



DESALES UNIVERSITY

Physician Assistant Program Information 2020-2021 **(Fall Start)**

Financial Aid Application Process

- Complete and submit the 2020-2021 Free Application for Federal Student Aid (FAFSA) or the renewal FAFSA (for returning students) by May 1, 2020. Be sure to designate DeSales University by the school code of **003986**. If you wish, you may file the FAFSA online at <https://studentaid.gov/>. Note: You will need to complete a 2021-2022 FAFSA to receive financial aid the following year and, for the final summer semester, you will need to complete the 2022-2023 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 <https://studentaid.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)

Fall 2020 Federal Limits Unsubsidized: \$10,250	Spring 2021 Federal Loan Limits Unsubsidized: \$10,250
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Summer 2021 Federal Limits Unsubsidized: \$10,250	Fall 2021 Federal Limits Unsubsidized: \$10,250	Spring 2022 Federal Limits Unsubsidized: \$10,250
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Final Semester 2022 Summer 2022 Federal Limits Unsubsidized: \$10,250
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****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
- 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 2020-2021 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 2020 and Spring 2021

<p>DIRECT COSTS are the expenses incurred by all students:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition</td> <td style="text-align: right;">\$ 27,500</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;">1,500</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$ 29,000</td> </tr> </table> <p>These "direct costs" are reflected on a student's bill.</p>	Tuition	\$ 27,500	Professional Fee	1,500	Total	\$ 29,000	<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>Transportation/Personal Expenses*</td> <td style="text-align: right;">\$6,912</td> </tr> <tr> <td>Living Expenses*</td> <td style="text-align: right;">7,250</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$14,162</td> </tr> </table> <p><i>*Estimate of off-campus living expenses</i></p>	Transportation/Personal Expenses*	\$6,912	Living Expenses*	7,250	Total	\$14,162
Tuition	\$ 27,500												
Professional Fee	1,500												
Total	\$ 29,000												
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Living Expenses*	7,250												
Total	\$14,162												

Summer 2021, Fall 2021 and Spring 2022

<p>DIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Tuition:</td> <td style="text-align: right;">\$41,000*</td> </tr> <tr> <td>Professional Fee</td> <td style="text-align: right;">2,225</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$43,225</td> </tr> </table>	Tuition:	\$41,000*	Professional Fee	2,225	Total	\$43,225	<p>INDIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal</td> <td style="text-align: right;">\$9,664</td> </tr> <tr> <td>Living Expenses</td> <td style="text-align: right;">9,249</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$18,913</td> </tr> </table>	Transportation/Personal	\$9,664	Living Expenses	9,249	Total	\$18,913
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Final Summer Semester 2022

<p>DIRECT COSTS:</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>Total</td> <td style="text-align: right;">\$ 14,250</td> </tr> </table>	Tuition:	\$13,500	Professional Fee	\$ 750	Total	\$ 14,250	<p>INDIRECT COSTS:</p> <table style="margin-left: 40px;"> <tr> <td>Transportation/Personal</td> <td style="text-align: right;">\$2,340</td> </tr> <tr> <td>Living Expenses</td> <td style="text-align: right;">2,416</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">\$ 4,756</td> </tr> </table>	Transportation/Personal	\$2,340	Living Expenses	2,416	Total	\$ 4,756
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* Tuition rates for Summer 2021, Fall 2021, Spring 2022 and Summer 2022 are subject to increase; final rates for the fall 2020 and spring 2021 terms are subject to approval by the Board of Trustees in March 2020

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