



**OFF-CAMPUS PROGRAMS
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.

SPECIAL NOTE - Tuition increase requests must be submitted each semester and will be considered based on the following criteria:

Graduate tuition cost and estimated books ONLY at 9 or more credit hours per semester
Undergraduate tuition cost and estimated books ONLY at 15 or more credit hours per semester

OFF-CAMPUS PROGRAMS Processing Schedule for COA Requests

Fall Semester

For requests other than tuition; review eligibility beginning the week of August 15, 2011
Tuition – verify enrollment and package beginning the week of October 17, 2011

Spring Semester

For requests other than tuition; review eligibility beginning the week of January 30, 2012
Tuition – **Estimated date to begin verification of enrollment and process package increases for Spring Semester is week of February 27, 2012**

If you plan to use a Direct Loan to cover your excess expenses, please contact Off-Campus Programs Financial Aid to speak with a financial aid advisor 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. Other loan programs you MAY be eligible for include:

Parent PLUS

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, step-mother or step-father: 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 of 7.9%. 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. The application for the Parent PLUS loan can be found at: www.financialaid.cmich.edu under "Forms".
6. If you already have a Parent PLUS loan, your parent must request an increase of the Parent PLUS loan. If your parent required a co-signer then a new Parent PLUS Loan application must be submitted.
7. Requests to increase a Parent PLUS loan typically take 2-4 weeks to process. Your parent may request an increase by filling out the 2011-2012 Parent (PLUS) Federal Loan Adjustment Form found at: www.financialaid.cmich.edu under "Forms" and faxing it to us at (989) 774-3634 or mailing it to us at the address on the form.

Graduate PLUS

If you are a graduate student you may consider borrowing a Graduate PLUS Loan to cover an increased cost of attendance. The application and details for the Graduate PLUS loan can be found at: www.financialaid.cmich.edu under "Forms". Complete the GPLUS application and fax to 989-774-3634 or mail to the address at the top of this form.

Alternative 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:
www.cmich.edu/x29381.xml#ALTL
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 2011 AND Spring 2012:	08/15/2011 to 05/05/2012
Fall ONLY 2010:	08/15/2011 to 12/10/2011
Spring ONLY 2011:	12/19/2011 to 05/05/2012

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 e-mail to cmuosfa@cmich.edu. We will provide you with the necessary contact information.

Excessive Travel Expense

Must be related to class with documentation requirements to include an online map showing distance traveled from home to required location one-way. Other documentation may be requested as needed to support student travel statement.

OFF-CAMPUS PROGRAMS
COST OF ATTENDANCE INCREASE SPECIAL CIRCUMSTANCE APPEAL APPLICATION 2011-2012

Student Name _____

Campus ID Number _____

Student Social Security Number _____

Cost of attendance increase requests will be considered for the 2011-2012 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.

Complete only the items that pertain to you. Indicate which semester(s) you plan to attend during the 2011-2012 academic period by filling in the number of credits for which you are registered or plan to register each semester:

FALL 2011 CREDITS _____

SPRING 2012 CREDITS _____

REASON(S) FOR THE APPEAL

Please check all that apply:

Amount Requested:

Documentation Required:

EXCESS TUITION: \$ _____
Undergraduate: 15 OR more credits per semester
Graduate: 9 OR more credits per semester

- You must be registered for the additional classes at the time your request is reviewed for eligibility.

COMPUTER PURCHASE: \$ _____
Requests limited to \$1000 or less and to one computer COA per degree.

- Statement explaining why the purchase of a computer is necessary AND,
- Copy of bill or purchase agreement.

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 \$ _____

- 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. If your spouse cannot, provide a statement explaining why. List the number of hours your spouse works per week and submit a copy of their latest pay stub.

EXCESSIVE TRAVEL: \$ _____
Will be calculated at 20 miles per gallon.

- Statement of reason for excessive travel and mileage driven per week

SIGNATURE - Required

I affirm that the information on this form and the attached documentation is correct and complete to the best of my knowledge. I certify that the Office of Scholarships and Financial Aid will be notified if circumstances change.

Student Signature _____

Date _____

This request will be processed only if it is complete and received by the CMU OSFA no later than March 30, 2012.

Any questions will be directed to students cmich e-mail account. Return this form along with required documentation.

Unless otherwise indicated a decision on this appeal will be e-mailed to the student's CMU e-mail account in approximately 4 weeks.