

2020 Unemployment and the 2022-23 FAFSA

It's not your imagination; your students whose families received unemployment benefits in 2020 may be surprised to see an EFC much higher (and therefore a Pell Grant much lower) than previous years. If this situation applies to your student, here are the steps you can take to help them advocate for themselves:

1. Collect Documentation

The first thing students and families should do is to collect any documentation they have of unemployment received, such as a 1099-G, unemployment verification letter, online unemployment account records from the state, etc. Essentially, anything they can find that shows they were receiving unemployment over a period of time.

2. Confirm the Appeal Process for your College(s)

The timeline and requirements for each school look a bit different – some schools will want students to wait until their aid has been awarded to appeal, while others will encourage the student to submit an appeal as soon as possible. When in doubt, it can't hurt to send an appeal early, even if the school won't review it until after their aid is awarded. Confirm, as well, the preferred method for submitting an appeal: schools may have an online system for submission via the student portal, and others may just expect the student to email a letter to their financial aid counselor from their school e-mail address.

3. Write an Appeal

Write your appeal (generally in the form of a letter, unless the college has a different online format they use). **We recommend beginning with [this template on SwiftStudent](#).**

- When the form asks, "What aspects of your financial situation are not fully captured in your FAFSA?" write 1-2 sentences and be as concise as possible! *More information makes it difficult to process an appeal and may actually lead the school to have more questions.*
 - Example: "My parents both lost their jobs in March 2020 and received unemployment until December 2020."
- Be sure to include the documentation you collected in step 1!

4. Prepare for Additional Advocacy

This particular situation is unique in that the student isn't necessarily asking for more institutional aid, because the college has the ability to adjust the family's "income earned from work" and increase the student's eligibility for federal & state aid. **Increasing the student's Pell grant doesn't cost the school anything.** However, every financial aid office and officer is different and can use their own judgment. In order to strengthen your student's appeal (or to escalate the request if an appeal is denied), consider including the following:

- [This "Dear Colleague" letter](#) from the Department of Education urges financial aid officers to make the necessary adjustments for families with unemployment income, and even stresses that the college will not be penalized for an increase in the number of appeals that are granted.

Excerpt: we encourage financial aid administrators to use documentation of unemployment...to set to zero the income earned from work for a student and/or parent and to make other needed adjustments to Adjusted Gross Income. This will ensure that these students and families receive the maximum funding to which they are entitled under the law.

What does success look like?

If the appeal is approved, you may see adjustments to your student's Pell and state grants (MAP/TAP/MassGrant). Students attending/applying to full-need schools may also see an increase in institutional aid.