

Financial Aid Student Services Room 248 16007 CRENSHAW BLVD. TORRANCE, CA 90506 (310) 660-3493 | eccfaid@elcamino.edu

FAMILY CONTRIBUTION APPEAL

The financial aid application, FAFSA or CADA, uses your family's annual income from almost two years ago to project how much your family can afford to contribute to your expenses while you attend college. This projection assumes that family income is usually stable over the course of time. While the FAFSA/CADA form does not give the student the opportunity to explain a circumstance that could affect his or her ability to pay for college; federal and state law allow authorized officials in our office to make certain adjustments to your income data so that it accurately reflects your family's situation. These types of adjustments are made in accordance with our Professional Judgment Policy on a case-by-case basis.

If your family has experienced one or more of the following situations, you may qualify for an adjustment to the information on your FAFSA/CADA. Making these types of adjustments may result in increased financial aid eligibility.

CHANGES WARRANTING A REVIEW ARE LIMITED TO THE SPECIFIC SITUATIONS BELOW:

- Loss of income due to unemployment, disability, or retirement
- Termination of benefits or income such as child support, alimony, SS Benefits
- One-time occurrence of income such as a debt cancellation or IRA withdrawal
- Exceptional medical and/or dental expenses incurred, not paid by insurance
- Divorce or separation that occurred after that FAFSA/CADA was filed
- Death of a parent or spouse that occurred after the FAFSA/CADA was filed
- Change in the number of family members in household provided you or your parents support greater than 50%

APPEAL GUIDELINES

In order for our department to make a complete determination of your appeal, you must clearly demonstrate a change in the family's financial situation. Consideration will be reviewed for changes that occur during the current tax year. For example, we will consider change in financial situation for 2023 tax year for financial aid application filed for the 2023-2024 aid/academic year.

Our office will use the information provided to determine if your appeal could make an impact to your financial aid award. Submission of this appeal does not guarantee an increase in aid. If you have incorrectly reported information on your FAFSA/CADA application, this review could negatively impact your EFC (expected family contribution) resulting in a loss/reduction of your current financial aid. Please review the information on your FAFSA/CADA application for accuracy before submitting an appeal.



Please note: If the EFC on your FAFSA/CADA application already shows \$0, this indicates that you are eligible for the maximum financial aid. Financial aid officials are unable to make any changes to your financial information that would allow for additional financial aid, therefore it may not be in your best interest to collect documents to submit a family contribution appeal.

Please allow 2-4 weeks for processing time as Family Contribution Appeals will be reviewed in the order received. You will be notified by the Financial Aid Office when your appeal has been processed, or if any additional information is required.

Please note, if selected for verification, your appeal will not be reviewed until after verification has been completed.

DOCUMENTATION REQUIREMENTS

LOSS OF INCOME: a result of layoff/unemployment, disability, retirement, death, divorce/separation, child, or spousal support.

If applicable, the following documentation required:

- Complete signed tax return and all W-2s (REQUIRED for all appeals with changes in income)
- Anticipated income for current tax year
- Three (3) most current earnings statements from each job
- If laid off, letter of termination from employer and copy of final earnings statement
- Notice of unemployment insurance award
- Disability benefits eligibility letter
- Retirement benefits statement
- Death Certificate
- Any information about income from death (i.e., life insurance, death benefits, pension plans)
- Divorce decree or statement of separation
- Agency verification of loss or reduction of benefits
- Court/legal documentation (child/spousal support) verifying date support ends

CHANGE IN THE NUMBER IN HOUSEHOLD: include any changes to the number of family members. These family members must be someone for who you, or your parents, provide more than 50% support.

Documentation required:

- Provide a detailed statement explaining the reason for the change and how you or your parents are providing greater than 50% support for each added member.
- List names, ages, relationships, and number in college.



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HOW TO SUBMIT AN APPEAL

You will need to register with your student information before requesting a Family Contribution Appeal and to begin the appeal click on the following link <u>https://elcamino.verifymyfafsa.com</u> Once you are logged on, you may request an appeal by selecting Transactions and click on the "Add +" button to the right, see below.

| Student Profile | |
|---|--|
| Federal ISIR | |
| Account Transactions ISIRs Activity Add + | |

The Request Transaction box will pop up; select current year and Professional Judgement: Family Contribution Appeal. Example below is an appeal for 2022-2023 aid year. Click on the Submit button to indicate that you are requesting to complete the appeal process.

| Request Transaction | × |
|--|-----|
| Choose the award year you wish to create the transaction for: 2022-2023 | • |
| Select Transaction: Professional Judgment: Family Contribution Appeal | • |
| Submit | cel |



Once you have submitted the request, you will see the documents needed before completing the appeal submission process. Please note, the Third-Party Documentation you will be required to upload refers to any supporting document for your appeal (i.e. taxes, bills, additional statements, etc.). If the Financial Aid Office requests additional documentation; it will also be labeled as "Third Party Documentation".

| Independent PJ Expected Family Contribution (EFC) FormNot Reviewed06/29/2022 09:34:26 AMImage: Contribution (EFC)Supporting Third Party Documentation 1Not Reviewed06/29/2022 09:34:27 AMImage: Contribution (EFC) | Document Type | Status | Date Submitted | Date Reviewed | View | Reject |
|--|---------------|--------------|----------------|---------------|-------------|--------|
| Not Reviewed | , | Not Reviewed | | | <i>i</i> 'i | |
| | | Not Reviewed | | | <i>i</i> ń | |

Be sure to click the "Submit" button, then the "Finish" button, once all appeal documents are uploaded. *Please be sure to check back periodically to see if our office needs additional information. You will be notified through this platform only.*