

2024-2025
IMPORTANT INFORMATION ABOUT YOUR
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.

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 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 a requested loan period. You should use the following dates:

Fall 2024 AND Spring 2025: 08/26/24 to 05/09/25

Fall ONLY 2024: 08/26/24 to 12/13/24

Spring ONLY 2025: 01/13/25 to 05/09/25

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.

2024-2025 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 2024-2025 fall and spring semesters. If you wish to apply for a summer cost of attendance increase, please complete a Summer Cost of Attendance Increase Appeal.

REASON(S) FOR THE APPEAL:

Please check all that apply:	Amount Requested:	Eligibility Information & Required Documentation:
<input type="checkbox"/> COMPUTER/EQUIPMENT PURCHASE or RENTAL:	\$ _____	<ul style="list-style-type: none"> Copy of bill or purchase agreement.
<input type="checkbox"/> DISABILITY-RELATED EXPENSES: ▪Special services ▪Transportation ▪Personal Assistance ▪Equipment/Supplies	\$ _____	<ul style="list-style-type: none"> Documentation for special services necessary for disability-related expenses Copy of bills/invoices showing actual expenses not covered by other agencies.
<input type="checkbox"/> CHILD CARE: <i>For costs related to CMU attendance.</i>	\$ _____	<ul style="list-style-type: none"> Documentation from the care provider of costs to be incurred. If a letter from a care provider is not on business letterhead, the letter MUST be notarized.
<input type="checkbox"/> PREMIUM HOUSING: Residence Hall: _____	\$ _____	<ul style="list-style-type: none"> Only the portion NOT already included in your current COA may be increased.
<input type="checkbox"/> EXCESSIVE TRAVEL: Will be calculated at 20 miles per gallon driven per week.	\$ _____	<ul style="list-style-type: none"> Statement of the reason for excessive travel and mileage driven per week. <i>*A 60-mile radius is already budgeted.</i>
<input type="checkbox"/> ADDITIONAL PROFESSIONAL LICENSURE/CERTIFICATION:	\$ _____	<ul style="list-style-type: none"> Documentation of licensure/certification costs. Signed statement from a professor regarding repeat licensure requirement.
<input type="checkbox"/> INSTRUMENT PURCHASE: Requests are limited to on-campus music major students only.	\$ _____	<ul style="list-style-type: none"> Copy of bill or purchase agreement. Signed documentation from a professor stating the 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 (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.