



Financial Aid Office

2400 Ridge Road • Berkeley, CA 94709-1212 • Ph:(510) 649-2469

Email: finaid@gtu.edu • Web: <http://gtu.edu/admissions/financial-aid>

2022-2023 Financial Aid Budget Adjustment Request

Student's Name: _____ **Student ID or SSN#:** _____

We use standard budget allowances in determining your aid eligibility and may reevaluate the budget components if you incur unusual actual or estimated expenses that exceed the standard Cost of Attendance (COA). If you have reviewed the Financial Aid Budget Adjustment Policy and the standard COA and would like to request consideration for an adjustment of your additional education-related expenses while enrolled at least half-time in an eligible degree or certificate program, please complete this form.

As required by federal regulation, budget adjustments may only be made for allowable expenses related to a student's education. Exceptions will not be made to exceed the maximum increase limits listed on this form. If your expenses exceed the maximum limits, it is up to you to make necessary arrangements to cover the difference. An increase to your student budget means you will be borrowing additional loans to cover approved educational expenses. The request for a budget adjustment does not guarantee that an adjustment will be made; all decisions based on this request are final.

List your indirect or non-tuition COA expenses to be considered for budget increase. Expenses must be incurred during the semester(s) you will attend in the 9-month 2022-23 academic year. Expenses that are not sufficiently documented will not be considered.

IMPORTANT: Supporting documentation is required with submission of this form. Documentation may include copies of your lease, receipts of purchases, contracts with daycare providers, and paid medical/pharmacy receipts.

Please select applicable indirect cost(s) to be considered for this budget adjustment request:

STUDENT EXPENSES

- Housing
Student's Share of Rent/Mortgage \$ _____ Month
- Out-of-Pocket Medical/Dental/Optical Expenses \$ _____ Term/Academic Year
- Childcare Expenses \$ _____ Month
- Transportation \$ _____ Term/Academic Year
- One-Time Computer Purchase \$ _____ Actual cost
- Out-of-Pocket Disability Related Expenses \$ _____ Term/Academic Year
- Other Educationally-Related Expenses \$ _____ Term/Academic Year

I certify that all information reported in all sections of this form is true, complete, and accurately reflect my extenuating education-related costs to the best of my knowledge. Falsification of records or misrepresentation will be cause for denial, reduction, withdrawal and/or repayment of financial aid. I will report any changes in writing to the Financial Aid Office. I understand that adjustments may not be made after an enrollment period has ended and that I must complete a new Budget Adjustment Request for each year that I have unusual education-related costs in excess of the standard cost of attendance and it is my responsibility to initiate this process each year.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

Signature: _____ Date: _____



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Budget Worksheet

2022-2023 Academic Year

In considering an application for a Budget Adjustment Appeal, we begin by reviewing the estimated cost of attendance and projected income for the student during the 9-month period of enrollment that the Federal Direct Loan funds will be used. For 2022-23, the period of enrollment is 09/06/2022 to 05/19/2023. The budget is based solely on the student’s expenses and is not intended to cover the expenses of additional family members. In order to evaluate your eligibility for the federal Unsubsidized and/or Graduate PLUS Direct Loan you must designate the allowable educational expenses that will be covered by the federal Direct Loan you are requesting.

If you have not considered the impact that additional borrowing through the federal Direct Loan program will have on your future loan repayment, we recommend that you use the loan repayment estimator at www.studentaid.gov or the loan calculators available at www.finaid.org to examine future loan repayment scenarios based on projected cumulative loan debt figures.

I. Please list your current cumulative student loan debt

Log in to the National Student Loan Data System at www.nsls.ed.gov to acquire your aggregate federal student loan indebtedness figures.

- * Total non-federal private education loans \$ _____
- * Total outstanding federal subsidized student loans \$ _____
- * Total outstanding federal unsubsidized student loans \$ _____
- * Total outstanding federal Perkins student loans \$ _____

II. Student Educational Expenses

| | <i>4½ Month Semester</i> | <i>9-Month Academic Year</i> |
|------------------------|------------------------------|----------------------------------|
| Tuition or Fees | _____ | _____ |
| Books and Supplies | _____ | _____ |
| Housing | _____ | _____ |
| Food | _____ | _____ |
| Transportation | _____ | _____ |
| Personal Expenses | _____ | _____ |
| Health/Medical | _____ | _____ |
| Miscellaneous Expenses | _____ | _____ |
| Loan Fees | _____ | _____ |
| Other: _____ | _____ | _____ |
| Other: _____ | _____ | _____ |
| Other: _____ | _____ | _____ |
| TOTAL EXPENSES | _____ | _____ |

III. Student Income & Resources

| | <i>4½ Month Semester</i> | <i>9-Month Academic Year</i> |
|----------------------------------|------------------------------|----------------------------------|
| Student Work Income | _____ | _____ |
| Spouse/Partner Work Income | _____ | _____ |
| School-based Grants/Scholarships | _____ | _____ |
| External Grants/Scholarships | _____ | _____ |
| Other Resources: | | |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| TOTAL INCOME | _____ | _____ |



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Maximum Allowable Cost of Attendance Adjustments

2022-2023 Academic Year

| Type of Allowance | Standard Cost of Attendance Components | Maximum Allowable Increases | Documentation Required |
|--|---|--|--|
| Housing | \$1,250/month \$11,250/academic year | \$5,100/academic year | Copy of a signed lease or monthly mortgage statement. If rent is not shared equally, you must provide documentation of your share (<i>if married, rent will be split equally</i>). |
| Transportation to/from campus or academically-related activity | \$1,125 /per single term \$2,300/academic year | \$1,800/academic year | Commuting expenses: Travel in excess of 80 miles or more round-trip will be considered. When calculating mileage, use the IRS Standard Mileage Rate of \$.54/mile and costs for tolls and parking may be considered. |
| One-time computer purchase for educational purposes | | \$1,500 | Purchase receipt or invoice is required. A budget increase to purchase or upgrade computer may be requested one-time only during the course of a student’s degree program. |
| Necessary medical/dental/optical service not covered by insurance (e.g. check-ups, lab work, prescriptions) | \$1,500/per single term \$3,000/academic year | \$3,000/academic year | Medical or Dental Adjustment form, copies of receipts/billing statements which include the date of office visit/procedure, cancelled checks, credit or debit card statements, or a written estimate from your physician. Include documentation of insurance coverage indicating what portion of your bill(s) will not be covered. |
| Childcare for dependents under the age of 12 related to attendance at the GTU during class and study time allowances | | \$500/month per child maximum, per academic year | Childcare Expense form, contract, cancelled checks, receipts, or statement from provider. GTU uses the federal definition of a credit-hour to calculate childcare costs. (<i>34 CFR 600.2 defines a credit-hour as one hour of classroom or direct faculty instruction and a minimum of two hours of out of class student work each week for a total of three hours</i>) |



Doctoral and MA Student Budget 2022-2023 Academic Year

For the purpose of TIV federal student aid, COA figures are established through student surveys and other research and allowable expenses include: tuition and fees, books and supplies, room and board, transportation, health insurance, federal student loan fees, and personal expenses related to school attendance. Costs incurred prior to the start of the academic year, consumer debt payments, car payments, charitable gifts, legal fees, life insurance, etc., are not considered allowable expenses. The GTU Financial Aid Office may adjust the cost of attendance for students on a case-by-case basis to address individual circumstances as allowed by GTU Policy and the federal regulations defined by the U.S. Department of Education. Before submitting an appeal to request a budget adjustment, carefully read the, “*Financial Aid Budget Adjustment Policy*” under the Financial Aid Policies section of <http://www.gtu.edu/admissions/financial-aid>.

The following costs are an estimated average of completing the 2022-2023 academic year at the Graduate Theological Union. This budget serves as the foundation for determining student’s financial need as well as the amount of qualified institutional grant/scholarship and federal student aid that can be offered, and is provided to assist GTU students in estimating their budgetary requirements for the *nine (9) month academic year only*. As these costs are only *estimates*, individual budgets may vary considerably.

| 2022-2023 Tuition and Fees | Per credit | 4.5 semester | 9-month academic year |
|-----------------------------------|------------------|-----------------|-----------------------|
| Ph.D. tuition | \$1,475 | \$17,700 | \$35,400 |
| Ph.D. continuing relations fee | | \$4,775 | \$9,550 |
| 2022-2023 Indirect Costs | Per month | | |
| Books | | \$500 | \$1,000 |
| Housing | \$1,300 | \$5,850 | \$11,700 |
| Food | \$336 | \$1,510 | \$3,020 |
| Transportation | \$250 | \$1,150 | \$2,300 |
| Medical | | \$1,500 | \$3,000 |
| Miscellaneous | \$140 | \$630 | \$1,260 |
| Loan Fees | | \$110 | \$220 |
| Total non-tuition expenses | \$2,026 | \$11,250 | \$22,500 |
| Total 2022-2023 COA | | | |
| Ph.D. in tuition | | \$28,950 | \$57,900 |
| Ph.D. continuing relations fee | | \$16,025 | \$32,050 |