

Source: US News & World Report

Dear Director of Financial Aid,

I am very excited that my daughter, [name of daughter], has been accepted by such a prestigious university. I am proud of her accomplishments. Unfortunately, there are some unusual aspects of our family's finances that make it difficult for my daughter to afford to enroll, despite your generous financial aid offer.

I am a single parent, raising three daughters on my own. My husband died last year, after a long battle with cancer.

Our family income has decreased significantly in the last two years. Besides the loss of my husband's income, I was laid off by my employer and had to accept a job at a much lower salary after six months of unemployment. Also, my income two years ago included a big one-time bonus that obviously will not be repeated.

I am still making payments on a significant amount of medical debt. The insurance company did not cover all of the costs of my husband's cancer treatment because it included therapies that were classified as experimental by the insurance company. The COBRA payments after my husband lost his job because of the cancer were and remain very high. We also liquidated our small retirement plans to cover the deductibles and co-pays.

My daughter's Social Security survivor's benefits end next year when she turns 18. My daughter's younger siblings are enrolled at a private high school. Although the school has helped with a scholarship after my husband's death, it doesn't cover full tuition. I thought about sending them to public school because the expense is no longer affordable, but I don't have the heart to do that to them after they lost their father. I don't want them to lose their friends. Plus, our reasons for sending them to a private school are still valid.

I have enclosed copies of documentation of these circumstances, a copy of my pay stubs before and after the job change, a copy of the unemployment benefits, a copy of my husband's death certificate, copies of our medical bills and a copy of this year's federal income tax return.

Your university is my daughter's first choice. I hope you will provide her with more financial aid, so she can afford to enroll at your fine institution. I am sure she will thrive there.

Thank you for your time and consideration."