

NC First in FAFSA COVID-19 Toolkit

Supporting students and families facing economic hardship

Students and families continue to face the impacts of a global pandemic while taking steps towards postsecondary education. Being able to pay for college is a critical step in making college a reality. Yet, right now many people have fewer resources than they did a year or more ago. This toolkit is aimed to help students, families, and their counselors understand there are steps they can take to seek more resources to pay for college.

What Steps Can I Take If My Financial Situation Has Changed in the Last Year?

- ➔ **Complete the Free Application for Federal Student Aid (FAFSA)** at www.FAFSA.gov if you haven't already. [Click here](#) for guidance on how to check the status of your FAFSA application to ensure all required items are complete. Submitting and completing the FAFSA is a critical step in seeking resources to pay for college.
- ➔ **Understand your financial aid package(s).** The FAFSA application bases a student and family's [estimated financial contribution \(EFC\)](#) on the previous year's filed tax returns (e.g., the 2021-22 FAFSA uses 2019 tax returns that were filed in 2020). This EFC, listed on the [Student Aid Report \(SAR\)](#), is used by schools to create a financial aid package for students and families. This financial aid package varies by school based on their cost of attendance and includes federal and nonfederal sources to meet the family's financial need. The financial aid package often includes grants, scholarships, loans and the cost out-of-pocket to students and families. [Learn more](#) about what the different types of financial aid options mean and deciding which aid is best to accept.

Your estimated financial contribution (EFC) is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

- ➔ **Contact the school(s) financial aid office as soon as possible.** As a result of the impact the pandemic has had on the workforce and expenses, many families have fewer resources available than they previously had. If this is the case for you, reach out to school(s) you plan on attending as early as possible to let them know your financial situation has changed since you filed your 2019 taxes. Since financial aid offices distribute financial assistance on a first-come, first-served basis, it is strongly recommended to contact the office as early as possible.

Click here for a list of NC colleges and universities financial aid offices, their website and contact information, and the documentation they require in an appeal.

➔ **Submit an appeal to the school(s) you plan to attend.** If your financial situation has changed since you filed your tax returns and you have fewer resources to pay out-of-pocket expenses for college, you can file an appeal for a [professional judgement review](#) with the school(s) you plan to attend. Schools have the authority to make changes to the financial aid package when appeals are supported by adequate information and there is funding available.

➔ **Gather documentation to support your appeal.** In the appeal, be very specific about your loss of income and/or increased expenses and how this has led to fewer financial resources to pay for college compared to the financial aid package awarded. [SwiftStudent](#) is a nationally recognized resource that walks you through how to create an appeal form letter. Be sure to check with the school(s) you are planning to attend to see if this form letter meets their needs for an appeal. Colleges typically ask for documentation to support your appeal and examples include:

- Notice from the unemployment office or receipt of benefits
- Termination letter from a former employer
- Receipts of high unreimbursed medical expenses and copies of bills paid

For more reading:

[Help Center | Federal Student Aid](#)

[The 2021-22 FAFSA is open: Here's what NC students should know \(ednc.org\)](#)

[Why college students might get less financial aid next year \(cnbc.com\)](#)

[Expected Family Contribution: How It Impacts College Financial Aid – Forbes Advisor](#)