Policy Name: 3.6 Cost of Attendance (COA) Professional Judgments

Purpose: This document contains the Office of Financial Aid’s current policies and procedures for COA Professional Judgments.

Disclaimer: This policy is subject to change, without notice, in order to comply with administrative and regulatory requirements. All policies and procedures below are in accordance with the Federal Student Aid Handbook.

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Definitions and Terms:

COA – Cost of Attendance
DOE – U.S. Department of Education
FAFSA – Free Application for Federal Student Aid
OFA – Office of Financial Aid
PJ – Professional Judgment
The OFA may increase a student’s COA to account for specific expenses the student will incur while attending the University that are beyond the standard cost allowances.

For each of the items deemed as acceptable COA increases, the OFA will include this expense for students upon request and according to our existing policies. If approved, the student may be awarded available additional aid up to his/her COA, as determined by the OFA.

*A Cost of Attendance increase does NOT automatically guarantee that additional aid will be awarded.

**Definition of Cost of Attendance:**

Financial aid is awarded based on an average COA that includes appropriate tuition/fees for the educational program as well as allowances for books/supplies and living expenses (which can include housing, meals, personal and travel costs). These expenses can cover the student’s actual period of enrollment only.

The University’s current COA estimate is available at: [https://finaid.olemiss.edu/cost-of-attendance/](https://finaid.olemiss.edu/cost-of-attendance/)

**Cost of Attendance Increase Professional Judgments Include:**

- Computer Purchase
- Dependent Child Care
- Rent and Utilities
- Travel Expenses
- Wintersession Expense
- Extraordinary Educational Expense

**Correspondence:**

Please note that all correspondence from the OFA will be carried out through email. Therefore, the student is responsible for checking his or her Ole Miss email account regularly. If the student does not use their Ole Miss account, it is recommended that he or she forward it to an active email account.
The DOE permits institutions of higher education to include in a student’s COA the purchase of a computer for educational use.

- The COA increase for the purchase of the computer will be equal to the actual cost of the computer but no more than a maximum of $3,000, which may include the cost of a printer. Software will not be considered applicable to this increase. If the student plans to use Mississippi Excellence in Teaching Program (METP) funds, the maximum increase to the COA is $1,000.

- A student may receive this increase only once as an undergraduate and once as a graduate student.

- Additional purchases of software, printer supplies, online service fees etc. will be assumed to be covered under the allowances already included in the COA for books and supplies.

**Computer Purchase Documentation Submission Requirements:**

In order to request that the cost of the purchase of a computer is added to the student’s COA, the student must provide a dated receipt/proof of purchase OR a dated, itemized estimate of the cost of the proposed purchase.

If the student is using METP funds, he or she must submit the dated receipt/proof of purchase. Per the funding source, the OFA cannot accept an estimate of the proposed purchase in this case.

In order to initiate the Computer Purchase Professional Judgment review process, the student must complete the corresponding form and provide it in addition to the required documentation as listed.

The Computer Purchase Professional Judgment form is available at: [https://finaid.olemiss.edu/pj_computerpurchase/](https://finaid.olemiss.edu/pj_computerpurchase/).
The OFA may approve a COA increase for students who must incur additional expenses for dependent child care.

The period for which dependent care is required includes, but is not limited to:

- Class time
- Study time
- Field work
- Internships
- Commuting time

A request form must be submitted for each new academic year. The student should be registered for classes before submitting this form. The amount of the COA increase is capped according to the results of an annual survey conducted by the OFA to identify the prevailing rate (per child) for dependent care in the local community (per federal regulation). This rate is noted on the request form each year.

If the student is married, or if both parents of the dependent(s) are living together, it is typically assumed that child care costs must be divided equally between both parents. Only independent students are eligible for this increase.

When reviewing a COA increase request for dependent child care, the OFA reserves the right to contact the childcare provider, as well as to request additional documentation including, but not limited to:

- A written statement and/or printed receipts for services rendered from the designated childcare provider;
- The student’s current class schedule;
- Spouse’s enrollment status and/or employment status (if applicable)

**Dependent Child Care Documentation Submission Requirements:**

In order to initiate the Dependent Child Care Professional Judgment review process, the student must complete the corresponding form and provide it in addition to the required documentation as listed.

The Child Care Professional Judgment form is available at: https://finaid.olemiss.edu/pj_childcare/

The student must also provide the birth certificate of each dependent listed.
The OFA may approve increases for documented housing costs as well as utilities.

As DOE guidelines stipulate that housing/utility cost considerations must be “modest but adequate,” annual caps are established each year for this type of increase. Costs other than those listed below (i.e., insurance.) will not be considered.

- Rent/Mortgage
- Phone
- Natural Gas
- Water/Sewer
- Electric
- Garbage
- Cable/Satellite
- Internet

**Rent and Utilities Documentation Submission Requirements:**

In order to request that the cost of housing and utilities expenses above those already included in the standard COA be added, the student must complete the corresponding form and provide it in addition to the required documentation as listed.

The Rent and Utilities Professional Judgment form is available at: [https://finaid.olemiss.edu/pj_rentutilities/](https://finaid.olemiss.edu/pj_rentutilities/)

**Additional required information:**

The student must report the amounts of each monthly expense, which include only the base, monthly cost(s), and do not include late fees, connection costs and/or deposits. Each cost must be clearly documented—the student should attach an updated copy of his/her lease or mortgage statement and most recent utility bills (i.e., gas, electric, cable, phone, water/sewer, garbage and internet). Only documented housing and utility costs will be considered.
The OFA may approve a COA increase for students who must incur additional travel expenses during the semester. The student may be eligible for this type of increase if he or she meets at least one of the following criteria:

(A) **The student lives full-time in a town or city other than Oxford, MS** (or the location of the student’s satellite campus), **AND the student commutes to the campus at least one day per week for classes.**

OR

(B) **The student is a non-resident student with a permanent address on record with the University that is greater than three hundred fourteen (314) miles from Oxford, MS** (or the location of the student’s satellite campus). Since UM is a public state institution, the standard of “314 miles” is utilized because it is the distance to Biloxi, the furthest city from Oxford within Mississippi. Therefore, the regular travel allowance covers all state residents (and without requiring them to request increases).

The OFA will determine the student’s proximity to the University by calculating the distance between his or her provided mailing address and the campus at which the student is enrolled.

For non-resident students who live outside of the region drawn by the 314 mile radius, some cost determinations will be based on car travel. In other cases, it may not be realistic to assume that a student would be driving from UM to a distant home permanent address, so other reasonable methods to account for appropriate costs (such as plane fare estimates) will be utilized. The OFA reserves the right to interview the student or request additional documentation if additional information is needed.

**Travel Expenses Documentation Submission Requirements:**

In order to request an increase to the student’s Cost of Attendance for extraordinary travel and/or commuting expenses above the standard travel allotment, the student must submit the corresponding form and provide it in addition to the required documentation.

The Travel Expenses Professional Judgment form is available at: [https://finaid.olemiss.edu/pj_travelexpenses/](https://finaid.olemiss.edu/pj_travelexpenses/)

Budgetary increases can only be considered for one term at a time, since class schedules may vary.
The OFA may approve a COA increase for students who must incur additional expenses for Wintersession course(s).

Please note the following:

- Wintersession is considered part of the Spring term for financial aid purposes.

- The OFA cannot process additional aid for Wintersession expenses until the student is officially enrolled in Wintersession course(s) as indicated in their myOleMiss web portal.

- The OFA will conduct a review of the student’s enrollment status prior to any Spring financial aid disbursement.

- Because the housing allowance in the COA already account for the combined Winter/Spring term (e.g. Ole Miss Student Housing does not charge additional fees for Wintersession), generally only the cost of tuition/fees, food, and books/supplies will be added for Wintersession via this request. (Study Abroad classes are an exception.)

- If a Wintersession course is dropped within the refund period, the COA increase will be removed and financial aid paybacks may be incurred.

**Wintersession Expense Documentation Submission Requirements:**

In order to request special consideration for additional aid in order to meet the additional expenses incurred while attending Wintersession, the student must submit the corresponding form and provide it in addition to the required documentation as listed.

The Wintersession Expense Professional Judgment form is available at: [https://finaid.olemiss.edu/pj_wintersession/](https://finaid.olemiss.edu/pj_wintersession/)
The DOE permits institutions of higher education to increase a student’s COA due to additional expenses deemed required for programs of study. Below are examples of acceptable and unacceptable expenses.

**Acceptable Expenses:**

1. An allowance for the one-time direct costs of obtaining a first professional license or certificate for students enrolled in a program that requires such professional licensure or certification (e.g. Praxis test fees, bar exam fees, etc.). The cost must be incurred during a period of enrollment.
2. An allowance for expenses related to a student’s disability (e.g. personal assistance, transportation, equipment/supplies, etc.).
3. An allowance for expenses directly related to educational research that is required for a degree program. (The student must provide written verification from the instructor or dean of the academic department that this expense is required for the student’s program of study).

**Unacceptable Expenses:**

1. An allowance for test/exam prep courses (e.g., bar exam reviews, CPA exam reviews).
2. An allowance for attending a professional conference, even if the student is presenting.
3. An allowance for any component already included in the student’s COA.

Any course-related expense(s) must be for a class that counts towards your degree requirements.

Budgetary increases can only be considered for one term at a time.

**Extraordinary Educational Expense Documentation Submission Requirements:**

In order to add the cost of extraordinary educational expenses to the student’s COA, the student must submit the corresponding form and supporting documentation.

The Extraordinary Educational Expense Professional Judgment form is available at: [https://finaid.olemiss.edu/pj_extraeduexpense/](https://finaid.olemiss.edu/pj_extraeduexpense/)