



Southwestern Michigan College

2025-2026 Cost of Attendance Adjustment Request

Financial Aid Office, 58900 Cherry Grove Road, Dowagiac, MI 49047
Phone: 269.783.2143 Fax 269.783.2114 Email: finaid@swmich.edu



The Cost of Attendance (COA) Budget represents reasonable educational expenses that are associated with your attendance at SMC. Your COA includes: (1) direct education expenses (tuition, fees, on-campus housing); and (2) indirect education expenses (housing, food, personal expenses, books, supplies and transportation). If you believe your COA does not accurately reflect your expenses, you can use this form to request an adjustment to your COA. Submit this form to the SMC Financial Aid Office upon completion.

Last Name	First Name	SMC ID

Section 1: Additional Expenses

Before submitting this form, carefully review your current COA. You must show that the **total** of your actual educational expenses exceed your total SMC assigned COA. Please restrict your appeal to the expenses listed below. Expenses not directly related to your education will not be considered. Please note that an increase in COA does not guarantee additional loan eligibility. You must continue to meet all financial aid requirements and have remaining annual loan eligibility.

Federal law does not allow a COA increase for the following:

1. Credit card/consumer debt
2. Entertainment or other personal choice expenses
3. Home or automobile purchase
4. Living expenses not directly associated with your education
5. Living expenses or educational costs of a student's spouse or children (except for dependent care)

Section 2: COA Adjustment Worksheet/Request Calculator

Expense	Semester Cost	Annual Cost	Expense Amount Over COA Allowance	Required Documentation
Tuition Adjustment	\$	\$	\$	NA
Off-Campus Housing	\$	\$	\$	Copy of signed lease or monthly mortgage stmt.
Transportation	\$	\$	\$	Mileage Calculation/Receipts
Addl. Books & Supplies	\$	\$	\$	Copies of receipts
Other – Attach Sheet with details	\$	\$	\$	Copies of receipts

Section 3: Additional Steps

If your COA adjustment is approved, you may need to complete additional steps. In all cases, an email will be sent to your preferred email address with further instructions.

Certification Statement: Information provided on this form is truthful and accurate. I understand that the SMC Financial Aid Office may ask for additional information. I will notify the SMC Financial Aid Office if circumstances change and I no longer need an increase to my COA.

Student Signature _____ Date _____

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