

The Office of Financial Aid allows budget increase requests when students incur eligible expenses beyond the standard cost of attendance budget.

If you have any expenses meeting the criteria listed below and you would like to take out additional loans to cover these costs, please contact the Office of Financial Aid to begin the application process.

Eligible Expenses

- **Rent/Mortgage**
 - Can provide additional funding for documented rent/mortgage that exceeds the standard rent allowance in the cost of attendance (up to 1.5 times the standard allowance)
- **Utilities**
 - Can provide additional funding for documented utility expenses that exceeds what is already covered by the standard cost of attendance
 - Eligible expenses include gas, electricity, water, trash/sewer, internet, and renter's/homeowner's insurance
 - Eligible expenses under this appeal **do not include** cable/streaming services or cell phone bills
- **Books and Supplies**
 - Can provide additional funding for documented required book and supply expenses, plus applicable taxes, that exceeds what is already covered by the standard cost of attendance
 - Eligible expenses under this appeal only include book and supply expenses required for coursework
- **Transportation** (ground campuses only)
 - Can provide additional funding for documented transportation expenses, using the [IRS mileage rate](#) for the calendar year, that exceeds what is already covered by the standard cost of attendance
 - Eligible expenses include transportation costs to/from your home and the Adler campus for in-person classes as well as transportation costs to/from your home and off-campus sites (for example, internship, externship, and practicum sites)
 - Eligible expenses under this appeal **do not include** transportation costs to/from your home and your work-study office location, or costs associated with purchasing a vehicle
- **Dependent Care** (up to \$5,000 per academic year)
 - Dependent care services must coincide with the student's class and/or practicum schedule
- **Device Purchase** (up to \$1,500)
 - Limited to one time per program
 - Eligible expenses include the device, protection plan, productivity software, and applicable taxes
- **Out-of-Pocket Medical Expenses Not Covered by Insurance** (medical, dental, and vision)
 - Expenses must be incurred while enrolled in coursework
 - Eligible expenses include co-pays, emergency costs, urgent care costs, and prescriptions
 - Health insurance premium expenses may be covered, subject to approval by the Director of Financial Aid
 - Eligible expenses under this appeal **do not include** elective procedures
- **Internship Interview Travel Expenses** (up to \$1,650)
 - Limited to one time per student and only for time adjacent to interview
 - Eligible expenses include coach/economy airfare, ground transportation, and hotel costs
- **Residency Week Travel Expenses**
 - MA in Counseling: Clinical Mental Health Counseling – online modality students only
 - Limited to two times per student
 - Eligible expenses include coach/economy airfare, public transportation, and hotel costs

Important Policy Details:

- All budget increases are subject to approval by the Director of Financial Aid.
- All costs must be incurred within the same academic year as the budget increase request.
- Students are expected to pay all of these expenses as they are *incurred* and receipts may be submitted **afterward** for a budget increase. We will not advance funds to students who are anticipating expenses.
 - An exception to this policy may be granted for documented recurring out-of-pocket medical expenses not covered by insurance, device purchases, and resident week travel expenses when reasonable estimates of cost are submitted.
- **Copies of receipts** for all eligible expenses must be submitted for approval. Acceptable receipts must show the date, vendor, amount, and payment method for each expense.
 - Budget increases granted upon estimates may be adjusted based upon actual expenses.
- A budget increase can be made for approved costs only. The increase will **not** include loan origination fees on top of the approved costs.
- Additional supporting documentation may be requested at the discretion of the Office of Financial Aid.

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