



DESALES UNIVERSITY

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 at DeSales University.

**DIRECT COSTS\*** are the expenses that are billed/charged to all students. **INDIRECT COSTS\*\*** are estimated potential expenses each student may or may not have but are included in your Cost of Attendance but are not billed to you. Please be advised that each student's bill will be different depending on lab fees assessed.

Table with 3 columns: RESIDENT, COMMUTER, OFF-CAMPUS. Rows include Direct Costs\* (Tuition, Room and Board, Student Center Fee & Technology Fee, TOTAL) and Indirect Costs\*\* (Books/Supplies, Transportation/Fees, Personal Expenses, Living Expenses, TOTAL). A final row shows TOTAL COSTS for each category.

Please note:

- 1. If you are a Nursing or TV/Film major please add \$800 to your cost of attendance as you are charged an additional program fee. Additional lab and course fees may apply depending on major and course selection. Please contact the Bursar's Office (x1343) if you have any questions about these fees.
- 2. Differences in information provided to the Office of Financial Aid may result in changes to your official award letter. If you are selected for verification, the Office of Financial Aid will notify you in writing. Changes may occur as a result of our verification process. If there is a situation of special circumstance that may affect your ability to finance the cost of college (e.g. complete loss of work by a wage earner, major medical expenses uncovered by insurance, etc.), please contact the Office of Financial Aid.
- 3. You must submit a Free Application for Federal Student Aid (FAFSA) **each year** in order to be considered for need-based aid. **Federal, state, need-based grants, loans and work awards** are renewed each year provided your financial need remains similar and you maintain acceptable academic standing. **Scholarships and grants** funded from University sources are renewable each year with the fulfillment of requirements as defined on the Scholarship and Grant Renewal Requirements form. Please retain these documents for your reference.
- 4. Federal Work Study and Institutional Employment are not credited to your bill. Students granted work awards are eligible to earn that amount during the course of the academic year through campus employment. **Students cannot work more than 20 hours per week while classes are in session or have more than one campus job.**

5. You must report any scholarships and/or loans received through outside sources to the Office of Financial Aid. The University reserves the right to adjust your financial aid award if your total aid from all sources exceeds your financial need.
6. A change in residency status may affect your financial aid eligibility. You should notify the Office of Financial Aid if you intend to change your status (on-campus, commuter residing with parent, off-campus).
7. All students who have filed the Free Application for Federal Student Aid (FAFSA) will be awarded a Direct Loan as part of their financial aid package. The Direct Loan is a guaranteed loan option in the student's name. Financial need will determine whether this loan is subsidized (the Federal Government pays the interest) or unsubsidized (the student pays the interest).
8. The annual loan limit for a first-year student is \$5,500 for dependent students. A maximum of \$3,500 may be subsidized based upon financial need.
9. The annual loan limit for a second year student is \$6,500 for dependent students. A maximum of \$4,500 may be subsidized based upon financial need.
10. The annual loan limit for a third or fourth year student is \$7,500 for dependent students. A maximum of \$5,500 may be subsidized based upon financial need.
11. If a student is independent based on information provided on the FAFSA (or dependent students whose parents are unable to secure a Federal Direct PLUS loan) he/she can borrow an additional unsubsidized Direct Loan which is based on the student's year in school. If the student is a freshmen or sophomore the student can borrow up to \$4,000; if the student is a junior or a senior the student can borrow up to \$5,000.