

POLICY INFORMATION

Each year, the Financial Aid Office establishes a standard [Cost of Attendance](#) (COA) for all students, also referred to as the "student budget", based on federal regulations.

- During a period of enrollment, a student's total financial aid, including scholarships, grants, loans, and Federal Work-Study, cannot exceed their COA.
- The COA includes allowances for both direct costs, such as tuition and fees billed to the student account, and indirect education-related expenses, such as books, housing, transportation, and other living costs, based on average student expenses.

The standard COA at California Western School of Law includes allowances intended to cover the educational expenses of most students. The COA is based solely on the student's expenses and does not include expenses incurred by spouses, dependents, or other family members.

We strongly encourage students to borrow no more than the standard Cost of Attendance and, whenever possible, less. However, some students may incur allowable educational expenses that exceed the amounts included in the standard COA or are not otherwise included in the budget.

- In these circumstances, and at the discretion of the Financial Aid Office, students may request a budget increase based on documented actual expenses.
- If approved, a budget increase typically results in additional loan eligibility, usually through the Federal Graduate PLUS Loan program or a private educational loan.

SOME ALLOWABLE COSTS

- Unreimbursed medical/dental/vision expenses. Only eligible expenses exceeding \$625, which represents approximately 11% of the personal/miscellaneous expense allowance included in the standard COA, may be considered for a budget increase.
- Dependent care for eligible dependent(s). Private school tuition is not eligible.
- Auto repair costs other than routine maintenance. Examples of routine maintenance include oil changes, tires, brakes, etc.
- Computer purchase. Up to \$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. Up to \$500, one time only.

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

SOME UNALLOWABLE COSTS

- Auto purchase or loan/lease payments.
- Credit card or other consumer debt payments.
- Moving expenses and security deposits.
- Expenses incurred outside of the current academic year, including expenses incurred before matriculation or after the final day of exams for the student's final term.
- Expenses 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 (excluding eligible dependent care expenses).
- Legal fees, bail, traffic tickets, parking tickets, or fines.
- Veterinary expenses, unless related to a service animal.

Since most budget increases result in eligibility for additional Federal Graduate PLUS or private educational loan eligibility, a student may need to undergo an additional credit check. Students who require an approved credit appeal or an endorser/co-signer to qualify for additional loan funds may need to complete additional requirements before the loan can be disbursed.

Students should not rely on requested funds until the budget increase has been approved, any additional loan has been secured, funds have been disbursed to the student account, and any resulting credit balance has been released by the Student Accounts Office. Any expenditures or financial commitments made prior to the release of excess funding are the student's responsibility and are at the student's own risk.

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

Fall Semester	Spring Semester	Summer Semester
First Day of Review: 09/08/2026	First Day of Review: 01/26/2027	First Day of Review: 06/08/2027
Last Day of Submission: 11/13/2026	Last Day of Submission: 03/19/2027	Last Day of Submission: 06/25/2027

BUDGET INCREASE FORM

Student Name: _____ Student ID: _____

****Please Read Before Submitting:** We ask that you visit www.studentaid.gov and review your current federal student loan debt and carefully consider how additional borrowing may affect your repayment obligations after graduation. Prior indebtedness may be considered when reviewing a budget increase request. 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 a spreadsheet listing each expense, amount, date incurred, and corresponding documentation.
- Attach all required supporting documentation.
- Review your total loan indebtedness at www.studentaid.gov.

Important:

- Your request will only be reviewed if the total amount requested exceeds \$100.
- Incomplete requests or requests submitted without supporting documentation may be delayed or denied.
- Submit the completed form and all supporting documentation to the Financial Aid Office: FinAid@cwsledu

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Budget Increase Items <i>Only expenses incurred during the current award year and period of enrollment will be considered.</i>	Student Use	
	✓	Receipt Totals
Medical, Dental, or Vision Insurance • Attach a copy of the insurance policy statement or billing statement.		
Medical/ Dental/ Vision/ Prescription Care Expenses • Attach itemized receipts and a billing statement from the provider.		
Disability Expenses • Attach itemized receipts and supporting billing documentation.		
Computer or Professional Attire • Attach copies of detailed product description and estimated cost.		
Auto Repairs • Attach paid receipts. Estimates will not be accepted.		
Dependent Care Expenses • Attach statement from dependent care provider or contract for services.		
** Attach spreadsheet listing each expense, amount, date incurred, and corresponding supporting documentation.		

SIGNATURE _____

DATE _____