



2025-2026 IMPORTANT INFORMATION ABOUT YOUR STUDY ABROAD COST OF ATTENDANCE INCREASE APPEAL

Approval of a Cost of Attendance Increase Appeal will not result in additional gift aid (scholarships or grants). The only additional source of money is a student or parent loan either from the Department of Education (Federal Direct Loan and/or the Parent Loan for Undergraduate Students) or a private alternative educational loan.

If you plan to use a Direct Loan to cover your excess expenses, please meet with a Student Service Advisor at OneCentral (Bovee 119) or with a financial aid advisor in the Office of Scholarships and Financial Aid (Warriner Hall 202) to determine if you have remaining loan eligibility for the academic year. Typically, a student will use all loan eligibility on basic semester expenses such as tuition and food and housing costs.

If you are a dependent undergraduate student and plan to use a Parent PLUS loan to cover your excess expenses, it is important to note the following:

1. Parent PLUS loans can be applied for by your mother, father, and/or custodial stepparent: the parent borrower does not have to be the parent who signed your Free Application for Federal Student Aid (FAFSA).
2. Parent PLUS loan approval is based on your parent's credit history.
3. Parent PLUS loans have a fixed interest rate. Interest accrues on this loan from the point it is borrowed.
4. Parent PLUS loan repayment begins 60 days after the loan has fully disbursed to your student account.

Your parent may apply for a deferment of payment through the Direct Loan Servicer.

5. To apply for a Parent PLUS Loan please follow the instructions on our website:

[https://www.cmich.edu/offices-departments/office-scholarships-financial-aid/loans/activate-federal-parent-loan-\(plus\)](https://www.cmich.edu/offices-departments/office-scholarships-financial-aid/loans/activate-federal-parent-loan-(plus))

6. If you already have a Parent PLUS loan, your parent must request an increase of the Parent PLUS loan.

If you are a graduate student and plan to use a Graduate PLUS Loan, please follow the instructions on our website:

<https://www.cmich.edu/offices-departments/office-scholarships-financial-aid/loans/activate-federal-graduate-plus-loan>

If you apply for a private loan to cover your excess expenses, it is important to note the following:

1. Private loans typically take 4-6 weeks to process. See our website for more info:

<https://www.cmich.edu/offices-departments/office-scholarships-financial-aid/loans/private-non-federal-loans>

2. Private loan approval is based on the applicant's credit rating; students with a low credit score will be required to have a co-signer.
3. Private loans will have varied interest rates depending on your credit score and the credit score of your co-signer.
4. Alternative loan applications will ask students for the requested loan period. You should use the following dates:

Fall 2025, Spring 2026 and Summer 2026: 08/25/25 to 08/01/26

Fall ONLY 2025: 08/25/25 to 12/12/25

Spring ONLY 2026: 01/12/26 to 05/08/26

Summer ONLY 05/12/26 to 8/1/26

5. If you already have a private loan and would like to increase this loan, you will need to contact your lender to request this change. If you do not know how to contact your lender, please send an email to financialaid@cmich.edu. We will provide you with the necessary contact information.

2025-2026 STUDY ABROAD COST OF ATTENDANCE INCREASE APPEAL

Student Name (please print) _____

Phone Number (including area code) _____

Campus ID Number _____

Cost of attendance (COA) increase requests will be considered for the 2025-2026 fall, spring and summer semesters.

REASON(S) FOR THE APPEAL:

Semester Studying Abroad Please select one.	Fall 2025 ☐	Spring 2026 ☐	Summer 2026 ☐
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Type of Study Abroad Program Please select one.	Direct Enroll ☐	Faculty Led ☐
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Please indicate the number of credits you will be enrolled in for Study Abroad courses: _____

Please indicate the **total** number of credits you will be enrolled for the applicable semester: _____

In order for an appeal to be considered, you will need to include the Study Abroad Budget Sheet from the Office of Study Abroad. This needs to be attached to the appeal in your financial aid portal for consideration.

Certification and Signature

 **SIGNATURE REQUIRED:** I certify that the information I have provided on this form and on all documents is true and complete to the best of my knowledge. I certify that the Office of Scholarships and Financial Aid will be notified if circumstances change. I understand my federal student loans will be increased if I have remaining eligibility.

Student Signature (Handwritten Required **OR ELECTRONIC SIGNATURE USING GLOBAL ID**) _____

Date _____

Please submit all documentation relating to your cost of attendance appeal at least 4 weeks prior to the end of term to ensure our office has enough time to review and process. All appeals must be completed prior to the end of the semester for aid eligibility purposes.

Return this form along with all required documentation. Incomplete forms or missing documentation will be denied.

A decision on this appeal will be emailed to the student's CMU email account in approximately 4 weeks.