Student’s Name

Professor’s Name

Course Name/Code

Date

A First-Generation Student's Case for Financial Support

I am applying for financial aid because without it, attending university is not financially possible for my family. I am the first person in my immediate family to pursue a four-year degree, and while my parents have supported my education in every way they are able, their financial capacity to contribute to tuition, housing, and course materials is limited. This essay describes my financial circumstances, the steps I have already taken to fund my education, and what this opportunity would make possible.

My Financial Circumstances

My father has worked as a warehouse operative for eleven years. His income covers our household's basic expenses: rent, utilities, groceries, and transportation. My mother has not been in formal employment since a repetitive strain injury ended her work in food processing three years ago. Her injury required surgery and a period of rehabilitation, the costs of which depleted the small savings my parents had accumulated. There are no college savings in my family. There never have been.

I have been working since I was sixteen, initially in a grocery store and more recently as a delivery driver on weekends. The money I earn goes partly to household expenses and partly to a savings account I opened specifically for education costs. By the time I enroll, I estimate I will have saved approximately $3,200. That amount covers less than one semester of tuition at my chosen institution, before housing or materials are considered.

What I Have Already Done

I have not waited for financial aid to solve the problem. I completed the FAFSA in October of my senior year and have been awarded a federal Pell Grant that will cover a portion of my tuition. I have applied for eight scholarships, three of which have deadlines in the coming month. I have been accepted to a work-study program at my university that will provide approximately twelve hours of paid work per week during term time. I have also applied for an in-state tuition waiver based on my family's income level and am awaiting a decision.

The remaining gap between what I have secured and what my first year will cost is approximately $6,400. That is the amount this financial aid award would need to address, either in full or in part. I have calculated this figure carefully, accounting for tuition, a shared housing arrangement, a meal plan, and an estimate for textbooks based on my intended course list.

What This Support Would Enable

I intend to study finance. The decision is not incidental: growing up in a household where money was always tight gave me an early and practical education in what financial decisions mean at the household level. I want to understand those decisions at a larger scale, and eventually work in a role where I can contribute to making financial systems more accessible to people in circumstances like those of my family.

Without financial aid, I would need to defer enrollment and spend an additional year working to close the gap. Deferring is not impossible, but it carries real risk: the longer the gap between high school and university, the harder re-entry becomes, and the more likely that family financial pressures will make the decision permanent rather than temporary.

Conclusion

I am asking for financial support because I have exhausted the options available to me and a gap remains. I have the academic record, the motivation, and a specific plan for how I will use my education. What I need is the financial foundation to begin. This award would provide that foundation and allow me to start my degree on time, focused on my studies rather than on how to fund the next semester.