

Graduate & Professional Change to the Cost of Attendance/ Special Circumstance Request

# **Cost of Attendance Adjustments**

The <u>Cost of Attendance (COA)</u> is an **estimate** of the total amount of your educational expenses for the period of enrollment during the <u>Academic Year</u> and is reflected on your financial aid Award. The COA is based on your enrollment status and level, your program of study, and whether you live on or off campus while attending the University. Your assigned Fall & Spring COA **initially assumes** <u>full-time enrollment</u> and includes:

- Tuition
- Fees
- Books, Course Materials, Supplies, & Equipment
- Room
- Board
- Transportation
- Miscellaneous Living Expenses

Federal regulations permit the Vanderbilt University financial aid office, on a case-by-case basis and with adequate documentation, to increase the COA for educational-related expenses incurred during the current academic year. Such exceptions or adjustments, known as "Special Circumstances" or "Professional Judgment", are considered on a case-by-case basis based on supporting documentation of your circumstances. Whether any adjustments are made is at the sole discretion of the Office of Student Financial Aid (OSFA) and cannot be appealed beyond OSFA.

Students may request an increase to their Financial Aid COA by submitting a formal appeal. If approved, the increase typically allows the student to borrow additional loan funds, subject to annual loan limits and/or credit approval (for PLUS or private loans).

Because COA increases must typically be determined after an expense is incurred, students may wish to contact the Office of Student Financial Aid (OSFA) and determine in advance whether a cost would be approved prior to incurring that cost.

Below are the allowable expenses for which an increase to the Financial Aid Cost of Attendance may be appealed:

## **Commuting Expenses**

Students who are required to commute a significant distance for enrolled classes, related nonclasswork, required experiential learning site, or internships can submit a request to OSFA. A student must provide documentation using a recognized mapping website of roundtrip mileage to and from Vanderbilt University, or similar documentation of such costs. A letter from the student's advisor or supervisor is required with dates of travel and location if the request is related to non-classwork, required experiential learning site, or an internship. Purchase of a vehicle, auto loan payments, insurance, license, registration, and general car maintenance cannot and will not be considered.

#### **Computer Expenses**

Federal regulations permit OSFA to consider the cost to purchase a computer when calculating a student's COA. Allowable expenses include the purchase cost of a computer, printer, and other necessary software and supplies as long as the expenses are incurred no earlier than 100 days prior to the beginning of the academic year. A maximum of \$2500 in computer expenses will be considered once per degree level. The equipment must be purchased in advance and appropriate documentation provided to OSFA before the increase in COA and eligibility for assistance can be considered.

### **Dependent Care Expenses**

In calculating a student's COA, federal regulations permit OSFA to include an allowance based on expenses incurred for dependent care. The period of time for which the dependent care expenses are incurred must be directly related to the time needed for the student to pursue their education. The dependent must have been included in the student's number in household on the Free Application for Federal Student Aid (FAFSA).

## **Disability-Related Expenses**

Students with disability-related expenses may contact OSFA to have such expenses considered. Disability-related expenses include but are not limited to: personal assistance, equipment, and supplies. OSFA may potentially include disability expenses in the COA that are not provided by other assisting agencies. OSFA may consult with the Vanderbilt University Disability Resource Center and/or other sources to confirm the average cost of such expenses. Documentation of actual expenses may be necessary.

## **Medical Expenses**

OSFA generally does not consider COA increases for medical expenses as there is already an allowance for them built into the standard cost. Typically, medical expenses are part of the need-analysis calculation on the FAFSA. In the event a student has an extenuating circumstance related to medical expenses, the student should contact the Office of Student Financial Aid to determine if the costs can be considered and what documentation is required. OSFA will not increase the COA for co-pays or any portion of an elective procedure.

#### Other Costs

Students who incur education related expenses not listed above should contact OSFA directly for additional information.

#### **Example items NOT eligible for COA increases:**

- Auto purchase or payments
- Auto repairs and routine maintenance
- Uber, Lyft, taxicab or rideshare services to and from campus
- Moving expenses and security deposits
- Costs incurred outside of the current academic year
- Costs incurred by a family member or other person, including a spouse or roommate's portion of rent, mortgage, or day care
- Child support and other such child care expenses (other than daycare)
- Legal fees, bail, traffic tickets, parking tickets, or fines
- Veterinary costs, unless for a service animal
- Sorority or fraternity dues
- Circumstances when the information on the FAFSA has already resulted in an Expected Family Contribution (EFC) of zero
- Loss of overtime or bonus income
- Fluctuations in self-employment or business income
- Costs and fees associated with bankruptcies, foreclosures or debt collections
- Consumer debt such as credit cards, car payments, mortgages and other loans
- Payments on back taxes owed to the IRS or state department of revenue

Students please contact your Financial Aid Officer for more information about submitting a request for reconsideration.

• We are not able to accept any document via email that contains personal identifying information including, but not limited to social security numbers, addresses, date of birth.