PAYING FOR SCHOOL

- Employer Reimbursement
- Financial Aid
- Scholarships
- Benefits for Military Personnel, Their Spouses, and Veterans
# TABLE OF CONTENTS

The Path to Your Degree Begins With Our Commitment ............................................... 2

Employer Reimbursement ...................................................................................... 3

Financial Aid ........................................................................................................... 4

  Loans and Grants ................................................................................................. 4

  Applying for Financial Aid .................................................................................. 7

  Financial Aid for Non-U.S. Citizens ................................................................. 9

Scholarships ............................................................................................................. 9

Benefits for Military Personnel, Their Spouses, and Veterans .............................. 10

Financial Aid Fact Sheet ........................................................................................ 14

Appendix: Average Cost of Attendance Charts .................................................. 15

Appendix: Purdue Global Financial Aid Contact Information .............................. 16
THE PATH TO YOUR DEGREE BEGINS WITH OUR COMMITMENT

The Purdue Global Commitment

EXPERIENCE PURDUE GLOBAL WITH NO TUITION OBLIGATION.

We are committed to your education, your goals, and you. At Purdue Global you can take the first 3 weeks of class to try a degree program for yourself with no tuition obligation.

It’s simple. You’ll attend real classes for real credits. After an introductory period, if you decide we’re right for you and remain in the program, you will become accepted into the University. If not, your obligation ends there. There’s no tuition cost or other financial obligation beyond the nonrefundable application fee unless you remain in the program.*

WE BELIEVE IN YOUR SUCCESS.

With personalized support provided by Student Advisors, mentor programs, alumni, faculty, and career services, we’re dedicated to helping you pursue your goals. Our commitment to your success doesn’t end when you enroll; it stays with you through graduation, and beyond.

The cost of pursuing an online degree at Purdue Global is much less than the cost of postponing your dreams and deferring your career goals. Purdue Global offers you a college education at a competitive price and will assist qualified students in securing the financial support† they need to further their education and career goals.

Several options are available to students interested in financing their education. Purdue Global can help you find the financial solution that is right for you.

*Classes count toward a degree if satisfactorily completed. No credits are earned if the student withdraws during the introductory period (3 weeks for new qualifying undergraduate students), which begins day one of the first term. Students who choose to continue their studies at the University will need to meet specific requirements. Graduate programs not included. Additional terms may apply to international and non-U.S. citizen students. For further information, see the University Catalog.
EMPLOYER REIMBURSEMENT

Whether you are beginning a new career or making your way up the corporate ladder, a Purdue Global education could increase your value in the workplace. Some employers will reimburse, in full or in part, working students who acquire advanced knowledge and training. For more information on employer reimbursement, check with your human resources department.
Financial Aid

Purdue Global offers detailed information to guide you through the financial aid process. You deserve the simplest and best possible plan to finance your education. As an accredited learning institution, Purdue Global helps qualified students apply for and receive Title IV federal financial aid, including grants and loans, for the majority of our degree programs.† We encourage you to also investigate your eligibility for state grants and outside scholarships.

Federal student loan programs are available to students who qualify. Available funding options include Subsidized Stafford, Unsubsidized Stafford, and Parent PLUS loans through the Direct Loan program with the US Department of Education.

Loans and Grants

The University is approved for the following loans and grants:

**FEDERAL GRANTS**
- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant Program

**STATE GRANTS**
- State of Florida Gift Aid (Florida residents)
- State of Iowa Gift Aid (Iowa residents)
- State of Indiana Gift Aid (Indiana residents)
- Maine State Grant (Maine residents)
- Nebraska State Grant (Nebraska residents)
- Pennsylvania Chafee Education and Training Grant Program (Pennsylvania residents)
- Vermont State Grant (Vermont residents)

†Eligibility is based on U.S. Department of Education criteria and is determined from data submitted on the Free Application for Federal Student Aid (FAFSA). Students may also be required to submit supporting documentation as part of a verification process to determine eligibility for financial aid.
LOANS (AVAILABLE TO UNDERGRADUATE AND GRADUATE STUDENTS; SUBJECT TO ELIGIBILITY REQUIREMENTS)

- Subsidized Federal Stafford Loan
- Unsubsidized Federal Stafford Loan
- Federal PLUS Loan and Graduate Federal PLUS Loan
- Alternative Loans

For additional information on state grant/scholarship programs, visit https://www.purdueglobal.edu/tuition-financial-aid/student-grants

WORK STUDY

- Federal Work Study Program
- State Work Study Program

OTHER AGENCIES OR PROGRAMS (UNDERGRADUATE OR GRADUATE)

- Promise Jobs
- Veterans Administration Benefits
- Workforce Investment Act*
- Division of Vocational Rehabilitation
- Defense Activity for Non-Traditional Education Support (DANTES)
- Canadian financial assistance may be available for those who qualify
- All other eligibility sources according to state and federal requirements

Students who receive loans to pay for their course of instruction must realize that it is their responsibility to repay the full amount of the loan, plus interest, less the amount of any refund. Defaulting on loans guaranteed or reinsured by the state or federal government could result in damage to credit ratings, loss of eligibility for future student loans and other forms of financial aid, loss of deferment and monthly payment options, withholding of state and federal income tax refunds, initiation of court action, and garnishment of wages.

Additional information on eligibility requirements, alternate financing, amounts available, interest rates, scholarships, and repayment schedules is available from the Financial Aid Office.

*Purdue Global may be eligible to be an approved training provider for Workforce Investment Act (WIA) student aid. Students must contact their local WIA One-Stop Centers or their Local Workforce Investment Boards to determine training program eligibility
Applying for Financial Aid

Purdue Global has provided a guide to help you through the financial aid process. Our checklist contains instructions so you can track your progress through each of the five steps.

STEP 1: YOUR FSA ID

Getting your U.S. Department of Education Federal Student Account Identification (FSA ID) is the first must-do step in applying for financial aid. Your FSA ID is your electronic signature. It allows you to electronically sign your Free Application for Federal Student Aid (FAFSA), check its status online, and access your account information. Your FSA ID is an important part of your financial aid process and you will continue to use it throughout your educational career. Keep your FSA ID handy and secure.

If you decide to apply for financial aid, visit the U.S. Department of Education FSA ID Registration website (https://studentaid.gov/fsa-id/create-account/account-info) and click “Create an FSA ID.”

STEP 2: YOUR FAFSA

1. Once you have your FSA ID, complete the FAFSA located at https://studentaid.gov/h/apply-for-aid/fafsa. Use your FSA ID to electronically sign your FAFSA.

2. Please note Purdue Global’s school code is 004586 (Indianapolis, Indiana).

3. Step 6 allows you to print a copy of your FAFSA for your records.

Very Important: If you do not print/copy the submission page at this time, you will be unable to access it for 24 to 72 hours.

4. Step 10 of 10 submits your FAFSA application to the U.S. Department of Education. Click on “Submit My FAFSA Now” to complete the process.

5. You should receive your Student Aid Report, which is an acknowledgment of your submitted information, in about 2 weeks.

STEP 3: YOUR PROJECTED FUNDING PLAN

After you have obtained your FSA ID and submitted your FAFSA, your projected funding plan will be provided to you by Purdue Global’s Financial Aid Office. It is an estimation of what you will receive in federal, state, and Purdue Global aid, or scholarships.
You should review and approve the plan with one of the Student Finance Advisors at Purdue Global. Please note that this funding plan estimation is subject to change based on student information contained in the Institutional Student Information Record (ISIR), which is sent to Purdue Global by the federal government.

**STEP 4: MASTER PROMISSORY NOTE**

Now you are ready to obtain and sign the Master Promissory Note (MPN). All students seeking federal student loans must complete an MPN with Direct Loans. You must do this before you can receive your loan. The MPN should be completed electronically with Direct Loans via the StudentLoans.gov website (https://studentaid.gov/app/launchMpn.action).

**STEP 5: ENTRANCE COUNSELING**

The U.S. Department of Education requires that all students wishing to borrow under the federal Stafford loan program participate in loan entrance counseling before receiving funds. To help you satisfy this requirement, visit the Direct Loans website (https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance). Please note, to complete this entrance counseling and exam you will need your FSA ID to access your loan documentation.

**NEXT STEPS**

Once you submit your financial aid information, the Financial Aid Office will review your information and be in touch to let you know if there are any additional forms that you will need to fill out to complete the financial aid process.

**FINANCIAL AID VERIFICATION**

The verification process is used to verify information included on a student’s FAFSA to ensure it is accurate. There are several reasons why a student’s FAFSA may be selected for verification, including contradictory or incomplete data. Applications are also selected at random.

If your FAFSA is selected for verification, the federal government will require the Purdue Global Financial Aid Office to collect additional documents from you. If this occurs, the Financial Aid Office will notify you of which forms to send and their associated due dates.

Students who apply for financial aid are responsible for completing all the necessary steps and submitting any required documentation in a timely manner.
Financial Aid for Non-U.S. Citizens

AID FROM YOUR HOME COUNTRY
Contact the cultural section of your country’s embassy or ministry of education to inquire about financial aid options and their requirements.

AID FROM THE U.S. GOVERNMENT
The majority of U.S. government financial assistance is not offered to international students. The U.S. government does provide aid to students from specific countries—you can request more information from your embassy or the U.S. State Department.

BANK LOANS
Purdue Global works with a variety of lenders to offer alternative credit-based loans to international students. Applicants are encouraged to apply with a cosigner. Cosigners must be a U.S. citizen or permanent resident and meets the lender’s criteria.

SCHOLARSHIPS
Purdue Global is committed to helping you achieve your educational goals. Did you know that millions of dollars in private scholarship funds are available to qualified students? Purdue Global encourages you to seek out private sources for scholarship aid.
At Purdue Global we believe in the potential of our military in the classroom and in their careers; we are committed to helping them achieve that potential. Active-duty servicemembers and veterans are eligible for special tuition rates for undergraduate and graduate programs. Reduced tuition for spouses of active-duty servicemembers is also available.
Department of Defense Resources for Military Students

If you are using military benefits to cover the cost of attendance, you are encouraged to utilize the following tools to evaluate whether Purdue Global is the right institution for you.

Note: when asked to select a Purdue Global campus, online and learning center students should select Purdue Global Indianapolis; all other Purdue Global campuses are listed by location.


This is a planning tool to assist prospective students and their families in the evaluation of institutions during the selection process.

**COLLEGE NAVIGATOR** ([https://nces.ed.gov/collegenavigator/](https://nces.ed.gov/collegenavigator/))

This site provides school information including tuition and fees, retention and graduation rates, use of financial aid, and student loan default rates. It also features a cost calculator and school comparison tool.

**PAYING FOR COLLEGE SITE OF THE CONSUMER FINANCIAL PROTECTION BUREAU** ([https://www.consumerfinance.gov/paying-for-college/](https://www.consumerfinance.gov/paying-for-college/))

This is a comparative tool that allows students to compare the financial details of up to three schools at a time.

**COLLEGE FINANCING PLAN**


This tool provides a simplified model of a financial aid award letter that provides an estimate of cost and financial aid. You can use the college financing plan as a comparative tool to aid in the decision-making process. Review the Purdue Global financial plan for general estimates of cost of attendance. For a more accurate cost estimate, use the Net Price Calculator, which is produced for all military students, dependents, and spouses.

**TUITION ASSISTANCE (TA) DECIDE**

([https://www.dodmou.com/TADECIDE/](https://www.dodmou.com/TADECIDE/))

This information and comparison tool is designed specifically to assist participants of DoD’s Tuition Assistance (TA) program in making informed choices on schools and education programs.
Military Educational Benefits Information

MILITARY TUITION ASSISTANCE
If approved by the Education Services Officer, military tuition assistance may pay up to $166.67 per quarter credit hour for a maximum of $4,500 per year for Air Force, Navy, and Marines. The annual cap for Army is $4,000 and Coast Guard is $2,250. If you exhaust these funds, you may be able to use Top-Up benefits from the GI Bill® to cover the balance.*

MONTGOMERY GI BILL
The Montgomery GI Bill (MGIB) is available to those who enlist in the U.S. Armed Forces. There are two main programs.

Montgomery GI Bill Active Duty (MGIB-AD): For active-duty members who enroll and pay $100 per month for 12 months and are then entitled to receive a monthly education benefit once they have completed a minimum service obligation.

Montgomery GI Bill Selected Reserve (MGIB-SR): For Reservists with a 6-year obligation in the Selected Reserve who are actively drilling.

THE POST-9/11 GI BILL
At the 100% entitlement level, the Post-9/11 GI Bill provides up to 36 months of education benefits to eligible servicemembers. The tuition and fees are capped at the national maximum rate annually. However, please note that if you are not entitled to 100% benefit rate, you will be responsible for that portion of the tuition. For example, if you are entitled to 80% of the Post-9/11 GI Bill benefit, you would be responsible to pay for 20% of your tuition and fees using other funding sources.

THE YELLOW RIBBON PROGRAM
Purdue Global participates in the Yellow Ribbon Program for select undergraduate and graduate programs. The Program assists when tuition expenses exceed the Post-9/11 GI Bill cap. If you are eligible for the Yellow Ribbon Program, which is offered if you have the 100% entitlement to the Post 9/11-GI Bill benefits, Purdue Global has agreed to waive a percentage of those expenses and the VA will match the same amount as the University. This will result in 100% coverage of tuition and fee costs for eligible veterans. Note: servicemembers on active duty and spouses of active-duty servicemembers are not eligible for the Yellow Ribbon Program.
**MYCAA SPOUSAL ASSISTANCE PROGRAM**

The My Career Advancement Account (MyCAA) program provides up to $4,000 in educational funding for an associate’s degree, certificate, or licensure program for eligible military spouses. To be eligible you must be the spouse of E-1 to E-5, W-1 and W-2, or O-1 and O-2.

Annual and Maximum Limits: MyCAA provides a maximum education benefit of $4,000 with an annual fiscal year cap of $2,000 to assist eligible military spouses who need professional credentials to meet their portable career goals. Annual cap waivers are available for licensure and certificate programs if there is an up-front tuition cost that exceeds $2,000 (up to the maximum education benefit of $4,000).

**FINANCIAL AID ADVISORS/STUDENT FINANCE ADVISORS**

Purdue Global has Financial Aid Advisors (Student Finance Advisors for ground locations) available to assist you with answering questions regarding your military benefits. We recommend you speak with the Veterans Administration and/or an Educational Services Officer to determine your funding options.

**FEDERAL STUDENT AID**

Federal student aid for military students not eligible for military tuition assistance or GI Bill benefits may be available to those who qualify. Purdue Global can help determine if you are eligible for federal financial aid, including grants and loan programs.

*GI Bill* is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website [at www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).
I. FEDERAL PELL GRANT: GIFT ASSISTANCE THAT IS NOT REPAID.

II. FEDERAL STAFFORD LOAN (SUBSIDIZED): MUST BE REPAID.
   A. Current award amounts range from $0 to $3,500 for first-year undergraduate students, based on eligibility.
   B. For loans first disbursed between July 1, 2019, and June 30, 2020, the interest rate is at 4.53%.
   C. Interest accrues immediately after the student leaves school or drops below half-time.
   D. Payments are not made until 6 months after the student leaves school or drops below half-time.
   E. Contact the loan servicer to inquire about repayment or forbearance options.

III. FEDERAL STAFFORD LOAN (UNSUBSIDIZED): MUST BE REPAID.
   A. Current award amounts range from $0 to $6,000 for first-year undergraduate students based on eligibility.
   B. Current award amounts range from $0 to $20,500 for graduate students based on eligibility.
   C. For loans first disbursed between July 1, 2019, and June 30, 2020, the interest rate for the undergraduate rate is fixed at 4.53% and the graduate rate is fixed at 6.08%.
   D. Interest begins to accrue immediately upon disbursement.
   E. Payment of principal begins 6 months after the student leaves school or drops below half-time.
   F. Contact the loan servicer to inquire about repayment or forbearance options.

IV. FEDERAL PLUS LOAN (PLUS): MUST BE REPAID.
   A. For loans first disbursed between July 1, 2019, and June 30, 2020, the interest rate is fixed at 7.08%
   B. Interest accrues immediately upon disbursement.
   C. Direct PLUS Loans enter repayment when they are fully disbursed (paid out). Your loan will be placed into deferment while you are in school at least half-time and for an additional 6 months after you graduate or drop below half-time.
   D. Contact the loan servicer to inquire about repayment or forbearance options.
APPENDIX: AVERAGE COST OF ATTENDANCE CHARTS

Purdue University Global Student Cost of Attendance

The following estimated student budget* amounts are provided for students to use in estimating the total cost of attendance (COA). The COA for a student is an estimate of the student’s educational expenses for a period of enrollment. These amounts are “indirect” expenses that include room and board, transportation, and supplies. Tuition and fees vary by program, location, and military status. The following tuition rates and fees may not align to the actual charges found on the student’s ledger card. These amounts are estimates. The cost may vary. Students should refer to the Tuition and Fees section on the University website for detailed information about actual cost.

<table>
<thead>
<tr>
<th>Tuition per quarter credit hour</th>
<th>Undergraduate Students</th>
<th>Graduate Students (A, B, and C Tracks)</th>
<th>Graduate Students (D Track)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>$371 (Indiana residents, $280)</td>
<td>$420</td>
<td>$485</td>
</tr>
<tr>
<td>U.S. military servicemembers</td>
<td>$165</td>
<td>$320</td>
<td>$320</td>
</tr>
<tr>
<td>Military veterans</td>
<td>$230</td>
<td>$361.20</td>
<td>$417.10</td>
</tr>
<tr>
<td>ExcelTrack™ (per-term flat rate)</td>
<td>$2,500</td>
<td>$3,200</td>
<td>$1,700</td>
</tr>
<tr>
<td>Fees per month</td>
<td>$125</td>
<td>$118</td>
<td>$106</td>
</tr>
<tr>
<td>Books per term</td>
<td>N/A*</td>
<td>$150*</td>
<td>$150*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Expenses</th>
<th>Off Campus</th>
<th>With Parent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and board† per month</td>
<td>$620</td>
<td>$267</td>
</tr>
<tr>
<td>Transportation per month</td>
<td>$83</td>
<td>$83</td>
</tr>
<tr>
<td>Personal† per month</td>
<td>$191</td>
<td>$101</td>
</tr>
</tbody>
</table>

*Not all courses require textbooks; some use electronic instructional materials. Books and other instructional materials are estimated at $50.00 to $250.00 per course. They may not be included in the cost of tuition; some courses may require students to purchase additional course materials from another source.

†For students who are less than half time, COA can include only tuition and fees, allowance for books and supplies, and transportation. For students who may qualify for military benefits (Chapter 31, Chapter 33, or tuition assistance), their allowance for room and board may be reduced.
APPENDIX: PURDUE GLOBAL FINANCIAL AID CONTACT INFORMATION

ONLINE PROGRAMS/ADMISSIONS
1515 West Cypress Creek Road
Fort Lauderdale, FL 33309
Tel: 844-787-3834 (Toll Free)

MAIN CAMPUS
Indianapolis
9000 Keystone Crossing, Suite 800
Indianapolis, IN 46240
Tel: 317-208-5311

LOCATIONS

Iowa
Cedar Rapids
3165 Edgewood Parkway, SW
Cedar Rapids, IA 52404
Tel: 319-363-0481

Des Moines
4637 121st Street
Urbandale, IA 50323
Tel: 515-727-2100

Maine
Augusta
14 Marketplace Drive
Augusta, ME 04330
Tel: 207-213-2500

Lewiston
475 Lisbon Street
Lewiston, ME 04240
Tel: 207-333-3300
Tel: 800-488-2190 (Toll Free)
Fax: 207-333-3305

Nebraska
Lincoln
1821 K Street
Lincoln, NE 68508
Tel: 402-474-5315
If you have any financial aid questions, please visit PurdueGlobal.edu or contact your respective campus.

Student Finance Advisor:

Email Address:

Appointment Date & Time: