



DESALES UNIVERSITY

Doctor of Physical Therapy Program Information **Class of 2019**

- 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.
- 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 program, 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.
- DeSales University offers the Graduate Direct PLUS loan and Alternative (private) loans. 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 unsubsidized loan borrowing options prior to borrowing under the Grad Direct PLUS and or Alternative (private) loans. You can complete the application process for a Grad Direct PLUS on line at www.studentloans.gov and for an Alternative Loan through www.elmselect.com.
- 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.*****

SEE INFORMATION ABOUT COSTS AND LOAN AMOUNTS ON BACK

FINANCIAL AID AWARD PERIOD FEDERAL LOAN LIMITS*

Fall 2016/Spring 2017 Federal Limits \$20,500 Unsubsidized: \$10,250 per semester	Summer 2017/Fall 2017/Spring 2018 Federal Limits \$30,750 Unsubsidized: \$10,250 per semester
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Summer 2018/Fall 2018/Spring 2019 Federal Limits \$30,750 Unsubsidized: \$10,250 per semester	Summer 2019 Federal Limits \$10,250 Unsubsidized: \$10,250 per semester
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*Federal Direct Loans are processed using a “borrower-based” award year. Students completing a full-time load each term qualify for the maximum loan amount of \$20,500 after the completion of two terms. FAFSA forms will need to be completed for the following academic years to qualify: AY’16-17, AY’17-18, AY’18-19 and AY’19-20. Maximum Federal Direct Loan eligibility for the program is \$92,250 assuming that you have not already reached your lifetime eligibility limit.

Cost of Attendance

To assist in your financial planning, the direct and indirect costs used to determine your Cost of Attendance.

"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.

Fall 2016 and Spring 2017
Summer 2017, Fall 2017 and Spring 2018
Summer 2018, Fall 2018, Spring 2019

Final Summer Semester 2019

<p>DIRECT COSTS are the expenses incurred by all students:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition</td> <td align="right">\$ 11,000</td> </tr> <tr> <td>Professional Fee</td> <td align="right">500</td> </tr> <tr> <td>Total</td> <td align="right">\$ 11,500</td> </tr> </table> <p>These "direct costs" are reflected on a student's bill.</p>	Tuition	\$ 11,000	Professional Fee	500	Total	\$ 11,500	<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>Books</td> <td align="right">\$ 0</td> </tr> <tr> <td>Transportation/Personal Expenses*</td> <td align="right">2,278</td> </tr> <tr> <td><u>Living Expenses*</u></td> <td align="right"><u>2,350</u></td> </tr> <tr> <td>Total</td> <td align="right">\$4,628</td> </tr> </table> <p><i>*Estimate of off-campus living expenses</i></p>	Books	\$ 0	Transportation/Personal Expenses*	2,278	<u>Living Expenses*</u>	<u>2,350</u>	Total	\$4,628
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*Cost projections are based on estimated costs for AY’16-17. Tuition rates for the summer of 2017 and beyond are subject to increase; final rate for AY’17-18, AY’18-19 and AY’ 19-20 will be approved by the Board of Trustees in the March 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), 1111 North Fairfax Street, Alexandria, Virginia 22314; telephone: 703-706-3245; email: accreditation@apta.org; website: <http://www.capteonline.org>.