



2019-2020
IMPORTANT INFORMATION ABOUT YOUR
COST OF ATTENDANCE INCREASE SPECIAL CIRCUMSTANCE APPEAL

Approval of a Cost of Attendance Increase Special Circumstance 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.

An approved cost of attendance (COA) increase is typically divided equally between the fall and spring semesters unless the COA is semester-specific, e.g., study abroad, internship, student teaching, computer purchase, etc.

If you plan to use a Direct Loan to cover your excess expenses, please meet with a Student Service Advisor at the Student Service Court (Bovee 119) or with a financial aid advisor in the Office of Scholarships and Financial Aid to determine if you have remaining loan eligibility for the academic year. Typically, a student will use all of his or her loan eligibility on basic semester expenses such as tuition and room/board 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 step parent: 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/ess/OSFA/Pages/Activate_Parent_Loan_for_Undergraduate_Student.aspx
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/ess/OSFA/Pages/Activate_GRAD_Professional_\(PLUS\)_Loans.aspx](https://www.cmich.edu/ess/OSFA/Pages/Activate_GRAD_Professional_(PLUS)_Loans.aspx)

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/ess/OSFA/Pages/ALT-LOAN.aspx>
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 a requested loan period. You should use the following dates:
Fall 2019 AND Spring 2020: 08/16/2019 to 05/09/2020
Fall ONLY 2019: 08/16/2019 to 12/31/2019
Spring ONLY 2020: 01/01/2020 to 05/09/2020
6. 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 cmuosfa@cmich.edu. We will provide you with the necessary contact information.

2019-2020 COST OF ATTENDANCE INCREASE SPECIAL CIRCUMSTANCE APPEAL

Student Name (please print) _____

Phone Number (including area code) _____


Campus ID Number _____

Cost of attendance increase requests will be considered for the 2019-2020 fall and spring semesters. If you wish to apply for a summer cost of attendance increase, please complete a Summer Cost of Attendance Increase Special Circumstance Appeal.

REASON(S) FOR THE APPEAL:

Please check all that apply:	Amount Requested:	Eligibility Information & Required Documentation:
<input type="checkbox"/> EXCESS TUITION: <input type="checkbox"/> Undergraduate: On Campus more than 30 credits & Global Campus more than 18 credits per academic year (8/26/19-5/9/20). <input type="checkbox"/> Graduate: On Campus more than 18 credits & Global Campus more than 12 credits per academic year (8/26/19-5/9/20).	\$ _____	<ul style="list-style-type: none"> You must be registered for more than the average CMU credits carried per academic year. This section MUST be completed or the form will be returned. Fall 2019 Credits _____ (Required) Spring 2020 Credits _____ (Required)
<input type="checkbox"/> COMPUTER PURCHASE: Requests limited to \$1000 or less.	\$ _____	<ul style="list-style-type: none"> Copy of bill or purchase agreement. Limited to one computer COA request per degree and not within a one-year period from a prior request
<input type="checkbox"/> CHILD CARE: Costs related to CMU attendance. Requests limited to \$150/week. Ages of children _____ Will you receive reimbursement from a social services agency or other source? YES _____ NO _____ If YES, list amount \$ _____	\$ _____	<ul style="list-style-type: none"> Statement explaining the necessity for costs to be incurred and the number of hours needed. Documentation from the care provider of costs to be incurred. If letter from care provider is not on business letterhead, the letter MUST be notarized. If you are married, your spouse is expected to contribute one-half of costs. List the number of hours your spouse works per week and submit a copy of their latest pay statement.
<input type="checkbox"/> EXCESSIVE TRAVEL: Will be calculated at 20 miles per gallon driven per week.	\$ _____	<ul style="list-style-type: none"> Statement of reason for excessive travel and mileage driven per week.
<input type="checkbox"/> INSTRUMENT PURCHASE: Requests limited to on campus music major students only.	\$ _____	<ul style="list-style-type: none"> Copy of bill or purchase agreement. Signed documentation from professor stating instrument is required and the cost of the instrument.

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 _____

Date _____

**This request will be processed only if it is complete and received by the CMU OSFA no later than March 1, 2020.
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.**