

Job Loss and the FAFSA: Three Steps to Take When Your Family Finances Shift

If you have lost your job or your parent has lost theirs, your FAFSA might not tell the whole story – or the most current one – about your family’s financial situation.

Financial aid offices understand this and they’ll work with you through this unsettling situation. You’re not alone!

If this happens to you, follow these three steps to getting the most funding for college:

1. [File your FAFSA.](#)

- i. Import or use information from 2019 taxes as you would under normal circumstances.
- ii. The parent filing a FAFSA should list themselves as a “displaced worker” if they:
 1. receive unemployment benefits due to being laid off or losing a job
 2. have been laid off or received a layoff notice from a job
 3. were self-employed but are now unemployed due to economic conditionsFor more information on displaced worker status, [click here](#).

If you’ve already submitted the FAFSA, the process is the same: contact your college immediately and follow the steps they outline.

Your parents’ receiving unemployment doesn’t impact your eligibility for federal financial aid.

2. Contact the school you plan to attend/schools to which you’ve been accepted and let them know that you’ve had a change in circumstances – ASAP. They’ll walk you through the process for having your aid package reviewed.

This is commonly called a “professional judgment” or “special circumstances appeal.”

[Here’s how we handle special circumstances.](#)

3. Provide all the documents and information they ask for.

There will most likely be a form to fill out, and documentation to provide. Send it in as quickly as possible.

We will carefully review your circumstances within 4 to 6 weeks. When the appeal has been reviewed, we will send a communication to your CMICH email account describing the results.

[Contact us for an appeal form.](#)

The number one thing to keep in mind if your family experiences a change in financial situation is to contact your college’s financial aid office. They’ll know just what to do and will help you in every way they can.

We have reviewed many appeals within our family of students, and we understand a loss of income may be causing you anxiety. We are here to guide you through the process. Please call us at (989) 774-3674 or email us at financialaid@cmich.edu.

