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

and from Vanderbilt University, or similar documentation of such costs. A letter from the

## 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.