EASTERN
West Virginia Community & Technical College
FINANCIAL AID OFFICE

2026-2027 Budget Increase Request Form

_____
Last name & suffix, if any, First name, Last name

S_____
Student ID Number (Not your Social Security Number)

_____
Telephone Number (Including Area Code)

_____
Email Address

Please use this form to request increases to be made to your 2026-2027 Cost of Attendance Budget. Budgets can only be increased by expenses incurred by and for the student. The following are allowable expenses for a budget increase.

SECTION I: Increased Educational Costs (please check any that apply)

- ☐ Dependent Care Costs
- ☐ Increased travel costs incurred as a result of living more than 45 miles from campus
- ☐ Higher than expected costs for books and supplies
- ☐ Higher than expected miscellaneous educationally related expenses
- ☐ Disability related expenses
- ☐ Tuition and fees higher than the average cost in your Cost of Attendance
- ☐ Computer Purchase

SECTION II: Documentation (please attach all required documentation and include student ID on all documents)

1) Dependent Care Costs:

You must be an independent student and enrolled in a minimum of 6 credit hours to request this budget addition. Additional funds will come from student loan programs.

Name of Dependent: _____

Address of Dependent: _____

Monthly cost of dependent care: $ _____
Attach current bill, receipts and verification of payment

2) Increased travel costs incurred as a result of living more than 45 miles from campus

You must be enrolled in a minimum of 6 credit hours to request this budget addition. Additional funds will come from student loan programs.

Address of Student: _____

Letter signed and dated by student including a statement that indicates the physical address where the student lives and a statement that this is the address from which the student commutes to campus.

3) Higher than expected costs for books and supplies
Include a receipt for books and supplies purchased. If you know the books and supplies cost for all terms, include a statement with your current degree program and an estimate for books and supplies for all terms. *Note that the increase will be added to the average cost of books and supplies in the current Cost of Attendance. You will be able to request a loan amount that represents the difference between actual costs and the average in the cost of attendance.*

4) Higher than expected miscellaneous educationally related expenses
Attach a letter of explanation signed and dated by the student. Include the nature and cost of the expense. Attach a copy of any applicable receipts. *Note that the increase will be added to the average miscellaneous costs in the current Cost of Attendance. You will be able to request a loan amount that represents the difference between actual costs and the average in the cost of attendance.*

5) Disability related expenses
Attach a letter of explanation signed and dated by the student. Attach a copy of any applicable receipts.

6) Tuition and fees higher than the average cost in your Cost of Attendance
Include a receipt for tuition and fees. If you know the tuition and fee cost for all terms, include a statement with your current degree program and an estimate for tuition and fees for all terms. *Note that the increase will be added to the average cost of tuition and fees in the current Cost of Attendance. You will be able to request a loan amount that represents the difference between actual costs and the average in the cost of attendance.*

7) Computer Purchase
Include a receipt for the purchase of your computer. Include your name and student ID on the receipt.

SECTION III: THE LOAN AMOUNT I WANT TO REQUEST TODAY

I, _____, request the following student loan amounts:
(Name)

Fall 2026: Subsidized $_____ Unsubsidized $_____

Spring 2027: Subsidized $_____ Unsubsidized $_____

Note: If you are requesting a loan for both the fall and spring semesters, the amounts listed per semester should be equal. (Example Fall Subsidized Loan $500/Spring Subsidized Loan $500). No request may exceed annual loan limits.

_____ _____
(Student Signature) (Date)

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Subsidized and Unsubsidized Loan Information

Think about how much you are borrowing:

- Borrow only what you need. If you don't repay your student loan on time or according to the terms in your promissory note, you could default on this legal obligation. Loan default has serious consequences and will adversely affect your credit rating, making future borrowing impossible and even finding a job difficult.

Uses of federal student loan money:

- You may use the money you receive only to pay for education expenses at EWVCTC. Education expenses include school tuition and fees, room and board, books and supplies, dependent child care expenses, disability related expenses,transportation and a personal computer.

General Information:

- Subsidized Loans have a fixed interest rate of 6.53% with a 6 month grace period after graduation or period of non-enrollment.
- Unsubsidized Loans have a fixed interest rate 6.53% and interest will be charged from the time of disbursement until it is paid in full. You have the option to pay the interest while in school or to allow the interest to accumulate, which adds to the principal amount of the loan and increases the amount to be repaid.

Signing the Master Promissory Note:

- You are agreeing to repay the loan according to the terms of the note, even if you do not complete your education or can't find a job after graduating.

Entrance Counseling:

- You must complete an online entrance counseling session if you are a first time borrower. Useful tips and tools are provided to help you develop a budget for managing your education expenses.

Keep track of how much you are borrowing:

- Repaying student loans is a very serious matter.
  You MUST access NSLDS: https://studentaid.gov/fsa-id/sign-in/landing to evaluate how much you have borrowed and to help you keep track of your records.

Exit Counseling:

- You must receive exit counseling before you leave school to make sure you understand your rights and responsibilities as a loan borrower. Repayment information will be given to you and your loan servicer will notify you of the date loan repayment will begin.

Making payments:

- You must make loan payments even if you don't receive a bill or repayment notice. Billing statements are sent to you as a convenience but it is your responsibility to make sure payments are made in full and on time each month. To Calculate Your Federal Student Loan Repayment Options with Loan Simulator click on the link calhttps://studentaid.gov/loan-simulator/

Estimated Repayment Chart

Initial Debt When Loan Enters Repayment	Amount Owed Per Month	Total Loan Amount Paid
$3,500.00	$50	$4,475.43
$5,000.00	$58.00	$6,822.04
$7,500.00	$86.00	$10,233.06
$10,000.00	$121.00	$13,644.08
$15,000.00	$173.00	$20,466.12
$25,000.00	$460.00	$34,110.20

Examples of Debt Levels – beginning monthly payments and total amount repaid on the standard 10 year repayment plan. To Calculate Your Federal Student Loan Repayment Options with Loan Simulator click on the link calhttps://studentaid.gov/loan-simulator/