**Requests for Additional lending over the published COA – Policy**

The University of Glasgow sets a cost of living amount for US students. This amount, along with their tuition fee outlay, is used to calculate their Cost of Attendance for federal and private education loans.

This cost of living is set at a generous level and includes allowable expenditure according to federal loan regulations.

The cost of living figures are reviewed annually and students are expected to borrow within these limits

If a student requests more than the set Cost of Living this will be treated as an exception and the student must show good reason and provide documentation to support their request as set out in the policy provided below.

Please note that increased costs resulting from personal choices or purchases and expenditure outside the published Cost of Living categories may not be deemed as appropriate justification for an increase to Cost of Living"

**How to Apply and Timelines:-**

* Students must complete Financial Awareness Counselling @ [www.studentaid.gov](http://www.studentaid.gov) prior to submitting their request
* Students should submit a request by e-mail to [carol.barnett@glasgow.ac.uk](mailto:carol.barnett@glasgow.ac.uk) . The e-mail should confirm how much extra they need to borrow and the reasons for the request
* The e-mail should also include their revised Cost of Living budget in the format shown on the Cost of Attendance tab from the US Loans webpage - <https://www.gla.ac.uk/myglasgow/registry/finance/federalloans/#/attendancecost>
* Requests will be accepted from mid-November to give students time to evaluate their actual living costs and the ability to provide supporting documentation.
* Undergraduate students must apply no later than the 1st May
* Postgraduate students must apply no later than 1st July.

**Supporting Documents Required**

* 3 months bank statements showing income and household expenditure for residing in the UK
* Medical certification or letters to support requests for additional costs required for medical conditions or disability.
* Invoices/bills/leases for expenditure for one off costs incurred due to unforeseen circumstances.
* The above list is not exhaustive and students may be requested for more documentation when their request is reviewed.

**Application review**

* The request will be reviewed and a response sent within 14 days of receipt
* The Financial Aid Officer and Financial Aid Manager will consider the application.
* If an increase is agreed the student should confirm acceptance by e-mail
* Authorised increases will be processed and disbursed incrementally as per the student’s original loan instalments.

**Appeal Decision**

* If a student does not agree with the decision taken on their application they can appeal by sending an e-mail to [Carol.barnett@glasgow.ac.uk](mailto:Carol.barnett@glasgow.ac.uk) outlining their reasons for their appeal.
* The appeal will be reviewed by the Registry’s Assistant Director
* A response will be sent within 14 days of receipt
* The Assistant Director’s decision is final.