Student’s Name

Professor’s Name

Course Name/Code

Date

Why My Expected Family Contribution Does Not Reflect My Reality

My FAFSA Expected Family Contribution is listed as $11,400 for the current academic year. I want to explain why that figure does not accurately reflect my family's actual capacity to contribute to my education, and why financial aid beyond what I have already been awarded is necessary for me to continue enrollment without interruption.

The Gap Between Calculation and Reality

The Expected Family Contribution formula is based on my parents' combined adjusted gross income of $94,000, a figure that places our household in a bracket that appears financially comfortable. What the formula does not account for is that my parents currently have three children enrolled in post-secondary education simultaneously. My older sister is in her final year of a nursing degree at a state university. My younger brother began a two-year technical program this past September. My parents are contributing $3,800 per year toward each of their educations from savings built over many years of deliberate planning. That leaves $3,600 annually available for my education, against a total cost of attendance at my institution of $31,200.

I have covered the remaining gap to date through a combination of merit scholarships, a subsidized federal loan, and work-study earnings averaging $280 per month. Together these sources cover $19,800 of my annual costs. The remaining $7,800 is what I am unable to close without additional assistance.

What I Have Already Done

I want to be specific about the steps I have taken before submitting this application. I filed a financial aid appeal with my institution's aid office at the start of the academic year, providing documentation of my siblings' enrollment and my parents' actual contribution capacity. The appeal resulted in a $1,200 increase to my institutional grant, which I have already factored into the figures above. I applied for eleven external scholarships during the summer, receiving one award of $500. I increased my work-study hours to the maximum permitted under my enrollment agreement. I moved from a single-occupancy room to a triple-occupancy room at the start of the semester, reducing my housing cost by $940 annually.

I have not taken out additional unsubsidized loans because my current loan balance is $14,500 after two years of enrollment, and I do not want to exit my degree with a debt load that would constrain the career choices available to me immediately after graduation.

My Academic Standing and Commitment

I am completing my third year with a cumulative GPA of 3.71, majoring in economics with a concentration in public finance. I have not missed a class, a deadline, or a payment obligation since enrolling. I work twenty hours per week and maintain full-time academic status. I am not asking for this support because I am struggling academically or personally. I am asking because the arithmetic of my situation does not work without it, and because I have already exhausted the adjustments within my own control.

What Continued Enrollment Requires

I need $7,800 to complete my junior year without interruption. I have identified this figure by going through my budget line by line: tuition balance, required course materials, housing, a monthly transit pass, and a minimal food budget. There is no discretionary spending in the number. It is the cost of being a full-time student at this institution for the remainder of the academic year.

Conclusion

I am asking for financial aid because the gap between my Expected Family Contribution and my family's actual capacity is real and documented, and because closing it would allow me to finish a degree I am performing well in and intend to use. I appreciate the committee's time and consideration.