**PRINT ON LETTERHEAD AND EMAIL TO** **SUPPORT@JBAY.ORG**

**Letter must include agency logo and an original signature to be accepted.**

[DATE]

The Honorable Buffy Wicks

California State Assembly

Attn: Committee on Appropriations

1021 O Street, Suite 8220

Sacramento, CA 95814

**RE: Assembly Bill 791 (Berman), SUPPORT AS PROPOSED TO BE AMENDED**

Dear Assemblymember Wicks:

On behalf of [Organization’s name], I am writing in **SUPPORT** of **Assembly Bill (AB) 791,** and its proposed amendments.AB 791,authored by Assemblymember Marc Berman, will require institutions in California to maintain transparent Cost of Attendance (COA) budgets and adjustment policies and prevent institutions from imposing unrealistic deadlines or limitations on COA adjustments to ensure students can more easily access sufficient financial aid.

[**OPTIONAL**: include a paragraph about your organization’s specific knowledge of need for this bill]

Cost of attendance (COA) is a college or university’s determination of what a student must pay to attend that institution each year, including both tuition and non-tuition costs. These budgets are critical to student success because they determine the maximum amount of financial aid students can receive. If a COA budget underestimates expenses, students may receive financial aid that is less than their actual expenses, requiring they cover the difference through support from family, working, private borrowing, reducing enrollment, or even dropping out entirely.

This can disproportionately impact students who may have additional costs and less generational wealth, like low-income students, students with experience in foster care or homelessness, and student parents.

[Recent research](https://jbay.org/resources/college-costs-uncovered/) conducted by JBAY found that over half (53%) of colleges and universities in California use COA budgets that are lower than estimated regional costs, with some gaps exceeding $10,000. And while institutions are required to offer students the ability to increase their COA and financial aid eligibility on a case-by-case basis, nearly two-thirds of institutions did not publicly disclose their COA adjustment policies on their websites, placing the burden on students to seek them out - if they are even aware of them. Additionally, there are often arbitrary restrictions on allowable adjustments. For example, some colleges would not consider adjustments for housing costs exceeding their COA budget, leaving students without the necessary financial aid to cover their actual expenses, while other colleges would allow an adjustment for any budget category.

To eliminate anticipated costs associated with the bill, the proposed amendments will 1) remove the requirement for institutions to utilize a prescribed methodology to determine their housing costs based on regional costs, and 2) require institutions to notify students of their decision for a COA adjustment request within 30 calendar days, rather than 14 calendar days, which will reduce staffing constraints while ensuring that students receive their financial aid in a timely manner. With these proposed amendments, AB 791 would require institutions to do the following as a condition of participation in the Cal Grant program:

* + - * Publish the basis for amounts included in each category within their COA budgets, including data sources used and assumptions made.
* Clearly advertise their policy for making COA adjustments on their website and financial aid award letters.
* Allow adjustments to any student budget expense category included in a college’s COA, including housing, food, transportation, books and supplies, and personal expenses, and require that students are notified of the decision of their COA adjustment request within 30 calendar days.
* Not impose restrictions on the number of COA adjustments a student is able to request.
* Not impose COA adjustment request deadlines that are earlier than three weeks before the end of each term.
* Require institutions to provide flexibility regarding acceptable documentation of expenses.
* Allow for a second review of an adjustment request that is denied, if requested by the student.

AB 791 will help prevent financial aid shortfalls and is a crucial step to ensuring that low-income students have the financial resources they need to pursue their postsecondary educational goals.

Sincerely,

Signature (letters must have an original signature to be accepted)

Full Name

Title

Organization