Office of Financial Aid
P: 610.282.1100, Ext. 1287
F: 610.282.0131

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Doctor of Physical Therapy Program Information
Class of 2028

Your financial aid eligibility is based on your FAFSA information and your enrollment. Email notifications are sent to your DeSales account when financial aid packages are available. Financial Aid information can be viewed by logging into *WebAdvisor*. Navigate to *Financial Aid* and select the *Financial Aid Checklist*.

First-time borrowers planning to utilize the William D. Ford Federal Direct Loan program at DeSales must complete the Master Promissory Note (MPN) and Entrance Counseling at https://studentaid.gov/. Please note that this process must only be completed once while you are enrolled at DeSales University.

Under the Unsubsidized Federal Direct Loan program, a student may choose to make quarterly interest payments or keep the loan fully deferred. Repayment is required six months after graduation or when the student's enrollment drops to less than half-time.

Additional Loan Options *(Completed after May 1, 2026)* Students are required to maximize their Unsubsidized Loan Eligibility prior to seeking the additional loan options below:

Federal Graduate Plus Loan - Information on this loan program can be found here: https://studentaid.gov/understand-aid/types/loans/plus. This loan may be deferred for six months after graduation or if the student enrolls less than half-time.

Private Education Loans – Students may borrow through private lenders to support their education. These loans may require a cosigner. Private loan rates and terms vary based on the student/cosigner's credit information, choice of a variable or fixed rate loan, and repayment options. Lender information and applications can be found at www.elmselect.com.
**A comparison of the Federal Parent Plus Loan program vs. Private Education Loans can be found here: https://studentaid.gov/understand-aid/types/loans/federal-vs-private

If you use a portion of your financial aid for living expenses each semester, you may be eligible to receive a refund of any credit on your account after the drop/add period closes. 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, you may be required to repay all or a portion of the refund.

Important Contact Information

Office of Financial Aid	(610) 282-1100 ext. 1287	finaid@desales.edu
Treasurer's Office	(610) 282-1100 ext. 1474	treasurer@desales.edu

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. You can sign up for a meeting here:
https://www.desales.edu/admissions-financial-aid/undergraduate-admissions-aid/financial-aid-scholarships

SEE INFORMATION ABOUT COSTS AND LOAN AMOUNTS ON BACK

FINANCIAL AID AWARD PERIOD FEDERAL LOAN INFORMATION

FAFSA 2026-2027

Summer 2026	Fall 2026	Spring 2027
Unsubsidized Loan: $10,250	Unsubsidized Loan: $10,250	Unsubsidized Loan: $10,250

FAFSA 2026-2027

Summer 2027	Fall 2027	Spring 2028
Unsubsidized Loan: $10,250	Unsubsidized Loan: $10,250	Unsubsidized Loan: $10,250

FAFSA 2028-2029

Final Summer 2028
Unsubsidized Loan: $10,250

This assumes that you have not reached your lifetime aggregate limit. If you have previously borrowed and would like to review your loan history, log into https://studentaid.gov/ and view your "Dashboard." The **FAFSA will need to be completed for the following academic years to qualify: AY'26-27, AY'27-28 and AY'28-29.** Loans cannot be processed for any repeated courses/clinicals.

Cost of Attendance

To assist in financial planning, the direct and indirect costs for the 2025-2026 academic year are listed below. Direct Costs (billed to the student) plus Indirect Costs (estimated additional expenses not billed to the student) are referred to as your Cost of Attendance. ***Please note: These figures are subject to change.***

Summer 2026, Fall 2026 and Spring 2027

DIRECT COSTS:		**INDIRECT COSTS:**	
Tuition:	$34,650	Books	$ 415
Professional Fee	1,500	Transportation/Personal	13,964
Total	**$36,150**	Living Expenses	13,886
(Billed $12,050 per semester)		Estimated Direct Loan fee	329
		Total	**$28,594**

Summer 2027, Fall 2027, and Spring 2028

DIRECT COSTS:		**INDIRECT COSTS**:	
Tuition:	$34,650	Books	$ 913
Professional Fee	1,500	Transportation/Personal	13,964
Total	**$36,150**	Living Expenses	13,886
(Billed $12,050 per semester)		Estimated Direct Loan fee	328
		Total	**$29,091**

Final Summer 2028

DIRECT COSTS:		**INDIRECT COSTS**:	
Tuition:	$11,550	Transportation/Personal	$3,491
Professional Fee	500	Living Expenses	3,472
Total	**$12,050**	Federal Direct Loan fee	109
(Billed $12,050 per semester)		**Total**	**$7,072**

*Cost projections are based on estimated costs for AY'26-27. Tuition rates for the summer of 2027 and beyond are subject to increase; final rate for AY'26-27 and AY' 27-28 will be approved by the Board of Trustees in the April preceding the academic year.

The Doctor of Physical Therapy Program at DeSales University is accredited by the Commission on Accreditation in Physical Therapy Education (CAPTE), 3030 Potomac Ave., Suite 100, Alexandria, VA 22305-3085; telephone: 703-706-3245; email: accreditationsupport@apta.org; website: http://www.capteonline.org.