Federal regulations require institutions awarding federal student aid funds to establish student budgets (also called a Cost of Attendance) that encompass direct charges (tuition and fees) but also an estimated amount of indirect living expenses (books/supplies, rent, groceries, etc.). Financial aid administrators, on the basis of adequate documentation, may make certain adjustments on a case-by-case basis to a student's cost of attendance/budget resulting in increased eligibility for federal student loan funds.

The expense for which a budget increase is requested must be educationally related, and it must be incurred during the same academic year in which the requested loan increase is being processed. Documentation must include: 1) the nature of the expense; 2) the amount of the expense; 3) the date it occurred; and 4) the method of payment. Payment must be made directly by the student (not a relative or friend). Budget increases cannot be made for USMLE review courses or expenses for off-campus clerkships and electives as they are not part of UCCOM's required curriculum.

Requests for an adjustment to the cost of attendance must be made in writing and submitted to the UCCOM Office of Student Financial Services. Requests must be made on the appropriate budget increase form and accompanied by proper documentation.

The following guidelines are used in making adjustments to student budgets.

**Purchase of a Personal Computer.** This adjustment must be for a personal computer used for the direct purpose of MD studies and must be “warranted,” “reasonable,” and “documented.”

The maximum cost of that will be added to a student's budget cannot exceed $2,000. If a student purchases a personal computer for less than this maximum, the lesser amount will be added to the student’s budget. The student must provide a copy of the purchase receipts prior to receiving an increase in the budget. The date of purchase on the receipts must fall within the enrollment period for which the budget increase is requested.

Students are allowed only one increase for the purchase of a personal computer during the entire length of their MD program studies.

**Special Note.** Students who wish to request a budget increase for the purchase of a personal computer must do so no later than the end of the fall semester in the final year of enrollment.

**UC Student Health Insurance.** Medical students enrolled in the University of Cincinnati’s student health insurance plan for one or more terms in an academic year may request a budget increase equal to the exact amount of their per-semester premium(s). Other charges aside from the premium may not included (this includes co-pays, university health services fees, etc.).

**Medical and Dental Expenses.** Students who have needed medical, dental, or optical expenses not covered by insurance may request a budget increase. Statements showing the date and type of service performed and a statement showing the amount covered by insurance must accompany the request. If the request is for prescriptions not covered by insurance, a statement from a health care provider describing the purpose of the prescription will be required. In all cases,
the nature of the expense must be related to the student’s ability to continue with his/her education. Documentation of payment will be required.

**Special Note.** The federal needs analysis formula done through the FAFSA takes into consideration estimated medical/dental expenses incurred by students. Therefore, your out of pocket costs for these expenses must exceed the federal estimate to be considered eligible for a budget increase.

**Dependent Children.** Students who are single parents or have a working spouse with dependent children may request a budget increase to assist with child care expenses. The ability of the working spouse to contribute to day care expenses will be taken into account in determining the amount of the increase. Documentation of payment will be required. Students using private day care providers will be required to document that all funds received were used for day care costs.

**Transportation Expenses.** Students who pay for automobile expenses over and above the existing budget allowance for automobile maintenance may request a budget increase. Documentation of the nature of the expense and payment will be required.

The expense must be related to the operation of the automobile and not its appearance or comfort. Because automobiles are used for purposes other than transportation to and from school, only 50% of most expenses will be covered by a budget increase.

No budget increase can be made for payments made on a car loan or car lease.

**Special Needs.** Students with expenses related to a disability may receive a budget increase equal to those expenses related to the disability and not covered by other assistance. A signed, itemized statement from the student with attached bills or other documentation will be required.

Students with other special health needs should make an appointment with the Director of the UCCOM Office of Student Financial Services to discuss their needs.

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**Keep in mind that an adjustment to your budget increases your eligibility to borrow more in student loans – and thus your total educational debt that must be repaid with interest. Request a budget increase only when you have no other option to pay for necessary educational expenses.**