



2026-2027 Cost-of Attendance Professional Judgement Request Form

St. Joseph's College of Nursing Office of Financial Aid, in accordance with federal regulations, establishes a standard student budget for all aid recipients based on expected tuition and other campus fees, average housing and food costs, average book and supply expenses, and average transportation costs. The amounts used in a student's Cost-of-Attendance budget are generated using local statistical data and averages based on the current cost-of-living and the Consumer Price Index.

It should be noted that a student's Cost-of-Attendance is predicated on the period of enrollment only and is not designed to cover periods of non-attendance. This means that for students attending a 9-month academic year, the Cost-of-Attendance will not cover anything beyond this 9-month enrollment period and students should budget accordingly to cover the expenses incurred during the periods of non-attendance.

In some cases, students may be eligible for adjustments to be made to a Cost-of-Attendance via Professional Judgment for certain special circumstances outside of the standard budget items. The following documented circumstances would be eligible for an increase to a student's Cost-of-Attendance:

Cost-of-Attendance Special Circumstances:

1. CHILDCARE FOR DEPENDENT CHILDREN:

- Costs that may be considered include child or day care expenses for children younger than school-aged or requiring special needs as documented by a medical provider.
- The maximum allowance is \$12,000 of child-care expenses paid in an Academic Year.
- St. Joseph's College of Nursing cannot consider the cost of childcare for a married student whose spouse is an at-home parent.

REQUIRED INFORMATION AND DOCUMENTATION

- For each dependent receiving childcare: Birth certificate of child in daycare reflecting child's name and parents name matching that of the student.
- For each child-care service provider: Enrollment Contract/Agreement that reflects name, address, weekly cost, dates of the time period when service is/will be used, and total actual or estimated cost for the academic year.
- A billing statement or invoice for each provider. (You will be asked to upload 1 PDF file containing the statements for all the providers you list.)

2. TRAVEL EXPENSES:

- Travel expenses may be considered for approved study-abroad programs and travel related to academic studies.
- Allowances may be made based on documented expenses or mileage. Expenses may include airfare, lodging, meal and other transportation (upon arrival to destination).
- Foreign travel adjustments will include determination of current State Department per-diem rates or actual expenses, whichever is less.
- Only the individual student's travel expenses may be considered. Travel adjustments will not be considered for student family or dependents.
- Our office has the right to request to see boarding passes if the adjustment is approved. If travel did not occur, or the student is not able to produce boarding passes, the travel adjustment to the student's COA will be removed, and the student's federal funds will be returned in the amount of the requested travel. The student will thus be responsible for reimbursing their bursar account in that amount.

REQUIRED INFORMATION AND DOCUMENTATION

- A summary outlining proposed research, destination, and dates
- Documentation showing travel expenses (e.g., flight information).

3. SPECIAL NEEDS OR DISABILITY EXPENSES:

- Documented special needs or disability expenses that may be considered include special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided by other agencies.
- Expenses are limited to those related to the student ONLY.

REQUIRED INFORMATION AND DOCUMENTATION

- Proof of specific disability from agency or provider, and documentation of expenses, such as receipts or statement of services

4. COMPUTER PURCHASE:

- The maximum allowance for purchase of a computer is \$3,000
- Eligible expenses may also include printers, maintenance contracts, and upgrades.
- Purchases of software, printer supplies, online service fees, etc. will be assumed to be covered in the existing COA allowance for books and supplies.
- We cannot approve adjustment for purchases made by others on your behalf.

REQUIRED INFORMATION AND DOCUMENTATION

- The amount you are requesting (maximum of \$3,000)
- Receipts (if you already made the purchase) or a document showing the intended purchase and its price (e.g., a PDF of the product webpage)

5. MEDICAL OR DENTAL EXPENSES NOT COVERED BY HEALTH INSURANCE:

- Documentation of significant out-of-pocket medical or dental expenses not covered by insurance during the current year and paid by the student may be submitted for consideration.

REQUIRED INFORMATION AND DOCUMENTATION

- Short description of each medical expense, the amount requested, name and relation of the person receiving the care, and whether insurance has been filed
- Documentation for all the expenses listed. For each procedure/treatment, you should include:
 - Letter from health-care provider that documents the procedure/treatment
 - Documentation that the treatment is medically necessary
 - Date of the procedure/treatment
 - Original expense with the patient's name, date of service, and the medical/dental provider contact information
 - Amount paid (or to be paid) by insurance and any other amount to be subtracted from the balance due
 - Estimated or actual cost to the student (the amount not covered by insurance). The documentation must clearly delineate the payments (amount and date) made by the student from payments made by insurance.
 - Estimate from provider for services to be performed within the academic year (e.g., planned medical procedures)

6. HEALTH INSURANCE PLANS

- Costs that may be included are expenses related to purchasing a 3rd Party health insurance plan for medical, dental, and/or vision coverage if these coverages are not provided through the student's or parent's employer (if applicable).
- Increases will be made for insurance plans covering the student ONLY.

REQUIRED DOCUMENTATION FOR THE REQUEST FORM

- Documentation or signed statement from student and/or parent that reflects that health benefits are not an option through the student's and/or parent's employer.
- Documentation from policy provider showing each policy that was purchased and the out-of-pocket expense for student-only coverage.

7. RESEARCH, DISSERTATION, OR THESIS EXPENSE:

- Research, dissertation, or thesis expenses must be fair and responsible. Our office may contact your department chair or director of graduate studies to confirm that the expense(s) are needed for your research, dissertation or thesis.

REQUIRED DOCUMENTATION FOR THE REQUEST FORM

- Documentation of intended purchases
- An explanation of how the item(s) will be used toward your research