

# THE FINE PRINT

This is the legal-ese, but don't worry, we'll happily answer any questions.

## DUQUESNE UNIVERSITY COLLEGE OF OSTEOPATHIC MEDICINE TERMS AND CONDITIONS (2024-2025)

### I. GENERAL PROVISIONS

**a. FINANCIAL AID NOTIFICATION / SELF SERVICE BANNER:** New students who have not yet enrolled at Duquesne University will receive their Financial Aid offer letter. In future years, returning students will receive an email message to notify them when their Financial Aid package has been completed and is viewable. Current students can view their Financial Aid package, as well as other Financial Aid requirements and information through online Self Service by logging into 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 are credited upon receipt of a properly completed promissory note and entrance counseling. No ESTIMATED awards are credits to accounts.

**d. ADDITIONAL AID:** The receipt of any scholarship/grant not listed on the Financial Aid Notification or in Financial Aid Self Service may result in an adjustment to your aid package. 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: All financial aid awards are credited to the student's University account equally between the fall and spring semesters, unless otherwise noted in writing by the University and/or outside organization.

**e. ADJUSTMENTS:** The University reserves the right to adjust awards in accordance with University, Federal and State policies. Financial aid awards may be adjusted according to current program funding levels and/or regulations.

**f. REFUNDS:** Credit refunds created by financial aid awards will not be made until actual funds are RECEIVED AND PROCESSED FOR ALL SOURCES OF AID. All refunds are processed by the Student Accounts Office. Should the student later become ineligible for any part of the financial aid package, he/she will be responsible for returning funds to Duquesne University.

**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.

**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 canceled 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 academic year, the Financial Aid Office should be contacted in writing, outlining and documenting the special circumstances for possible adjustment. Additional forms may be required.

### II. PROGRAM INFORMATION

**a. STATE GRANT:** A State Grant indicated on the award letter is based on notification received from the state agency. An estimated award is based on projected eligibility and is NOT an official award. It is assumed that the student will apply for the award prior to deadline dates and will meet all requirements of the award including submitting any requested documentation required by the state agency. Students must maintain academic progress to continue eligibility. State Grant awards can be withdrawn if students fail to meet academic progress requirements as outlined by the State Grant agency. Students enrolled in over 50% of online classes per semester may be eligible for State Grant assistance.

**b. UNIVERSITY SCHOLARSHIPS/GRANTS:** Academic scholarship awards to incoming full-time students are made to qualified students by the Admissions Office. Some additional awards from endowed scholarship funds may awarded based on the eligibility of the program, ranging from one-time to the duration of the program, as specified on the scholarship requirements. Restrictions apply. Tuition scholarships are non-taxable.

**c. FEDERAL SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS:** The terms of the Subsidized and Unsubsidized Federal Direct Loan program require that student borrowers repay with interest this source of financial assistance. This program is referred to as Subsidized because the interest is paid by the federal government while the student is enrolled in school at least half-time. For loans that are Unsubsidized, the federal government does not pay the in-school interest to the lender while the student is enrolled in school. Interest on the unsubsidized 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.

**d. FEDERAL DIRECT GRADUATE PLUS LOANS:** 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 <https://studentaid.gov>.

These are some commonly used terms related to financial aid in higher education. As our conversation continues throughout the admissions process, this language will help keep us on the same page.

NEW BORROWERS: Federal Direct Loan Master Promissory Note (MPN) must be completed if you wish to borrow from the Federal Direct Loan program. New borrowers must also complete Loan Entrance Counseling. The Federal Direct Loan MPN and Entrance Counseling can be completed at: [www.studentaid.gov](http://www.studentaid.gov).

ALL BORROWERS: If Federal subsidized and/or unsubsidized Direct Loan eligibility is listed on the Financial Aid Notification/Self Service, the loans will be processed for the amount listed unless the student contacts the Financial Aid Office to reduce the loan amount(s). If you wish to cancel Direct Loans, you must notify our office within 14 days of amount accepted. Students can review financial aid offers and accept loans through the self-service portal at [portal.duq.edu](http://portal.duq.edu).

**e. VETERANS BENEFITS FOR CHAPTER 33/POST-9/11:** Students who receive less than 100% from Chapter 33/Post-9/11 funding 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.

### III. RENEWAL PROCEDURE

**a. ANNUAL FAFSA APPLICATION** (Free Application for Federal Student Aid) is required for consideration of Federal, State, and University need-based aid. IT IS EACH STUDENT'S RESPONSIBILITY to complete and submit the FAFSA prior to the published deadline dates. The Duquesne Financial Aid Application is required only for part-time students. Please visit [www.duq.edu/financial-aid](http://www.duq.edu/financial-aid) for links and other information regarding Financial Aid. The priority filing deadline is May 1.

**b. ACADEMIC AWARDS:** Students who meet renewal requirements and have not exceeded the number of eligible semesters will have their awards renewed automatically.

**c. FEDERAL VERIFICATION:** If selected for verification, students (and parents, if applicable) must submit additional information as requested such as U.S. Federal Income Tax Returns or Transcripts, IRS verification of non-filing letter, W-2s, and/or a completed Household Information Worksheet.

**d. DUQUESNE GRANT:** In addition to demonstrated need, students must be enrolled full-time, and must not have exceeded the number of eligible semesters to receive the Duquesne Grant.

**e. SATISFACTORY ACADEMIC PROGRESS (SAP):** All COM students must demonstrate progress towards the completion of their degree to remain eligible for financial aid, have no Student Academic Progress and Promotion Committee (SAPP) violations and be in good academic standing as defined by the COM.

Please refer to [www.duq.edu/financial-aid/SAP](http://www.duq.edu/financial-aid/SAP) for a complete description of Satisfactory Academic Progress.

Please refer to the COM endowed scholarships website for definitions of "good academic standards" at [www.duq.edu/com-scholarships](http://www.duq.edu/com-scholarships).

# QUESTIONS?

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