

CONSUMER INFORMATION GUIDE



Financial Aid Information

Federal Financial Aid Information

Purdue Global recognizes that in many instances individuals and their families are not able to meet the entire cost of education. Therefore, the Student Finance Office will assist students with the process of applying for federal student aid. The Student Finance Coordinator is the designated official at the University for consumer information, and students or parents with questions should not hesitate to contact the Student Finance Office by calling 866-458-2008. Students may obtain a copy of the consumer information disclosures by accessing the following link: <https://www.purdueglobal.edu/student-consumer-information/>

Financial Aid Definitions

All financial aid funding offers are based on enrollment status and are dependent upon a determination of eligibility based on grade level, whether or not priority application deadlines have been met (if applicable), and other program-specific criteria at the time of the funding offer. The U.S. Department of Education has deemed that federal financial aid can be used to assist with the cost of most Purdue Global undergraduate and graduate degree programs. The following information and disclosures may be relevant to students receiving federal financial aid:

- Rights and Responsibilities—Students are obligated to know and understand your rights and responsibilities as a financial aid applicant, recipient, student loan borrower, and federal work study employee.
- Awarding of Aid—Students should understand the (1) financial need calculation and (2) the non- need-based aid calculation used with the cost of attendance (COA) and the Expected Family Contribution (EFC) to determine a student's financial aid award.
- Reporting Additional Financial Aid Awards—Students are required to report all outside assistance received for attending Purdue Global (i.e., military benefits, employer reimbursement, outside scholarships).
- Overawards of Aid—Purdue Global is required to resolve any overaward situation that may occur due to enrollment changes, notification of additional aid sources, Free Application for Federal Student Aid (FAFSA) corrections, and so forth. Overawards may result in a balance due to the University, which is the responsibility of the student.
- College Financing Plan—Purdue Global complies with the Principles of Excellence Executive Order and participates in the Department of Defense Voluntary Education Partnership Memorandum (DoD MOU) by providing the College Financing Plan to all military-affiliated students awarded federal student aid.
- Verification—Verification requires that the University review additional documents to verify the information reported on the FAFSA for the student, parent(s), and spouse.
- Use of Aid—Purdue Global applies federal financial aid only to institutional charges (tuition, fees, books, etc.) and the University will deliver any credit balance remaining on the account to the student/parent. Students or parents may authorize the University to

hold a credit balance on the account by completing the appropriate Student or Parent Authorization to Hold Excess Funds form found on the PG Campus student portal.

- Credit Balances—Purdue Global processes credit balances through Heartland ECSI. For more information, visit the [Heartland ECSI](#) website.
- Duration and Renewal of Aid—Federal financial aid is awarded one academic year at a time and the FAFSA is required to be renewed on or after July 1 each year. The new FAFSA is available to applicants to complete on October 1 each year (please note, the 2024-2025 FAFSA will not be available to be completed until December 2023).

Criteria for Eligibility for Federal Financial Aid

Most federal financial aid programs require students to meet certain eligibility standards to receive assistance. Eligibility criteria vary by each assistance program (e.g., federal student aid, state grants/scholarships, military aid). For additional information about maintaining your federal awards, review the renewal requirements at <https://www.purdueglobal.edu/tuition-financial-aid/award-renewal-requirements/>.

Students must satisfy the following general eligibility requirements along with submitting a renewal of the FAFSA to continue to qualify for federal student aid. Any conflict or verification must be resolved before federal financial aid funds can be disbursed.

Students must complete the following to be eligible and/or maintain eligibility for Title IV funding:

- File a FAFSA for the current award year
- Be a U.S. citizen or eligible noncitizen
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Be enrolled at least half-time to be eligible for Direct Loan program funds
- Maintain satisfactory academic progress at Purdue Global
- Not be in default on any prior federal student loan
- Submit all requested documents
- Not owe an overpayment on any federal financial aid grant or federal Direct Loan Program funds
- Have a high school diploma or a U.S. Department of Education recognized equivalent
- Certify that you will use federal student aid only for educational purposes

Academic Eligibility for Financial Aid

To remain eligible for federal financial aid, you are required to maintain satisfactory academic progress toward completion of your program. The University's Satisfactory Academic Progress (SAP) Standards at <https://catalog.purdueglobal.edu/policy-information/academic-standards/satisfactory-progress/> determine whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under Title IV of the Higher Education Act (HEA) programs. Students who do not meet SAP standards will be placed on probation and will receive a Notice of Academic Probation with information about the SAP appeal process.

Financial Aid Warning

If you are placed on academic probation, you will also be given a financial aid warning. You will have one academic term to regain good academic standing by meeting all satisfactory academic progress standards or you will lose academic eligibility for federal funding.

The University may restore your academic eligibility for financial aid, even if you do not meet the satisfactory academic progress standards if the University determines that your failure to meet those standards was due to unforeseeable, extenuating circumstances, including the death of a relative, illness or injury, or other special circumstances.

If you receive a financial aid warning and have experienced extenuating circumstances, you should file a satisfactory academic progress appeal before the end of the term to be considered for financial aid probation and to avoid disruption to your enrollment.

Financial Aid Probation

After receiving a financial aid warning, you may submit an appeal to be placed on financial aid probation. The written appeal should explain the extenuating circumstances that caused the inability to meet the satisfactory academic progress standards and describe the corrective actions that have been taken to ensure academic success if the appeal is granted. You may begin the appeal process during the financial aid warning period and are encouraged to include supporting documentation that could have a bearing on the University's decision. You will be notified in writing of the outcome of the appeal review.

When you are placed on financial aid probation, you may also receive an academic plan. The academic plan identifies the academic standards you must meet each term to comply with the satisfactory academic progress standards.

When you are placed on financial aid probation, you will be denied eligibility for additional financial aid and academically dismissed from the University at the end of the term, unless you make satisfactory academic progress or the University determines that you have met the terms of your academic plan.

Federal Student Aid Ombudsman

Students should contact the Student Finance Office at the University with any questions or concerns regarding your financial aid.

If a situation exists that a Student Finance Coordinator cannot resolve, you should follow procedures in the University Catalog regarding [Problem Resolution](#).

The U.S. Department of Education's Ombudsman Office for student loan issues is another resource available to you. 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 the following ways:

- Online assistance: If you have a complaint about your federal student aid, contact the Federal [Student Aid Ombudsman Group](#) as a last resort.
- Telephone (Toll Free): 877-557-2575; Fax: 606-396-4821
- Mail: U.S. Department of Education, FSA Ombudsman, PO Box 1854, Monticello, KY 42633

Applying for Federal Financial Aid

Purdue Global encourages students to file a Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal, state, and institutional aid programs.

In addition to the FAFSA, the following may be required to be completed during the federal financial aid process:

- Federal Direct Loan Master Promissory Note (MPN)
- Entrance counseling

Who Should Apply for Federal Financial Aid?

Each student interested in receiving federal financial aid assistance must submit a FAFSA for the current award year. Completing the FAFSA is essential to determining your financial aid eligibility.

To apply for federal financial aid, you should follow the instructions outlined in the six steps below:

Step 1: Obtain Your Federal Student Aid (FSA) ID

Getting your U.S. Department of Education Federal Student Aid 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 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.

To obtain your FSA ID, visit the U.S. Department of Education [FSA ID Registration website](#) and click “Get Started.” Simply complete the application and submit it. You can choose to instantly view your FSA ID online, receive an email with your FSA ID information, or have your FSA ID information sent by mail within 7–10 days. Once you receive it, use it to sign your application and keep it in a secure place. Only you can create your FSA ID using your personal information. Do not share your FSA ID with anyone. If you are a dependent student, your parents will also have to sign your FAFSA, which means that they must have an FSA ID as well.

Step 2: Complete Your FAFSA

Purdue Global’s school code is 004586.

The FAFSA asks for basic information to determine your eligibility for all the federal financial aid programs.

The FAFSA is available on October 1 and must be completed annually so Purdue Global can determine your initial or renewed eligibility for financial aid. (please note, the 2024-2025 FAFSA will not be available to be completed until December 2023).

To complete the FAFSA, visit the studentaid.gov website.

Determining Your Dependency Status

For financial aid purposes, the office of Federal Student Aid of the U.S. Department of Education determines if you are required to include your parent’s information when you apply for financial aid. Your dependency status is based upon responses entered on your FAFSA. If you are considered a dependent student, you will be required to enter your parent(s) information on the FAFSA. If you are considered an independent student, you will be required to enter your information on your FAFSA and information for your spouse, if applicable.

If you can answer “yes” to any of the following, then you are an independent student. If you cannot answer “yes” to any of the following, then you are a dependent student according to the U.S. Department of Education and you will need your parent’s tax information when completing the FAFSA:

- Were you born before January 1, 2000? (If you are applying for the 2023 –2024 school year.)
- Are you married? (Answer “yes” if you are separated but not divorced.)
- Will you be working on a master’s or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you now have—or will you have—children in which you provide more than half of their support during the award year?

- Do you have dependents (other than your children or spouse) who live with you and you provide more than half of their support?
- At any time since you turned age 13, were both your parents deceased?
- At any time since you turned age 13, were you in foster care?
- At any time since you turned age 13, were you a dependent or ward of the court?
- Are you currently or were you an emancipated minor?
- Are you homeless or at risk of being homeless?

Helpful Tips to Successfully Complete Your FAFSA

- Please note Purdue Global's school code is 004586 (West Lafayette, Indiana).
- You will be asked to provide your high school completion status for Question 23 on your FAFSA. Please select one of the following: high school diploma, GED, homeschooled, or none of the above. Do not leave this question blank.
- Step 7 allows you to print a copy of your FAFSA for your records. If you do not print/copy the FAFSA Summary page at this time, you will be unable to access it for 24–72 hours. You will then proceed to signing and submitting your FAFSA. Prior to electronically signing your FAFSA, you will agree to the terms outlined, then “Sign and submit FAFSA form” to complete the process.
- You should receive your SAR, which is an acknowledgment of your submitted information, in about 3–5 days if you provided an email address. If you did not provide an email address, a paper SAR will be mailed to the address provided in about 7–10 days.

Documents Needed to Complete the FAFSA

You will be required to use a variety of documents to fill out the FAFSA completely and correctly. Before you begin, compile all the documents listed below:

- Your Social Security card (SSN—Social Security number)
- Your parents' Social Security numbers if you are a dependent student
- Your alien registration or permanent residence card (if you are not a U.S. citizen)
- Your driver's license or state ID (if any)
- Your W-2 forms from 2 years ago and other records of money earned
- Your (and your spouse's if you are married) federal income tax return from 2 years ago (IRS Form 1040, 1040A, 1040EZ, 1040 TeleFile, or foreign tax return)
- Your parents' federal income tax return from 2 years ago (IRS Form 1040, 1040A, 1040EZ, 1040 TeleFile, or foreign tax return) if you are a dependent student, based on your answers in Section 3
- Your untaxed income records from 2 years ago—Social Security, Temporary Assistance for Needy Families, welfare, or veterans benefits records

- Your current bank statements
- Your current business and investment information, such as mortgage documentation, business and farm records, and stock, bond, and other investment records

Student Aid Report (SAR)

Your SAR summarizes the information you submitted when you filed the FAFSA and indicates your Expected Family Contribution (EFC). If you have filed the FAFSA electronically, you will receive an email with a secure link for online access to your SAR. After receiving your SAR, check it for errors. The EFC listed on your SAR will be used to assist the University in determining the amount of financial aid you may be eligible to receive.

How to Correct Errors in Your FAFSA

You should receive a SAR via email in approximately 1 week after you submit your FAFSA. If you did not provide an email address, a paper SAR will be sent via regular mail to the address provided in the FAFSA. This could take up to 6 weeks. Your SAR will be ready to view on the FAFSA website 3 days after your FAFSA submission. This report will state your EFC, restate what you put on the FAFSA, and give you the opportunity to correct wrong information. If you make corrections to your application, the Student Finance Office will then revise your financial aid award and send you a copy for your review. The revised funding offer will tell you what financial aid you are eligible to receive after the changes have been made.

Step 3: Verification Process (If Applicable)

During the financial aid process, the U.S. Department of Education may select your FAFSA application for a process called verification. The Department of Education selects fewer than one-third of all financial aid applicants for this process to ensure the accuracy of information inputted on FAFSA applications. If your FAFSA is selected for verification, the Department of Education will require the Student Finance Office to collect additional documents from you. If this occurs, the Student Finance 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 assistance will not be awarded until the verification process has been completed. The Student Finance Office will notify students who are selected for verification. Students can find additional information about reviewing and correcting their FAFSA on the Federal Student Aid Website at <https://studentaid.gov/apply-for-aid/fafsa/review-and-correct>.

To find out if you are selected for verification, read the comments on the first page of your [Student Aid Report \(SAR\)](#) sent to you by the Department of Education. If you have not received your SAR, you can check it online.

Step 4: Loan Entrance Counseling

The U.S. Department of Education requires that all students seeking to borrow under the federal Direct Loan Program participate in loan entrance counseling before receiving funds. The counseling will include an explanation of the use of a Master Promissory Note (MPN), the importance of the repayment obligation, a description of the consequences of default, sample repayment schedules, information regarding borrower's rights and responsibilities, and other terms and conditions. You can satisfy this requirement on the Federal Student Aid website at <https://studentaid.gov/entrance-counseling>. Please note, to complete this entrance counseling you will need your FSA ID to access your loan documentation.

During the loan entrance counseling, you will learn about the following:

- What a Direct Loan is and how the loan process works
- Managing your education expenses
- Other financial resources to consider to help you pay for your education
- Your rights and responsibilities as a borrower
- Explanation and use of the MPN
- Seriousness and importance of the repayment obligation
- Option of paying interest on Unsubsidized Direct and Graduate Direct 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 you plan to withdraw before completing the academic program to allow the University to provide exit counseling to you
- Obligation to repay the loans even if the following occur: you do not complete the program or do not complete the program within the regular time for completion, are unable to find employment, are dissatisfied with the school/program, or do 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 how you can access and monitor your loan records on the Federal Student Aid website at <https://studentaid.gov/fsa-id/sign-in>

- Name and contact information of the person you can contact with questions regarding rights and responsibilities or loan terms and conditions

Step 5: 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 on the Federal Student Aid website at <https://studentaid.gov/mpn>.

Subsidized and Unsubsidized Master Promissory Note (MPN)

Students have the ability to obtain loan funds not exceeding the established loan limits through the subsidized and unsubsidized federal Direct Loan Program without having to sign a new MPN for each academic year.

The University will notify you of the loan amounts awarded through the funding offer. If you decide to decline or make adjustments to the type or the amount of the loan, you must contact the Student Finance Office.

Graduate and Parent PLUS Master Promissory Note (Grad/PLUS MPN)

Graduate and Parent PLUS Loans made under the multiyear feature of the MPN require the Student Finance Office to document an active confirmation of Graduate and Parent PLUS Loan funds each academic year.

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.

Step 6: Your Funding Offer

After you have submitted your FAFSA and signed electronically with your FSA ID, Purdue Global will be notified of its completion. Once the school receives your eligibility information and you have met all requirements, a projected funding offer will be provided to you by Purdue Global's Student Finance Office. The projected funding offer is an estimate of what you will receive in federal, state, and Purdue Global aid and/or scholarships.

You should review your funding offer with a Student Finance Coordinator at the University. Please note that this funding offer 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.

Professional Judgment

Purdue Global may exercise discretion to accommodate special or unusual circumstances using professional judgment. Professional judgment allows Purdue Global to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. The University uses professional judgment on a case-by-case basis. Students who wish to request a professional judgment due to a special or unusual circumstance as described below, should email pjudgment@support.purdueglobal.edu.

Special circumstances refers to a condition that differentiates a student from a defined group of students resulting from financial situations that justify an aid administrator adjusting data elements in the COA or in the EFC calculation. Examples may include but are not limited to:

- Change in employment status, income, or assets
- Change in housing status (e.g., homelessness)
- Severe disability of the student or other member of the student's household
- Other changes or adjustments that impact the student's costs or ability to pay for college

Unusual circumstances refers to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (commonly referred to as a dependency override) Examples may include, but are not limited to:

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000
- Legally granted refugee or asylum status
- Parental abandonment or estrangement; or
- Student or parental incarceration.

Types of Federal Financial Aid

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program at the University can apply for federal financial aid to assist in financing your education.

Certificate programs may also be eligible for federal financial aid.

Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions.

Federal Pell Grant

The Federal Pell Grant Program provides need-based grants to help undergraduate students finance the costs of postsecondary education. Federal Pell grants may be awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount of aid students can receive varies depending on your financial need, cost of attendance, and other eligibility criteria.

For information on eligibility requirements and how to apply for a federal Pell Grant, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/grants/pell>.

Students who meet general eligibility requirements and have a calculated Expected Family Contribution (EFC) number that meets federal Pell Grant eligibility criteria will be awarded federal Pell Grant funding. The award for each term will be based upon the U.S. Department of Education's Pell Grant payment schedule.

Students can receive the federal Pell Grant for no more than 12 semesters or the equivalent. To learn more about Federal Pell Grant Lifetime Eligibility, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>.

Year-Round Pell Grant

The U.S. Department of Education allows students to receive a total of 150% of 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, you must have the following:

- Be enrolled at least half-time
- Meet all 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. You will be fully responsible for a balance created by declining/returning a Pell Grant. You will no longer have an option to decline or return the Pell Grant if the document is not received before the award year expiring. You must contact the University's Student Finance Office to request a decline and return of the Pell Grant.

Federal Supplemental Education Opportunity Grant (FSEOG)

The FSEOG Program provides need-based grants to help undergraduate students who have demonstrated exceptional financial need finance the costs of postsecondary education. Exceptional financial need is determined by the Department of Education's standards. The minimum grant for a full-time student who meets the eligible requirements is \$100 per term.

For information on eligibility and how to apply for FSEOG, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/grants/fseog/>.

The FSEOG is only available to undergraduate students who have not earned a bachelor's, graduate, or professional degree. Purdue Global will use the following priorities when selecting applicants for the FSEOG:

- First priority will be given to students with the lowest EFC as determined from the student's FAFSA information. In general, Purdue Global selects students with zero EFC who will also receive a 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.
- Third priority will be given to students with an EFC range of 1–100 who will also receive a Pell Grant in that award year. Any remaining funding will be distributed based on each EFC group in increments of 100.

Federal Work Study

Federal work study (FWS) provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. It offers students the opportunity to meet part of your 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.

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

Students interested in FWS should complete the FAFSA on the Federal Student Aid website at <https://studentaid.gov/h/apply-for-aid/fafsa>.

For more information on FWS, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/work-study>.

Iraq and Afghanistan Service Grant (IASG)

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant.

For information on eligibility requirements and how to apply for an Iraq and Afghanistan Service Grant, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>.

The IASG is awarded to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001, and meets one of the following requirements:

- The student was less than 24 years of age when the parent or guardian died; or
- The student was enrolled at an institution of higher education at the time of the parent or guardian's death.

If the student is eligible for a federal Pell Grant, the University will award and package all federal financial aid based on a zero EFC. If the student is ineligible for a federal Pell Grant because his/her EFC is too high, the student may receive the IASG. The grant amount is equal to the maximum federal Pell Grant for the award year and cannot exceed the student's cost of attendance.

Federal Scholarships

Children of Fallen Heroes

A student whose parent or guardian died in the line of duty while performing as a public safety officer may receive increased amount of federal financial aid under the Children of Fallen Heroes Scholarship if the student is Pell Grant eligible and meets one of the following requirements:

- The student was less than 24 years of age when the parent or guardian died; or
- The student was enrolled at an institution of higher education at the time of the parent or guardian's death.

In these scenarios, all federal financial aid will be based on a zero Expected Family Contribution (EFC). The zero EFC is only used for awarding purposes. The U.S. Department of Education does not provide any notification of eligibility to the University. Consequently, students who believe they qualify for this scholarship must notify the Student Finance Office and provide any required documentation requested. The University will determine based on the documentation submitted whether or not the student meets the eligibility criteria.

Eligibility Requirements: Complete the FAFSA on the Federal Student Aid website at <https://studentaid.gov/h/apply-for-aid/fafsa> and have a Pell-eligible EFC. The student must have been younger than 24 years of age or enrolled at a higher education institution at the time the parent or guardian died in the line of duty while performing as a public safety officer. In subsequent award years, the student will continue to be eligible as long as they have a Pell-eligible EFC and continues to be an eligible student. Students must meet all Title IV student eligibility requirements and must provide proof of eligibility (documentation as indicated on the application form).

Award Amounts: Eligible students' Pell Grant award will be increased to the maximum annual Pell Grant amount, and other awards will be calculated as if the student has an EFC of zero. Pell-eligible students with an EFC of zero will not receive an increase as they are already awarded the maximum amount of Pell Grant.

Federal Direct Loan Program

Terms and Conditions Under Which Students Receive Federal Loans

The federal loan programs provide funds to undergraduate and graduate students to assist you in meeting your educational expenses. To qualify for federal loan program funds, you must meet

the eligibility requirements for federal student aid as well as the loan-program-specific terms and conditions listed below:

- 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 before the first disbursement of the loan.
- Student Finance Coordinators may not perform credit checks on students in connection with awarding them Direct Loan program funds.
- 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.

Students who receive loans to pay for your course of instruction are advised it is your 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. If you have any additional questions regarding information on eligibility requirements, alternate financing, amounts available, interest rates, scholarships, and repayment schedules, you may contact the Student Finance Office.

Before You Borrow

Before making any borrowing decisions, you should complete the following:

- File your Free Application for Federal Student Aid (FAFSA).
- Utilize other resources such as scholarship, grants, employer funding, 529 plans, and cash/savings.
- Borrow federal Direct Loans first.
- Pursue federal Graduate PLUS Loans next (if you are a graduate student).
- Shop around before borrowing an alternative (private) loan.

Annual Loan Limits

Annual loan borrowing limits are defined by an academic year, based on cumulative credits earned toward your specific degree program. Please visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans> for more information.

Year	Dependent Student (except students whose parents cannot obtain Direct PLUS Loans)	Independent Student (and dependent students whose parents cannot obtain Direct PLUS Loans)
Freshman (0–36 undergraduate credits)	\$5,500 (\$3,500 subsidized max)	\$9,500 (\$3,500 subsidized max)
Sophomore (37–72 undergraduate credits)	\$6,500 (\$4,500 subsidized max)	\$10,500 (\$4,500 subsidized max)
Junior and senior (73 or more undergraduate credits)	\$7,500 (\$5,500 subsidized max)	\$12,500 (\$5,500 subsidized max)
Graduate and professional student		\$20,500 (unsubsidized only)

Aggregate Loan Limits

The following are the maximum lifetime Direct Loan limits a student may borrow:

Dependent undergraduate students (except students whose parents cannot obtain Direct PLUS Loans)	\$31,000 (\$23,000 maximum subsidized)
Independent undergraduate students (and dependent students whose parents cannot obtain Direct PLUS Loans)	\$57,500 (\$23,000 maximum subsidized)
Graduate and professional students	\$138,500 (\$65,500 maximum subsidized; includes loans received for undergraduate study)

Federal Direct Loan Interest Rate and Origination Fees

Interest is paid to loan servicers for the cost of borrowing a loan. This 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 information regarding federal student loan interest rates and origination fees, please visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

Federal financial aid borrowers can check the interest rate, servicer information, and other financial aid history on the Federal Student Aid website at <https://studentaid.gov/fsa-id/sign-in/landing>.

Purdue Global Code of Conduct for Student Loans

As required by the Higher Education Opportunity Act, Purdue Global has established the following Title IV Loan Code of Conduct that all employees and agents must comply with. This code of conduct prohibits a conflict of interest with financial institutions with respect to such loans and at a minimum, includes the provisions outlined in the Code of Conduct for Student Loans document at

https://www.purdueglobal.edu/consumer-info/code_of_conduct_for_student_loans.pdf.

Federal Direct Loans

Federal Direct Subsidized Loan

Direct Subsidized Loans are made to eligible undergraduate students who demonstrate financial need to help cover the costs of postsecondary education. The U.S. Department of Education pays the interest while the student is in school, during their grace period (i.e., the first 6 months after they leave school), and during any other periods of authorized deferment.

For more information on eligibility requirements, how to apply, and current interest rates for a Direct Subsidized Loan, you can visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

As of June 1, 2021, the Federal Direct Loan Program Subsidized Usage Limit restriction was repealed. Therefore, if your Direct Subsidized Loan first disbursed on or after July 1, 2021, there is no time limitation on how long you can receive a Direct Subsidized Loan.

If you were a first-time borrower on or after July 1, 2013, and before July 1, 2021, there was a limit on the maximum period of time (measured in academic years) that you could receive Direct Subsidized Loans. If this limit applied to you, you could not receive Direct Subsidized Loans for more than 150% of the published length of the program you were enrolled in at the time. This was called your “maximum eligibility period.”

Students who receive a Direct Loan are subject to the terms and conditions disclosed on the federal Direct Loan Master Promissory Note (MPN) on the Federal Student Aid website at <https://studentaid.gov/mpn/>.

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement attached to the MPN. Visit the Federal Student Aid website at <https://studentaid.gov/mpn/subunsub/preview> to review the statement.

For more detailed information on eligibility and how to apply for the federal Direct Loan Program, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans>.

Federal Direct Unsubsidized Loan

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school and during grace periods and deferment or forbearance periods or can allow it to accrue and be capitalized (i.e., added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

For more information on eligibility requirements, how to apply, and current interest rates for a Direct Unsubsidized Loan, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

Students who receive a Direct Loan are subject to the terms and conditions disclosed on the federal Direct Loan Master Promissory Note (MPN). For more information, visit the Federal Student Aid website at <https://studentaid.gov/mpn/>.

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement attached to the MPN. Visit the Federal Student Aid website at <https://studentaid.gov/mpn/subunsub/preview> to review the statement.

For more detailed information on eligibility and how to apply for the federal Direct Loan Program, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans>.

Federal Direct Parent PLUS Loan

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has an adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

For more information on eligibility, how to apply, and current interest rates for Direct Parent PLUS Loans, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/plus/parent>.

The Parent PLUS Loan is a loan that must be repaid. There is no grace period for Parent PLUS Loans—the repayment begins 60 days after the final loan disbursement is made for that academic year. However, it can be placed into deferment while the student is in school at least half-time and for an additional 6 months after they graduate, leave school, or drop below half-time. During a deferment period, or any period when you are not required to make payments, interest will accrue on your loan. You can choose to pay the accrued interest or allow the interest to be capitalized.

Students whose parent(s) receive a PLUS Loan are subject to the terms and conditions disclosed on the MPN at <https://studentaid.gov/mpn/parentplus/landing>.

Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement attached to the MPN. Visit the Federal Student Aid website at <https://studentaid.gov/mpn/parentplus/preview> to review the statement.

Federal Direct Graduate/Professional PLUS Loan

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has an adverse credit history, the applicant will have the option to appeal the credit decision or to obtain an endorser.

For more information on eligibility, how to apply, and current interest rate for the Direct PLUS Loan for Graduate and Professional students, visit the Federal Student Aid website at <https://studentaid.gov/understand-aid/types/loans/plus/grad>.

Students are eligible to receive a Graduate PLUS Loan award up to their academic year cost of attendance (COA) minus any other financial assistance received and are subject to the terms and conditions disclosed at <https://studentaid.gov/mpn/grad>.

Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement attached to the MPN for Direct PLUS Loans. Visit the Federal Student Aid website at <https://studentaid.gov/mpn/grad/plus/preview> to review the statement.

State Grant and State Aid Programs

Students may also be eligible to receive funding through state grant programs, where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based, or dependent on other specific conditions. The University cannot guarantee any funding from the state grant sources, as the list is subject to change without notice based upon changes in state budgetary constraints, state laws or regulations, and/or University participation.

Eligibility varies by the state and program. State aid is distributed to students who meet the eligibility criteria as described in the specific state aid program requirements. For more information, students should review Purdue Global's Financial Aid Grants by State document at <https://www.purdueglobal.edu/tuition-financial-aid/state-grant-information.pdf>

The state funds may be awarded on a first-come, first-served basis. The procedures and forms required may vary by the state and program. You should visit the state-administered websites to seek detailed information about each state's programs.

Institutional Aid

Purdue Global awards scholarships and discounts for a variety of reasons, including, but not limited to: merit, military service, need, and to assist in the acceleration of an academic program.

Scholarships and awards have specific requirements that must be met. Not all scholarships and awards are available on a continuous basis or at all locations, or in all programs/offerings, and all are subject to changes in criteria and funding. Purdue Global also offers grants and scholarships to employees of preselected corporations, institutions, and organizations engaged in an educational alliance. New students should contact your Admissions Advisor for additional information on scholarships.

Returning Student Relief Grant

The Returning Student Relief Grant was developed to encourage withdrawn students who meet eligibility requirements to re-enroll in Purdue Global and complete a program of study. The Grant clears outstanding debt (maximum \$4,500) owed directly to Purdue Global for prior enrollment (excluding Title IV student loans or other private funding) after eligible students successfully complete the first term following reenrollment. Student loans or private funding obtained by the student, whether past or future, are the sole financial responsibility of the student.

To receive the Grant, you must meet the following standards:

- Be a returning student at Purdue Global;
- Have withdrawn from a prior Purdue Global degree or certificate program with a minimum cumulative grade point average (CGPA) of 2.5 (undergraduate students) or 3.0 (graduate students) at the time of withdrawal;
- Be current on repayment of federal student loans, if applicable;
- Reenroll in a Purdue Global degree or certificate program;
- Meet all Purdue Global admissions requirements for the program of study and be fully accepted into the program;
- Enroll in at least two courses per term for undergraduate students or one course per term/session for graduate students by December 23, 2023, and start no later than January 3, 2024;

- Meet Purdue Global standards for satisfactory academic progress as outlined in the University Catalog; and
- Be continually enrolled at Purdue Global, with allowances only for military leaves of absence consistent with policies stated in the University Catalog.

To have the prior debt fully forgiven/waived, you must complete the following:

- Successfully complete the first term following reenrollment, meet all academic requirements to maintain the Returning Student Relief Grant, and satisfy any new financial obligations owed directly to Purdue Global.

Visit <https://www.purdueglobal.edu/tuition-financial-aid/student-grants/> for additional Grant details.

For more information on available institutional awards, you should contact the Student Finance Office at the University. You are also encouraged to seek additional scholarship programs not administered or awarded by the University.

Continuing Student Relief Grant

The Continuing Student Relief Grant 2020 was developed to encourage Purdue Global students nearing graduation who meet eligibility requirements to complete their program of study with no additional tuition and fees. The Grant provides aid to reduce tuition and fees (maximum \$14,736 per undergraduate student and \$13,710 per graduate student) owed directly to Purdue Global for the final expected term(s) of enrollment.

To be eligible for the Grant, students must meet the following standards:

- Be a current online, campus, or learning center Purdue Global student enrolled in a degree or certificate program;
- Have 36 credits or fewer remaining for undergraduate or 24 credits or fewer remaining for graduate programs;
- Have and maintain at all times a minimum CGPA of 2.5 (undergraduate) or 3.0 (graduate) and continue to meet Purdue Global standards for satisfactory academic progress as outlined in the University Catalog;
- Remain continuously enrolled at Purdue Global in the program of study in which you were enrolled at the time of Grant award until completion of the program, with allowances only for military leaves of absence consistent with policies stated in the University Catalog;
- Be current on repayment of federal student loans, if applicable;
- Apply for Title IV federal student financial aid and have exhausted, or will exhaust, before program completion all Title IV federal aid eligibility; and
- Exhausted, or will exhaust, any other non-Title IV federal aid loans, grants, and Purdue Global scholarships for which you were eligible.

Visit <https://www.purdueglobal.edu/docs/continuing-students-relief-grant.pdf> for details. This is a limited- time-only Grant approved by the Purdue Global Student Finance Office on a first-come, first-served basis. This Grant will be awarded on a term-by-term basis and eligibility in any one term does not guarantee future-term eligibility. No formal application is necessary. You can determine eligibility and apply for the Grant by contacting the Student Finance Office.

Private Aid

Private Scholarships

External scholarships are available to the general public, which may include Purdue Global students. Private outside entities develop and fund external scholarships. A student's eligibility for an external scholarship depends on qualifying requirements that vary from scholarship to scholarship as determined by the provider.

Federal regulations require the University to take into account all aid resources when determining your eligibility for financial aid. Therefore, you must report all scholarships and grants that you receive from sources other than Purdue Global.

For more information on how to find external scholarships, visit <https://www.purdueglobal.edu/tuition-financial-aid/outside-scholarships/>.

Private Student Loans

Private loans may be available for both students and parents who are not eligible for need-based federal financial aid or who want to supplement their federal and/or state financial aid. These loans may have fixed or variable interest rates and may depend on the borrower's credit rating.

Private student loans have a range of interest rates and associated fees, and must be paid back to the lender. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender.

Self-Certification Form for Private Education Loans

Per U.S. Department of Education guidelines, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The Private Education Loan Application Self Certification form can be downloaded at

<https://fsapartners.ed.gov/sites/default/files/2023-06/H450PrivateEducationLoanApplicantSelfCertificationForm.pdf>

For debt management purposes, the University encourages applicants to first complete the federal financial aid application to determine eligibility for grants and federal Direct Loans and to

borrow wisely, utilizing funding solely for direct educational expenses related to attendance at the University.

Questions to Ask Before Borrowing a Private Loan

- What is the interest rate?
- Is it fixed or variable, and how is it determined?
- How often is the interest rate adjusted?
- How much are the origination fees and how are they charged?
- When does the interest start to accrue, and will it be capitalized?
- What are the minimum and maximum loan limits?
- Under what circumstances would a cosigner be required?
- When does repayment start?
- Is there a grace period before repayment begins?
- Can I defer repayment of the loan if I go to graduate school?
- What is the monthly minimum payment?
- What is the maximum term?
- Am I allowed to pay the interest while in school?
- Are there any loan repayment benefits or reductions?
- Is the loan eligible for consolidation?
- How are the loan proceeds disbursed?
- Must I establish financial need for the loan?
- Do you sell your loans?
- Under what conditions would I qualify for cancellation, discharge, or forgiveness of the loan?
- Does the lender provide a toll-free phone number or website to ask questions as they arise?
- Do you apply any penalties or charges for prepayments or early payoff?

For more information on the difference between federal and private loans, please visit <http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/>.

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 available to international students. The U.S. government does provide aid to students from specific countries—you can get more information from your embassy or the U.S. State Department.

Cost of Attendance

The cost of attendance (COA) is used in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The following estimated student budget amounts are provided for you 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 your ledger card as those charges are determined by enrollment status. You should refer to the [Tuition and Fee Finder](#) on the University website for tuition calculations based on the expected number of terms to complete as a full-time student.

2023 – 2024 Average Cost of Attendance Elements

	Undergraduate Students*	Graduate Students* (A, B, C Tracks)	Graduate (E Track)*
Standard	\$371 (Indiana residents, \$280)	\$431 (including IN residents, \$431)	\$453 (including IN residents, \$453)
U.S. military service members	\$165	\$320	\$320
Military Veteran	\$230	\$431	\$453
ExcelTrack® (per term flat rate)	\$2,500	\$3,200	\$3,400
Fees per term	\$355	\$313	\$336
Books per term [†]	N/A	\$150	\$300
	Additional Expenses	Off Campus	With Parent
	Food and housing per month‡	\$916	\$458
	Transportation per month	\$96	\$96
	Personal per month	\$248	\$124

Program-specific fees, supplies, and expenses are estimated and averaged across all programs, and only include costs eligible for Title IV funding. Other costs may apply, including but not limited to background check fees paid to third party providers. For a list of all fees, including program-specific information, please refer to the [Tuition and Fee Finder](#)

* Upon the student's request, an amount as determined by the institution for the cost of a rental or purchase of a computer will be added to the student's COA. (Allowed once per undergraduate, graduate, and doctoral programs). Please email COARequests@Support.PurdueGlobal.edu for further information.

Students enrolled in Medical Assisting, Medical Billing and Coding, Bachelor of Health Information Management, and Medical Office Administration will receive an additional allowance for the costs associated with obtaining their license, certification, or first professional credential required for their profession.

Upon the student's request, the costs for dependent care and disability-related expenses may be added to the student's COA based on documentation provided by the student. Please email COARequests@Support.PurdueGlobal.edu for further information.

*Students enrolled in Bachelor of Science in Professional Flight through one of Purdue Global's Flight Affiliate Partners will receive an additional allowance for the costs associated with obtaining their license, certification, or first professional credential required for their profession. For Affiliate Partner specific licensure/certification fees, please refer to the [Professional Flight Tuition and Fees](#). Note that fees differ based on the Affiliate Partner.

*Tuition is per credit hour.

†Not all courses require textbooks, some use electronic instructional materials. Books and other instructional materials are estimated at \$50 to \$250 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. Financial aid applicants who live in housing located on a military base or for which a basic allowance for housing (BAH) is provided will have a reduction in their housing allowance of "food and housing."

For detailed information regarding actual tuition fees, contact a Student Finance Coordinator at 866-458-2008.

Provision for Books and Supplies

Purdue Global incorporates the cost of textbooks and supplies in undergraduate students' tuition. Students who have completed their FAFSA, Master Promissory Note (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 seventh 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, you must meet the following criteria:

- You must meet all other Title IV eligibility requirements.
- You 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 the following:
 - Student name
 - Student ID number or last four digits of Social Security number
- The email must also include a clear specification of your desire to “opt out” of the institutional textbook and supply charge.
- If you change your mind and would like to opt back in, you must send a similar email containing the same information listed previously to BooksandSupplies@PurdueGlobal.edu indicating your 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 you do not elect to “opt out” of Purdue Global’s textbooks and supplies charge.

Enrollment Status and Academic Year

The length of the academic year may vary depending on the program of study. In general, an academic year consists of three terms with 30 weeks of instructional time for undergraduate and up to 36 weeks of instructional time for graduate programs. The total number of credit hours you attend per term determines your enrollment status:

Student Type	Full-Time	Three-Quarter Time	Half-Time
Undergraduate	12 credit hours	9 credit hours	6 credit hours
Graduate/Doctor (10-week term)	8 credit hours	6 credit hours	4 credit hours
Graduate (12-week term)	8 credit hours	6 credit hours	4 credit hours

Definition of an Academic Year

Your enrollment status can impact financial aid eligibility.

Undergraduate

An academic year consists of three terms of instruction, during which a full-time student will complete at least 36 credit hours. Thus, enrollment status is defined as follows:

- Full-time: 12 credit hours per term
- Three-quarter time: 9 credit hours per term
- Half-time: 6 credit hours per term

Graduate, Standard Programs (10-week schedules)

An academic year consists of 30 weeks, during which a full-time student will complete 24 credit hours. Thus, enrollment status is defined as follows:

- Full-time: 8 credit hours per term
- Three-quarter time: 6 credit hours per term
- Half-time: 4 credit hours per term

Graduate, Nonstandard Programs (12-week schedules)

An academic year consists of 36 weeks, during which a full-time student will complete 24 credit hours. Each 12-week term comprises two sequential 6-week sessions. Thus, enrollment status is defined as follows:

- Full-time: 8 credit hours per term
- Three-quarter time: 6 credit hours per term
- Half-time: 4 credit hours per term

The enrollment status may impact financial aid eligibility. Certain types of grants and scholarships require full-time enrollment. You 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 generally don't require half-time enrollment, except for federal work study (FWS). The U.S. Department of Veterans Affairs may have different definitions for full-time and part-time status. You should consult with the University's certifying official if you are receiving veterans benefits. For more information, you should refer to [Enrollment Status and Definition of an Academic Year section](#) in the University Catalog.

Financial Aid Awarding

For students who have completed all required financial aid materials, the University will evaluate your eligibility for federal, state, and institutional aid programs. State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority. Institutional grant and scholarship eligibility determination will vary.

Grade-Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University determines the student's grade level by calculating the total number

of credits that were completed at the beginning of an academic year. The following chart illustrates the number of credits required to complete each grade level.

Undergraduate Grade-Level Determination	
Grade Level	Credits Completed for Primary Program (Includes Transfer Credit)
GL 1 (freshman)	0–36
GL 2 (sophomore)	37–72
GL 3 and 4 (junior/senior)	73+

Students' grade levels also impact the maximum annual amounts for federal student loans and if you change grade levels mid-year, you may be eligible for an increase in your loan amount. Please contact the Student Finance Office if you have any questions regarding your change in grade level mid-year. For more information on annual subsidized and unsubsidized loan limits, visit the [Federal Student Aid](#) website.

Award Notification

A funding offer provides you with information about your estimated financial assistance. Students with completed financial aid applications typically receive the funding offer before the start date of the academic year (or disbursement schedule dates). The funding offer is provided via email and can also be accessed through the student portal. You may receive multiple funding offers as a result of an adjustment to your financial aid package.

Award Adjustments

If you wish to decline, cancel, or reduce the amount of your loans awarded, you must complete the Decrease Award Request form on the My Account page of the PG Campus student portal. After completing the form, you should notify the Student Finance Office by sending an email to fastudentsupport@support.purdueglobal.edu (non military students) and militaryfinance@support.purdueglobal.edu (military students). At the time loans are disbursed, you will receive a notification from the University when the loan funds are posted to your account.

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. Most forms of financial assistance (except for federal work study [FWS]) are disbursed once per term for undergraduate students and graduate students enrolled in programs on a 10-week schedule. Disbursements typically occur twice per term for graduate students

enrolled on a 12-week schedule. The Direct Loan proceeds are generally made in each term in the loan period. Award proceeds may vary by the type of assistance.

Qualifying students will have a portion of the federal Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG) credited to your account each term. The Direct Loan proceeds are generally made in each term in the loan period.

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 Loans until the student has completed loan entrance counseling.

Financial Aid Credit Balances

The Authorization to Hold Excess Funds form is available to students on your Purdue Global Campus student portal shortly after being enrolled. Students and parents (of a dependent student applying for PLUS Loans) should review the statement, select the appropriate authorization categories, and provide the signed form to the Student Finance Office. The Authorization to Hold Excess Funds is applicable from the date signed through either of the following: 1) a new authorization is received or 2) the student is no longer active. When the student becomes inactive, the existing authorization becomes invalid and the student will need to complete a new request upon re-enrollment. The authorization categories available for student/parent selection are as follows:

- Retain to borrower: The University can retain any existing credit balance (stipend) 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.
- Non-retain: 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 repayment of the student loan.

Once a student withdraws or becomes inactive, the Authorization to Hold Excess Funds form becomes null and void and any credit balance on the account will be disbursed to the student/parent accordingly.

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 notifying the Student Finance Office and completing a new Authorization to Hold Excess Funds form on the PG Campus student portal.

Refund Policy

Students who withdraw officially or unofficially from the University may be subject to the Purdue Global Refund Policy. If you received federal financial aid, the federal law requires the University to recalculate your eligibility based on the percentage of earned aid using the Federal Return of Title IV Funds formula.

The following individuals shall be entitled to a refund of all monies paid, with the exception of the nonrefundable application fee:

- Applicants who are dismissed as a result of failing to meet the minimum entrance assessment score or Undergraduate students who choose to withdraw by the end of week 3 of the first term (within the [Purdue Global Commitment trial period](#)).

If you need to withdraw or take a leave of absence (LOA) from the University, you should read the leave of absence and withdrawal policy in the [University Catalog](#).

[Note: If you are participating in the Purdue Global Commitment and elect to continue beyond the first 3 weeks, you are responsible for tuition as defined in the refund policy.](#)

Dropping Courses

You may drop a course prior to or during the first 7 calendar days of the course without any financial obligation. If you drop a course beyond the first 7 calendar days, you will incur 100% financial responsibility for the course.

Requesting to Officially Withdraw From the University

Circumstances sometimes require that you withdraw from the University. If your situation warrants withdrawal, please follow the steps below:

1. Meet with a Student Advisor via telephone, mail, or electronic notification to discuss your decision to withdraw. We will seek to make reasonable efforts to assist you in continuing your education.
2. Once you have officially notified the above indicated designee of your intent to withdraw, you should contact the Student Finance Office only if you intend to withdraw from in-progress courses. The Student Finance Office can answer questions regarding financial obligations to the University and student loan repayment responsibilities. All students should refer to the Tuition Refund Chart for information on how institutional refunds are calculated. Students utilizing federal financial aid, such as federal student loans or federal Pell Grant, should also refer to the Return of Title IV Financial Aid section of the Purdue Global Financial Aid Information Guide for specific calculation information.

3. If you are using Veterans education benefits and withdraw from the University, a notice of termination of enrollment will be sent to Veterans Affairs.
4. A request to withdraw from the University while courses are in progress will result in a "W" grade for each attended course unless the request is made during the final two weeks of a term/session, in which case each traditional course will receive a temporary "IP" grade until it is finalized at the end of the term/session as defined under Administrative Withdrawal From a Course.
5. If you withdraw from the University and wish to return, you must apply for readmission and may not return sooner than the beginning of the next grading period/term. If you withdraw from and reenter a nursing or health sciences program, you may be required to demonstrate competency in clinical skills prior to beginning a clinical or externship.

Administrative Withdrawal From the University

If you are enrolled in a non-ExcelTrack program, you will be administratively withdrawn from your program if you have not logged attendance in any classes by the end of the twelfth day of the term/session. In an ExcelTrack program, if you do not log attendance in the first 3 weeks of a term (2 weeks of a 6-week session) you will be administratively withdrawn.

If you receive withdrawal grades for all courses in a term, you will be administratively withdrawn from your program when grades are posted.

If you are enrolled in a program on the independent model, you are not subject to these administrative withdrawals.

Return of Title IV Financial Aid

If you withdraw or are dismissed from the University up through the 60% point in any payment period and received federal financial aid in the form of grants or loan funds, federal law requires that the University, and in some cases you, the student, return funds you did not earn to the U.S. Department of Education. In these situations, federal Title IV financial aid must be recalculated. If you are enrolled on the E Track calendar and passed a course in your 12-week term, then you are excluded from this recalculation.

Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV Funds formula:

1. To determine the percentage of the term or terms completed, the number of days completed up to the last date of academic attendance is divided by the total days in the term or terms. (Any break of 5 days or more is not counted as part of the days in the term.) This percentage is also the amount of Title IV financial aid earned.
2. To determine the amount of aid to be returned, subtract the percentage of aid earned from 100% of the aid that could be disbursed and multiply it by the total amount of aid that

could have been disbursed during the term or terms as of the date you withdrew. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: After the 60% point in the term, you will have earned 100% of the federal financial aid funds already disbursed to you. This calculation concerning federal financial aid is separate and distinct from the institutional refund policy, and may result in you owing additional funds to the University to cover tuition charges previously paid by federal financial aid before your withdrawal.

3. If you earned less aid than was disbursed, a portion of the funds would need to be returned to the Department of Education (either by the University, the student, or both). Keep in mind that when Title IV funds are returned, you, the student borrower, may owe a debt balance to the institution. If you earned more aid than was disbursed to you, the institution would owe you a post-withdrawal disbursement, which must be paid within 180 days of your withdrawal.
4. If you plan to withdraw from the University, you should contact the Student Finance Office to determine the amount of funds that must be returned on your behalf, if applicable. All refunds due will be made within 45 days of your effective withdrawal date. The last date of actual attendance is used in calculating any refund amount.

There are some Title IV funds that you may have been scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements.

If you receive (or Purdue Global or parent receive on your behalf) excess Title IV program funds that must be returned, Purdue Global must return a portion of the excess funds equal to the lesser of the following:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

Purdue Global must return this amount even if it did not keep this amount of your Title IV program funds. If Purdue Global is not required to return all of the excess funds, you must return the remaining amount.

For any loan funds that you must return, you (or your parent[s] for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that Purdue Global may have. Therefore, you may still owe funds to Purdue Global to cover unpaid institutional charges. Purdue Global may also charge you for any Title IV program funds that it was required to return. Refunds are allocated in the following order:

1. Unsubsidized Federal Direct Loans

2. Subsidized Federal Direct Loans
3. Federal Direct PLUS received on behalf of the student
4. Federal Pell Grants
5. Iraq and Afghanistan Service Grants
6. Federal Supplemental Educational Opportunity Grants

Tuition Refund Chart

If you have completed the Purdue Global Commitment period or are a continuing student, you are subject to the Purdue Global Refund Policy and the Tuition Refund Chart.

This policy applies to all students, including military students using tuition assistance, with the exception of international students and deployed or mobilized servicemembers and their spouses with dependent children residing in Iowa. International students should refer to your International Enrollment Agreement.

Iowa residents, deployed or mobilized, and servicemembers and their spouses with dependent children should refer to the following applicable policy:

The institutional refund (tuition) is based on the same formula as the Title IV (R2T4) formula, which is based upon the actual daily percentage of the term attended: days completed (LDA) divided by the length (days) of the term. Days within the winter break are not counted toward the term period.

Students Withdrawing on 10-week Calendar	Refund
Through the first 7 calendar days of the term	100% tuition for the term
With attendance posted after the first 7 calendar days of the term	Tuition will be prorated/refunded based upon the number of calendar days attended in the term/total days in the term. Attendance greater than 60% is considered fully earned tuition for that term, and no refund will be given.

Students Withdrawing on 12-week Calendar	Refund
Through the first 7 calendar days of the first 6- week session	100% tuition for the first session
Through the first 7 calendar days of the second 6-week session	100% tuition for the second session
With attendance posted after the first 7 calendar days of the 12-week term when no academic grades have been received within the term	Tuition will be prorated/refunded based upon the number of calendar days attended in the term/total days in the term. Attendance greater than 60% is considered fully earned tuition for that term, and no refund will be given.
With attendance posted after the first 7 calendar days of the 12-week term when an academic grade has been received within the term	No tuition refund

Post-withdrawal Disbursements

As a result of your Return to Title IV Funds (R2T4) calculation, you may be eligible to receive federal financial aid funds that had not been disbursed but could have been disbursed prior to your withdrawal date.

If the total amount of federal financial aid grant and/or loan funds earned by you on the R2T4 calculation is greater than the total amount of federal financial aid disbursed to you, (or parent[s] in the case of a PLUS loan), you may be eligible to receive a post-withdrawal disbursement (PWD).

The University does not include as a PWD any funds from a disbursement the University was prohibited from making on or before the date of the University's determination that you withdrew, which would apply to the following:

- Second or subsequent disbursements of Direct Loan funds unless you successfully completed the loan period; or

- Disbursements of federal Pell or IASG Grant funds to a student for whom the University did not have a valid SAR/ISIR by the deadline established by the U.S. Department of Education

A PWD is made from available grant funds before available Direct Loan funds.

Post-withdrawal Disbursement of Federal Financial Aid Grant Funds

The University will credit your account with a PWD of federal financial aid grant funds (Pell, IASG, and FSEOG), without your permission, for outstanding current allowable institutional charges. The University disburses any amount of a PWD of federal financial aid grant funds as soon as possible, but no later than 45 days after the date of the University's determination that you withdrew.

Post-withdrawal Disbursement of Federal Financial Aid Loan Funds

The University will notify you (or parent[s] in the case of a PLUS loan) via phone and email prior to making any PWD of Direct Loan funds, whether credited to your account or disbursed directly to you (or parent[s] in the case of a PLUS loan). The phone call and email to you are made as soon as possible and within 30 calendar days of the University's date of determination that you withdrew. The notification will include the following:

- The type and amount of Direct Loan funds to be credited to your account or disbursed directly to you (or parent[s], in the case of a Parent PLUS loan).
- An explanation that you (or parent[s] in the case of a PLUS loan) have the right to accept or decline all or a portion of the funds offered.
- Information about the borrower's obligation to repay Direct Loan funds, if disbursed.
- Information requesting the borrower to respond within 14 calendar days to confirm and authorize the PWD disbursement. The University may, on an exception basis, choose to accept a late request and/or accept verbal authorization from the borrower.
 - If the University chooses to honor a late request, all loan funds must be disbursed in accordance with your or your parent's request. The result of the contact and final determination made concerning the disbursement is documented in your file.
- Instructions to call the Student Finance Office or complete the Post-withdrawal Disbursement Acceptance Form attached to the email.

If you (or parent[s] in the case of a PLUS loan) respond in writing to the notice within 30 days of the date of the letter and authorize the University to make all or a portion of the PWD, the funds are disbursed in the manner specified by you (or parent[s] in the case of a PLUS loan) within 180 days of the University's date of the determination that you withdrew.

For Iowa Servicemembers and Their Spouses With Dependent Children

Any Purdue Global student residing in the state of Iowa who is a military servicemember (active duty, guard, or reservist) who gets deployed or mobilized, or is a spouse with a dependent child of a servicemember who gets deployed or mobilized, may request a full refund of tuition and fees for all classes attended in the term for which the deployment or mobilization occurred.

Federal Student Loan Management

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 following Financial Aid Loan Exit Counseling section for additional information.

Loan Exit Counseling

Students are required to attend a financial aid loan exit counseling session before graduating or shortly before ceasing enrollment of at least half-time study. Students who seek withdrawal from the University should call the Student Finance Office to obtain exit counseling. Several topics presented at the entrance counseling session are again presented at the exit counseling. If a student leaves the University or chooses to postpone their education, the student should meet with a Student Finance Coordinator to understand the financial impact of this decision and to attend loan exit counseling. The National Student Loan Data System (NSLDS) provides the completion information to loan holders once a student has completed loan exit counseling online through the Federal Student Aid website at <https://studentaid.gov/exit-counseling/>.

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 you may obtain a deferment or forbearance
- Debt management strategies to assist you in successful loan repayment
- Information regarding the average anticipated monthly repayment amount based on your 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 your obligation to repay the loan
- Explanation of your responsibility to repay the loan even if you did not complete the program, did not complete the program within the regular completion time for that program, are unable to obtain employment, or are 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 students
- Information concerning the NSLDS and how you can use it to access your 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 your loans
- For first-time borrowers, explanations of (1) how your maximum eligibility period, remaining eligibility period, and subsidized usage period are calculated; (2) the sum of your 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 you 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 you becoming responsible for accruing interest on total student debt; and (5) the Department of Education will notify you whether you are responsible for accruing interest on your Direct Subsidized Loans

In addition, the Student Finance Office is responsible for collecting the following information as part of the exit counseling and providing 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 Repayment Obligation and Repayment Options

Students who receive federal student loans sign a Master Promissory Note (MPN), which states that you are obligated to repay loan funds regardless of graduation, withdrawal from the University, or inability to obtain employment.

Loan Simulator and Sample Loan Repayment Schedule

The federal Direct Loan program offers students many different repayment options. You are responsible for selecting the appropriate payment plan to suit your needs. You can use the U.S. Department of Education's Loan Simulator located on the Federal Student Aid website at <https://studentaid.gov/loan-simulator/> to learn more about an available repayment plan and estimate a monthly payment.

The following is a sample loan repayment schedule.

Sample 10-year Standard Repayment Plan		
5.50% Fixed Interest Rate		
Balance at repayment	Number of Payments	Estimated Payment Amount
\$1,000	21	\$50
\$5,500	120	\$60
\$10,000	120	\$109
\$15,000	120	\$163
\$20,000	120	\$217
\$25,000	120	\$271
\$30,000	120	\$326

The minimum monthly payment amount is \$50 under the 10-year Standard Repayment Plan, but it may be more depending on how much you borrow. The interest rate in the sample chart above is based on the undergraduate Unsubsidized Loan fixed interest rate for the 2023-2024 award year.

Student Loan Assistance

Students experiencing difficulty repaying student loans can speak to Purdue Global's knowledgeable advisors via our complimentary counseling service. Our advisors will review your situation and provide in-depth explanations of the loan management options that are available for your specific circumstance. You can contact us toll free at 888-702-0125 or via email at studentassistance@support.purdueglobal.edu.

Loan Deferments for Borrowers

The U.S. 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, you must be enrolled in a degree or certificate program and participate in a minimum of 6 or more credits (undergraduate) and 4 or more credits (graduate). A deferment is not automatic; therefore, students must submit a request to loan servicers.

You will need to complete and submit an In-School Deferment Request Form PDF provided on PG Campus to the Registrar's Office. Visit the Federal Student Aid website at <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief> for more information.

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. If any of these apply to you, you should contact the Student Finance Office for additional information.

Accessing Loan and Grant History on Studentaid.gov

Once you have federal loan or grant history, it will be recorded on the National Student Loan Data System (NSLDS). 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. You can access your loan and grant history on the Federal Student Aid website at <https://studentaid.gov/fsa-id/sign-in/>.

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, food [meals] and housing, 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 the Purdue Global [website](#).

College Financing Plan

The College Financing Plan is designed to help you make an informed decision about attending an educational institution, per the “Know Before You Owe” initiative. All Purdue Global military students in undergraduate, graduate, and certificate programs who are eligible to receive federal military and veterans educational benefits (that 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, you should contact the Military Student Finance Group at 877-855- 8648 or militaryfinance@support.purdueglobal.edu.

*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by the VA is available at the official U.S. government website at <https://www.benefits.va.gov/gibill/>

Consumer Tools for College Choice

The following consumer information tools can assist you in making informed decisions about higher education options:

- [College Scorecard](#) —This is a planning tool and resource to assist prospective students and families to evaluate higher education options.
- [Paying for College](#) —This is a planning tool to compare up to three schools at a time and receive detailed financial information on each one and enter actual financial aid award information.
- [TA Decide](#) —If utilizing Department of Defense (DoD) tuition assistance programs, this tool assimilates more than 10 recognized and trusted data sources from across the departments of Defense, Education, and Veterans Affairs.

Consumer Information from the 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.

U.S. Department of Education: www.ed.gov

Applying for federal student aid: <https://studentaid.gov/h/apply-for-aid/fafsa>

Financial aid information for students: www.studentaid.gov

Military Benefits

Tuition Assistance (TA)

The tuition assistance (TA) program provides financial assistance for voluntary off-duty education programs in support of a soldier's professional and personal self-development goals. TA is available for courses that are offered in the classroom or by distance learning and is part of an approved academic degree or certificate program. For information on eligibility requirements and award amounts, visit the following respective branch websites:

- U.S. Army: <https://www.armyignited.army.mil/student/public/welcome>
- U.S. Navy: http://www.cool.osd.mil/usn/costs_and_funding/navy_tuition_assistance_program.htm
- U.S. Air Force: <https://www.afpc.af.mil/Career-Management/Military-Tuition-Assistance-Program/>
- U.S. Marine Corps: <https://www.marines.com/life-as-a-marine/benefits/education.html>
- U.S. Coast Guard: <https://www.forcecom.uscg.mil/Our-Organization/FORCECOM-UNITS/ETQC/Voluntary-Education/Active-Duty/>

Return of Unearned Tuition Assistance

Military tuition assistance (TA) is awarded under the assumption that you will attend school for the entire period for which the assistance is awarded.

If you withdraw or are dismissed, you may no longer be eligible for the full amount of TA funds originally awarded. The University will return any unearned TA funds on a proportional basis through at least the 60% point of the period for which the funds were provided, with unearned funds returned based upon your last date of attendance (LDA).

If you stop attending due to a military service obligation and notify the University of that obligation, the University will work with you to identify solutions that will not result in a debt balance for the returned portion.

Calculation

When you officially withdraw or are administratively withdrawn from the University, the LDA is the last date of [academic attendance](#).

Once LDA has been determined, the University will recalculate your TA eligibility based on days attended in accordance with the [Military Tuition Assistance Refund Chart](#).

Return of Funds

Determining eligibility for TA is course specific. The start and end dates will be used for each course to determine eligibility.

Using the [Military Tuition Assistance Refund Chart](#), the University will be required to return some or all of the TA awarded to you if you did not complete at least 60% of each course, possibly creating a debt balance on your Purdue Global ledger.

Tuition Assistance Top-Up Program

The Tuition Assistance 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 Tuition Assistance Top-Up program, 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 Tuition Assistance Top-Up program. The regular GI Bill® benefits will be reduced if the Tuition Assistance Top-Up program is applied.

For information on eligibility requirements and how to apply, students should visit the Tuition Assistance Top-Up page on the [Department of Veterans Affairs' website](#).

Montgomery GI Bill

The Montgomery GI Bill (MGIB) benefit assists military servicemembers in paying for college, graduate school, and training programs. It 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 you 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

For information on eligibility requirements and how to apply, you should visit the [GI Bill benefits page](#) on the Department of Veterans Affairs' website.

Post-9/11 GI Bill

The Post-9/11 GI Bill (Chapter 33) helps you pay for school or job training. Students who have served on active duty after September 10, 2001, may qualify for the Post-9/11 GI Bill.

- [Post-9/11 GI Bill](#): If eligible, you can receive up to 36 months of benefits, including funding for tuition and fees and books and supplies.

For information on eligibility requirements and how to apply, visit the [GI Bill benefits page](#) on the Department of Veterans Affairs' website.

Yellow Ribbon Program

Purdue Global's School of Aviation participates in the Yellow Ribbon Program. The program assists eligible School of Aviation students utilizing Post-9/11 GI Bill® Chapter 33 benefits up to \$3,700 per academic year if tuition and fees exceed the VA annual benefit cap. More information regarding the Yellow Ribbon Program can be found at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-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.

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 an E-1 to E-5, W-1 through W-2, or O-1 through O-2.

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 upfront tuition cost that exceeds \$2,000 (up to the maximum education benefit of \$4,000).

For information on eligibility requirements, award amounts, and terms and conditions, visit the FAQ on the [MyCAA Military One Source](#) website.

To apply for the MYCAA Spousal Assistance Program, visit the [MyCAA Military One Source](#) website.

Veteran Readiness and Employment

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 the rate of pursuit or how many credits students are attempting to complete, but also on how many dependents the veteran has in their household.

For information on eligibility requirements and how to apply, visit the [Veteran Readiness and Employment](#) page on the Department of Veterans Affairs' website.

Dependents Education Assistance Program

The 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.

For information on eligibility requirements and how to apply, visit the [Dependents Education Assistance Program](#) page on the Department of Veterans Affairs' website.

Defense Activity for Non-Traditional Education Support (DANTES)

DANTES provides no-cost education and career planning programs for U.S. Armed Forces military members. DANTES's defense programs can help servicemembers at every stage of their military career, from entry into the service to the final stage of civilian transition to their next career.

For more information on DANTES, visit <https://www.dantes.doded.mil/About/index.html>.

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. Visit the [Fry Scholarship section](#) on the Department of Veterans Affairs' website to learn more about the program.

Edith Nourse Rogers STEM Scholarship

The Edith Nourse Rogers Science Technology Engineering Math (STEM) Scholarship allows eligible Veterans using the Post-9/11 GI Bill or dependents using the Fry Scholarship to get added benefits. This scholarship provides up to 9 months (or \$30,000) of benefits for training in high-demand fields. Visit the Edith Nourse Rogers STEM Scholarship section on the Department of Veterans Affairs' website to learn more about the program.

To learn more about military benefits and aid, visit the Educational Resources for Military Students site on purdueglobal.edu

Other Aid

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. Employer reimbursement programs vary. For more information on employer reimbursement, check with your human resources department.

Division of Vocational Rehabilitation

Each state has a vocational rehabilitation agency that is designed to help individuals with disabilities meet their employment goals. Vocational rehabilitation agencies assist individuals with disabilities to prepare for, obtain, maintain, or regain employment. You should research vocational rehabilitation options in your state. Eligibility requirements may vary by state. For more information, visit your state's vocational rehabilitation website.

PROMISE JOBS

PROMISE JOBS (Promoting Independence and Self Sufficiency through Employment) is Iowa's TANF Employment & Training program designed to help cash assistance recipients become self-sufficient through participation in work-ready activities. Program participants will develop an Individualized Employment Plan outlining work ready activities to reach their individualized goals and reduce their dependence on the welfare support systems.

Additional information for this program can be found on the [PROMISE JOBS](#) website.