will be notified in writing by the Financial Aid Office.

Students who feel their failure to maintain SAP resulted from mitigating circumstances may submit the SAP Appeal Checklist detailing the circumstances and provide supporting documentation.

For additional information on SAP, please refer to the SAP Policy located on the Financial Aid page of the myAlbertus Portal.

### ***Loss of Merit Scholarship Appeal***

Merit scholars must adhere to the established eligibility guidelines in order to have their scholarship renewed annually. Failure to maintain specified guidelines will result in the cancellation of the scholarship.

Students who feel their failure to meet the established eligibility guidelines resulted from mitigating circumstances may submit the Merit Scholarship Appeal Checklist detailing the circumstances and provide supporting documentation.

For additional information on Merit Scholarships, please refer to the Albertus Magnus College catalog.

### ***Request for Dependency Override Appeal***

Dependency for financial aid purposes is not the same as dependency for tax purposes. A student's dependency status is determined by the Department of Education and is based on student's responses to questions on the FAFSA. To appeal a student's dependency status for financial aid purposes, the student will need to provide a detailed letter of appeal and documentation that clearly supports an adverse family situation.

If the student feels they have a special circumstance that has contributed to an involuntary, uncontrollable break in the relationship between the student and both of their parents, please submit a detailed letter of appeal and third-party documentation, such as a statement from a social worker, counselor, doctor, priest, or lawyer on their respective letterheads.

The following conditions ***do not*** merit a dependency override:

- Parent(s) unable or refusing to contribute to student's education
- Parent(s) unwilling to provide information on the FAFSA or verification documents
- Parent(s) not claiming student as a dependent for income tax purposes
- Student demonstrating total financial self-sufficiency

## ***Parent Refusal to Provide FAFSA Information Appeal***

If a student is a dependent student, as determined by their responses on the FAFSA, but their parent(s) is refusing to provide the required data, the student may qualify for an appeal. The student will need to submit a letter detailing their circumstances, along with a letter from their parent(s) explaining their refusal to provide information.

## ***Special Mitigating Circumstance Appeal***

Students who feel that the information entered on the FAFSA no longer accurately reflects their current financial circumstances and impacts their ability to pay for their education, may qualify for a Special Circumstance Appeal. Special Circumstance Appeals include such situations as involuntary loss of income, divorce or legal separation, death of a wage earner, and high medical expenses.

Financial Aid applicants who believe that they meet one of the special circumstances referenced above may submit a detailed letter explaining the change in circumstance.

## ***Unusual Enrollment History Appeal***

Students who feel that their Unusual Enrollment History as reported by the Department of Education was due to mitigating circumstances beyond their control may submit a detailed letter of appeal in writing to the Financial Aid Office. Students are encouraged to submit appeals as soon as possible after being notified of Unusual Enrollment History.

## ***How to Apply for an Appeal***

Submit the applicable Appeal Checklist and a detailed letter explaining the mitigating circumstance along with supporting documentation. All appeals should be submitted at least four weeks prior to the start of a term. Appeal letters must be typed and signed by the student and/or parent. Please note that additional documentation may be requested by the Financial Aid Office during the appeal process.

Once all appeal documents are received, students should allow a minimum of 14 days for a decision to be made. All appeal decisions are made on the basis of adequate and reasonable documentation. The Financial Aid Office will notify the student of the outcome and will include a Revised Financial Aid Offer Letter if eligibility has changed via email.

Please be advised that appeals received less than four weeks before the start of the term may not be processed before classes begin.

Some students may qualify for modified document submission based on the Higher Education Relief Opportunities for Students (HEROES) Act of 2003.

For additional information regarding appeal options and required documents, please contact the Financial Aid Office at (203) 773-8508 or at [financial\\_aid@albertus.edu](mailto:financial_aid@albertus.edu).