

## 2008-2009

# Cost of Attendance Adjustment / Loss of Income Request Fact Sheet

Your financial aid eligibility is determined according to procedures established by the Federal Department of Education. These procedures require that each student undergo a consistent evaluation of the family's ability to pay the direct costs of attending school. Based on the evaluation of your ability to pay for school and an estimate of your cost of attendance, we offer you a package of financial aid to help you meet the costs you are not able to meet.

In establishing these procedures, the Department of Education has acknowledged that some students will have unique circumstances affecting their ability to pay for school. As a result, the department does give financial aid administrators limited authority to make adjustments to financial aid eligibility. Below is a checklist for the circumstances under which adjustments to your financial aid eligibility may be considered.

### YOUR FAMILY CONTRIBUTION

The Family Contribution is a federal formula that is based on the notion that each student (and his or her family) has the primary responsibility of providing for the cost of attending college to the extent that they are financially able. Sometimes a family's financial situation changes and the information used to calculate the Family Contribution is no longer realistic. Listed below are some typical situations where an applicant may qualify for an adjustment to his or her Family Contribution:

#### **If you were required to report parental information on the FAFSA:**

- Has your parent or stepparent lost his or her job for at least 10 weeks in 2008?
- Has your parent or stepparent been unable to work and earn money in the usual way due to a disability or natural disaster for at least 10 weeks in 2008? (Natural disaster includes such things as fires, floods, etc.)
- Has your parent or stepparent received unemployment compensation or some untaxed income or benefit (such as court ordered child support or income or benefits from a public or private agency) in 2007? If so, have they lost that benefit for at least 10 weeks in 2008?
- When you completed the FAFSA, were your parents married? Are they now legally separated or divorced?
- Has one of your parents died since you completed the 2008-2009 FAFSA?
- Have your parents incurred other non-discretionary expenses (expenses not associated with lifestyle or personal choice) which are a financial obstacle to attending school? Examples: child support you pay, private school tuition for a child with special educational or medical needs, excessive medical costs not covered by insurance or reimbursed by another source, care for an elderly dependent parent, etc.

#### **If you were not required to report parental information on the FAFSA:**

- Did you work at least 35 hours for at least 30 weeks in 2007 but are not working now?
- Did your spouse earn money in 2007 but has lost his/her job for at least 10 weeks in 2008?
- Have you or your spouse been unable to work and earn money in the usual way due to a disability or natural disaster for at least 10 weeks in 2008? (Natural disaster includes such things as fires, floods, etc.)
- When you completed the FAFSA, were you married, and have you and your spouse now legally separated or divorced since you applied for aid?
- Has your spouse died since you completed the FAFSA?

### **If you answered yes.....**

If you answered yes to any of these questions, you may qualify for an Income Reduction. Please go online and complete the Loss of Income Form that pertains to your individual situation. If you are a dependent student and your parent/stepparent has had a reduction of income for any of the reasons mentioned, then you need to have them complete the Parent Loss of Income Form. If you or your spouse has had a reduction in income, complete the Student Loss of Income Form. Once you have completed the form and have all the required documents that are needed, please return to the Enrollment Services Center. All forms are located on the financial aid website at [www.utsa.edu/financialaid/finaidformsdownload.htm](http://www.utsa.edu/financialaid/finaidformsdownload.htm)

### **YOUR COST OF ATTENDANCE**

The Office of Student Financial Aid uses an estimate of your cost of attending college as a basis for awarding your aid. Your cost of attendance is developed according to guidelines established by the Department of Education. Based on these guidelines, **it is expected that college expenses take precedence over discretionary costs you may incur.** However, it is recognized that some costs besides those allowed in the standard cost of attendance are non-discretionary and may serve as an obstacle to completing your studies. As a result, financial aid administrators are given limited authority on a case-by-case basis to review students' discretionary expenses and adjust the cost of attendance for certain expenses above what is already included in the cost of attendance. Listed below are some typical situations where an applicant may qualify for an adjustment to his or her cost of attendance.

- Are you required to pay for childcare during class, study periods, or examinations?
- Have you incurred expenses during the school year for urgent and necessary auto repairs without which you could not attend class? (This does not include regular maintenance such as oil changes or routine repairs.)
- Do you have additional course cost related to Thesis or Dissertation expenses?
- Have you incurred unusual debts since the first day of the Fall semester (for those beginning enrollment in the Fall), or the first day of the Spring semester (for those beginning enrollment in the Spring), such as mortgages or credit card debts to cover unemployment expenses or failed businesses, legal fees for divorce, adoption, education loans, and personal debts for non-discretionary expenses. Unusual debts are expenses that exceed 12% of your income.
- Have you incurred auto repair expenses on the car that you use to attend classes, since the first day of the Fall semester (for those beginning enrollment in the Fall), or the first day of the Spring semester (for those beginning enrollment in the Spring) auto repair expenses does not include basis oil changes, routine repairs, or cosmetic repairs as they have already been accounted for in your cost of attendance.
- Do you travel over thirty miles round trip daily for more than five days of the week?
- Do you have other expenses not included in the above category that incurred the first day of the Fall semester (for those beginning enrollment in the Fall), or the first day of the Spring semester (for those beginning enrollment in the Spring).

### **If you answered yes.....**

If you answered yes to any of these questions, you may qualify for a Cost of Attendance Adjustment. Please go online and complete the Cost of Attendance Adjustment Form. Once you have completed the form and have all the required documents that are needed, please return to the Enrollment Services Center. All forms are located on the financial aid website at [www.utsa.edu/financialaid/finaidformsdownload.htm](http://www.utsa.edu/financialaid/finaidformsdownload.htm)

### **PLEASE KEEP IN MIND.....**

Before you request an adjustment to your Cost of Attendance, ask yourself if you have carefully budgeted your financial aid to cover your school expenses. Is an adjustment absolutely necessary for you to stay in school? Do you really need the adjustment enough to assume additional loan debt? For example, if you borrow to pay for car repairs, you will be repaying your student loan longer than you own the car you had to repair!