



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 plan to apply for or increase a Parent PLUS loan, 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 PLUS loan to the OSFA.
7. Requests to increase a Parent PLUS loan typically take 2-4 weeks to process.
8. If your parent was required to have a co-signer a new PLUS application must be submitted in order to increase it.
9. You may send your request to us via email (cmuosfa@cmich.edu), fax (989-774-3634), or by submitting a letter to:

Central Michigan University
Office of Scholarships and Financial Aid
Warriner 202
Mount Pleasant, MI 48859

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.
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. Students should research private student loan options at reputable web sites such as findaid.org and studentlendinganalytics.com
5. Alternative loan applications will ask students for a requested loan period. You should use the following dates:
Fall 2010 AND Spring 2011: 08/16/2010 to 05/07/2011
Fall ONLY 2010: 08/16/2010 to 12/11/2010
Spring ONLY 2011: 12/20/2010 to 05/07/2011
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.

If you have questions about this form, please visit the Student Service Court (Bovee UC 119).



CENTRAL MICHIGAN UNIVERSITY

OFFICE OF SCHOLARSHIPS AND FINANCIAL AID
STUDENT SERVICE COURT, MOUNT PLEASANT, MI 48859
PHONE: (989) 774-3674; TOLL FREE: 1-888-392-0007
FAX: (989) 774-3634; E-MAIL: CMUOSFA@CMICH.EDU
WEBSITE: WWW.FINANCIALAID.CMICH.EDU

COST OF ATTENDANCE INCREASE SPECIAL CIRCUMSTANCE APPEAL
2010-2011

Student Name Campus ID Number Student Social Security Number

Cost of attendance increase requests will be considered for the 2010-2011 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 2010-2011 academic period by filling in the number of credits for which you are registered or plan to register each semester:

FALL 2010 CREDITS SPRING 2011 CREDITS

REASON(S) FOR THE APPEAL

Please check all that apply: Amount Requested: Documentation Required:

- EXCESS TUITION: Undergraduate: more than 14 credits per semester Graduate: more than 9 credits per semester
COMPUTER PURCHASE: Requests limited to \$1000 or less and to one computer COA per degree.
CHILD CARE: Costs related to CMU attendance. Requests limited to \$150/week.
EXCESSIVE TRAVEL: Will be calculated at 20 miles per gallon.

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 February 1, 2011. Return this form along with required documentation. A decision on this appeal will be emailed to the student's CMU email account in approximately 4 weeks.