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FINANCIAL AID INFORMATION

Universities recognize that in many instances individuals and their families are not able to meet the entire cost of education. Therefore, the Financial Aid Office will assist students with the process of applying for federal student aid. The financial aid administrator (FAA) is the designated official at the University for consumer information, and students or parents with questions should not hesitate to contact the FAA by simply calling the University’s main number, located on the University’s website, and asking to be connected to the Financial Aid Office. You may obtain a copy of the consumer information disclosures by accessing http://www.purdueglobal.edu/student-consumer-information.aspx or by contacting the Admissions or Financial Aid Office.

TYPES OF FEDERAL FINANCIAL AID PROGRAMS

GENERAL ELIGIBILITY REQUIREMENTS

Eligibility for federal student aid is based on financial need and several other factors. Generally, to be eligible for federal student aid, a student must:

- Demonstrate financial need (except for certain loans)
- Have a high school diploma or a General Education Development (GED) certificate or state-specific equivalency credential, or complete a high school education in a homeschool setting that is treated as such under state law
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number
- Register with the Selective Service if required. A student can use the paper or electronic FAFSA to register. Register at www.ssa.gov or call 847-688-6888, or call toll free 888-655-1825 (TTY users can call 847-688-2567)
- Maintain satisfactory academic progress once attending the University
- Certify that the student is not in default on a federal student loan and does not owe money on a federal student grant
- Certify that the student will use federal student aid only for educational purposes

For more information, students should visit https://studentaid.gov/understand-aid/eligibility. Students may also visit the Frequently Asked Questions About Financial Aid section on the institution’s website to find some answers to commonly asked questions about financial aid.

APPLICATION PROCESS

Applying for Federal Student Financial Aid

Each student interested in receiving financial assistance must submit a Free Application for Federal Student Aid (FAFSA) or provide a copy of the Student Aid Report (SAR) if the FAFSA was previously completed for the current award year. These forms can be found on the Department of Education’s website, https://studentaid.gov/h/apply-for-aid/fafsa. Students can also find detailed step-by-step information on the FAFSA process at www.purdueglobal.edu/tuition-financial-aid/financial-aid-process. The student’s actual eligibility amounts will be determined from the information reported on the FAFSA. The Financial Aid Office will use the results of the FAFSA to determine the student’s financial aid eligibility.

Verification

A student’s application may be selected for a process known as verification. The verification process requires the University to validate certain information submitted on the FAFSA. The student will be required to submit supporting documentation. Financial assistance will not be awarded until the verification process has been completed. The verification documents may be submitted by the federally published deadline or 120 days after the last day of the student’s enrollment for the relevant award year, whichever is earlier; however, an exception may apply for certain verification groups. The Financial Aid Office will notify students who are selected for verification. For more information, students may visit https://www.purdueglobal.edu/tuition-financial-aid/financial-aid-process/ or https://www.purdueglobal.edu/tuition-financial-aid/fafsa-tips/.

Students should refer to the www.studentaid.gov website, which is sponsored by the U.S. Department of Education, for more detailed information.
GRANTS

Federal Pell Grant

The Pell Grant is gift assistance that does not have to be repaid. Pell Grants are awarded to students who have a financial need as determined by the U.S. Department of Education standards. Annually, the U.S. Department of Education determines student eligibility for this grant. 2020-2021 award year, the minimum grant for a full-time student is $639 and the maximum grant is $6,345.

Effective on July 1, 2012, students are eligible to receive a Pell Grant for up to 12 semesters or the equivalent. If a student has exceeded the 12-semester maximum, he or she will lose eligibility for additional Pell grants. Equivalency is calculated by adding together the percentage of Pell eligibility that the student received each year to determine whether the total amount exceeds 600%.

For example, if Bill's maximum Pell Grant award amount for 2019-2020 school year was $6,195, but he only received $3,098 because he was only enrolled for one semester, he would have used 50% of his maximum award for that year. If during the following school year (2020–2021) he were to enroll three-quarters time for the entire year, he will use 75% of his maximum award for that year. Together, he will have received 125% out of the total 600% lifetime limit.

The Pell grants usually are awarded only to undergraduate students who have not earned a bachelor’s, graduate, or professional degree. The amount might depend on a student’s:

- Financial need
- Expected family contribution (EFC)
- Cost of attendance
- Enrollment status (full time, three-quarters time, half time, and less than half time)
- Plans to attend school for a full academic year or less

Year-Round Pell Grant

Effective with the 2017–2018 award year, the Department of Education allows students to receive a total of 150% off their federal Pell Grant. This means that when students have reached 100% of their eligible Pell Grant funds for the award year, the University will still have the ability to request an additional 50% of those funds.

To be eligible for an additional Pell Grant, students must:

- Be enrolled at least half time
- Meet all of the eligibility requirements for the Pell Grant
- Not have exceeded the lifetime limit

Pell Grant Decline and Return

Students who wish to decline and/or request a refund of any Pell Grant disbursement within the same award year must complete and submit a signed Federal Pell Grant Decline/Return Acknowledgement form to the University. Students will be fully responsible for a balance created by declining/returning a Pell Grant. Students will no longer have an option to decline or return the Pell Grant if the document is not received prior to the award year expiring. Students must contact the University's Financial Aid Office to request for decline and return of the Pell Grant.

Federal Supplemental Education Opportunity Grant

The FSEOG program is administered directly by the Financial Aid Office at each participating school and is therefore called “campus-based” aid. Not all schools participate. The Department of Education’s office of federal student aid allocates a certain amount of FSEOG to schools each federal award year. The FSEOG is awarded to students who have the most financial need as determined by the U.S. Department of Education standards. The FSEOG is only available to undergraduate students who have not earned a bachelor's, graduate, or professional degree. The minimum grant for a full-time student is $100 and the maximum grant is $4,000.

Selection of Students for FSEOG Awards

First priority will be given to students with the lowest EFC. In general, Purdue University Global selects students with zero EFC who will also receive Pell Grant in that award year. Second priority will be given to students with zero EFC who have used their maximum FAFSA and/or lifetime awarding limits. The third priority will be given to students with an EFC range of 1–100 who will also receive Pell Grant in that award year. Any remaining funding will be distributed based on each EFC group in increments of 100.
Iraq and Afghanistan Service Grant

The Iraq and Afghanistan Service Grant (IASG) is available to students whose parents or guardians died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. The award amount is equal to the amount of a maximum federal Pell Grant for the award year but cannot exceed a student’s COA for that award year. Students may be eligible to receive the IASG if the following applies:

- They are not eligible for a federal Pell Grant on the basis of their EFC.
- They meet the remaining federal Pell Grant eligibility requirements.
- Their parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11.
- They were under 24 years old or enrolled in college at least part time at the time of their parent’s or guardian’s death.

FEDERAL WORK STUDY

The Federal Work Study (FWS) program provides jobs to undergraduate, graduate, or professional students to assist them in meeting their educational expenses. The FWS program offers students the opportunity to meet part of their expenses by working part-time on or off campus for at least minimum wage. To the extent of available funds, FWS jobs will be made reasonably available to students who demonstrate need. FWS may not be available at all locations.

Terms and Conditions of Federal Work-Study Employment

To qualify for FWS program funds, the student must meet the eligibility requirements for federal student aid and must have financial need. The amount of FWS for which a student is eligible depends upon the following:

- Degree of demonstrated financial need
- Availability of FWS funds at the University
- Availability of jobs and scheduling that do not conflict with the student’s class schedule

FWS jobs may be located on or off campus. The University may set the work schedule. The University will take into consideration need, class schedule, health, and academic progress prior to arranging a job and assigning work hours. The University must inform the student of the terms and conditions of employment that are part of the financial aid package.

Undergraduate students will be paid on an hourly basis. They will be paid at least the current federal minimum wage and at least once a month.

If FWS is part of the aid package, the student will receive notification via the job description and other notification, which lists the amount of the award scheduled for the student.

Please contact the Financial Aid Office for available assignments and additional information regarding the FWS program.

LOANS

Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment, income-contingent repayment plans, and loan forgiveness benefits, which other student loans are not required to provide. Federal Direct Stafford Loans are available to students regardless of income. Before taking out loans, students should visit the Department of Education’s federal student aid website at https://studentaid.gov/understand-aid/types/loans to learn more.

Subsidized Federal Direct Stafford Loan

The subsidized federal Direct Stafford Loan program provides low-interest loans through the U.S. Department of Education’s Direct Loan program. Beginning July 1, 2012, only undergraduate students are eligible for subsidized loan funding. The federal government pays the interest while the student is in school, in grace, and during deferment periods. Effective for loans disbursed on or after July 1, 2012, interest begins accruing on these loans when the student graduates or drops below half-time enrollment status. The minimum repayment amount is $50 per month, but it may be greater depending on the amount borrowed.

However, subsidized federal Direct Stafford Loans provide many flexible repayment plans as outlined in the loan counseling materials. Payments are based on the repayment plan selected by the student. Borrowers with other outstanding loans may be able to consolidate eligible loans and make only one monthly payment. Please refer to the loan entrance counseling materials found at https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance for additional information.
**Subsidized Loan Eligibility Time Limitation (150% Rule)**

The Department of Education limits a first-time borrower’s eligibility for Direct Subsidized Loans to a period not to exceed 150% of the length of the borrower’s educational program. The first-time borrowers are those who have no principal or interest balance on any Direct or Federal Family Education Loan (FFEL) Program on July 1, 2013, or on the date they receive a Direct Loan after July 1, 2013. For more information, students should visit [https://studentaid.gov/app/directSubsidizedLoanTimeLimitation.action](https://studentaid.gov/app/directSubsidizedLoanTimeLimitation.action).

**Unsubsidized Federal Direct Stafford Loan**

The unsubsidized federal Direct Stafford Loan program provides additional loan funding to students who do not qualify for a full subsidized Stafford Loan or who need additional loan funding. The federal government does not pay the interest on unsubsidized loans while the student is in school, in grace, and during deferment periods. Student loan borrowers are responsible for all interest that accrues on the loan while in school, in grace, and during deferment periods. The student may elect to make interest payments while in school to avoid the capitalization of interest and to lower the overall repayment debt. Typically loan repayment will begin 6 months after the student leaves school or attends less than half time.

**Parent PLUS Federal Loan**

The Parent PLUS Loan is a credit-based loan available to parents who wish to apply for additional assistance for their dependent child’s education. The amount of the PLUS Loan cannot exceed the student’s COA less other student aid awarded. The first payment will be due within 60 days after the final loan disbursement. Payments will include both principal and accumulated interest.

**Graduate PLUS Federal Loan**

The Graduate PLUS Loan is a credit-based loan, available to students enrolled in a postbaccalaureate program who wish to apply for additional assistance. The amount of the Graduate PLUS Loan cannot exceed the student’s COA less other student aid awarded. The interest rate varies and is adjusted each year, not to exceed 9%, and begins to accumulate on the date of the first disbursement. There is no grace period for Direct PLUS Loans—the repayment period for a Plus Loan begins on the day after the final loan disbursement is made. However, graduate/professional student Plus borrowers can defer repayment while enrolled in school at least half time and for an additional 6 months after the student graduates or drops below half-time enrollment. Note that this is only available to students enrolled in postbaccalaureate programs. Please refer to the loan entrance counseling materials found at [https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance](https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance) for additional information.

**Loan Limits**

There are different limits for dependent and independent undergraduate students as well as graduate and professional students. Undergraduate independent students can borrow up to $9,500 (subsidized and unsubsidized combined) for the first academic year, of which no more than $3,500 can be subsidized. Undergraduate dependent students can borrow up to $5,500 (subsidized and unsubsidized combined) for the first academic year, of which no more than $3,500 can be subsidized. Graduate students may borrow up to $20,500 per academic year, depending on eligibility. Please see the Federal Stafford Loans Overview regarding the annual and aggregate loan limits for federal Direct Stafford Loans. Please also visit the Department of Education’s federal student aid website at [https://studentaid.gov/understand-aid/types/loans](https://studentaid.gov/understand-aid/types/loans) for more information.

**Loan Interest Rates and Fees**

Interest is paid to loan servicers for the cost of borrowing a loan. Interest is calculated as a percentage of the unpaid principal of the loan, and the rate varies depending on the loan type. In most cases, federal student loans have loan fees that are assessed by loan servicers. The fee is calculated as a percentage of the total loan amount. For more information, students should refer to the Federal Student Loan Interest Rates and Origination Fees found at [https://studentaid.ed.gov/sa/types/loans/interest-rates](https://studentaid.ed.gov/sa/types/loans/interest-rates).

**Interest Rates for Direct Loans First Disbursed on or After July 1, 2020, and Before July 1, 2021**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Borrower Type</th>
<th>Fixed Interest Rate</th>
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<tbody>
<tr>
<td>Direct Subsidized Loans and Direct Unsubsidized</td>
<td>Undergraduate</td>
<td>2.75%</td>
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<tr>
<td>Loans</td>
<td>Graduate or Professional</td>
<td>4.30%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Parents and Graduate or Professional</td>
<td>5.30%</td>
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<tr>
<td>Direct PLUS Loans</td>
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The interest rate for these loans is a fixed rate that is determined annually for all loans first disbursed during any 12-month period beginning on July 1 and ending on June 30.
TERMS AND CONDITIONS UNDER WHICH STUDENTS RECEIVE FEDERAL LOANS

The federal loan programs provide funds to undergraduate and graduate students to assist them in meeting their educational expenses. To qualify for federal loan program funds, the student must meet the eligibility requirements for federal student aid as well as the loan program specific terms and conditions specified below:

FEDERAL DIRECT LOAN

- The student (parent in the case of PLUS Loans) must complete and sign a valid Master Promissory Note (MPN).
- The student must be enrolled at least half time to receive Direct Loan program funds. A student whose enrollment status is below half time is not eligible for Direct Loan program funds. If eligibility is lost due to being enrolled less than half time, a student can regain eligibility if enrolled at least half time during a subsequent period of enrollment.
- A student who is borrowing a loan for the first time is required to participate in loan entrance counseling prior to the first disbursement of the loan. The first disbursement of a loan cannot be made earlier than 30 days after the start of the term or period of enrollment.
- Financial aid administrators may not perform credit checks on students in connection with awarding them Direct Loan program funds, except in cases of graduate PLUS Loans.
- A student borrower who is in default on a federal student loan is not eligible for additional Direct Loan funds unless eligibility is regained by resolving the existing default.

BORROWER CONFIRMATION FOR LOANS IN A SUBSEQUENT ACADEMIC YEAR

SUBSIDIZED AND UNSUBSIDIZED MASTER PROMISSORY NOTE

Students have the ability to obtain loan funds not exceeding the established loan limits through the subsidized and unsubsidized federal Direct Stafford Loan program without having to sign a new MPN for each academic year. The University will notify the borrower of the loan the amounts awarded through the Estimated Financial Aid Award Letter. If the borrower decides to decline or make adjustments to the type or the amount of the loan, they must contact the Financial Aid Office.

PARENT PLUS MASTER PROMISSORY NOTE

For Parent PLUS Loans made under the multiyear feature of the MPN, the regulations that govern the loan programs require the Financial Aid Office at the University to document an active confirmation of Parent PLUS Loan funds via an estimated award letter. The confirmation process is to provide a means for the parent borrower to accept or decline a PLUS Loan made for a student’s subsequent academic year. This assists in providing the parent borrower with greater control and understanding of PLUS Loan debt.

FINANCIAL AID LOAN MANAGEMENT

Each first-time student borrower is required to complete loan entrance counseling conducted individually, in a group, or online. The interview will include an explanation of the use of an MPN, the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information in reference to borrower’s rights and responsibilities, as well as other terms and conditions.

Upcoming graduates, students who officially withdraw, or students who cease to attend at least half time will be required to complete the exit counseling session. Students who leave the University without attending an exit counseling session will receive an exit counseling package mailed or emailed by the campus. Exit counseling addresses topics such as the requirement to repay the loan, repayment plans, updating contact and demographic information, and the consequences of default. Please see the Financial Aid Loan Exit Counseling section below for additional information.
Loan Repayment Obligation and Repayment Options

Students who receive federal student loans sign an MPN, which states the student is obligated to repay the student loan funds regardless of the student’s graduation, withdrawal from the University, or inability to obtain employment.

The federal Direct Stafford Loan program offers students many different repayment options. Students are responsible for selecting the appropriate payment plan to suit their needs. Students can use the Department of Education's Loan Simulator located at https://studentaid.gov/loan-simulator/ to learn an available repayment plan and estimate a monthly payment.

If at any time a student becomes delinquent on a loan, it is the student’s responsibility to contact the University or lender to determine which options are available to the student.

Financial Aid Loan Entrance Counseling

The following information will be included in the loan entrance counseling that is available online at https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance. First-time student borrowers will be directed to complete entrance counseling prior to the first disbursement of loan funds.

- Explanation and use of the MPN
- Effect of accepting the loan on eligibility for other aid
- Seriousness and importance of the repayment obligation
- Option of paying interest on unsubsidized Stafford and Graduate PLUS Loans while attending the University
- Interest accrual process and interest capitalization when a borrower elects not to pay interest or if the interest is not paid by the U.S. Department of Education
- Definition of half-time enrollment
- Consequences of not maintaining at least half-time enrollment
- Importance of contacting the appropriate office at the University if the student plans to withdraw before completing the academic program to allow the University to provide exit counseling to the borrower
- Obligation to repay the loans even if the following occur: the borrower does not complete the program or does not complete the program within the regular time for completion, is unable to find employment, is dissatisfied with the School/program, or does not receive the services purchased from the University
- The importance of repayment and the consequences of default, including adverse credit reports, federal offset, and other federal delinquent debt collection procedures and litigation
- Sample monthly repayment amounts based on a range of levels of indebtedness or the average cumulative indebtedness of other loan borrowers within the same academic program as the borrower
- Information regarding the National Student Loan Data System (NSLDS) and how a borrower can access and monitor his or her loan records
- Name and contact information of the person the student can contact with questions regarding rights and responsibilities or loan terms and conditions
- For first-time borrowers, explanation of the limitation on eligibility for Direct Subsidized Loans and possible borrower responsibility for accruing interest, including: (1) the possible loss of eligibility for additional Direct Subsidized Loans; (2) how a borrower’s maximum eligibility period, remaining eligibility period, and subsidized usage period are calculated; (3) the possibility that the borrower could become responsible for accruing interest on previously received Direct Subsidized Loans and the portion of a Direct Consolidation Loan that repaid a Direct Subsidized Loan during in-school status, the grace period, authorized periods of deferment, and certain periods under the Income-Based Repayment and Pay As You Earn Repayment plans; and (4) the impact of borrower responsibility for accruing interest in the borrower’s total debt

Financial Aid Loan Exit Counseling

Students are required to attend a financial aid loan exit counseling session prior to graduating or shortly before ceasing enrollment of at least half-time study. Students who seek withdrawal from the University should see the Financial Aid Office to obtain exit counseling. Several topics presented at the entrance counseling session are again presented at the exit counseling. Exit counseling is required for all graduated, withdrawn, or dismissed students prior to exiting the institution as well when a student ceases to
attend at least half time. If a student leaves the University or chooses to postpone their education, the student should meet with a financial aid administrator to understand the financial impact of this decision and to attend loan exit counseling. The NSLDS provides the completion information to loan holders once a student has completed loan exit counseling online through https://studentaid.gov/app/counselingInstructions.action?counselingType=exit. Exit counseling includes the following information:

- Explanation of all repayment plans available
- Comparison of each type of repayment plan, including average projected monthly payments and the difference in interest and total payments
- Explanation of the terms and conditions to obtain full or partial loan forgiveness or discharge
- Explanation of the terms and conditions under which a borrower may obtain a deferment or forbearance
- Debt management strategies to assist the student in successful loan repayment
- Information regarding the average anticipated monthly repayment amount based on the student loan borrower’s actual indebtedness or the average indebtedness of student borrowers in the same academic program receiving the same types of loans
- A review of the MPN and the student’s obligation to repay the loan
- Explanation of the student’s responsibility to repay the loan even if the student did not complete the program, did not complete the program within the regular completion time for that program, is unable to obtain employment, or is dissatisfied with the education received
- Explanation regarding the consequences of default, including adverse credit reports, federal offset, other federal delinquent debt collection procedures, and litigation under federal law
- Effects of loan consolidation, including the effect on total interest and fees to be paid, length of the repayment term, effect on borrower benefits on underlying loans (grace periods, deferment, loan forgiveness, and loan discharge), option to prepay or change repayment plans, and how borrower benefits may differ between lenders
- Explanation of the tax benefits available to the student
- Information concerning the NSLDS and how the student can use it to access his or her records
- Information regarding the services offered by the student loan ombudsman’s office
- Information containing: (1) descriptions of federal student assistance programs, (2) the rights and responsibilities of student and institutional participants, and (3) ways in which students and prospective students can assess the debt burden and monthly and total repayment obligations for their loans
- For first-time borrowers, explanations of (1) how a borrower’s maximum eligibility period, remaining eligibility period, and subsidized usage period are calculated; (2) the sum of the borrower’s subsidized usage periods at the time of exit counseling; (3) the consequences of continued borrowing or enrollment including: (a) the possible loss of eligibility for additional Direct Subsidized Loans and (b) the possibility that the borrower could become responsible for accruing interest on previously received Direct Subsidized Loans and the portion of a Direct Consolidation Loan that repaid a Direct Subsidized Loan during in-school status, the grace period, authorized periods of deferment, and certain periods under the Income-Based Repayment and Pay As You Earn Repayment plans; (4) the impact of borrower becoming responsible for accruing interest on total student debt; and (5) the Department of Education will notify the student borrower whether he or she is responsible for accruing interest on his or her Direct Subsidized Loans.

In addition, the Financial Aid Office is responsible to collect the following information as part of the exit counseling and provide the information to the U.S. Secretary of Education within 60 days of receipt:

- Name
- Address
- Social Security number
- References
- Driver’s license number and state
- Expected permanent address
- Name and address of next of kin
- Name and address of known or expected employer
Loan Deferments for Borrowers
The Department of Education allows students with certain criteria to postpone repayment of their loan. Students enrolled in an eligible institution are generally not responsible for making a payment toward loan principal so interest does not accrue. To be eligible, students must be enrolled in a degree or certificate program and participate in a minimum of six or more credits (undergraduate) and four or more credits (graduate). A deferment is not automatic; therefore, students must submit a request to loan servicers.

Students will need to complete and submit an In-School Deferment Request Form PDF provided on PG Campus to the Registrar's Office. Student borrowers should contact the Financial Aid Office for more information. Detailed information is also available at https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief.

Loan Deferments for Certain Individuals
Loan deferment terms and conditions are further defined for those serving in the Peace Corps, under the Domestic Volunteer Service Act, and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service. These individuals should visit the Financial Aid Office for additional information.

NATIONAL STUDENT LOAN DATA SYSTEM
The NSLDS is the U.S. Department of Education’s central database for federal student aid. Student financial aid information is submitted to the NSLDS from schools, guaranty agencies, the Direct Loan program, the Pell Grant program, and other Department of Education programs. NSLDS Student Access provides a centralized, integrated view of federal student aid loans and grants so that recipients of funds from these programs can access and inquire about the federal student aid loans and/or grant data. Once a student’s data are reported to NSLDS, this site and all of the student’s information contained within is accessible to financial aid administrators and guaranty agencies. In addition, students may access their own financial aid information by visiting this site. All users must sign in and be an authorized user. To access the site, visit www.nslds.ed.gov.

PROVISIONS FOR BOOKS AND SUPPLIES
Purdue Global incorporates the cost of textbooks and supplies in undergraduate students’ tuition. Students who have completed their FAFSA, MPN, Entrance Counseling and verification process (if applicable), and are scheduled to receive Title IV financial aid, may “opt out” of having some textbooks and supplies included in their tuition costs. Students can only “opt out” of having certain nonproprietary physical textbooks not included in the cost of tuition. Ebooks and other Purdue Global proprietary material are not included. Students who choose to “opt out” will receive a credit in the form of a check for the average cost of applicable textbooks and supplies per course by the 7th day of the term. Those students who qualify for a refund will receive a check for the cost of applicable textbooks and supplies if excess funds on the student’s account will be available for the upcoming term. Any refund generated by selecting the “opt out” option will be deducted from any total refund due for the term.

To be eligible for the University credit, students must meet the following criteria:

- Students must meet all other Title IV eligibility requirements.
- The student must send an email to BooksandSupplies@PurdueGlobal.edu.
  - The email must be sent 21 days before the start of an academic year.
  - The email must be sent from a registered Purdue Global email and must contain a unique student identifier such as:
    - Student name
    - Student ID number or last four digits of Social Security number
    - The email must also include clear specification of student’s desire to “opt out” of the institutional textbook and supply charge.
If the student changes their mind and would like to opt back in, they must send a similar email containing the same information listed previously to BooksandSupplies@PurdueGlobal.edu indicating their choice to return to having textbooks and supplies included in the cost of tuition.

This “opt out” option is only valid for 1 academic year at a time. Textbooks and supplies will be included as part of tuition for any academic year the student does not elect to “opt out” of Purdue Global’s textbooks and supplies charge.

STATE AID, UNIVERSITY AID, AND OTHER PRIVATE PROGRAMS

STATE AID

Purdue Global participates in state grant and scholarship programs where eligible. State programs may include need-based grants, merit-based grants, state-funded grants for minorities, low-income and disadvantaged students, students pursuing high-need fields, veterans and National Guard programs, foster care youth, and so forth. Eligibility varies by the state and program. Funding can be limited and not guaranteed as the statutory law or the institution’s participation is subject to change at any time. State aid is distributed to students who meet the eligibility criteria as described in the specific state aid program requirements. The state funds may be awarded on a first come, first serve basis. Students should visit the State Grants section on the institution’s website for more information on state programs. Students may visit the state-administered website to seek detailed information about each state program.

<table>
<thead>
<tr>
<th>State</th>
<th>URL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa</td>
<td><a href="http://www.iowacollegeaid.gov">www.iowacollegeaid.gov</a></td>
</tr>
<tr>
<td>Indiana</td>
<td><a href="https://www.in.gov/che/4497.htm">https://www.in.gov/che/4497.htm</a></td>
</tr>
<tr>
<td>Nebraska</td>
<td><a href="https://ccpe.nebraska.gov/nebraska-opportunity-grant-nog">https://ccpe.nebraska.gov/nebraska-opportunity-grant-nog</a></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td><a href="https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml">https://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml</a></td>
</tr>
</tbody>
</table>

UNIVERSITY AID

The University may offer various types of institutional awards to students enrolled in specific programs of study or who have met specific academic standards. The number of scholarship/grant recipients varies from year to year depending on the funding available and the number of eligible applicants.

A list of the Purdue Global grants is available on the University’s website at [www.purdueglobal.edu/tuition-financial-aid/student-grants](http://www.purdueglobal.edu/tuition-financial-aid/student-grants). The information about Purdue Global scholarships, if applicable, is located at [www.purdueglobal.edu/tuition-financial-aid/tuition-reduction](http://www.purdueglobal.edu/tuition-financial-aid/tuition-reduction).

For additional information on available institutional awards, students should contact the Financial Aid Office at the University. Students are also encouraged to seek additional scholarship programs not administered or awarded by the University.
MILITARY EDUCATION BENEFITS

The military has a wide variety of education benefits for active-duty members, veterans, and their dependents. Students should visit the Military Tuition Assistance and Resources section on the institution’s website for more information on military resources. Please see a brief summary of major education benefits below:

TUITION ASSISTANCE (TA)
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. To learn more information, students should visit the respective branch websites below:

- Marine Corps: https://www.marforres.marines.mil/General-Special-Staff/Marine-Corps-Community-Services/Marine-Family-Services/Voluntary-Education-Program/Tuition-Assistance/
- Coast Guard: https://www.forcecom.uscg.mil/Our-Organization/FORCECOM-UNITS/ETQC/Voluntary-Education/Active-Duty/

TOP-UP PROGRAM
Top-Up Program is an additional benefit that can be used in conjunction with tuition assistance. The program allows GI Bill® participants to utilize the GI Bill® to supplement the tuition and fees not covered by tuition assistance. To be eligible for the Top-Up, students must be approved for federal tuition assistance by a military department and be eligible for GI Bill® benefits. In addition, students must apply for the Top-Up program. The regular GI Bill® benefits will be reduced if the Top-Up program is applied. Students should visit the Tuition Assistance Top Up section on the Department of Veterans Affairs’ website to learn more about the program.

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.

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.

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.

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.
VETERAN READINESS AND EMPLOYMENT (VR&E)
Veteran Readiness and Employment (VR&E) assists veterans who have service-connected disabilities to become suitably employed, maintain employment, or achieve independence in daily living. The VR&E services help with job training, employment accommodations, resume development, and job-seeking skills coaching. VA counselors decide if a veteran has an employment handicap based upon the results of the comprehensive evaluation. Funds are not only based on rate of pursuit or how many credits students are attempting to complete but also on how many dependents the veteran has in their household. Students should visit the Veteran Readiness and Employment section on the Department of Veterans Affairs’ website to learn more about the program.

RESERVE EDUCATIONAL ASSISTANCE PROGRAM (REAP)
Reserve Educational Assistance Program (REAP) provides educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency declared by the president or Congress. Students should visit the Reserve Educational Assistance Program (REAP) section on the Department of Veterans Affairs’ website to learn more about the program.

DEPENDENTS EDUCATION ASSISTANCE PROGRAM
Dependents Education Assistance Program provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition or of veterans who died while on active duty or as a result of a service-related condition. The program may offer up to 45 months of education benefits. The benefit rate may vary based on institution training time and is subject to change yearly. The current rates for the program are available at https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp#ch35. Students should visit the Dependents Education Assistance Program section on the Department of Veterans Affairs’ website to learn more about the program.

FRY SCHOLARSHIP
The Fry Scholarship provides Post-9/11 GI Bill benefits to the children and surviving spouses of servicemembers who died in the line of duty while on active duty after September 10, 2001. The program may offer up to 36 months of benefits at the 100% level. Eligible beneficiaries may receive full tuition and fees (paid directly to the University), housing allowance, and books and supplies stipend. The current rates for the program are available at https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rate_tables.asp. Students should visit the Fry Scholarship section on the Department of Veterans Affairs’ website to learn more about the program.

MILITARY SPOUSE CAREER ADVANCEMENT ACCOUNT (MYCAA)
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).

PRIVATE LOANS
Private loans may have fixed or variable interest rates. Private student loan lenders can offer variable interest rates that can increase or decrease over time, depending on market conditions. The interest rate on a private loan may depend on the borrower’s credit rating. Private student loans have a range of interest rates and associated fees.
Students should determine the interest rate of, and any fees associated with, a private student loan prior to accepting the loan as part of a financial aid award package. Questions regarding private student loans should be directed to the lender or to the University’s Financial Aid Office.
ENROLLMENT STATUS AND ACADEMIC YEAR

A length of the academic year may vary depending on the program of study. In general, an academic year consists of three terms for undergraduate programs and 30 weeks for graduate programs. A total number of credit hours students attend per term determines the student's enrollment status:

<table>
<thead>
<tr>
<th>Student Type</th>
<th>Full-Time</th>
<th>Three-Quarters Time</th>
<th>Half-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>12 credit hours</td>
<td>9 credit hours</td>
<td>6 credit hours</td>
</tr>
<tr>
<td>Graduate (standard term, 10 weeks)</td>
<td>8 credit hours</td>
<td>6 credit hours</td>
<td>4 credit hours</td>
</tr>
<tr>
<td>Graduate (nonstandard term, 6 weeks)</td>
<td>4 credit hours</td>
<td>3 credit hours</td>
<td>2 credit hours</td>
</tr>
</tbody>
</table>

The enrollment status may impact financial aid eligibility. Certain types of grants and scholarships require full-time enrollment. Students must enroll at least half time each term to receive aid from the Direct Subsidized/Unsubsidized and Direct PLUS Loan programs. The Pell Grant and campus-based programs don’t require half-time enrollment, except for FWS. The U.S. Department of Veterans Affairs may have different definitions for full-time and part-time status. Students should consult the University's certifying official if they are receiving veterans benefits. Students should refer to the Enrollment Status and Definition of an Academic Year section in the University Catalog for more information.

SATISFACTORY ACADEMIC PROGRESS

Students are required to maintain satisfactory academic progress while enrolled at the University. The satisfactory academic progress information is contained in the University Catalog. Failure to maintain satisfactory academic progress could result in ineligibility for financial aid. Students should refer to the Academic Eligibility for Financial Aid section in the University Catalog for additional details.

METHODS OF DISBURSING FINANCIAL AID

Financial aid is awarded based on an academic year as defined on a program-by-program basis at the University. The most forms of financial assistance (except for FWS) are disbursed once per term where eligible; however, award proceeds may vary by the type of assistance. The FWS wages are disbursed as work is performed at least once a month.

For programs using any type of academic terms (“standard term” or “nonstandard term”), qualifying students will have a portion of the federal Pell Grant and the FSEOG credited to their accounts each term (i.e., quarters—three terms and semesters—two terms). The Direct Loan proceeds are generally made in each term in the loan period.

For programs not using standard academic terms (“nonterm” or “clock hour”), qualifying students will have a portion of the federal student aid (except for FWS) credited to their accounts twice during the academic year. The accounts are credited at the beginning and at the mid-point of the academic year as measured in credit or clock hours earned and weeks of instructional time completed to satisfy the student's tuition and fees.

Once tuition and fee obligations charged by the University have been met, the student may receive the excess amount of federal student aid that creates a credit on the account. A first-year, first-time borrower’s account will not be credited with federal Direct Stafford Loans until the following two conditions have been met: (1) the student has completed loan entrance counseling and (2) 30 days have passed since the first day of class.
STATEMENT REGARDING CREDIT BALANCES

A Statement of Student Authorization of Title IV Credit Balances is provided to students by the Financial Aid Office soon after enrollment. Students and parents (of a dependent student applying for PLUS Loans) review the statement, select the appropriate authorization categories, and provide the signed form to the Financial Aid Office. For continuing students who previously signed this statement, the initial authorization will continue to be valid for subsequent award years or enrollment periods. The authorization categories available for student/parent selection are as follows:

- **Retain**: The University can retain any existing credit balance on the account to be applied to allowable future charges to assist students in managing those funds. Any excess credit balance remaining on the account at the end of the academic year will be distributed to the student.

- **Nonretain**: If any credit balance has been applied to a student’s account, the University will deliver any credit balance remaining on the account to the student/parent.

- **Return to Lender**: Any excess credit balance remaining on the account after tuition and fees have been paid will be sent back to the corresponding lender as a prepayment of the student loan.

- The University will retain interest earned on the credit balance while the funds remain on the account.

- A student or parent may modify their authorization at any time by visiting the Financial Aid Office and completing a new form.

AWARD NOTIFICATION

An award letter provides students with information about their estimated financial assistance. Students with completed financial aid applications typically receive the award letter prior to the start date of the academic year (or disbursement schedule dates). The award letter is provided via email and can also be accessed through the student portal. Students may receive multiple award letters as a result of an adjustment to their financial aid package.

AWARD ADJUSTMENT

Students who wish to decline, cancel, or reduce the amount of their loans awarded must notify the Financial Aid Office by sending an email to fastudentsupport@purdueglobal.edu. At the time loans are disbursed, student borrowers will receive a notification from the University when the loan funds are posted to the student account. The Increase/Decrease Award Request form is available on the University website. Students may also visit the Frequently Asked Questions About Financial Aid section for more information on how to request a decrease to an award.

REFUND POLICY

Students who withdraw officially or unofficially from the University may be subject to the Purdue Global Refund Policy and the Tuition Refund Chart. If students received federal financial aid, the federal law requires the University to recalculate the student’s eligibility based on the percentage of earned aid using the Federal Return of Title IV Funds formula. The refund policy information is contained in the University Catalog.
CONTINUED STUDENT ELIGIBILITY

Most financial aid programs require students to meet certain eligibility standards to continue receiving assistance. Eligibility criteria vary by each assistance program (e.g., federal student aid, state grants/scholarships, military aid). The information about the award renewal requirements is located at https://www.purdueglobal.edu/tuition-financial-aid/award-renewal-requirements/. Most forms of financial aid assistance require students to make satisfactory academic progress as described in the University Catalog. Students must satisfy the General Eligibility Requirements along with a renewal of the FAFSA to continue to qualify for federal student aid. Any conflict or verification must be resolved before obtaining the funding each financial aid award year. Students who might be eligible for internal/external awards should visit the University website to review renewal criteria (if applicable) or contact the Financial Aid Office for additional details.

COST OF ATTENDANCE

The following estimated student budget* amounts are provided for students to use in estimating the total COA. 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. Students should refer to the Tuition and Fees section on the University website for detailed information about actual cost.

2019–2020 Average Cost of Attendance Elements

<table>
<thead>
<tr>
<th></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 $220)</td>
<td>$430</td>
<td>$458</td>
</tr>
<tr>
<td>U.S. military servicemembers</td>
<td>$165</td>
<td>$324</td>
<td>$320</td>
</tr>
<tr>
<td>Military veterans</td>
<td>$230</td>
<td>$430</td>
<td>$458</td>
</tr>
<tr>
<td>ExcelTrack™ (per term flat rate)</td>
<td>$2,200</td>
<td>$3,200</td>
<td>$1,550</td>
</tr>
<tr>
<td>Fees per term</td>
<td>$374</td>
<td>$324</td>
<td>$179</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>$716</td>
<td>$308</td>
</tr>
<tr>
<td>Transportation per month</td>
<td>$95</td>
<td>$95</td>
</tr>
<tr>
<td>Personal§ per month</td>
<td>$221</td>
<td>$117</td>
</tr>
</tbody>
</table>

* Tuition is per credit hour
†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, cost of attendance (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.

NET PRICE CALCULATOR

The net price calculator is intended to provide an estimate of net price information [defined as estimated COA— including tuition and required fees, books and supplies, room and board (meals), and other related expenses (minus estimated grant and scholarship aid)]—to current and prospective students and their families based on what similar students paid in a previous year. The calculator is available at https://www.purdueglobal.edu/tuition-financial-aid/tuition-reduction/net-price-calculator/.
COLLEGE FINANCING PLAN

The College Financing Plan is designed to help students make an informed decision about attending an educational institution, per the “Know Before You Owe” initiative. All Purdue University Global military students in undergraduate, graduate, and certificate programs who are eligible to receive federal military and veterans educational benefits (which include tuition assistance and GI Bill funding), are required to receive the College Financing Plan. This document is sent to students for informational purposes only and no additional action is required. For additional information, students should contact the Military Student Support Center at 866-583-4412 or email MilitaryFinance@PurdueGlobal.edu.

FEDERAL STUDENT AID OMBUDSMAN NOTIFICATION

Students should contact the financial aid administrator at the University with any questions or concerns regarding Federal Direct Subsidized or Unsubsidized Loans.

If a situation exists that a financial aid administrator cannot resolve, students should follow procedures in the University Catalog regarding Problem Resolution.

The U.S. Department of Education’s Ombudsman Office for student loan issues is also available. The ombudsman operates as a neutral party and informally researches and attempts to resolve a borrower’s issue. Student borrowers can contact the Office of the Ombudsman via:

Online assistance: https://studentaid.gov/feedback-ombudsman/disputes/prepare
Telephone (toll free): 877-557-2575; Fax: 202-275-0549
Mail: U.S. Department of Education, FSA Ombudsman, 830 First Street NE, Washington, DC 20202

CONSUMER INFORMATION FROM THE U.S. DEPARTMENT OF EDUCATION

Students and financial aid staff should reference the U.S. Department of Education websites for information regarding the regulations, requirements, and application for federal student aid. There is no user fee for using federal financial aid sites.

Applying for federal student aid: https://studentaid.gov/h/apply-for-aid/fafsa
Information for students: www.studentaid.gov