

A Guide to Payment Plans and Appeals

How to Ask for Flexibility and More Support

Start Here: Let's Get Clear on Your Gap

A bill you can't fully cover can create a lot of pressure, but there are still steps you can take. Before you reach out to your school, it helps to understand how big your gap is and how quickly you need a solution. As you get clear on your gap, make it a habit to check your [Red Kite](#) dashboard and apply for any grants and scholarships you're a match for.

Fill this in before you call or email:

- Current bill amount: \$_____
- Amount you can pay right now: \$_____
- Estimated gap: \$_____
- Payment deadline: _____
- Have you already contacted financial aid or student accounts? Yes No

Step 1: See If a Payment Plan Can Give You Breathing Room

A payment plan lets you split what you owe into smaller payments over time. It won't reduce the total cost, but it can make it more manageable while you explore other options (like appeals and scholarships). Many schools let you split your bill into monthly payments instead of paying all at once. It's not the same as a loan, but there may be fees.

What to ask the Student Accounts/Bursar's Office::

- "Do you offer payment plans for my current balance?"
- "What is the down payment required to enroll in a payment plan?"
- "How many months can I spread my payments over?"
- "Are there fees or interest for using a payment plan?"
- "What happens if I miss a payment on the plan?"
- "If I set up a payment plan, will that protect my enrollment in classes or housing while I pay?"

When they explain the plan, write down:

- Monthly payment amount
- Due date each month
- Any fees

Then compare that to your income: **does this actually fit your budget, or do you still need more help?**

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Step 2: Should You File a Financial Aid Appeal?

Your original financial aid offer is based on the information your school had at the time. If your situation has changed, or important details weren't reflected, you may be able to ask for a review, often called a special circumstances appeal, professional judgment, or simply a financial aid appeal.

Appeals may make sense if:

- Your family's income has decreased since you filed the FAFSA (job loss, cut in hours, layoff, etc.).
- Your family had unexpected expenses (medical bills, natural disaster, funeral costs, etc.).
- Your parents are separated/divorced and that change is not reflected in your current aid.
- You're now independent or supporting yourself in ways not shown on your original application.
- You received a better financial aid offer from another school with a similar cost of attendance.
- There were errors or missing information in your original financial aid forms.

When an appeal might *not* be helpful:

- If nothing in your situation has changed and your family's income/assets are the same
- If your gap is mostly from choosing a more expensive housing/meal plan and there is a cheaper option available
- If you already appealed this year and your situation hasn't changed

If you're not sure whether an appeal fits your situation, ask your financial aid office directly: "Based on my situation, would a **special circumstances appeal** be appropriate?"

Step 3: Get Ready to Appeal, Gather Your Story and Your Proof

A strong appeal is clear, honest, and supported by documentation. You're not asking for special treatment, you're helping the school see the full picture so they can reassess your aid.

Schools typically want:

- A written explanation (your appeal letter or form)
- Documentation to support what you're saying, such as:
 - Recent pay stubs or unemployment documentation
 - Medical bills or insurance statements
 - Death certificate or funeral bills
 - Divorce/separation documents or updated household info
 - Financial aid offers from other colleges (for comparison appeals)

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Step 3: Get Ready to Appeal, Gather Your Story and Your Proof, Cont'd.

Checklist box: "Before You Write Your Letter"

- Confirm the appeal process on your school's website or with financial aid
- Note the deadline to submit your appeal (if there is one)
- Gather documents that show your situation (not just describe it)
- Estimate your gap: how much more aid or flexibility you would need

It's okay if you don't have every single piece of documentation yet. Start with what you have and ask financial aid what else would be helpful.

Step 4: How to Write Your Appeal Letter (or Email)

Your appeal letter doesn't need big words — it needs your real story, explained clearly and respectfully. Think of it as a calm, honest conversation in letter form.

Simple structure to follow:

Introduction

- Who you are (name, student ID, year, major)
- Why you're writing (to request a review of your financial aid)

Explain what changed or what's challenging

- Describe your family's or your situation
- Stick to the facts, but it's okay to be human and honest

Explain the impact

- How this financial gap affects your ability to enroll, stay in school, or succeed

Share what you're already doing

- Working, applying for scholarships, cutting expenses, etc.

Make a specific, respectful request

- Ask them to review your aid and consider any additional grants, scholarships, or options

Thank them

- Acknowledge their time and consideration

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Step 5: What Happens After You Appeal (and What to Do Next)

After you submit your appeal, it may take a few days to a few weeks for a decision. While you're waiting, it's okay to ask for updates, especially if your payment deadline is coming up.

Good follow-up questions:

- "Can you tell me the estimated timeline for a decision on my appeal?"
- "Is there anything else I can provide that would help you review my situation?"
- "Given my payment deadline of [date], is there anything we can do to protect my enrollment while my appeal is under review?"

Possible outcomes:

- Your appeal is **approved** and you receive more grant aid, scholarships, or better terms.
- Your appeal is **partially approved** (some additional help, but not the full amount).
- Your appeal is **denied** or there are no additional funds available.

If the appeal doesn't fully fix the gap:

- Re-check payment plan options with your new balance.
- Ask if there are cheaper housing/meal plan options or ways to reduce charges.
- Carefully review any loan options before committing. If you're not sure where to start, **Red Kite's new Loan Guide** can help you make sense of your options.

Keep Reducing the Gap with Scholarships

While you're working with your school on payment plans and appeals, you can also work on the part you can control: finding more free money. Log in to your [Red Kite](#) dashboard to complete your profile, discover scholarships that match your situation, and set deadline alerts so you don't miss opportunities that could reduce what you owe.