

GRADUATE FINANCIAL AID INSTRUCTIONS, TERMS AND CONDITIONS 2019-2020
INSTRUCTIONS

1. **Review the aid you have been awarded.**
 - If you wish to decline or decrease any awards, please email us at faoffice@duq.edu. Please include your Duquesne ID on all correspondence.
2. **Review your estimated costs and directly billed expenses.**
 - Please note that tuition costs vary by school of enrollment, academic program, and the number of credits in which you enroll.
3. **Review Loan requirements.**
 - Loan programs require that borrowers complete additional documentation, including promissory notes and entrance counseling. We recommend you complete your loan requirements in the *summer before* the start of the fall semester.
4. **Report outside scholarships (received from organizations outside of Duquesne University) to the Financial Aid Office.**

TERMS AND CONDITIONS
I. Estimated Cost of Attendance for Fall 2019 and Spring 2020

	<u>Resident</u>	<u>Commuter</u>
See tuition rates (at right)	<i>varies</i>	<i>varies</i>
Room & Board/Home Maintenance	\$13,088*	\$1,500*
Books	\$1,400	\$1,400
Personal Expenses	\$1,000	\$1,000
Transportation	\$1,200	\$1,200
* Your room & board budget for financial aid is based on the housing status reported on the FAFSA. A standard/median on-campus room & board budget of \$13,088 will be used for all Living-Learning Centers and Residence Halls across campus, as well as for off-campus housing, for the purposes of determining financial aid eligibility.		

<u>Graduate tuition rates</u>	
Law School (Day – Full-time)	\$46,124
Law School (Day and Evening Part-time)	\$35,446
MBA Sustainability (Full-time)	\$35,090
Pharm D. (year 6)	\$1,583/cr.
Liberal Arts, Education	\$1,310/cr.
Pharm. Science	\$1,695/cr.
Music	\$1,676/cr.
Nursing / Nat. and Env. Sci / MS BME	\$1,441/cr.
Health Sciences	\$1,484/cr.
MS in Leadership	\$1,028/cr.
Weekend Pharm D.	\$1,583/cr.
MA in Religious Education	\$550/cr.

II. GENERAL PROVISIONS

- a. **AWARD LETTER / SELF SERVICE BANNER:** New graduate students and new law students who have not yet enrolled at Duquesne University will receive a traditional paper award letter detailing their Financial Aid package. In future years, returning students will receive an email message to notify them when their Financial Aid package has been completed and is viewable. The Financial Aid package, as well as other Financial Aid requirements and information can be viewed through the Duquesne online portal DORI at: <https://portal.duq.edu>
- b. **DURATION OF AWARDS:** All aid including University scholarships/grants is awarded for fall and/or spring terms only, unless otherwise stated.
- c. **CREDIT TO ACCOUNTS:** All finalized awards with the exception of student employment are credited to the student's account and deducted from total charges, provided that all requirements are met and the student is registered for the minimum number of credits required by the award. Loans listed below (see Program Information – a.) are credited upon receipt of a properly completed promissory note. No ESTIMATED awards are credited to accounts.
- d. **ADDITIONAL AID:** The receipt of any scholarship/grant not listed on the Award Letter may result in an adjustment to your aid package. Aid awards received after this notice must be reported to the Financial Aid Office. When reporting an award to the Financial Aid Office, indicate the name and amount of the award and whether the award is renewable in future years. Notice should come directly from the aid source. NOTE: Awards are credited to the student's University account equally between the fall and spring semesters, unless otherwise noted in writing by the organization.
- e. **ADJUSTMENTS:** The University reserves the right to adjust awards in accordance with University, Federal and State policies. Awards may be adjusted according to current program funding levels and after the drop/add period has passed.

- f. REFUNDS: Credit refunds created by financial aid awards are issued by the Student Accounts Office and will not be made until actual funds are received and processed from all sources. Should a student become ineligible for any part of the financial aid package after a refund is issued, he/she will be responsible for returning funds to Duquesne University. See Student Accounts web page for details: www.duq.edu/admissions-and-aid/student-accounts-billing/refunds.
- g. ENROLLMENT CHANGES: Certain changes to enrollment status may impact financial aid awards. When a student changes their enrollment (i.e. full-time to part-time, or less than half-time, etc.) their financial aid will be adjusted accordingly. Your original financial aid awards and loan amounts are determined based on the anticipated number of credits you plan to take. If your actual enrollment differs from the anticipated, your awards and loan amounts will be updated.
- h. WITHDRAWAL: Recipients of financial aid who plan to withdraw from the University should arrange an appointment with the Financial Aid Office prior to withdrawal. A student's financial aid award may be adjusted or cancelled based upon the student's official/unofficial withdrawal from the University.
- i. All financial aid awards are considered final; however, should a family's financial circumstances change dramatically during the 2018-2019 academic year, the Financial Aid Office should be contacted in writing, outlining and documenting the special circumstances for possible adjustment.

III. PROGRAM INFORMATION

- a. FEDERAL DIRECT UNSUBSIDIZED STAFFORD LOANS: The terms of the Federal Direct Unsubsidized Stafford Loan program require that student borrowers repay with interest this source of financial assistance. This program is referred to as *Unsubsidized* because the federal government does not pay the in-school interest to the lender while the student is enrolled in school. Interest on the loan begins to accrue after the loan has been disbursed; however the student may choose to have the payment of interest deferred during enrollment and later capitalized (added to principal) at the time repayment begins.

NEW BORROWERS: Federal Direct Stafford Loan Master Promissory Note (MPN) must be completed if you wish to borrow from the Federal Direct Stafford Loan program. The Federal Direct Stafford Loan MPN can be completed at www.studentloans.gov. In addition, all new borrowers must complete Entrance Loan Counseling at www.studentloans.gov.

ALL BORROWERS: If Federal Direct Unsubsidized Stafford Loan eligibility is listed on the Award Letter/Banner Self Service, the loan will be processed for the amount listed unless the student notifies the Financial Aid Office to reduce the loan amount(s). If you wish to cancel Stafford Loans, you must notify our office within 14 days of disbursement.

- b. FEDERAL DIRECT GRADUATE PLUS LOAN: Graduate students must utilize their maximum Federal Direct Stafford Loan eligibility before borrowing from the Federal Direct Graduate PLUS Loan program. The Federal Direct Graduate PLUS loan has a fixed interest rate set by federal regulations. Graduate students must be creditworthy as determined by the Department of Education. Repayment begins after the student is no longer enrolled at least half-time. Students can apply for the Federal Direct Graduate PLUS Loan at www.studentloans.gov.
- c. FEDERAL WORK-STUDY: Federal Work-Study is a need-based program for eligible full-time students. Award amount shown is an estimate of potential earnings and is contingent upon available jobs and actual hours worked. The offer of Federal Work-Study eligibility is not a guarantee of employment or earnings. Earnings are paid directly to the student via a paycheck/direct deposit to a bank account (not to the student's University account), and cannot be deducted from the student's account. The Office of Human Resource Management is responsible for actual placement in available positions. Please note: most graduate students who work on campus are employed through their department and thus are not paid through the Federal Work Study program.
- d. VETERANS BENEFITS FOR CHAPTER 33/POST-9/11: Students that receive less than 100% from the Chapter 33/Post-9/11 cannot receive non-federal aid (i.e. Academic Scholarship, Duquesne Grant, Tuition Remission, etc.) to exceed the billable tuition and fee charges of the school of enrollment in combination with Chapter 33/Post-9/11 funding.

IV. RENEWAL PROCEDURE

- a. Students must complete the Free Application for Federal Student Aid (FAFSA) annually to be reviewed for financial aid eligibility. Graduate students (excluding Law students) requesting financial aid are required to complete the Duquesne University Financial Aid Application in addition to the FAFSA. Please visit www.duq.edu/financial-aid for downloadable forms and other information regarding Financial Aid.
- b. SATISFACTORY ACADEMIC PROGRESS (SAP): All students must demonstrate progress towards the completion of their degree to remain eligible for financial aid. Please refer to www.duq.edu/financial-aid/SAP for a complete description of the SAP policy and guidelines.