Santiago Canyon College

Financial Aid Office, E-104
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Student Name: ___________________________ Student ID#: ________________ Date: _______________

FINANCIAL AID LOAN APPEAL

The Santiago Canyon College Financial Aid Office is committed to supporting students in achieving their educational goals while promoting responsible borrowing. As part of this commitment, the Financial Aid Office has implemented a loan default management process to monitor student loan indebtedness and help students make informed borrowing decisions.

As part of this process, students may be required to complete the Santiago Canyon College Financial Aid Loan Appeal if they meet one or more of the following criteria, including but not limited to:

- Have accumulated significant student loan debt, including outstanding Subsidized and/or Unsubsidized Direct Loan balances exceeding, or projected to exceed, $20,000 by the end of the academic year.
- Have borrowed 50% or more of their federal aggregate Direct Loan eligibility.
- Previously defaulted on a federal student loan that was subsequently rehabilitated or consolidated.
- Previously borrowed private or federal student loans while attending another institution.
- Have earned an associate degree, bachelor's degree, or higher.
- Have attempted more than 90 cumulative units or have extensive transfer coursework.

Please complete the SCC Financial Aid Loan Appeal by answering all questions thoroughly and explaining your individual circumstances. The appeal must be signed, and all required supporting documentation must be submitted with your appeal.

Incomplete appeals, missing documentation, or failure to meet the SCC Financial Aid Loan Appeal requirements may result in the denial of your appeal.

Please allow approximately 2–3 weeks for processing of your loan request if a loan appeal is required.
If there is not enough space to answer Questions 1–4, you may type your responses on a separate document and attach it to your appeal. Be sure to also complete Items 5 and 6 on this form before submitting your appeal.

1. **Explain why you need to borrow federal student loan funds while attending Santiago Canyon College.** Please describe your financial need and explain why the loan is necessary to help you meet your educational expenses.

2. **Describe any special circumstances you would like the Financial Aid Appeals Committee to consider.**
   Include any financial, personal, medical, employment, or other circumstances that have affected your need to borrow.

3. **Explain the circumstances that led to your current student loan debt and/or previous student loan default (if applicable).**
   If you have previously defaulted on a federal student loan, explain the circumstances and how the loan was rehabilitated or resolved. If this question does not apply to you, write "N/A."

4. **List the remaining courses you must complete to achieve your educational objective. You must also submit a copy of your Comprehensive Student Education Plan (CSEP).**
   Include your degree, certificate, or transfer goal and identify the courses you still need to complete. You must attach a copy of your current CSEP to this appeal. If you do not have a current CSEP, you must schedule an appointment with an SCC academic counselor to create one before submitting your appeal.

What is your SCC program of study (major)?
What is your anticipated completion term (semester and year)?
What are your remaining courses?

5. **Provide documentation of your current student loan debt.**
   Log in to www.studentaid.gov using your FSA ID to access your federal student loan information. From your dashboard, select **"View Details"** to review your total federal student aid summary and outstanding loan balances.

   To obtain your complete loan history, including loan status and specific disbursement information, select **"Download My Aid Data"** from the **My Aid** page to access your full National Student Loan Data System (NSLDS) file.

6. **Complete the following budget worksheets.**
   Complete both budget worksheets by providing a detailed breakdown of your financial situation.
   - For the In-School Budget, list your current sources of income and your current monthly expenses.
   - For the **Projected Post-Graduation Budget**, estimate your expected future income based on the career or profession associated with your educational objective, along with your anticipated expenses after completing your program. Research the average salary for your intended profession and calculate your estimated monthly income.
     (Example: If your goal is to become an accountant, research the average salary for accountants and use that information to estimate your projected monthly income.)

IN SCHOOL BUDGET WORKSHEET	
Fall Semester books & supplies	
Spring Semester books & supplies	
Current Monthly Expenses	
Rent or Mortgage	
Transportation	
Utilities	
Food	
Insurance	
Personal Expenses	
Recreation	
Child Care	
Other	
Total Monthly EXPENSES:	
Current Monthly Income	
Wages/Earnings	
TANF/CALWorks	
General Relief	
Food Stamps	
Parental Support	
Social Security or SSI	
Unemployment	
Child Support/Alimony	
Other Income	
Total Monthly INCOME:	
Aggregate Loan	
Subsidized Loan Amount	
Unsubsidized Loan Amount	

PROJECTED BUDGET POST GRADUATION	
Projected Monthly Income	
Expected Job Title	
Projected Starting Salary	
Other income	
Less Estimated Taxes	
Total Monthly Income:	
Monthly Expenses	
Student Loan Payment	
Rent or Mortgage	
Transportation	
Utilities	
Food	
Insurance	
Personal Expenses	
Recreation	
Child Care	
Other	
Total Monthly Expenses:	
Difference* *(Monthly income minus total monthly expenses)*	