FAFSA 2026-27 Audit Checklist

UNIVERSITYPARENT.COM
Aid Year 2026-27

PART 1 OF 3 | 23-POINT REVIEW -- COMPLETE IN ONE SITTING

How to use this: Work through all 23 checkpoints with your student. For each item, mark Yes, No, or N/A. Any "No" requires immediate action -- the fix column tells you what to do. Allow 15-20 minutes for a first-time pass.

MISTAKE 1 Dependency Status

Most expensive single error

#	Checkpoint	Response
1	Did you answer the dependency questions based on legal FAFSA criteria, not on where your student lives? *Living off-campus, being 18+, or being financially self-supporting does not make a student independent under FAFSA rules. Specific legal criteria apply.*	○ Yes ○ No ○ N/A
2	If filed as independent: did you confirm your student meets at least one qualifying criterion? *Qualifying criteria include: 24+, married, graduate student, veteran, ward of court, or emancipated minor. Most traditional college students are dependent.*	○ Yes ○ No ○ N/A
3	Has any school's financial aid office flagged a dependency discrepancy or placed a hold on the award? *Check your student's school email. A hold here freezes aid until resolved.*	○ Yes ○ No ○ N/A
4	If the dependency status was incorrect: have you corrected and resubmitted the FAFSA with parent income data? *Corrections are made at studentaid.gov. After resubmission, call the financial aid office to confirm processing.*	○ Yes ○ No ○ N/A

MISTAKE 2 IRS Direct Data Exchange (DDX) & Tax Year

Inflates or deflates aid silently

#	Checkpoint	Response
5	Did you log into studentaid.gov and confirm which tax year the DDX pulled on your Student Aid Report? *Should show 2024 for the 2026-27 FAFSA. A mismatch changes your SAI significantly.*	○ Yes ○ No ○ N/A
6	Was your 2024 tax return fully processed by the IRS before you filed the FAFSA? *If not, the DDX may have pulled 2023 data. A late-filed or amended 2024 return requires a manual correction.*	○ Yes ○ No ○ N/A
7	If the wrong tax year was used: have you contacted the financial aid office at each school to correct it? *Provide a 2024 IRS tax transcript (not a copy of your return) to each school that needs it.*	○ Yes ○ No ○ N/A

MISTAKE 3 Verification

Ignoring it cancels aid entirely

#	Checkpoint	Response
8	Have you logged into studentaid.gov since submission to check the current FAFSA status? *Status should show "Processed Successfully." Any other status requires action.*	○ Yes ○ No ○ N/A
9	Have you checked your student's school email account (not just yours) for verification notices from each school? *Schools send verification notices to the student's university email. Students often miss these. Forward all financial aid emails to a parent account immediately.*	○ Yes ○ No ○ N/A

10	If selected for verification: do you know the exact deadline from each school, and is it in your calendar? *Verification deadlines are typically 30 days from the notice. Missing the deadline cancels aid -- reinstatement is not guaranteed.*	◯ Yes ◯ No ◯ N/A
11	Have you submitted all required verification documents in one complete package? *Typical documents: IRS tax transcript, verification worksheet, W-2s, identity statement. Submit everything at once -- piecemeal submission extends timelines.*	◯ Yes ◯ No ◯ N/A

MISTAKE 4 Deadlines

State grant money is often first-come, first-served

12	Have you confirmed the institutional priority deadline at your student's specific school? *School deadlines for incoming freshmen typically fell between Feb 1 and March 15. Continuing students often have separate deadlines. Call the FA office and ask.*	◯ Yes ◯ No ◯ N/A
13	For Colorado families: have you called the financial aid office to confirm state-administered aid deadlines? *Colorado has no single universal FAFSA priority deadline. Deadlines are set at the institutional level. Check highered.colorado.gov and call the school's FA office directly.*	◯ Yes ◯ No ◯ N/A
14	Is every school on your student's FAFSA list correct, current, and active for 2026-27? *A school not listed has no access to your FAFSA data and cannot award federal aid. Add schools via studentaid.gov; it's instant.*	◯ Yes ◯ No ◯ N/A
15	For continuing students: was a new FAFSA filed for 2026-27 specifically? *Awards do not roll over. A new FAFSA is required every year. Students who assume last year's filing is active often lose aid without knowing why.*	◯ Yes ◯ No ◯ N/A

MISTAKE 5 SAI & Award Letter

Every number in the letter is a starting point

16	Have you confirmed your Student Aid Index (SAI) on your Student Aid Report at studentaid.gov? *The SAI replaced the EFC. A lower SAI means more need. A negative SAI (as low as -1,500) means maximum need priority.*	◯ Yes ◯ No ◯ N/A
17	If your SAI is negative: have you specifically asked the school whether that triggered any additional institutional grant aid? *Not every school automatically applies the negative SAI to institutional grants. You have to ask directly.*	◯ Yes ◯ No ◯ N/A
18	Does your award letter clearly separate grants, scholarships, loans, and work-study? *Loans are not free money. Work-study requires showing up to work. If the letter bundles them, ask for an itemized breakdown before accepting any offer.*	◯ Yes ◯ No ◯ N/A
19	Have you calculated the gap between the total aid package and the school's Cost of Attendance? *COA - total aid = your out-of-pocket responsibility. Loans count against aid but increase the gap you need to pay back later.*	◯ Yes ◯ No ◯ N/A
20	If your family's financial situation changed significantly since the 2024 tax return: have you requested a Professional Judgment review in writing? *Job loss, divorce, major medical expenses, and business closures all qualify. Use the appeal template in this kit. Schools are required by law to have a review process.*	◯ Yes ◯ No ◯ N/A

SECONDARY Three Final Checks

Small errors, real consequences

21	If any school on your list is a private college or university: have you also filed the CSS Profile? *Approximately 400 private colleges require the CSS Profile in addition to the FAFSA for institutional grant aid. Not filing it means not being considered for the school's own grant funds.*	◯ Yes ◯ No ◯ N/A
22	Are all financial aid notifications from every school being forwarded to a parent email address? *Schools email verification notices, award letters, and deadline reminders to the student's university account. Students miss these. Set up forwarding now.*	◯ Yes ◯ No ◯ N/A
23	Have you read the full award letter, including footnotes and conditions, before accepting? *Many institutional grants require maintaining a minimum GPA or full-time enrollment. Conditions not met in the first semester can cause grant loss with no warning.*	◯ Yes ◯ No ◯ N/A

TOTAL YES	ACTION ITEMS	DATE COMPLETED	NOTES / FOLLOW-UPS
__ / 23	#__	___/___	List any outstanding items here

Financial Aid Appeal Templates

Before you send either letter: Every claim must be true and documentable. Financial aid offices respond to specifics -- amounts, dates, names, and documentation. Vague appeals get boilerplate denials. Specific, documented appeals get reviewed.

TEMPLATE A Initial Financial Aid Appeal / Professional Judgment Request

Use first

GATHER BEFORE SENDING

- [ ] Award letter from the school
- [ ] Documentation of changed circumstance (see line 4 of letter)
- [ ] Student ID number
- [ ] Name and email of the financial aid office or your assigned counselor

Subject line: Professional Judgment Review Request — Student Name — ID ###### — 2026-27

Dear [Financial Aid Office / Cou ,

I am writing to request a professional judgment review of my student's financial aid package for the 2026-27 academic year. My student, Student Name, is enrolled as a freshman / sophomore / et at School Name.

REASON FOR APPEAL -- BE SPECIFIC (ONE OR TWO SENTENCES)

Example: Our family's financial circumstances have changed significantly since our 2024 tax return was filed. My spouse was laid off in February 2026 and has been unemployed since, reducing our household income by

DOCUMENTATION YOU ARE PROVIDING

Example: I am prepared to provide: a layoff notice dated [date], unemployment benefit statements for March-

I would appreciate the opportunity to discuss this review with your office. Please let me know what additional documentation is required, your office's review timeline, and the best way to submit supporting materials.

Thank you for your time and consideration.

Sincerely,

Your name | Phone number | Email address

Parent/Guardian of Student Name, Student ID ######

After sending: Follow up by phone if you haven't heard back within 7 business days. When you call, reference the email subject line and ask for the name of your assigned counselor. Timeline from submission to decision is typically 7-14 business days for well-documented appeals.

Financial Aid Appeal Templates

When to use Template B: You received a form letter response to Template A that does not address your specific circumstances, offers no adjustment, and contains no explanation beyond general policy language. Template B is firmer in tone, references the first letter, names a timeline, and asks for a specific decision-maker.

TEMPLATE B

Follow-Up After Boilerplate Denial

Use only after Template A was sent and received a non-response

BEFORE SENDING TEMPLATE B

- [ ] Template A was sent at least 10 business days ago
- [ ] You received a boilerplate or non-specific response (or no response)
- [ ] Your documentation is complete and ready to reattach
- [ ] You have identified the name of a supervisor or director to cc

Subject line: Follow-Up: Professional Judgment Review — Student Name — ID ###### — 2026-27

Dear [Financial Aid Office / Cou ,

I am following up on my professional judgment review request submitted on [date]. I received a response on [date] that did not address the specific circumstances I described or the documentation I offered to provide.

BRIEF RESTATEMENT OF YOUR SPECIFIC SITUATION

Example: As I described in my original request, our household income decreased by approximately $[amount]

I am respectfully requesting that this matter be reviewed by a financial aid administrator with authority to consider professional judgment adjustments under Section 479A of the Higher Education Act. I am prepared to provide any documentation your office requires.

DEADLINE YOU ARE ASKING FOR A RESPONSE BY

Example: I am asking for a response by [date -- typically 10 business days from this letter], as enrollment

If there is a formal appeals process or a specific form I should complete, please direct me to it. I want to work with your office to resolve this correctly. I appreciate your time and I am reattaching all supporting documentation with this letter.

Sincerely,

Your name | Phone number | Email address
Parent/Guardian of Student Name, Student ID ######

cc: [Director of Financial Aid r

Key differences in Template B: Cites the specific HEA section (479A) that requires schools to have a professional judgment process. Names a response deadline. Asks for escalation to a decision-maker. References the original letter by date. Schools that receive this letter know you understand the process and are not going away.

Success rate reality check: Well-documented appeals with specific circumstances and dollar amounts get meaningfully better outcomes than vague ones. Financial aid offices that receive hundreds of appeals per cycle distinguish quickly between families who did their homework and those who didn't. Specificity is the difference.
