

Financial Aid Information for Adult Studies 2025-2026 Academic Year

You must file a 2025-2026 FAFSA (Free Application for Federal Student Aid) at www.studentaid.gov. Be sure to designate DeSales University with the federal code **003986**. The FAFSA should be submitted by May 1st 2025 to qualify for maximum eligibility.

Financial Aid Eligibility is determined by your FAFSA, your enrollment, and your compliance with the satisfactory academic progress policy as outlined in the University’s 2025-2026 Undergraduate Course Catalog.

Once the FAFSA has been received by the University, you may need to submit additional documentation to qualify for financial aid. If your FAFSA is selected for verification, you will receive notification from INCEPTIA. You are required to complete this process with INCEPTIA to qualify for federal aid. Changes to your financial aid eligibility will be communicated through electronic or written notification.

First-time borrowers of the William D. Ford Federal Direct Loan program at DeSales University must complete an electronic Master Promissory Note and Entrance Counseling at www.studentaid.gov. Please note that approximately 1% of the amount borrowed will be charged in processing fees by your lender. Federal Direct Loans have an undergraduate borrowing limit of \$31,000 for Dependent students and \$57,500 for Independent students. Dependency Status is determined by your FAFSA application. If you are unsure of your status, review information here: <https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>. If you have previously borrowed and would like to review your loan history, log into <https://studentaid.gov/> and view your “Dashboard.”

Each semester, aid is disbursed two weeks after the student has confirmed enrollment in at least 6 credits. Federal Direct Loans will be equally distributed between the Fall and Spring semesters unless alternate arrangements are requested by the student. Students will receive notification upon disbursements of funds. Students may contact the Office of Financial Aid with any reduction or cancellation requests within 14 days of disbursement.

If you are experiencing special circumstances that may affect your ability to finance the cost of college (e.g. complete loss of work by a wage earner, major medical expenses uncovered by insurance, etc), please contact the Office of Financial Aid. Information will be submitted through PJ Advisor and reviewed by the Financial Aid Staff.

**Estimated Expenses for Full Time enrollment in 12 credits for both Fall and Spring Semesters

DIRECT COSTS (Charges incurred by all students)	INDIRECT COSTS (Estimated additional expenses <u>not billed</u>)
Tuition Cost Per Credit \$ 595	Books/Supplies \$ 1,161
Total Direct Cost: 24 credits x \$595/credit = \$14,280**	Transportation/Fees/Personal Expenses \$ 8,409
	<u>Living Expenses</u> \$ 10,029
	Total Indirect Costs \$ 19,599**

The Financial Aid Office staff is available to meet on campus, virtually, or set up a call to discuss any questions you may have as you work through the process.

Important Contact Information

Office of Financial Aid
Treasurer’s Office

(610) 282-1100 ext. 1287
(610) 282-1100 ext. 1474

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treasurer@desales.edu