

SIU SCHOOL OF MEDICINE STUDENT BUDGET/CONTRIBUTION ADJUSTMENT GUIDELINES

The Higher Education Amendments of 1992 (Reauthorization of the Higher Education Act) require each institution awarding federal funds to students to establish a single student budget. The Amendments also permit financial aid administrators, on the basis of adequate documentation, to make certain adjustments on a case-by-case basis to the cost of attendance or the values of data items required to calculate the expected student contribution for the current academic year.

Requests for an adjustment to the cost of attendance (budget adjustment) or student contribution must be made in writing and submitted to the Springfield Financial Aid Office (FAO). Budget adjustments must be made on an Addition to Student Budget Request form, accompanied by proper documentation (see documentation requirements listed under each type of adjustment). Adjustments to the student contribution calculation must be accompanied by a letter from the student indicating why the adjustment is requested (necessary documentation is explained below).

There are some expenses that cannot be included in the standard student budget as items to be funded with federal financial assistance. Students should anticipate these types of expenses and develop a plan to pay for such costs.

- Automobile payments
- Consumer debt
- Off-campus clerkships and electives
- Residency application and interview travel costs
- Relocation costs related to residency program
- USMLE Review courses

Students with consumer and/or automobile debt should have an alternative source of funds (savings, family support, spousal income) to pay for these costs. Special private loans that do not require certification from the FAO are available for expenses related to residency applications and relocation.

The following guidelines will be used in making adjustments to student budgets and/or student contributions. Please keep in mind that while adjustments increase the amount of aid a student is eligible to receive, they also increase the overall debt level. Students who have expenses or adjustments not specifically listed here should consult with the Financial Aid Office.

If approved, the additional loan amount will be credited to your Bursar's Statement of Account and pay any charges due. The Bursar's Office will process any credit balance on your account and a refund will be issued. The amount refunded will be less than the amount of your increase because the loan fee will reduce the loan. It also could be less if a portion of the loan is used to pay charges due on your account.

Adjustments to Student Contribution - Student contribution figures are based on prior year's earnings. Students who wish the amount calculated as a student contribution to reflect current year's earnings may request a recalculation of the student contribution. A copy of the last paycheck stub received for the current year and a letter from the student stating the final day of employment are required documentation. Income figures will be checked the following year to determine if the correct calculation was made. Any adjustments needed due to higher than expected earnings for a prior year will be made to the student contribution for the current year.

Adjustments can also be made to accommodate two households. Frequently a student's spouse does not accompany the student to the first year in Carbondale. If a spouse's employment requires them to maintain two separate households in two separate cities, an adjustment in the student contribution can be made to the household income of the student and spouse.

Adjustments to Student Budgets (Budget Additions) - Complete the Addition to Student Budget Request form available on the SIU-SOM Student Affairs website (www.siumed.edu/studentaffairs/forms.html). Budget adjustments can only be made for the current academic year using current year expenses.

Adjustments for Dependent Children - Students with dependent children may request additional funds to assist with expenses. Proof of the child's date of birth may be required. Students who do not have a working spouse may request additional living expenses for each child by completing a Dependent Care Allowance form.

Day Care Expenses - Students who are single parents or have a working spouse may request day care expenses. The student should complete the Dependent Daycare Expense form and have the day care provider sign off on the form. Documentation of payment may also be required (canceled checks, receipts, etc.).

PLEASE NOTE: In the case of married students where only one spouse is a medical student, the student may only request day care or living expenses, not both. If both spouses are medical students, only one of the students may request both the living and day care expenses.

Adjustments for Necessary Medical, Dental and Optical Expenses - Students who have necessary medical, dental or optical expenses not covered by insurance may request a budget addition. Budget additions for dental and optical expenses will only be allowed for **necessary** treatment. A letter from the dental provider stating that the work is a necessity will be required for any major dental services. Statements showing the initial date and type of service performed and a statement showing the amount covered by insurance must accompany the request. If the medical expenditure occurs during the summer semester, students should contact the FAO to arrange for special handling of their expense. Because students are assigned to Health Service in Carbondale and the Family Practice Center in Springfield, documentation as to why services were performed elsewhere will be required. Please note that all medical documentation is kept confidential and stored in a separate file.

Students who must carry a private health insurance policy because of a pre-existing condition may add the cost of the insurance to their budget. Required documentation must describe why the student is required to maintain the extra policy and a statement from the insurer showing the current annual premium charged and period covered.

Transportation Adjustments - **NO** budget adjustments will be made for car payments.

Students with significant expenses related to the repair of their automobiles may receive an increase to their budget. The standard student budget includes a component for transportation. Students who experience and pay for automobile expenses over and above the existing transportation budget allowance amount may submit paid receipts to the FAO for consideration. The expenses must be paid within the academic year for which the loan is being processed. Please note that documentation showing that the student has already depleted the annual transportation allocation must be provided. Gasoline receipts must clearly state that gasoline was purchased. Cancelled checks to service stations will not be accepted. Transportation adjustments will only be made for the car the student is using for his/her own transportation. Additional transportation funding must be applied for through the GRAD PLUS loan program.

Adjustments for Income Tax Paid on Scholarships - Students who receive service-based scholarships who are required to pay taxes on the entire amount of scholarship proceeds (tuition/fees and stipend). Students may receive a budget addition for the amount of taxes paid. A copy of their federal tax return and cancelled check are required for documentation. For those students whose taxes are deducted directly from their stipend checks, a copy of their federal tax return form will be required for documentation.

Adjustments for Special Needs - Students with expenses related to a disability will receive a budget addition equal to those expenses related to the disability not covered by other assistance. The Department of Rehabilitation Services (DORS) will be contacted to confirm that these expenses cannot be paid by DORS. A signed, itemized statement from the student with attached bills or other documentation is required for the evaluation. Students who have other special health needs need to make an appointment with the FAO to discuss their needs.

Adjustments for Step 2CK and 2CS - Junior and senior students may add the cost of the Step 2CK and 2CS examinations to their budget. A copy of the check to pay the registration fee or a statement indicating the fee has been paid by credit card and a completed registration form, as well as the Budget Adjustment Request form, must be submitted for documentation.

Budget adjustment request forms can be obtained on our website at www.siumed.edu/studentaffairs/forms.html. Only adjustments for the current academic year can be made to the current year's budget. Keep in mind adjustments must be resubmitted for future years.