Financial Aid Application Process
Complete and submit the 2022-2023 Free Application for Federal Student Aid (FAFSA) at https://studentaid.gov/. Be sure to designate DeSales University with school code 003986. You will need to complete the FAFSA for each additional academic year you are enrolled to retain your federal loan eligibility.

Financial aid eligibility is based on the information provided on the FAFSA and your enrollment. Email notifications are sent to your DeSales email address when award packages have been prepared. You can view your Award Letter by logging into your WebAdvisor account under Financial Aid and selecting Financial Aid Checklist.

Financial Aid Loans
Eligible SLP students may borrow up to $10,250 per semester in the Federal Direct Unsubsidized Loan Program. Students may choose to make interest payments while in school, but are not required to until after they graduate or are no longer enrolled in at least three credits per term.

Federal Direct Loans have an aggregate borrowing limit of $138,500. This includes loans borrowed during an undergraduate degree program. If you have previously borrowed and would like to review your loan history, you can access this information at https://studentaid.gov/understand-aid/types/loans.

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.

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

Additional Loan Options (Completed after May 1, 2022) Students are required to maximize their Unsubsidized Loan Eligibility prior to utilizing 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 until the student enrolls less than three credits.

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 Graduate Plus Loan vs. Private Education Loans can be found here: https://studentaid.gov/understand-aid/types/loans/federal-vs-private

Billing and Payment Information:
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.

SEE COST INFORMATION AND LOAN AMOUNTS ON BACK
FINANCIAL AID AWARD PERIOD FEDERAL LOAN LIMITS

2022-2023 FAFSA
Fall 2022/Spring 2023
Unsubsidized Loan: $10,250 per semester ($20,500 total)

2023-2024 FAFSA
Summer 2023/Fall 2023/Spring 2024
Unsubsidized Loan: $10,250 per semester ($30,750 total)

2024-2025 FAFSA
Summer 2024
Unsubsidized Loan: $10,250

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.

Fall 2022 and Spring 2023

<table>
<thead>
<tr>
<th>DIRECT COSTS:</th>
<th>INDIRECT COSTS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$21,500</td>
</tr>
<tr>
<td>Professional Fee</td>
<td>$1,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$22,500</strong></td>
</tr>
</tbody>
</table>

Summer 2023, Fall 2023 and Spring 2024

<table>
<thead>
<tr>
<th>DIRECT COSTS:</th>
<th>INDIRECT COSTS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$32,250</td>
</tr>
<tr>
<td>Professional Fee</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$33,750</strong></td>
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</tbody>
</table>

Final Summer Semester 2024

<table>
<thead>
<tr>
<th>DIRECT COSTS:</th>
<th>INDIRECT COSTS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$10,750</td>
</tr>
<tr>
<td>Professional Fee</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$11,250</strong></td>
</tr>
</tbody>
</table>

+ Tuition rates for Summer 2023, Fall 2023, Spring 2024 and Summer 2024 are subject to increase; final rates for the Fall 2022 and Spring 2023 terms are subject to approval by the Board of Trustees in March 2022.

Important Contact Information
Office of Financial Aid   (610) 282-1100 ext. 1287  finaid@desales.edu
Student Financial Services (610) 282-3382  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