

Summer 2024 Cost of Attendance Appeal Form

A. Student Information

Name:		NAU ID:	
Phone:		NAU E-mail:	

B. Purpose of Cost of Attendance Appeal

Northern Arizona University's Cost of Attendance (COA) / Budget for each student consists of direct and indirect costs related to your educational and living expenses.

The purpose of financial aid is to help support a student's moderate cost of living while attending college. **Only expenses directly related to the student's educational and living expenses can be considered.** Except for dependent care, living expenses or educational expenses for a student's spouse or child cannot be considered.

A Budget Appeal does not result in additional types of aid being offered or awarded to the student. Typically, a Budget Appeal only results in an increase of loan eligibility.

- If a Graduate Plus Loan or Private Alternative Loan is offered, it is the student's responsibility to apply for, and be approved for the loan.
- If a Parent Plus Loan is offered, it is the student's parents' responsibility to apply for, and to be approved for the loan.

Important Note: Undergraduate loans (subsidized and unsubsidized) as well as Graduate loans (subsidized) have lifetime loan limits. Once a student reaches these lifetime limits, the student has no additional eligibility for subsidized or unsubsidized loans.

After meeting loan limits, dependent students must either apply for, and be approved, for a private alternative loan for a bank, credit union or other financial institution or the parent may apply for the Parent Plus loan. For independent students, including graduate students who have met loan limits, the student can also apply for (and be approved for) a private alternative loan from bank, credit. Graduate students also have the ability to apply for Graduate Plus loans.

The NAU Office of Scholarships and Financial Aid encourages students to evaluate their financial needs and only appeal for those circumstances that **directly impact** their ability to be successful in their academic pursuits.

C. Cost of Attendance Components

In each student's Cost of Attendance (COA) / Budget, there are budgeted amounts for all of the following expenses:

- Tuition
- Academic Fees
- Books / Course Supplies
 - Including Computer Equipment
- Living Expenses - Food
- Living Expenses - Housing

- Mandatory Fees
- Personal / Miscellaneous Expenses
- Transportation
- Average Loan Fees
- Licensure, Certification or Credential (as required by the student's program)

A Budget Appeal should be submitted only if the student's expenses **exceed** the budgeted amount in the student's Cost of Attendance. Students can view their Cost of Attendance in LOUIE, through the "Financial Aid" tile, then selecting "Financial Aid Summary", and then selecting "Cost of Attendance".

A Budget Appeal can also be submitted for the following expenses that are **not included in the student's Cost of Attendance**:

- Dependent Care Expenses
- Disability-Related Expenses
- Cooperative Education
- Education Abroad Expenses
- Program Expenses
- Expenses related to natural disaster or public emergency
- Medical insurance
- Medical, Dental and Optical Expenses

D. Cost of Attendance / Budget Adjustments

If a student's expenses **that are charged through LOUIE** are higher than the student's budgeted amount, the student can contact the Office of Scholarships and Financial Aid and request an adjustment to their budget. These types of adjustments are listed below and do not require the student to submit a Budget Appeal.

- Tuition
- Academic Fees
- Mandatory Fees
- Average Loan Fees
- Licensure, Certification or Credential (as required by the student's program)
- Program Fees

E. Cost of Attendance / Appeal Circumstances

For the summer 2024 term, only expenses paid May through July will be considered.

Books / Course Supplies / Computer Equipment

- Books
 - May be purchased outside of enrollment period for use during enrollment.
- Supplies
- Computer Equipment
 - \$3,000 limit per college career (Graduate or Undergraduate)
 - *This includes equipment & software: printer, mouse, keyboard, etc.*

Documentation Requirements:

- Itemized receipts that includes the date of purchase, item purchased, amount paid and payment method.
- The receipt must be in the student's name.
- Budget Appeal – Books/ Course Supplies / Computer Equipment Affidavit

Living Expenses – Housing and Utilities

Only rent or mortgage payments for the student's primary home will be considered.

- Utilities
 - Electricity
 - Gas
 - Cable
 - Internet
 - Trash
 - Water
 - Cell Phones
 - Cell phone bill will be considered, purchase of cell phone cannot be considered.
 - House Insurance / Renter's Insurance
 - Moving expenses

Documentation Requirements:

- Rent
 - A lease in the student's name, showing detailed charges, start and end date of lease.
 - Lease must be signed and dated by both the student and the landlord.
- Mortgage
 - A copy of the student's mortgage statement, showing the student's name, detailed charges, monthly amount, date paid and amount paid.
- Utilities
 - A copy of the complete utility bill for the last two months, which must include the following:
 - Student's First and Last Name
 - Name and Address of Utility Company
 - Billing Period
 - Detailed Charges
 - For cell phone bills, charges for each line on the cell phone plan.
 - Amount Due
 - Amount Paid
 - Date Paid
 - Payment Method
- House / Renter's Insurance
 - Copy of insurance billing Statement, including student's name, address, detailed charges, amount owed, amount paid, method of payment and time period of payment (monthly, annual, etc.).
- Moving Expenses
 - An electronic map (Google) that includes directions of the route driven to and from school for educational moving expenses
 - Mileage will be considered at \$.625 per mile, the number of days per week, and the number of weeks during the semester that the commute is made.
 - Paid, itemized receipts in student's name showing business name, expenses, date paid and payment method.
- Budget Appeal – Affidavit – Living Expenses – Housing and Utilities

Transportation Expenses

- Commuting
- Major vehicle repair
- Maintenance Costs
- Vehicle Insurance

Documentation Requirements:

- Major Vehicle Repair
 - Provide an itemized list of all expenses incurred and copies of paid receipt(s) in the student's name. Receipt must be on business letterhead or receipt.
 - Examples: New transmission, engine repair, power steering repair, etc.
- Commuting
 - An electronic map (Google) that includes directions of the route driven to and from school for educational purposes. Mileage will be considered at \$.625 per mile, the number of days per week, and the number of weeks during the semester that the commute is made.
- Vehicle Insurance
 - Copy of vehicle insurance billing statement and policy in the student's name, showing the amount owed, coverage dates, the amount paid, payment method and name of insurance company.
- Maintenance Costs
 - Provide an itemized statement list of all expenses incurred and copies of paid receipt(s) in the student's name. Receipt must be on business letterhead or receipt.
 - Example: Tires, oil changes, etc.
- Budget Appeal – Affidavit - Transportation

 Dependent Care

Only care necessary for student to attend class, study, participate in field work or internship, or to commute is considered.

- Including child care or elder care
- Only dependents included on tax return can be included.
- Elder care may require documentation of relationship to dependent.

Documentation Requirement

- At least one full month of expenses must be submitted with the appeal.
- **Daycare Facilities**
 - Please provide itemized statements of care provided as well as paid receipts.
 - Statements must be on facility letterhead.
 - Statements must be in student's name.
- **Private Provider** (including care provided by family member or friend)
 - A signed and dated contract from the private provider that includes the name of the dependents cared for, days of week, hours per week, total weekly charges, total monthly charges and state payment amount, as well as payment date.
 - Statement must include student's name.
- Budget Appeal Affidavit – Dependent Care

 Disability Related Expenses

Reasonable incurred expenses related to documented disability

- Expenses covered by other agencies or programs will not be considered
- Support animal expenses can be considered: food, immunizations, etc.

Documentation Requirement

- Itemized paid receipts in the student's name, showing date of expense, business name, amount paid and payment method.
- Budget Appeal Affidavit – Disability Related Expenses

Cooperative Extension

- Credit bearing academic program combining professional work experience with academic research and coursework
- Expenses can include reasonable costs associated with employment as part of program.

Documentation Requirements

- Detailed, paid receipts in the student's name.
- Letter from Academic Advisor or Program Advisor confirming student's participation in program.

Education Abroad Expenses

- Expenses directly related to a student's education abroad program
 - Housing / Hotel
 - Food
 - Transportation
 - Airfare
 - Taxi, Uber, etc.
 - Expenses related to obtaining a Visa
 - Miscellaneous Education Abroad Expenses

Documentation Requirements

- The student's Study Abroad Advisor must submit a Study Abroad Program Cost Sheet listing, in detail, the study abroad expenses from the student's Study Abroad Program.
- Paid receipts, in the student's name, including detailed explanation of expenses, date paid, method payment and amount paid.
- Budget Appeal Affidavit – Education Abroad Expenses
- Education Abroad Program Cost Sheet signed by Education Abroad Advisor

Personal Expenses – Affidavit Required

- Reasonable allowance
 - Business clothing or attire
 - Personal Maintenance / Grooming Aids
- Expense must be within moderate standard of living

Documentation Requirements

- Paid receipts, in the student's name, including itemized receipt, vendor or business name, date paid, method payment and amount paid.
- Budget Appeal Affidavit – Personal Expenses

Program Expenses

Expenses required for the student's program.

- Equipment
 - (e.g. stethoscope, scrubs, travel for clinicals).
- Clinical Rotations
 - Housing
 - Transportation
 - Meals

Documentation Requirements

- A signed letter from a program professor, director, or anyone in the program that can support the need for the expense. If for travel, documentation for specific mileage is required (electronic map required).
- For clinical rotations, a document from the student's program listing the dates of all required clinical rotations.
- Paid receipts, in the student's name, including itemized receipt, vendor or business name, date paid, method payment and amount paid.
- Budget Appeal Affidavit – Program Expenses

Important Change in Policy

- Program expense receipts can now be submitted once payment has been made. Students no longer have to wait for the end of the program to submit expenses. This includes expenses for clinical rotations.

Expenses Related to Emergency or Natural Disaster

- Expenses incurred from student being impacted by an unpredictable emergency circumstance outside of the student's control, or a natural disaster that impacts their main residence or causes the student to experience financial distress due to loss of income.
 - Unpredictable emergencies can include, but are not limited to:
 - Sudden illness
 - Accident
 - Emergency home repairs
 - Documentation required to establish "emergency" circumstance.
 - Natural Disasters can include, but are not limited to:
 - Flooding caused by storm, hurricane or forest fires
 - Earthquake
 - Forest Fire / Fire
 - Hurricanes / Tornados
 - Applicable expenses can include:
 - Expenses incurred due to evacuation or displacement from main residence

Documentation Requirements

- Itemized receipts, in the student's name, listing expenses incurred, expense amount, paid amount, date paid and must be on business letterhead or invoice.
- Budget Appeal Affidavit – Emergency or Natural Disaster Expenses

Medical Insurance

- Dependent Students
 - Can only be considered if the student is not covered under their parent's policy.
- Independent Students
 - Only the student's portion of medical insurance can be considered.

Documentation Requirements

- Provide copies of Itemized receipts and insurance billing statements in the student's name, listing expenses incurred, expense amount, paid amount, date paid and must be on business letterhead or invoice. Only the student's portion of these expenses can be considered.
- Budget Appeal Affidavit – Medical, Dental or Optical Expenses

Out of Pocket Medical, Dental and Optical Expenses

- Students can include both one-time expenses (an eye doctor visit with new glasses) and / or recurring expenses (medical treatments).
- Bills which indicate "patient's responsibility" and a paid receipt should be provided.

Documentation Requirements

- Provide copies of Itemized receipts, in the student's name, listing expenses incurred, expense amount, paid amount, date paid and must be on business letterhead or invoice. Only expenses not covered by insurance, health savings plans or other parties can be considered. Only the student's portion of these expenses can be considered.
- Budget Appeal Affidavit – Medical, Dental or Optical Expenses

F. Circumstances That Cannot Be Considered for a Budget Appeal

The following item cannot be considered in a Budget Appeal:

- Vehicle purchase or payments
- Grocery / Food purchases
- Credit card debt
- Cell phone purchase
- Medical, dental or optical expenses paid by insurance or health savings plans

G. Submitting a Budget Appeal

Please submit the following required Budget Appeal documents to nau.edu/OSFAdoc-upload.

This includes:

- Summer 2024 Budget Appeal Form
- Summer 2024 Budget Appeal Personal Statement Form
- All applicable / corresponding Budget Appeal Affidavit forms
- All required documentation for each circumstance that you are submitting an appeal for.
 - Refer to list above for documentation requirements for each Cost of Attendance / Appeal Circumstance.

All documents must be in PDF format, and must be readable.

H. Budget Appeal - Processing

- Budget appeals are processed in the order they are received.
- Budget appeals are evaluated on a case by case basis and approvals are not guaranteed.
- Only Budget Appeals that **have all the required documentation will be reviewed**.
 - If the Budget Appeal is missing any required documentation, student will be notified via email and given an opportunity to submit missing documents within a reasonable time.
 - Failure to submit missing documents will result in the Budget Appeal being denied.
 - Financial Aid Advisors have the authority to ask for other documentation, other than what is required, for purposes of clarifying information submitted on the Budget Appeal.
- **Processing Time**
 - Please allow up to 25 business days for processing
 - The processing time begins when **all required documents are received**.
- **Deadlines**
 - The deadline for summer 2024 appeal is July 15, 2024
 - Budget Appeals submitted after the deadline are not guaranteed to be processed.
 - Students who are expecting loan eligibility to increase must have all loan processes completed by these dates for the terms listed above.
 - This includes accepting subsidized and unsubsidized loans, applying for Parent Plus / Graduate Plus loan, and applying for private alternative loans.

I. Agreement and Understanding

By signing below, I acknowledge that I have read and understood all the information outlined in this form. I attest that all information that I am providing is true and accurate. I acknowledge that I understand that only expenses incurred by me, as the student, are considered for the appeal process. I understand that in order to be considered for a Budget Appeal, my remaining Cost of Attendance must be zero or the appeal may be denied.

Signature **must be hand-written**, typed or electronic signatures will not be accepted.

Typed – Student First and Last Name	
Student Signature	
Date Submitted	