

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 conditions

For 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.”

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.