Loss of Income Appeal Process

Loss of Income (LOI)

The Financial Aid application for school year Fall 2023 – Spring 2024 uses tax information from the 2021 tax year. We understand you and/or your family's financial situation may have changed from one tax year to the next. If considering submitting a Loss of Income Appeal, note that it may result in changes to aid for terms Fall 2023, Spring 2024 and/or Summer 2024.

General Requirements

You may submit an LOI if you meet the minimum requirements

- Submit a 2023-2024 Financial Aid Application and have a completed financial aid file
- Be enrolled in at least half-time (i.e., 6 Undergrad, 4 units Post-Bac)
- Must meet Satisfactory Academic Progress standards (SAP)
- Meet the minimum eligibility requirements for the aid programs for which the LOI is being considered for

Documentation

The tax year of loss for a 2023-2024 LOI must have occurred either in 2022 or 2023 tax year.
LOI documentation must be submitted for the tax year which the family experience the loss in.

Process

1. Complete the LOI Appeal – Appeals are accessed on the FA Website
   a. Students LOI Appeal is an e-form that is submitted via their Student Center account
   b. Parent's LOI Appeal is a PDF that must be downloaded
2. Upload all applicable LOI documentation based on tax year of loss
3. All of the Loss of Income documentation will be reviewed.
   a. Processing can be 3-4 weeks during peak times and 2 weeks during non-peak times, from the date all documentation has been submitted
4. Once LOI Appeal is processed, a notification status will be sent to students CSUS email account

FAQ's

My financial aid file is incomplete, can I still file an appeal?

Yes. However, before we can review your Loss of Income Appeal, you must first submit all "initiated" financial aid documents on your My Sac State Student Center To Do List.

Reference your Student Center > To Do List to make sure you have submitted all required documents listed in "initiated" status for review.

Can I submit a Loss of Income appeal, if I have been offered financial aid?

Yes. You can submit an appeal after you been offered financial aid. Keep in mind that the appeal process can take up to 4 weeks for review. In the meantime, we encourage you to accept/decline your financial aid awards, to secure financial aid funding for your educational expenses, as your appeal is being processed.

My appeal is approved but I already accepted / declined aid from my initial award offer(s)?

The Financial Aid & Scholarships Office will re-evaluate your aid eligibility and adjust your financial aid award based on you approved appeal. If awards are adjusted you will receive a revised award notification.

My Expected Family Contribution (EFC) is "0" can I submit an appeal?

No. An EFC of $0 indicates that you and/or your family are already eligible for the maximum grant and loan funds available. A Loss of Income will not change your awards.

How do I know which tax year to choose on the appeal?

You may select the loss of income for either tax year 2022 or tax year 2023. Select which tax year is less or projected to be less than the income reported on your financial aid application.

I completed a Loss of Income appeal for the 2022-2023 academic year, do I need to submit another appeal for 2023-2024?

Yes, a new appeal is required each academic year, along with required documentation that supports the loss

Can I include a statement explaining my circumstances?

Yes, Upload all applicable LOI documentation, including statement(s) explaining reasons for the loss.

Why am I asked to submit additional documentation?

The Financial Aid & Scholarships Office may determine that more information is needed during the review – check your CSUS email for the specific information

Why was my Loss of Income appeal not approved?

There are different reasons why a loss may not be approved, such as the loss may not have been significant enough to impact aid eligibility or there may be other income reported on your application that was not adjusted based on the documentation submitted