



DESALES UNIVERSITY

Physician Assistant Program Information 2016-2017

Financial Aid Application Process

- Complete and submit the 2016-2017 Free Application for Federal Student Aid (FAFSA) or the renewal FAFSA (for returning students) by May 1, 2016. Be sure to designate DeSales University by the school code of **003986**. If you wish, you may file the FAFSA online at www.fafsa.ed.gov. Note: You will need to complete a 2017-2018 FAFSA to receive financial aid the following year and, for the final summer semester, you will need to complete the 2018-2019 FAFSA. These forms will be available each year after October 1.
- DeSales University utilizes criteria from methodology created by the Federal government to determine need for financial assistance. Your Official Award Letter is based on the information provided on the FAFSA and your enrollment. Email notifications are sent when award packages have been prepared. You can view your Award Letter by logging into your WebAdvisor account under the Financial Aid heading and by clicking on the “Financial Aid Award Letter” link.

Financial Aid Loans

- If this is the first time you will be applying for a William D. Ford Federal Direct Loan at DeSales, you must complete an electronic Master Promissory Note and Entrance Counseling. You can complete these forms on line at www.studentloans.gov. Please note that this process must only be completed one time while you are enrolled at DeSales University.
- Under the unsubsidized Federal Direct loan, a student may choose to make quarterly interest payments on this loan while enrolled in a degree program or add the accruing interest to the principal until repayment. Repayment will begin six months after graduation or when he/she is no longer enrolled in a degree program on at least a half-time basis.

FINANCIAL AID AWARD PERIOD FEDERAL LOAN LIMITS +

Bachelor’s degree students from other institutions enrolling in the Graduate program (otherwise known as the Professional Phase)

Fall 2016 Federal Limits Unsubsidized: \$10,250	Spring 2017 Federal Loan Limits Unsubsidized: \$10,250
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Summer 2017 Federal Limits Unsubsidized: \$10,250	Fall 2017 Federal Limits Unsubsidized: \$10,250	Spring 2018 Federal Limits Unsubsidized: \$10,250
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Final Semester 2018

Summer 2018 Federal Limits Unsubsidized: \$10,250
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- DeSales University offers the Graduate Direct PLUS loan. A student may borrow up to the cost of attendance minus any other financial aid that the student has been awarded. Please note that a student is required to maximize his/her loan borrowing options prior to the Grad Direct PLUS.

- If you use a portion of your financial aid for living expenses, you may be eligible to receive a refund (of your credit balance) after the drop/add period based on the semester's time table. There will be **NO** refunds issued unless there is a credit balance on your account. If you have received a refund based on your enrollment and you change your enrollment status (i.e. dropping a class or classes) then you may be required to repay all or a portion of the refund back to the federal government.

****This holds true provided all your paperwork is completed with the Office of Financial Aid and you do not have any financial holds with the Bursar's Office.****

Cost of Attendance

To assist in your financial planning, the direct and indirect costs used to determine your Cost of Attendance for the 2015-2016 academic year are listed below. "Direct costs" plus "indirect costs" are referred to as your Cost of Attendance. The Cost of Attendance is used to determine a student's financial aid eligibility.

Bachelor's degree students from other institutions enrolling in the Graduate program (otherwise known as the Professional Phase)

Fall 2016 and Spring 2017

<p>DIRECT COSTS are the expenses incurred by all students:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition</td> <td style="text-align: right;">\$ 24,000</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;"><u>1,350</u></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$ 25,350</td> </tr> </table> <p>These "direct costs" are reflected on a student's bill.</p>	Tuition	\$ 24,000	Professional Fee	<u>1,350</u>	Total	\$ 25,350	<p>INDIRECT COSTS are estimated additional expenses incurred. These expenses are included in your Cost of Attendance but <u>are not billed to you.</u></p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal Expenses*</td> <td style="text-align: right;">\$4,723</td> </tr> <tr> <td><u>Living Expenses*</u></td> <td style="text-align: right;"><u>6,632</u></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$11,355</td> </tr> </table> <p><i>*Estimate of off-campus living expenses</i></p>	Transportation/Personal Expenses*	\$4,723	<u>Living Expenses*</u>	<u>6,632</u>	Total	\$11,355
Tuition	\$ 24,000												
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Transportation/Personal Expenses*	\$4,723												
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Summer 2017, Fall 2017 and Spring 2018

<p>DIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition:</td> <td style="text-align: right;">\$36,000 *</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;"><u>2,025</u></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$38,025</td> </tr> </table>	Tuition:	\$36,000 *	Professional Fee	<u>2,025</u>	Total	\$38,025	<p>INDIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal</td> <td style="text-align: right;">\$6,450</td> </tr> <tr> <td><u>Living Expenses</u></td> <td style="text-align: right;"><u>8,840</u></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$15,290</td> </tr> </table>	Transportation/Personal	\$6,450	<u>Living Expenses</u>	<u>8,840</u>	Total	\$15,290
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Final Summer Semester 2018

<p>DIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition:</td> <td style="text-align: right;">\$12,000</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;"><u>\$ 675</u></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$ 12,675</td> </tr> </table>	Tuition:	\$12,000	Professional Fee	<u>\$ 675</u>	Total	\$ 12,675	<p>INDIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal</td> <td style="text-align: right;">\$1,640</td> </tr> <tr> <td><u>Living Expenses</u></td> <td style="text-align: right;"><u>2,210</u></td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$ 3,850</td> </tr> </table>	Transportation/Personal	\$1,640	<u>Living Expenses</u>	<u>2,210</u>	Total	\$ 3,850
Tuition:	\$12,000												
Professional Fee	<u>\$ 675</u>												
Total	\$ 12,675												
Transportation/Personal	\$1,640												
<u>Living Expenses</u>	<u>2,210</u>												
Total	\$ 3,850												

* Tuition rates for Fall 2017, Spring 2018 and Summer 2018 are subject to increase; final rates for these terms will be approved the Board of Trustees in March 2017

+ Federal Direct Loans cannot be processed for any repeated courses/clinicals.