

Federal Financial Loans Cost of Attendance policy

The Cost of Attendance (COA) is the estimated cost a student may incur per academic year while studying full time at The University of Auckland. The Cost of Attendance covers one academic year, not to exceed one calendar year.

Students may be eligible to borrow U.S. federal and private loans up to their cost of attendance less Estimated Family Contribution (EFC) and Estimated Financial Assistance (EFA) such as grants, awards, scholarships, private loans, other government loans or study-related employment.

The cost of attendance is calculated in New Zealand dollars (NZD) then converted into U.S. dollars (USD) to determine maximum loan eligibility. The cost of attendance is calculated once for each academic year and will only be reviewed in accordance with Professional Judgment regulations. In signing the award (loan notification) letter the student is accepting the Cost of Attendance and the Cost of Attendance policy.

In determining the cost of attendance, the following rules and policy statements apply:

1. Living Allowance

- a) Includes food and housing: room, internet, phone, utilities, grocery, domestic travel and miscellaneous expenses.
- b) Are fixed amounts and will not be adjusted.
- c) Cover up to one academic year or period of study as defined by The University of Auckland regulations for students studying at least half time. No allowances will be provided during periods of non-enrolment or over the summer break, unless studying at least half time
- d) Prorated for less than full time enrolment and for mid semester commencements.
- e) May be prorated for research students based on date of enrolment.
- f) Students who exceed the allocated living allowance are responsible for the difference between the actual cost incurred and the allocated living allowance.
- g) Domestic travel allowance is for Auckland travel only. Students are responsible for any cost incurred above the allocated per week amount.
- h) Students are responsible for any non-education related domestic or international travel.

2. Tuition fees

- a) Tuition fees are based on actual tuition fees and not an approximate.
- b) The final certified loan amount may be adjusted to reflect actual Tuition fees and final enrolment.
- c) Compulsory non-tuition fees of building levy and student services are included

3. Books, course materials, supplies, and equipment

- a) Equivalent to the course related cost allowance for Study Link recipients through the New Zealand government.
- b) Purchased or leased computer or tablet (limit of one adjustment OR up to the fixed amount published in our [website](#), during your undergraduate and/or graduate education)

- c) May be prorated for students who commence mid semester or at some other point throughout the year.
- d) Allocation is based on full time enrolment and not per points or courses enrolled.
- e) Prorated for less than full time enrolment and for mid semester commencements.
- f) May be prorated for research students based on date of enrolment.

4. Return flight to the United States

- a) A fixed amount allocated at the sole discretion of The University of Auckland which is not guaranteed year to year.
- b) Allocated once per academic year for the standard programme duration. Programmes which are one academic year in duration which start mid semester will receive the allocation once.
- c) The difference between the contribution and actual cost of the flight is a cost borne by the student.
- d) Flight contributions cannot be appealed.
- e) New Zealand or Australian Permanent Residents/Citizens are not eligible for the return flight contribution.
- f) Prorated for less than full time enrolment and for mid semester commencements.
- g) May be prorated for research students based on date of enrolment.

5. International Student Insurance

- a) Based on The University of Auckland's default insurance policy and is subject to change.
- b) New Zealand or Australian Permanent Residents/Citizens are not eligible for the International Student Insurance allocation.

6. Origination Fee

- a) As published on the [US Student Aid website](#). Origination fees are revised every October.

7. Non Educational related expenses

- a) Items such as, but not limited to, moving expenses, pet care, furniture hire, holidays, visa applications will not be included the Cost of Attendance and cannot be appealed.

8. Professional Judgment (PJ) - Cost of Attendance Appeal

- a) Students may apply to have their COA reviewed based on:
 - i. **Special Circumstances:** Financial situations leading to changes to data elements in COA of EFC calculation.
 - Changes to family income, assets, etc.
 - Recent unemployment
 - Dislocated worker
 - Housing change due to homelessness
 - Dependant care costs.
 - Excessive educational related expenses.
 - ii. **Unusual circumstances:** Conditions leading to changes to student's dependency status (a.k.a. dependency override)

- Human trafficking
 - Refugee or asylee status
 - Parental abandonment, incarceration, etc.
 - Unable to contact parents
 - Contact with parents poses risk.
- b) Appeals must be submitted in writing to the US Financial Aid Coordinator, no later than 60 days after student's enrolment, and with documented evidence:
- i. For **Special circumstances**, examples of evidence can include:
- Documented interview between the student and the US Financial Aid Coordinator
 - Statements from students, parent, spouses, of third parties
 - Statements from school staff
 - Court/legal documents
 - Other supplementary information on applicant's financial status or personal circumstances
- ii. For **Unusual circumstances**, examples of evidence can include:
- Documented interview between the student and the US Financial Aid Coordinator
 - Submission of court order or official Federal or State documentation showing that students' parents or legal guardian(s) are incarcerated
 - Documented phone call or written statement from attorney, guardian ad litem, court-appointed special advocate (or similar), or representative of TRIO or GEAR UP confirming applicant's circumstances and person's relationship to student
 - Documented determination of independence made by FAA at another institution in same or prior award year
- c) Appeals submitted without supporting evidence within 60 days of the student making the request, or appeals submitted for non-educational related costs will be declined.
- d) Appeal decisions will be made by the US Financial Aid Coordinator, Associate Director Operations and committee within 60 days of receiving an application and supporting documents.
- e) Decisions made by the US Financial Aid Coordinator, Associate Director Operations and committee are final and cannot be appealed.

9. Exchange Rate Conversion

- a) The University accepts no responsibility for any variation in currency exchange rates.
- b) This applies to Direct Loans and variations between the points of a calculated Cost of Attendance and between the first, second, and if applicable, third disbursements.