

Cost of Attendance (COA) Increase Request

Federal Regulations allow the Student Financial Aid Office to increase a student's Cost of Attendance on a case-by-case basis. The Cost of Attendance (COA) increase appeal process allows Student Financial Aid (SFA) administrators to review additional educational expenses incurred during your period of enrollment. You must already be receiving financial aid up to your COA and your expenses must exceed the standard allowances for the academic year to be eligible for a Cost of Attendance increase. You must evidence that your overall expenses have exceeded the funds provided to you. We will review all documentation related to each of the budget components to determine your eligibility for a COA increase.

The Student Financial Aid Office reserves the right to reduce or deny a request based on the professional judgment of the financial aid administrator.

SFA provides **limited** increases of the COA in compliance with federal regulations. These allowable expenses include:

- Monthly Living Expenses to include food and housing, and transportation costs
- Books, course materials, supplies and equipment expenses exceed the current COA allocation
- OMS-III VSLO expenses
- OMS-IV residency expenses (ERAS/VSLO)
- One-time Computer/tablet purchase (OMS-II, III and IV only)
- Dependent childcare (day care) expenses (Reasonable expenses are based on the [average cost](#) of the NJ DHS Maximum Childcare Rates per child)
- Disability related expenses not covered by a state or other agency
- Unreimbursed in-network medical, dental and vision care expenses
- Other allowable expenses that are determined by SFA to be required for a student's educational program

SFA **cannot** increase the COA budget for the following unallowable expenses:

- Moving expenses and security deposits
- Exam fees for programs not associated with current academic program
- Costs incurred outside of the current academic year, including costs incurred before matriculation or after the final day of clerkships/examinations for the student's final term
- Costs incurred by a family member or other person, including a spouse, parent or roommate's portion of rent or mortgage

- Credit card and other consumer debt payments
- Student loan payment
- Child support other than childcare expenses
- Legal fees, bail, traffic tickets, parking tickets or fines
- Pet care costs, unless for service animal but *NOT* for an emotional support animal, or therapy animal
- Bonus items such as cable
- Food costs associated with restaurant, takeout or other non-grocery items
- Car purchase/lease and associated payments; increases for more than one mode of transportation

You must [make an appointment](#) with a Student Financial Aid administrator to review your request. ***Please review your [Cost of Attendance](#) and complete an appeal [budget worksheet](#) prior to making an appointment with an SFA administrator.***

If you are approved to submit a COA appeal, the SFA administrator will provide instructions on submitting an electronic Cost of Attendance Appeal and the appropriate expenses supported by proper documentation. Expenses listed without supporting documentation will not be reviewed and your request will be denied.

- SFA may limit the amount of a student's increase for any reason and must decline an increase if it is determined that the cost was not incurred during the current period of enrollment or if it is not an allowable education-related expense.
- SFA will only accept invoices of documented purchases made with a credit card, debit card, check, or other transaction type which shows the identity of the purchaser, the identity of the seller, and the date and amount of the purchase. Purchases made by another person and then reimbursed by the student will not be accepted.
- SFA will notify you via email the appeal decision within 10 business days after you submit your appeal. If your appeal is approved, you may need to apply for additional federal and/or credit-based loans to cover approved expenses. A student may be required to obtain an additional endorser addendum if the original Graduate PLUS loan application required an endorser.

Please note: Misrepresentation of facts in connection with a request may be sufficient cause for cancellation or repayment of financial aid.