



## Additional Expenses Documentation 2009 - 2010

The University of San Diego utilizes standardized budgets in determining a student's cost of education during an academic year. The items included in the budget are: tuition, fees, books and supplies, room and board, transportation, personal necessities, and loan fees (when applicable).

Occasionally, a student will have extenuating circumstances during the academic year that require an adjustment to the standardized budget. Since all funding is limited, an increase in the budget usually will be reflected in an adjustment to self-help financial aid (typically loans) or, in certain circumstances, to outside scholarship assistance. Expenses beyond approved cost of education are not considered for increased non-federal loan eligibility for dependent students. All documentation and the completed loan application form should be submitted to the Office of Financial Aid at least 2 months prior to the end of your program.

If you want to request that the Financial Aid Review Committee reevaluate your budget, you must **DOCUMENT** your expenses. Be sure to note the following:

- A. Check the Additional Expense Categories listed below to determine if you qualify for one of the approved expense increases.
- B. **WRITE A DETAILED DESCRIPTION** of your request, itemizing the additional expenses and the dates of the payments (if applicable).
- C. **ATTACH DOCUMENTATION OF THE EXPENSES.** Include an official agreement, bills, payment statements, etc. Be sure that all documentation includes your name and the dates of the transaction. Check below for the specifically required documentation.

### Airline Tickets

Dependent students whose permanent address is not in San Diego County may be allowed the cost of round trip airline tickets from San Diego to their parents' home to cover the cost of trips to and from USD each semester. Students enrolled in the full academic year (September to May) are allowed the cost of two round trip tickets. Students enrolled in only one semester, or in an academic program of less than 5 months, are allowed the cost of only one round trip ticket.

You must provide the approximate cost of the round trip fare, the destination, and the name of the airline. Since this is a pre-planned trip, the cost should be for a discounted flight (staying over Saturday, purchased more than two weeks in advance, non-refundable, etc.). This information will be verified by the USD Office of Financial Aid and may be modified if significant changes are determined.

### Car Insurance

If you pay your own car insurance and your automobile is necessary for travel to USD or work, the cost of your car insurance for the period of your attendance at USD may be included. You must provide a statement explaining why the car is necessary, and a copy of your most recent car insurance statement. A copy of your canceled check paying the bill may be required by the USD Office of Financial Aid. Car insurance payments made by a student to his/her parent are not allowed. Be sure the insurance statement includes all of the following:

1. Your name as the person insured
2. The time period covered by the bill (each month, semi-annually, etc.)
3. A copy of your most recent insurance contract
4. Make, model and year of car

## Rent or Mortgage Payments

Rent or mortgage payments in excess of \$822 per month, may be considered as an additional expense. Only the total amount paid by the student can be used. For example, if two roommates share an apartment for \$1000 per month, each person only pays \$500 and, therefore, would not be eligible for the increase. The allowed increase in costs is affected by the student's dependency status, the number of family members, and USD monthly maximums. The chart below lists the maximum eligibility:

<u>Dependency Status and Family Size</u>	<u>Monthly Maximum</u>
Dependent students & Independent students with no dependents:	\$570 + 822 (USD budget) = \$1392
Independent students with 1 or 2 dependents:	\$670 + 822 (USD budget) = \$1492
Independent students with 3 or more dependents:	\$770 + 822 (USD budget) = \$1592

To apply for an increase for rent or mortgage payments, you must provide a copy of your rental agreement listing your name, the address, the name and number of people in the unit and the amount of the monthly payment; or a copy of your most recent monthly mortgage payment listing all responsible parties and the amount to be paid. A copy of your most recent canceled check or cash receipt statement may be requested by this office.

## Commuting Costs

Students driving a substantial distance to USD may apply for an increase for commuting expenses. If your costs exceed \$585 per semester, provide this office with the distance traveled and the number of commuting days each week. Note that this increase is for mileage only; car payments, repairs, etc. may not be included. Mileage expense is calculated at 55.0 cents per mile.

## Books and Supplies

If your academic program requires books and supplies (e.g., art supplies) that exceed \$819 per semester or \$91/unit for graduate students, you may submit documentation of that expense (original cash register receipts).

## Computers

A computer and printer expense may be considered upon appeal. The expense of a computer (laptop or desktop) and a basic printer will be considered if there are mitigating circumstances that prevent a student from being able to use the USD Computer Labs. Documentation must be submitted detailing the reasons for the appeal as well as the specific costs of the computer equipment needed. If the expense is allowed, it will only be allowed once while the student is enrolled at USD. The current maximum is \$1500.

## Medical, Dental, and Optical Expenses

Extraordinary medical (including medical insurance paid to USD), dental, and optical expenses not covered by insurance may be taken into consideration to increase the budget (if the expense occurs during the academic year at USD). Provide the USD Office of Financial Aid with a statement describing the expense and when it occurred and include a copy of the physician's billing statement. As a rule, budgets are not increased automatically by the amount billed, but rather by the expenses paid.

## Child Care

If your dependent is in a child care facility during your attendance at USD, provide this office with a statement from the child care provider listing his/her name, address, telephone number, the child's name, the number of hours of care per week, and the cost per hour/week. Married students must also submit a letter explaining why the spouse cannot provide child care (e.g., spouse is employed full-time).

## Disabled Students

Disabled students should write a letter detailing any non-reimbursed additional expenses they incur during attendance at USD due to their disability. Be as specific as possible and itemize each expense.

## Other Expenses

Dissertation costs and filing fees related to the completion of a Master's Thesis or a Doctoral Dissertation may also be considered for an increase to the student budget. Submit a letter from your academic advisor confirming your expenses. In addition, costs for specialized classes (i.e. music class, student teaching) and the cost for a first professional credential may be included. Provide the Office of Financial Aid with a letter of explanation. Additional documentation may be requested by this office.