



**SUMMER SEMESTER 2018-2019
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.

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. Use these dates for summer loans: 5/13/19 – 8/01/19.
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 financialaid@cmich.edu. We will provide you with the necessary contact information.

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COST OF ATTENDANCE INCREASE SPECIAL CIRCUMSTANCE APPEAL

Student Name (please print) _____ Phone Number (including area code) _____ Campus ID Number _____


Federal Direct Loans (cannot exceed grade level maximum), Parent Loans for Undergraduate Students (PLUS)/Graduate PLUS Loans, or alternative student loans are the only sources of funding available for students requesting a cost of attendance increase.

SUMMER 2019 CREDITS _____ (Required) Indicate the number of credits for which you are registered or plan to register.

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: more than 9 credits per summer semester (5/13/19-8/01/19). <input type="checkbox"/> Graduate: more than 6 credits per summer semester (5/13/19-8/01/19).	\$ _____	<ul style="list-style-type: none"> You must be registered for more than the average CMU credits carried per academic year.
<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.

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 _____

Return this form along with all required documentation. This request will be processed only if it is complete and received 2 weeks prior to the end of the semester. 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.