

Doctor of Physical Therapy Program Information **Class of 2023**

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, 2022*) 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
Student Financial Services

(610) 282-1100 ext. 1287
(610) 282-3382

finaid@desales.edu
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://calendly.com/desales-financial-aid>

SEE INFORMATION ABOUT COSTS AND LOAN AMOUNTS ON BACK

FINANCIAL AID AWARD PERIOD FEDERAL LOAN INFORMATION

**Summer 2022, Fall 2022, Spring 2023
FAFSA 2022-2023**

<u>Summer 2022</u>	<u>Fall 2022</u>	<u>Spring 2023</u>
Unsubsidized Loan: \$10,250	Unsubsidized Loan: \$10,250	Unsubsidized Loan: \$10,250

**Final Summer 2023
FAFSA 2023-2024**

Summer 2023**
Unsubsidized Loan: \$10,250
**You will need to complete the 2023-2024 FAFSA to qualify for Federal loan in the Final Summer term

This assumes that you have not reached your lifetime aggregate limit. If you have previously borrowed and would like to review your loan history, you can access this information at <https://studentaid.gov/> under "Manage Loans." Federal Direct Loans cannot be processed for any repeated courses/clinical.

Cost of Attendance

To assist in financial planning, the direct and indirect costs for the 2022-2023 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 2022, Fall 2022, and Spring 2023

DIRECT COSTS:	INDIRECT COSTS:
Tuition: \$33,150	Books \$ 362
Professional Fee 1,500	Transportation/Personal 10,140
Total \$34,650	<u>Living Expenses 11,066</u>
(Billed per term \$11,550)	Total \$21,568

Final Summer 2023

DIRECT COSTS:	INDIRECT COSTS:
Tuition: \$11,050	Transportation/Personal \$2,564
Professional Fee 500	<u>Living Expenses 2,766</u>
Total \$11,550	Total \$5,330
(Billed per term \$11,550)	

*Cost projections are based on estimated costs for AY'22-23. Tuition rates for the summer of 2023 are subject to increase; final rate for AY'23-24 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>.