

# HOW TO MODIFY YOUR FINANCIAL AID



## Expected Family Contribution (EFC) Changes:

If you or your family experienced a significant change in the ability to pay for educational expenses since you filed the FAFSA, your EFC may be revised. For instance, if a parent loses or changes a job and it will significantly decrease family income, or if your parents have extraordinary expenses that will impact their ability to pay for educational expenses, contact the Financial Aid department for assistance.

# Changes in Your Expected Family Contribution?

## WHAT DOES "EXPECTED FAMILY CONTRIBUTION" MEAN?

The "expected" financial support you and your family are able to supply towards your education.

## HOW IS IT CALCULATED?

Based on information from your FAFSA/WAFSA application which takes into account factors such as; income, assets, household size, number of individuals in that household attending college.

## CAN CHANGES BE MADE TO THE EFC?

Yes! Examples of how expected family contribution can change and what to do in these cases will be talked about.

**MOST  
COMMON  
EXAMPLES  
IN WHICH  
EFC COULD  
CHANGE**

**CHANGES IN  
EMPLOYMENT**

- You or a parent lost their job
- You or a parent changed jobs and are not making as much as the previous year

**EXTRAORDINARY  
EXPENSES**

- high medical or dental expenses
- a family member dies
- a family member becomes ill
- a family member becomes incarcerated

**OTHER  
INSTANCES**

- seasonal work may result in varied income (ex. construction, agricultural, warehouse)
- COVID-19
- family disaster or natural disaster (landslide, etc.)

**ANY OTHERS?**

This list isn't exhaustive! There could be more reasons in which the expected family contribution could change. Email the financial aid department even if you're unsure if you're eligible for a modification!

# CONTACTING THE FINANCIAL AID DEPARTMENT

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Email: [financialaid@wwu.edu](mailto:financialaid@wwu.edu) Phone Number: (360)650-3470

Website: <https://finaid.wwu.edu/index.php>

## What to Include in Your Initial Email:

- Full name, student number, date of birth
  - Not your social security
- Why you want to modify your expected family contribution/  
FAFSA/ WAFSA Aid award
  - State if it's because of a job loss, unexpected expenses, etc.
  - State how much it will impact your financial ability to pay for college
- The more specific you are in the initial email could speeded up the process

## Examples:

- “Due to losing my job, my income has dropped \$4,000 since my last tax return”
- “My father, who will be paying for my education, was diagnosed with cancer last month, and will be completing chemotherapy over the next 6 months.”



# What Next?

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The financial aid department will email back about next steps such as if additional forms are necessary.

It may take time for the financial aid department to respond, especially during times of high volume such as the beginning of the quarter.

# Resources to Check Out

- <https://www.collegechoice.net/ADMISSIONS/THE-FAFSA-APPEAL/>
- [HTTPS://FORMSWIFT.COM/SWIFT-STUDENT?  
MOD=ARTICLE\\_INLINE](HTTPS://FORMSWIFT.COM/SWIFT-STUDENT?MOD=ARTICLE_INLINE)
- [HTTPS://WWW.JOBSEARCHINTELLIGENCE.COM/ETC/  
COLLEGE-TUITION-NEGOTIATOR-MOBILE/?  
MOD=ARTICLE\\_INLINE](HTTPS://WWW.JOBSEARCHINTELLIGENCE.COM/ETC/COLLEGE-TUITION-NEGOTIATOR-MOBILE/?MOD=ARTICLE_INLINE)