

The Free Application for Federal Student Aid (FAFSA) debacle may be residing right now. It means that families can now go in to verify that their FAFSA is accurate, complete and has all parties signatures included. The opportunity to go in and make corrections has recently become available.

It is very important that all college bound students take the time to login to their FAFSA account and verify that the information is accurate and the application has been processed. If there is an error or issue it is important to correct them so that the financial aid package can be received.

It typically takes colleges 2-3 days to package a financial aid offer and send out the details to a student. When a financial aid offer is received it is important to verify that the information used to determine your aid is accurate. There is a great website families can visit to check their Student Aid Index (SAI) to determine if there might be an error. Please visit [mycap.collegeaidpro.com](http://mycap.collegeaidpro.com) for more information.

The data you enter into the [mycap.collegeaidpro.com](http://mycap.collegeaidpro.com) website will provide the SAI – based upon your information. By going through this website you can then determine if the SAI you see on the FAFSA is accurate or if there are errors that you will need to go in to correct. The SAI is the number produced once the FAFSA is complete. The SAI will determine if a student is eligible for financial need based aid or if it will strictly be merit or sports based aid.

Once your school has sent you a financial aid offer you can start determining if you can afford to attend at the school. In addition, this will now open the door to start a financial aid appeal process if you feel they need more information about your ability to pay for the college of your choice.

Many families aren't aware of the fact that you can appeal your financial aid offer. There are many factors that impact your SAI – so if things have changed for your family financially or if there is inaccurate information in the FAFSA, your SAI may be inaccurate. There may actually be an appeal based upon merit – perhaps they aren't aware of an increase in your GPA. The majority of schools have an appeal process that starts with an appeal form that can be found on their website. If it is financially based you will work with the financial aid office. If it is merit based you may need to work with the admissions office.

If you do appeal your financial aid offer, be prepared to provide proof of what you may feel was the error. This will include financial details, grades and, potentially, offers from other schools.

Appeals tend to be more appropriate for private schools, changes in financial circumstances, divorced and/or separated families, if a parent is a business owner or if you have received a significantly since the FAFSA was completed. We always suggest that you appeal the offer if you feel it is incorrect. They won't take aid away from you – they may offer more.

Please contact our office with any questions you may have. We will be hosting college planning workshops at the local schools again this Fall. In the meantime, we have put together other resources to help families virtually. Contact our office for more details! Take advantage of Michigan College Planning's College Planning workshops to learn more about how to reduce stress, save time and potentially money during the college planning process.

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