



# DESALES UNIVERSITY

## **Physician Assistant Program Information 2019-2020** **(Fall Start)**

### *Financial Aid Application Process*

- Complete and submit the 2019-2020 Free Application for Federal Student Aid (FAFSA) or the renewal FAFSA (for returning students) by May 1, 2019. Be sure to designate DeSales University by the school code of **003986**. If you wish, you may file the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Note: You will need to complete a 2020-2021 FAFSA to receive financial aid the following year and, for the final summer semester, you will need to complete the 2021-2022 FAFSA. These forms will be available each year after October 1.
- DeSales University utilizes criteria from methodology created by the Federal government to determine need for financial assistance. 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.

### *Financial Aid Loans*

- 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](http://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, 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.

### **FINANCIAL AID AWARD PERIOD FEDERAL LOAN LIMITS +**

**Bachelor’s degree students from other institutions enrolling in the Graduate program (otherwise known as the Professional Phase)**

<b>Fall 2019</b> Federal Limits Unsubsidized: \$10,250	<b>Spring 2020</b> Federal Loan Limits Unsubsidized: \$10,250
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<b>Summer 2020</b> Federal Limits Unsubsidized: \$10,250	<b>Fall 2020</b> Federal Limits Unsubsidized: \$10,250	<b>Spring 2021</b> Federal Limits Unsubsidized: \$10,250
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#### **Final Semester 2021**

<b>Summer 2021</b>
Federal Limits Unsubsidized: \$10,250

**\*\*SEE INFORMATION ABOUT COSTS ON BACK\*\***

- DeSales University offers the Graduate Direct PLUS loan. 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 loan borrowing options prior to the Grad Direct PLUS. Alternative (Private) education loans are also available. To learn more about this option and to view our preferred lender list, go to [www.elmselect.com](http://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.\*\***

### Cost of Attendance

To assist in your financial planning, the direct and indirect costs used to determine your Cost of Attendance for the 2018-2019 academic year are listed below. "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.

#### **Bachelor's degree students from other institutions enrolling in the Graduate program (otherwise known as the Professional Phase)**

#### Fall 2019 and Spring 2020

<p><b>DIRECT COSTS</b> are the expenses incurred by all students:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition</td> <td style="text-align: right;">\$ 27,000</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;">1,500</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$ 28,500</b></td> </tr> </table> <p>These "direct costs" are reflected on a student's bill.</p>	Tuition	\$ 27,000	Professional Fee	1,500	<b>Total</b>	<b>\$ 28,500</b>	<p><b>INDIRECT COSTS</b> 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>Transportation/Personal Expenses*</td> <td style="text-align: right;">\$6,725</td> </tr> <tr> <td>Living Expenses*</td> <td style="text-align: right;">7,048</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$13,773</b></td> </tr> </table> <p><i>*Estimate of off-campus living expenses</i></p>	Transportation/Personal Expenses*	\$6,725	Living Expenses*	7,048	<b>Total</b>	<b>\$13,773</b>
Tuition	\$ 27,000												
Professional Fee	1,500												
<b>Total</b>	<b>\$ 28,500</b>												
Transportation/Personal Expenses*	\$6,725												
Living Expenses*	7,048												
<b>Total</b>	<b>\$13,773</b>												

#### Summer 2020, Fall 2020 and Spring 2021

<p><b>DIRECT COSTS:</b></p> <table style="margin-left: 40px;"> <tr> <td>Tuition:</td> <td style="text-align: right;">\$40,500 *</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;">2,250</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$42,750</b></td> </tr> </table>	Tuition:	\$40,500 *	Professional Fee	2,250	<b>Total</b>	<b>\$42,750</b>	<p><b>INDIRECT COSTS:</b></p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal</td> <td style="text-align: right;">\$9,004</td> </tr> <tr> <td>Living Expenses</td> <td style="text-align: right;">9,400</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$18,404</b></td> </tr> </table>	Transportation/Personal	\$9,004	Living Expenses	9,400	<b>Total</b>	<b>\$18,404</b>
Tuition:	\$40,500 *												
Professional Fee	2,250												
<b>Total</b>	<b>\$42,750</b>												
Transportation/Personal	\$9,004												
Living Expenses	9,400												
<b>Total</b>	<b>\$18,404</b>												

#### Final Summer Semester 2021

<p><b>DIRECT COSTS:</b></p> <table style="margin-left: 40px;"> <tr> <td>Tuition:</td> <td style="text-align: right;">\$13,500</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;">\$ 750</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$ 14,250</b></td> </tr> </table>	Tuition:	\$13,500	Professional Fee	\$ 750	<b>Total</b>	<b>\$ 14,250</b>	<p><b>INDIRECT COSTS:</b></p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal</td> <td style="text-align: right;">\$2,278</td> </tr> <tr> <td>Living Expenses</td> <td style="text-align: right;">2,350</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$ 4,628</b></td> </tr> </table>	Transportation/Personal	\$2,278	Living Expenses	2,350	<b>Total</b>	<b>\$ 4,628</b>
Tuition:	\$13,500												
Professional Fee	\$ 750												
<b>Total</b>	<b>\$ 14,250</b>												
Transportation/Personal	\$2,278												
Living Expenses	2,350												
<b>Total</b>	<b>\$ 4,628</b>												

\* Tuition rates for Summer 2020, Fall 2020, Spring 2021 and Summer 2021 are subject to increase; final rates for the fall 2019 and spring 2020 terms are subject to approval by the Board of Trustees in March 2019

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