

Date of Hearing: April 22, 2025

ASSEMBLY COMMITTEE ON HIGHER EDUCATION

Mike Fong, Chair

AB 791 (Berman) – As Introduced February 18, 2025

**SUBJECT:** Student financial aid: Cal Grant Program: cost of attendance.

**SUMMARY:** Requires, as part of the criteria to be a qualifying institution under the Cal Grant Program, an institution of higher education to develop and implement a cost of attendance (COA) policy and adjustment process to estimate and adjust COA information in a manner that is consistent with federal standards, as specified. Specifically, **this bill:**

- 1) Requires institutions of higher education, no later than the start of the 2026–27 academic year, to develop and implement a COA policy and adjustment process to estimate and adjust COA information in a manner that is consistent with federal law, as specified. The institutions must comply with all of the following requirements:
  - a) Implement a COA methodology that sets the off-campus student housing budget at no less than one-half of the median rent for a two-bedroom apartment in the California metropolitan area where the institution is located, as specified;
  - b) Prominently display, by means that may include a link to a separate internet website, the data sources and assumptions used to calculate each component of the institution’s COA budget on the institution’s internet website page that contains information about their COA budget;
  - c) Implement a COA adjustment process that allows for adjustments to any student expense category included in the institution’s COA budget, including, but not limited to, housing, food, transportation, books and supplies, miscellaneous personal expenses and dependent care;
  - d) Consider COA adjustments, including, but not limited to, for all of the following circumstances:
    - i) Housing and utility costs for reasonable living accommodations that exceed the allowance provided for in the cost of attendance budget;
    - ii) The cost of purchasing a computer;
    - iii) The cost of uninsured medical, dental, or optical expenses;
    - iv) The cost of transportation exceeding the allowance provided for in the COA budget, including automobile expenses such as gas, repairs, and insurance;
    - v) The cost of dependent care expenses for students with dependent children; and,

- vi) An allowance for expenses associated with a student's disability, including special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided for by other agencies.
  - e) Accept both electronic and hard copy COA adjustment requests;
  - f) Complete the review of a student's COA adjustment request and notify the student of the decision within 14 calendar days of submission of a completed request. Rejected requests shall include a description of the reason for the denial and information regarding how the student can request a second review;
  - g) Waive any requirement for third-party documentation of a student's expenses if the documentation cannot be reasonably obtained by the student and the student provides a written statement or completes a documented interview with a financial aid advisor attesting to the veracity of the expenses. Institutions must further accept a written statement from any on-campus support program that has knowledge of the student's expenses as adequate verification;
  - h) Allow a student to submit a COA adjustment request at any time during enrollment. The institution must not impose COA adjustment request deadlines or limit the total number of requests that may be submitted by a student throughout the duration of the student's enrollment;
  - i) If requested by the student, provide a second review process for an adjustment request that is denied. The second review must be conducted by a reviewer who did not participate in the first review; and,
  - j) Prominently display, using student-friendly language, information about the institution's COA adjustment process, including how to submit a request, the timeline for review and notification of the decision, and contact information for staff who can help the student complete an adjustment request on the institution's internet website page that contains information about their COA budget, by means that may include a link to a separate internet website. This information must also be included in financial aid award letters.
- 2) States several findings and declarations of the Legislature, including, in part:
- a) California has made meaningful gains to expand financial aid programs for low-income students, such as the Cal Grant, Student Success Completion Grant, and Middle Class Scholarship, to ensure that all Californians can earn a postsecondary credential without excessive work hours or debt;
  - b) COA is an institution of higher education's determination of what a student has to pay to attend that college in a given year and includes both tuition and nontuition expenses like living costs, books and supplies, and transportation;

- c) Federal law requires that postsecondary institutions include allowances for specified categories, including food and housing; transportation; dependent care; books, course materials, supplies, and equipment; and miscellaneous personal expenses in COA budgets and that these budgets, including all COA components, must be published on institutions' websites;
- d) The federal government has granted financial aid administrators the authority to make professional judgment determinations for COA adjustments on a case-by-case basis for individual students if their expenses exceed an institution's COA budget; and,
- e) COA budgets determine the amount of aid a student can receive, and if the COA does not accurately reflect a student's expenses, the amount of aid they are eligible to receive will be less than their actual expenses, requiring the student to cover the difference through savings, support from family and friends, work, private borrowing, or reducing their enrollment in classes.

**EXISTING LAW:** *Federal law.*

- 1) Requires, the U. S. Secretary of Education to make available to the public on the College Navigator website information about each institution of higher education that participates in federal financial aid programs, including, but not limited to, the COA of first-time, full-time undergraduate students who live on campus for those who live off – campus. Current regulations also require the College Navigator to include information on cost of attendance for residents and non-residents (United States Code (U.S.C) Title 20, Section 1015a).
- 2) Defines "COA" as:
  - a) Tuition and fees including cost for required equipment, materials, or supplies;
  - b) The cost of books, supplies, transportation, and miscellaneous personal expenses including a computer;
  - c) The cost of room and board as determined by the institution for a student living on campus, a student living off campus with their parents, and for all other students the cost shall be based on reasonable costs incurred by students for room and board;
  - d) For students enrolled less than half-time, tuition and fees and an allowance for specified additional costs;
  - e) Specified restrictions for those who are either, engaged in workstudy, studying abroad, are incarcerated, have dependents, are attending online, or are disabled (20 U.S.C. Section 1087II).

*State law.*

- 1) Establishes the Donahoe Higher Education Act, setting forth the mission of the University of California (UC), the California State University (CSU), and the California Community Colleges (CCC); and, defines "independent institutions of higher education" as nonpublic

higher education institutions that grant undergraduate degrees, graduate degrees, or both, and that are formed as nonprofit corporations in California and are accredited by an agency recognized by the U.S. Department of Education (Education Code (EC) Section 66010, et seq.).

- 2) Requires each campus of the CSU, and requests each campus of the UC, to post on its internet website on or before February 1, 2020, and on or before February 1 each year thereafter: (1) information about the market cost of 2-bedroom apartments and one-person bedrooms in private houses in the areas near that campus where its students commonly reside; (2) separate estimates of other cost-of-living categories, including, but not limited to, living at home or in a permanent residence, food, transportation, books and supplies, miscellaneous expenses, tuition, and mandatory student fees; (3) descriptions of the data sources and methods used to calculate its estimates for each cost-of-living category; and (4) a statement emphasizing the variability of actual costs for individual students and encouraging prospective students and their families to consider how their own costs might differ from those given in the estimates (EC Section 66014.2).
- 3) Requires the CCC and CSU, and requests the UC, on or by July 31, 2025, to develop a policy for estimating and adjusting COA budgets for student parents, as specified (EC 66027.82).
- 4) Requires, by January 1, 2020, each campus of the UC, CSU, and CCC, each independent institution of higher education, and each private postsecondary educational institution subject to the California Private Postsecondary Education Act of 2009 that participates in federal financial aid or veterans financial aid programs, to provide students with the Financial Aid Shopping Sheet developed by the U.S. Department of Education to inform admitted students or individuals who have been offered admission about financial aid award packages (EC Sections 66021.3 and 94912.5).
- 5) Defines “COA” as the mandatory systemwide fees, books and supplies, room and board, transportation, and miscellaneous personal expenses for an undergraduate California resident student, as used in determining financial aid eligibility (EC Section 66028.1).
- 6) Requires the UC Regents and the CSU Trustees to annually provide the Legislature, by February 1 of each year, detailed information regarding expenditures of revenues derived from student fees and uses of institutional financial aid, and provide information regarding the systemwide average total cost of attendance per student (EC Section 66028.6).
- 7) Requires each institution of higher education with a physical presence in this state to separately list the cost of institutionally operated housing and meal plans on all websites and documents it provides to students for purposes of advertising or otherwise displaying the student costs associated with institutionally operated housing (EC Section 69503.6).
- 8) Requires, commencing with the 2018-19 award year, that each higher education institution (except the CCC), to the extent feasible, send an individualized letter to their students regarding information on their student loans; and, specifies that if an institution is not able to provide a student with estimates, the institution shall inform their students in the letter that

they may view their financial aid history via the National Student Loan Data System (NSLDS) and must provide the Internet Web site link to the system (EC 69509.6).

- 9) Requires the UC to report biennially to the Legislature and the Department of Finance, by October 1 of each even-numbered year, on the total costs of education at the UC; the report must identify the costs of undergraduate education, graduate academic education, graduate professional education, and research activities. Requires all four of these categories to be reported in total and disaggregated separately by specified disciplines. Additionally, existing law requires the costs to be reported on both a systemwide and campus-by-campus basis for any report submitted after January 1, 2017. Requires a report prepared after January 1, 2017, to include information on costs, disaggregated by campus, based on the methodology developed by the National Association of College and University Business Officers in its February 2002 report, and other methodologies determined by the UC (EC Section 92670).

**FISCAL EFFECT:** Unknown

**COMMENTS:** *Need for the measure.* According to a recently published report from John Burton Advocates for Youth, entitled *College Costs Uncovered: An examination of the Accuracy of College Cost of Attendance Budgets and Implications for Student Success*, found that over half (53%) of colleges and universities in California use COA budgets that are lower than estimated regional costs and that nearly one-third of institutions had COA budgets that did not keep pace with inflation. In some cases, the gap between a student's estimated living expenses and their maximum financial aid eligibility was more than \$10,000. While underestimation occurred across all three public segments (UC, CSU, and CCC), this trend was most pronounced among the CSU and UC systems, where 77% and 100% of campuses, respectively, underestimated costs by at least 5%.

Because there is a limit on how much financial aid is available, most students do not hit their COA limit. However, some students who receive private scholarships have financial aid offers that exceed the COA cap. These students must turn away scholarships that they need and have earned, simply because of COA restrictions.

While institutions are required to offer an appeals process that allows students to increase their COA and financial aid eligibility, research has found that nearly two-thirds of institutions do not make their COA adjustment policies publicly available on their websites. This places an undue burden on students to seek out adjustment policies and processes, if students are even aware that these policies exist. Importantly, the federal Free Application for Federal Student Aid (FAFSA) Simplification Act recently expanded existing consumer information requirements by explicitly stating that each institution must make COA information publicly available on its website, which aligns with this legislation. Finally, there are often arbitrary restrictions on allowable adjustments. For example, some higher education institutions will allow adjustments for any budget category, while others will not consider adjustments for housing costs that exceed a student's COA budget. This leaves students without the necessary financial aid to cover their actual expenses.

The author states that, "COA budgets are essential to determining the maximum amount of financial aid a student can receive. The COA for a given institution includes both tuition and

non-tuition expenses that a student must pay, such as food, housing, transportation, and books. When the cost of attendance is not accurate, students may receive financial aid packages that do not meet their actual expenses. Additionally, while universities are required to offer an appeals process to allow students to adjust their COA budget and increase their financial aid eligibility, nearly two-thirds of institutions do not make their COA adjustment policies publicly available on their websites. Students are often unaware that they are able to seek COA adjustments, which places an undue burden on students to seek out this process on their own. There is also not a clear standard for what is considered an allowable adjustment across higher education institutions.”

The author further contends that, “AB 791 would improve access to financial aid for students by ensuring that COA budgets are accurate, the COA adjustment process is transparent, and make the adjustment process easier for students to navigate. This bill would make important changes to ensure that all students in California can access the full financial aid packages they are entitled to, helping them afford their higher education.”

*Cost of attendance.* According to the Federal Student Aid, an office of the U.S. Department of Education, cost of attendance is determined by the Higher Education Act, Section 472, and is not subject to regulation by the U.S. Department of Education. More specifically, the law specifies that specific types of costs are associated with the overall cost of attendance including tuition, fees, room and board (living expenses), books, supplies, transportation, and miscellaneous personal expenses. However how those costs are determined is left to the discretion of the individual institution as long as the costs are reasonably determined. The significance of the “COA” determination is the final fiscal number used to determine a student’s overall financial aid either from the federal government, the state, or from the institution.

*Existing sources of COA.* The College Navigator was created in response to a federal requirement by a former U.S. Secretary of Education to make the public aware of the COA of every college that participates in federal financial aid programs. The website contains information on the cost of attendance for first-time, full-time undergraduate students and includes the cost of various categories that contribute to the overall cost of attendance including housing; however, the federal government permits each campus who provides data to determine how it calculates the cost of housing.

*Uniformity.* In fall of 2022, the leaders of 10 higher education associations representing college presidents, financial aid offices, and admissions and school counselors announced the formation of a task force — the College Cost Transparency Initiative (CCT) — to tackle the issue of college cost transparency by improving the clarity, accuracy, and understanding of student financial aid offers by producing a set of guiding principles and minimal standards to be used when developing aid offers. The task force developed the principles and standards with broad consultation and recommendations from the higher education community.

The organizations represented on the College Cost Transparency Initiative task force are as follows: the American Council on Education (ACE), the American Association of Community Colleges (AACC), the American Association of State Colleges and Universities (AASCU), the Association of American Universities (AAU), the Association of Public and Land-Grant Universities (APLU), the National Association for College Admission Counseling (NACAC),

the National Association of Independent Colleges and Universities (NAICU), the National Association of Student Financial Aid Administrators (NASFAA), the National Association of System Heads (NASH), and the State Higher Education Executive Officers Association (SHEEO).

Further, in September 2023, the CCT task force, announced that more than 360 institutions of higher education pledged their commitment to ensuring transparency, understanding, and clarity around student financial aid offers by incorporating the CCT Standards. As of April of 2025, 693 institutions of higher education have pledged to implement the CCT Standards; representing 6,756,828 students in all 50 of the United States, Puerto Rico, and Guam.

As of April 2025, several California institutions of higher education (including all 23 campuses of the CSU and eight of the nine undergraduate campuses of the UC) have begun using CCT Standards and/or have pledged their commitment to implementing CCT Standards in the future.

The CCT Standards stipulate that colleges and universities must ensure that all financial aid offers are clear about the costs and the available financial aid. Standards ensure students and families can compare financial aid offers and costs from multiple institutions.

Critical components to be included and displayed prominently on every financial aid offer include:

- An estimate of a student’s total COA, including a breakdown of the costs to be paid to the college or university and the costs paid to others.
- The type and source of all financial aid being offered, separated into:
  - Grants and scholarships that do not need to be repaid.
  - Student loans or other financing that must be repaid.
  - Student employment or work
- An estimated net price for the student, derived by subtracting grants and scholarships from the total COA.
- Information, either on the financial aid offer or by an easily identified and accessible web link, explaining whether the financial aid is being offered once or on an ongoing basis, and if the aid is renewable, any requirements that must be met for renewal.
- All loans should be unambiguously labeled as such using the word “loan.”
- Use commonly understood terms and definitions, using the College Cost Transparency Initiative’s glossary of terms.

- In addition, financial aid offers must include the following, either directly on the financial aid offer, as part of supplemental materials, or as easily accessible web links:
  - If student employment is offered, information about employment requirements and information on job placement.
  - If federal student loans are included, terms and conditions and information on how much such debt may cost over time.
  - Actionable next steps for students to accept or decline their financial aid or update one of the data elements used to calculate their estimated costs, such as housing, as well as important dates and contact information for the financial aid office.

The CCT Standards specify that if an institution chooses to reference Federal Direct Parent PLUS Loans in their financial aid offer communications, it should do so with a recognition that the U.S. Department of Education guidance states that most Federal Direct student loans are not subject to a credit check or other underwriting and come with important protections for students and families; the same is often not true of private, institutional, or Parent PLUS loans. Institutions should name these other options separately from federal student loans, without an associated dollar amount for each, noting that students need to separately research the terms and conditions of each.

Institutions may use their own judgment when deciding which aid types should be included on financial aid offers, e.g., institutions that do not package loans, or if a student is not eligible for a specific aid type, do not need to include that aid type on the financial aid offer.

*Committee comments and amendments.* Committee Staff understands that the segments are concerned with a provision of this measure that requires financial aid offices to complete the review of a student's COA adjustment request and notify the student of the decision within 14 calendar days of submission of a completed request. While on some campuses and potentially at some times of the year financial aid offices (which many remain understaffed), may be able to adhere to a 14 day turnaround, at many points of the academic year, financial aid offices are packaging tens and thousands of financial aid for students, verifying files, and processing satisfactory academic progress (SAP) appeals.

Federal law does not address the timeline in which a request must be reviewed or how responses are conveyed to students.

*Keeping in mind the concerns of the segments, moving forward, the author may wish to continue to work with the appropriate stakeholders in order to determine a feasible implementation timetable.*

Additionally, as presently drafted, the measure requires that colleges and universities prominently display, using student-friendly language, information about the institution's COA adjustment process, including how to submit a request, the timeline for review and notification of the decision, and contact information for staff who can help the student complete an adjustment request on the institution's internet website page that contains information about their cost of



attendance budget, by means that may include a link to a separate internet website. This information must also be included in financial aid award letters.

While Committee Staff is aware that “student-friendly language” is codified in EC Section 69432.7 (1)(4)(B) the term is not defined and could present a challenge to interpret.

*Moving forward, the author, in consultation with the segments and financial aid officers, may wish to define “student-friendly language.”*

Further, as currently drafted, this measure allows a student to submit a COA adjustment request at any time during enrollment; however, what happens should a student request a COA adjustment nearing the end of a term? Would a financial aid office be able to process and respond with enough time that benefits the student? And what happens should the student wish to file an appeal?

In order to ensure there is enough time for an adjustment to be filed and a potential appeal processed, *Committee recommends, and the author has accepted, the following amendments:*

69432.7 (1)(5)(H) Allow a student to submit a cost of attendance adjustment request at any time during enrollment. The institution shall not ~~impose cost of attendance adjustment request deadlines or~~ limit the total number of requests that may be submitted by a student throughout the duration of the student’s enrollment. **The institution shall not impose cost of attendance adjustment request deadlines that are earlier than three weeks before the end of each term.**

*Arguments in support.* According to John Burton Advocates for Youth (JBAY), “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.”

Additionally, JBAY states, that, “higher education institutions set these budgets internally using a methodology that is unique to their campus or system, although institutions typically do not make information about how COA figures are calculated and what assumptions are included, accessible. Regardless of how institutions and systems set their COA budgets, federal authority allows financial aid administrators to make COA adjustments for individual students on a documented case-by-case basis. Recent research conducted by JBAY found that over half (53%) of colleges and universities in California use COA budgets that are lower than estimated regional costs. In some cases, the gap between a student’s estimated living expenses and their maximum financial aid eligibility was more than \$10,000. And while institutions are required to offer students the ability to increase their COA and financial aid eligibility, the research found that nearly two-thirds of institutions did not make their COA adjustment policies publicly available on their websites.”

JBAY contends that “this places undue burden on students to seek out adjustment policies and processes, if they are even aware of them. In addition, there are often arbitrary restrictions on allowable adjustments. For example, some colleges would not consider adjustments for housing costs that exceeded their COA budget, leaving students without the necessary financial aid to cover their actual expenses, while other colleges would allow an adjustment for any category within their budget.”

Lastly, JBAY states that, “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.”

*Arguments in opposition.* According to the UC, “the University completes COA surveys every two years to estimate the total cost of attendance at UC campuses, including the day-to-day expenses of students, and this information directly influences financial aid policies and programs. Students are eligible for a variety of grant and loan programs, and typically, a portion of the costs is covered by the students and their parents. UC covers the remaining costs with gift aid from a variety of sources. Each campus determines the student’s total grant eligibility and meets it using federal, state and UC’s own gift aid programs.”

The UC contends that, “the COA methodology required in AB 791 would adjust a student’s off-campus housing budget at one half of the median rent in a two-bedroom apartment in the institution’s metropolitan area. UC bases COA for off-campus housing on its COA surveys from students, who report typically sharing one bedroom. By adjusting the off-campus student housing costs in the manner contemplated in AB 791, UC estimates \$350 million in on-going and un-met financial need that cannot be covered through its own gift aid programs or through existing programs such as the Middle Class Scholarship.”

Further, the UC states that, “the Governor’s 2025-26 Budget proposes to cut the University of California’s State General Fund allocation by 8 percent, or \$396 million. This level of funding reduction will negatively impact all UC campuses and require workforce management strategies, including, but not limited to, slowed hiring and workforce reductions. Additionally, the University is facing uncertainty regarding the over \$17 billion in federal funding that supports the University’s mission of teaching, research, and public service. Given these significant threats to the University’s budget, we cannot take on new funding obligations at this time.”

Lastly, the UC argues that, “the requirements in AB 791 would require additional staff time at each campus to implement. The requirements of AB 791 would also create ongoing un-met financial aid need, which the University simply cannot absorb.

*Related legislation.* SB 416 (Pérez), which is pending action in the Senate Committee on Education, in part, requires the California Student Aid Commission, on or by April 1, 2026, to convene a workgroup, as specified, that would identify common terms, definitions, and structure of financial aid offer letters sent by postsecondary educational institutions, and would require, on or before July 1, 2027, the workgroup to create a financial aid offer letter template that by the start of the 2028-29 academic year, all postsecondary institutions would need to use, as specified.

*Prior legislation.* AB 2458 (Berman and Boerner), Chapter 962, Statutes of 2024, in part, establishes the Greater Accessibility, Information, Notice, and Support (GAINS) for Student

Parents Act, requiring the CCC Chancellor's Office and CSU Chancellor's Office and requesting the UC President's Office, by July 31, 2025, to develop and disseminate a model policy to estimate and adjust college COA information for student parents.

AB 789 (Berman), Chapter 544, Statutes of 2023, requires, as part of the criteria to be deemed a qualifying institution of higher education (IHE) under the Cal Grant Program, an IHE, by the 2024–25 academic year, to comply with various requirements regarding “satisfactory academic progress” (SAP) standards used to determine if a student qualifies for a Cal Grant and to develop and implement policies defining SAP in a manner that is consistent with the federal standards.

AB 2491 (Cervantes) of the 2021-22 Legislative Session, which was held on the Suspense File in the Assembly Committee on Appropriations, in part, would establish the Housing Cost of Attendance Act for the purpose of calculating and determining the cost of housing to be included in a full-time student's COA at the CCC, the CSU, and the UC.

AB 710 (Cervantes) of the 2019-20 Legislative Session, which was vetoed by the Governor, would have established the Housing Cost of Attendance Act and required an institution in the CCC, CSU, or the UC systems and an independent and private postsecondary institution to use the specified items in its calculation of a full-time student's COA.

SB 467 (Monning), Chapter 527, Statutes of 2019, requires each campus of the CSU and requests each campus of the UC, to post information on its internet websites relative to specified estimated total COA expenses students will incur.

AB 1858 (Ian Calderon), Chapter 671, Statutes of 2018, in part, requires, by January 1, 2020, each campus of the UC, CSU, and CCC, each independent institution of higher education, and each private postsecondary educational institution subject to the California Private Postsecondary Education Act of 2009 that participates in federal financial aid or veterans financial aid programs, to provide students with the Financial Aid Shopping Sheet developed by the USDE to inform admitted students or individuals who have been offered admission about financial aid award packages.

AB 1961 (Choi), Chapter 314, Statutes of 2018, in part, requires each institution of higher learning (i. e. UC, CSU, CCC, and independent colleges and universities) with a physical presence in the state to separately list the cost of institutionally operated housing and meal plans on all internet websites and documents it provides to students for purposes of advertising or otherwise displaying the student costs associated with institutionally operated housing.

AB 3213 (Rob Bonta) of 2018, which was held on the Assembly Appropriations Suspense File, in part, required the CSU, the UC, and independent institutions of higher education to include at a minimum, specified items, including tuition and fees, in a calculation of a full-time student's COA at that institution.

AB 990 (Freddie Rodriguez), Chapter 170, Statutes of 2017, in part, requires each campus of the CSU, and requests each campus of the UC, to annually post on its internet websites information about the market cost of a one-bedroom apartment in the areas surrounding the campus.

AB 1064 (Ian Calderon) of 2017, which was vetoed by the Governor, in part, required the CSU to conduct a survey every three years at each campus to determine the average student's annual discretionary expenses, excluding tuition and fees, to attend the campus.

AB 1178 (Ian Calderon), Chapter 448, Statutes of 2017, in part, commencing with the 2018-19 award year, requires each higher education institution (except the CCC), to the extent feasible, send an individualized letter to their students regarding information on their student loans.

**REGISTERED SUPPORT / OPPOSITION:**

**Support**

Bill Wilson Center  
California Alliance of Caregivers  
California Alliance of Child and Family Services  
California Competes: Higher Education for a Strong Economy  
California State Student Association  
Center for Public Interest Law/children's Advocacy Institute/university of San Diego  
Children Now  
Children Youth & Family Collaborative  
Children's Law Center of California  
EA Family Services  
Edgewood Center for Children and Families  
Family Assistance Program  
Fred Finch Youth and Family Services  
Glenn County Office of Education - Foster Youth Services  
Go Public Schools  
John Burton Advocates for Youth  
Just in Time for Foster Youth (JIT)  
Kid City Hope Place  
Marin County Office of Education  
My Friend's Place  
National Center for Youth Law (UNREG)  
NextGen California  
Norco College  
Power to Soar  
Public Counsel  
Redwood Community Action Agency - Youth Services Bureau  
Rio Hondo College  
Safe Place for Youth  
San Francisco Rising  
Santa Cruz County Office of Education  
Schoolhouse Connection  
Southern California College Attainment Network  
Students Rising Above  
The Institute for College Access & Success  
uAspire

University of California Student Association  
Walden Family Services  
Youth for Change

**Opposition**

University of California

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