

## **POLICY INFORMATION**

Each school must determine a Cost of Attendance, also referred to as the "student budget", for each of its programs.

- During a given period of enrollment (usually a 2-semester academic year), a student is not allowed to receive a total amount of student aid (including scholarships, grants, federal student loans, private student loans, and Federal Work-Study) that exceeds that student's Cost of Attendance.
- The Cost of Attendance includes the student's tuition and fees as charged by the school, as well as allowances for books, supplies, and living expenses such as rent, food, utilities, transportation, and an allowance for miscellaneous personal expenses (which include health care expenses).

The standard Cost of Attendance budgets at California Western School of Law include a living expense allowance that should cover the education costs of the majority of CWSL students. The COA is based on the student only, not family/dependents.

We strongly urge students to limit their borrowing to the amount of the standard Cost of Attendance or ideally, even less. In some cases, however, a student may incur allowable education expenses that are either greater than the amounts included in the standard budget or else not included at all.

- In these cases, and at its discretion, a school's financial aid office may allow students to request an adjustment based on their documented actual expenses.
- If approved, such an adjustment will result in additional eligibility for federal student aid, usually in the form of Federal Graduate PLUS loans.

## **SOME ALLOWABLE COSTS**

- Unreimbursed medical/dental/vision expenses must have billing statement from provider. Expense must exceed \$500 for the award year (which represents 11% of the personal/miscellaneous allotment in the CWSL assigned [cost of attendance](#)).
- Day care for eligible dependent(s) (does not include private school tuition)
- Auto repair costs other than routine maintenance (examples of routine maintenance include oil changes, tires, brakes, etc.)
- Computer purchase (\$1500, one time only)
- Other allowable costs that are determined by the Financial Aid Office to be directly related to a student's education
- Professional attire (\$500, one time only)

Note that the Financial Aid Office may limit the amount of a student's increase for any reason and must decline an increase if it is determined that the cost was not incurred during the current period of enrollment or if it is not an allowable education-related expense.

### **SOME UNALLOWABLE COSTS**

- Auto purchase or payments
- Credit card or other consumer debt payments
- Moving expenses and security deposits
- Costs incurred outside of the current academic year, including costs incurred before matriculation or after the final day of exams for the student's final term
- Costs incurred by a family member or other person, including a spouse or roommate's portion of rent or mortgage
- Child support and other childcare expenses (other than day care)
- Legal fees, bail, traffic tickets, parking tickets, or fines
- Veterinary costs, unless for a service animal

Since most budget increases result in eligibility for additional Graduate PLUS, a student may undergo an additional credit check. If the student needs an endorser to qualify for Graduate PLUS, a student will be required to obtain an additional endorser addendum and new promissory note.

Students should not rely on their requested funds until those funds are disbursed by the Student Accounts Office. Any expenditures or financial decisions made prior to disbursement are the student's responsibility and are at the student's own risk.

To proceed with a Budget increase, follow the instructions below on the Budget Increase Form. Please keep in mind the following processing dates:

<b>Fall Semester</b>	<b>Spring Semester</b>	<b>Summer Semester</b>
First Day of Review: 09/09/2024	First Day of Review: 02/03/2025	First Day of Review: 06/02/2025
Last Day of Submission: 11/15/2024	Last Day of Submission: 04/15/2025	Last Day of Submission: 07/24/15/2025

**BUDGET INCREASE FORM**

Student Name: \_\_\_\_\_ Student ID: \_\_\_\_\_

**\*\*Please Read Before Submitting:** We ask that you visit [www.studentaid.gov](http://www.studentaid.gov) to see your current total loan debt and consider how additional borrowing may affect your repayment amounts after graduation. Prior indebtedness may be considered in determining whether a budget increase will be approved. If you have any questions regarding loan payment/loan debt, please contact the financial aid office.

**INSTRUCTIONS**

- Please complete the form as appropriate, sign and date.
- Attach spreadsheet listing each item, amount, date, and corresponding documentation
- Attach supporting documentation
- Review your total loan indebtedness at [www.studentaid.gov](http://www.studentaid.gov)

**Your request will only be reviewed if the total amount is greater than \$100.**

Please return your completed form (with applicable verifying documentation) to the Financial Aid Office:  
[finaid@cwsl.edu](mailto:finaid@cwsl.edu)

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<b>Budget Increase Items</b> <i>Only those expenses that were incurred during the current award year/ semester will be considered.</i>	<b>Student Use</b>	
	✓	<b>Receipt Totals</b>
<b>Medical, Dental, or Vision Insurance</b> • Attach copy of policy statement		
<b>Medical/ Dental/ Vision/ Prescription Care Expenses</b> • Attach copy of receipts and billing statement (must be on letter head)		
<b>Disability Expenses</b> • Attach copy of receipts and billing statement		
<b>Computer or Professional Attire</b> • Attach copies of detailed product description and estimated cost		
<b>Auto Repairs</b> • Attach copy of receipts. No estimates.		
<b>Dependent Care Expenses</b> • Attach statement from dependent care provider or contract for services		
<b>** Attach spreadsheet listing each receipt/item</b>		

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE