



Physician Assistant Program Information 2021-2022 **(Fall Start)**

Financial Aid Application Process

Complete and submit the 2021-2022 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 PA 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/> under "Manage 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, 2021) 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

2021-2022 FAFSA

Fall 2021/Spring 2022

Unsubsidized Loan: \$10,250 per semester (\$20,500 total)

2022-2023 FAFSA

Summer 2022/Fall 2022/Spring 2023

Unsubsidized Loan: \$10,250 per semester (\$30,750 total)

2023-2024 FAFSA

Summer 2022

Unsubsidized Loan: \$10,250

Cost of Attendance

To assist in financial planning, the Direct and Indirect costs for the 2021-2022 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 2021 and Spring 2022

DIRECT COSTS:		INDIRECT COSTS:	
Tuition	\$ 28,000	Transportation/Personal	\$6,923
Professional Fee	1,500	Living Expenses	7,870
Total	\$ 29,500+	Total	\$14,793

Summer 2022, Fall 2022 and Spring 2023

DIRECT COSTS:		INDIRECT COSTS:	
Tuition:	\$41,750	Transportation/Personal	\$9,268
Professional Fee	2,225	Living Expenses	10,494
Total	\$43,975+	Total	\$19,762

Final Summer Semester 2023

DIRECT COSTS:		INDIRECT COSTS:	
Tuition:	\$13,750	Transportation/Personal	\$2,235
Professional Fee	750	Living Expenses	2,733
Total	\$ 14,500	Total	\$ 4,968

+ Tuition rates for Summer 2022, Fall 2022, Spring 2023 and Summer 2023 are subject to increase; final rates for the Fall 2021 and Spring 2022 terms are subject to approval by the Board of Trustees in March 2021.

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 are available to meet on campus, virtually, or set up a call to discuss any questions you may have as you work through the process.

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