You Can Ask for a Bigger Cost of Attendance

A family guide to AB 2251 and professional judgment: how to ask your college to raise its official cost estimate when your real costs are higher, including disability costs the law names directly.

The one thing to know first: You do not have to wait for a new law to take effect. The right to ask exists now, under federal law. You can ask the financial aid office, in writing, at any point during enrollment.

What this guide does

- Explains what cost of attendance means, in plain language.
- Lists the costs you can ask to have counted, with disability expenses first.
- Shows what California law AB 2251 will require colleges to post by fall 2027.
- Names the three traps families need to see before they ask.
- Gives you a step by step way to ask, and words you can copy.

Based on AB 2251 (Rodriguez), Chapter 928, Statutes of 2026, amending California Education Code section 69432.7, signed September 30, 2026, and on federal cost of attendance law, Higher Education Act section 472 (20 U.S. Code section 1087ll). This guide is general information for families. It is not legal or financial advice, and it does not promise any college decision.

START HERE

The right to ask exists now

Every college publishes a **cost of attendance**, sometimes called the student budget. It is the college estimate of what a year costs: tuition and fees, housing and food, books, transport, and personal costs. Financial aid, including grants and loans, cannot go above that number. If the estimate is too low for your student, the aid ceiling is too low too.

Federal law gives financial aid staff a tool called **professional judgment**. Under it, a student can ask the financial aid office to increase one or more parts of the cost of attendance to match real, documented costs. The request can be made at any point during enrollment. It does not need a special form unless the college has one, and a short written request is enough to start.

> **Ask in writing.** A written request creates a record, names the cost clearly, and makes it easier to follow up and to ask for the decision in writing too.

Costs you can ask to have counted

The law names categories colleges must be able to consider. Your cost has to be real, reasonably incurred, and documented.

Category	What it can include
Disability expenses	Special services, personal assistance, transportation, equipment, and supplies reasonably incurred because of a disability, when another agency is not already providing them. For example, a cost already covered by the Department of Rehabilitation would not count twice.
Housing and utilities	Housing and utility costs above the amount already in the college allowance.
Computer	The cost of a computer needed for your program.
Medical costs	Uninsured medical, dental, and optical costs.
Transportation	Transport above the allowance, including gas, repairs, and insurance.
Dependent care	Care costs for a dependent while you are in school.

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What AB 2251 adds, and when

AB 2251 does not create the right to ask. That right is federal and already in place. What AB 2251 does is make the process visible, so families can find it without already knowing the words for it.

By the **start of the 2027-28 academic year**, every college that takes part in the Cal Grant program must post clear information on the **same web page as its cost of attendance budget**, in student friendly language. That covers all California State University, University of California, and community colleges, plus private colleges that take part in Cal Grant.

On that page, the college must show

- The data sources and assumptions behind each part of its cost of attendance budget.
- How to submit a cost of attendance adjustment request.
- The timeline for review of a request and for telling the student the decision.
- Contact information for staff who can help with a request.

Three process protections in the law

Two ways to submit

Colleges must accept requests electronically or in hard copy. You are not limited to one portal or one format.

No early cutoff

A college may not set a request deadline earlier than three weeks before the end of the term.

No cap on asking

A college may not limit the number of adjustment requests a student can make. If costs change, or a first request is denied and new costs arise, you can ask again.

Until fall 2027, do not wait for the web page to appear. Use the federal right now, and use AB 2251 as a reason to ask the financial aid office to explain its process, its timeline, and its contact person in writing.

READ THIS BEFORE YOU ASK

Three traps, stated plainly

1 **A higher ceiling is not a check.** An approved adjustment raises the cost of attendance ceiling. It does not, by itself, award money. What fills the new room is often loans. The law itself requires colleges to say that an adjustment may result in grant aid or loans. Ask, in writing, what kind of aid an approval would actually unlock for your student before you count on it.

2 **There is no legal deadline for the college to decide.** No rule in AB 2251 or in federal cost of attendance law sets a decision deadline for these requests. You may have seen a 45 day rule. That rule belongs to Satisfactory Academic Progress appeals, a different process. Do not mix the two, and do ask the college to give you its own timeline in writing.

3 **Documentation matters, and approval is discretionary.** Colleges can and do ask for proof: receipts, bills, leases, letters, or other records that show the cost is real. Even with good documents, the decision rests with the financial aid office. A clear, specific, documented request gives you the strongest chance.

A note for CTP families. AB 2251 says nothing about Comprehensive Transition and Postsecondary (CTP) programs, and this guide does not claim that it covers CTP students. Under federal law, CTP families use the same professional judgment door described in this guide. That is a federal law point, separate from AB 2251.

What this could mean statewide

The California Student Aid Commission has projected $805,000 to $2.3 million in additional annual Cal Grant spending if approved cost of attendance adjustments rise by 3 to 5 percent. That is a Commission projection reported by CalMatters in November 2026. It is an estimate of statewide spending, not a promise about any one student award.

HOW TO ASK

Ask step by step, and keep the paper

1. **Find your current ceiling.** Look up your college cost of attendance budget and note the amount for the category that is too low for you.
2. **Name the category and the real cost.** Say which category you are asking to raise, and the actual amount you pay, not a rounded guess.
3. **Ask in writing.** Send the request to the financial aid office and keep the date. Email counts as writing when you keep a copy.
4. **Attach documentation.** Add the bill, receipt, lease, quote, or letter that proves the cost. For disability costs, note briefly why the cost is needed and confirm that another agency is not already covering it.
5. **Ask two direct questions.** Ask what aid an approval would unlock, grant or loan, and ask for the decision and its timeline in writing.
6. **Keep copies of everything.** Save your request, your documents, and every reply in one folder.
7. **Recheck in fall 2027.** When the AB 2251 posting duties begin, check the college cost of attendance page again for its stated process, timeline, and named contact, and hold the college to what it posts.

Words you can copy

Subject: Request for a cost of attendance adjustment

Hello, I am writing to request a cost of attendance adjustment under professional judgment. My current cost of attendance does not cover [name the category, for example disability related transportation]. My actual cost is $[amount] for [period]. I have attached [name the document] showing this cost. Please let me know in writing: (1) whether this adjustment is approved, (2) what aid it would make available, grant or loan, and (3) your timeline for a decision. Thank you.

Sources: AB 2251, Chapter 928, Statutes of 2026, Education Code section 69432.7; Higher Education Act section 472, 20 U.S. Code section 1087ll; California Student Aid Commission projection as reported by CalMatters, November 2026.

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