

## WHAT HAPPENS NEXT...?

### Paying Your University Bill

You will be billed for **actual direct costs** for each term for which you register. Fall Term is generally September to December, Spring Term is January to April and Summer Term is May to August. University bills have specific **due dates**; generally fall bills are due to be paid in August, and spring bills are due in December.

If you want to estimate the amount that will be due from your family, you can use the worksheet below. Please refer to our web site for information about tuition rates, fees, and room and board expenses: [www.oafa.pitt.edu/costs.aspx](http://www.oafa.pitt.edu/costs.aspx). Tuition increases are likely to occur each year and are generally announced in early summer. You may incur additional fees for certain science, physical education, nursing, studio arts, and music courses.

Tuition	\$	_____
Estimated Fees	\$	_____
Room and Board	\$	_____
	Total Estimated Bill	\$ _____
<b>Less Financial Aid:</b>		
Pell Grant	\$	_____
PHEAA Grant	\$	_____
Supplemental Grant	\$	_____
Other University Grants	\$	_____
University Scholarship	\$	_____
Other Scholarships	\$	_____
Perkins Loan	\$	_____
Nursing/HPL Loan	\$	_____
Other Loans	\$	_____
	Total Aid	\$ _____
	Balance Due	\$ _____

This is approximately what you will need to pay for one term at the University of Pittsburgh. Remember, this is just an estimate; your actual charges will be billed to you based on your registration and your actual housing and meal plans.

Most students incur other indirect expenses while attending college for items such as books and supplies (generally \$800-\$1000 per year), transportation between home and campus, and personal and miscellaneous expenses. These expenses can vary widely from student to student.

**You must act on your bill by your due date.** You are responsible for paying the remaining balance due (or making arrangements to pay the balance due) by the due date on your bill. Failure to do so will result in additional fees and/or denial of other University student services.

If you are a first-time borrower using the Stafford Student Loan program, you must complete an **Entrance Interview** and a **Master Promissory Note (MPN)**. Student loan funds are sent directly to the Student Payment Center in Thackeray Hall. Provided you have completed both your Entrance Interview and MPN, Stafford Loan funds received by the University of Pittsburgh through the Electronic Funds Transfer process will be automatically credited to your account. If your lender assesses insurance and origination fees, those fees will be deducted from your loan funds before they are disbursed to the Student Payment Center.

If you plan to use the **PLUS** loan or another **alternative loan program** to pay your University bill, you should begin the loan application process not later than June 1. More information about the PLUS and other alternative education loan programs is available at our web site [www.oafa.pitt.edu/alternative.aspx](http://www.oafa.pitt.edu/alternative.aspx).

Any remaining balance due on your student bill after financial aid is deducted is your responsibility. Detailed information about how to pay your student bill is available from the Student Financial Services website: [www.bc.pitt.edu/students](http://www.bc.pitt.edu/students). If you have questions about your financial aid, you can contact our office by phone at 412-624-7488 or email us at [oafa@pitt.edu](mailto:oafa@pitt.edu). You can also visit our website for more details about financial aid at the University of Pittsburgh at [www.oafa.pitt.edu/fahome.aspx](http://www.oafa.pitt.edu/fahome.aspx).



## University of Pittsburgh

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**UNDERGRADUATE STUDENTS ONLY**

### Student Aid Notes for the 2009–10 School Year

The financial aid that you are eligible to receive is detailed in the enclosed award letter. **Student Aid Notes** contains important information about your financial aid awards from the University of Pittsburgh. Please read through this information carefully and keep it with your other important school papers as a reference should questions arise. More detailed information about financial aid at the University of Pittsburgh is available at our website [www.oafa.pitt.edu/fahome.aspx](http://www.oafa.pitt.edu/fahome.aspx).

If you completed a *Free Application for Federal Student Aid (FAFSA)*, some awards included in your award letter were made based on the FAFSA results, the estimated cost of attendance at the University of Pittsburgh and your demonstrated financial need. You should have received the results of your FAFSA filing in a *Student Aid Report (SAR)*. If you have not already done so, you should review your SAR for accuracy. If any of the information on the SAR is inaccurate, you should correct it following the instructions on the SAR and return it to the federal processor to have your information updated.

In most cases, the awards are divided between two terms of the academic year, **Fall Term** (late August through late December) and **Spring Term** (January through late April). These financial aid award periods are identical to the terms during which we expect you will enroll and be billed for by the University of Pittsburgh. If you plan to enroll for the **Summer Term** (May through late August), none of the financial aid shown in this letter will be applied to that term.

#### Pennsylvania Higher Education Assistance Agency (PHEAA) State Grant

If you are a Pennsylvania resident, an estimated PHEAA Grant amount may be included on your award letter. An estimated PHEAA grant is our projection of what you might be eligible for and will not be credited to your University bill. You are required to complete an FAFSA and any other processes requested by PHEAA before you will be reviewed and awarded an actual PHEAA grant. The PHEAA deadline to apply is May 1.

Once you complete this process, PHEAA will notify you directly concerning your eligibility and the actual amount of the award. A difference between our estimated PHEAA Grant and the actual grant you receive may be the result of differences in family financial data, changes in your school of enrollment or housing plans, and/or your academic progress. If you are awarded an actual PHEAA grant, it will be deducted from your University bill.

#### Federal Pell Grant

If your award letter includes a Pell Grant, your eligibility for a Pell Grant was determined based on the results from your FAFSA and the U.S. Department of Education Pell Payment Schedule. All federal Pell Grant calculations will be reviewed by our Office for accuracy of financial and other data from your FAFSA. If errors are found, our Office will make corrections and those changes may affect the amount of your actual federal Pell Grant and/or your financial aid eligibility.

#### University and Federal Grants and Scholarships

If your award letter includes a Federal Supplemental Educational Opportunity Grant (FSEOG) and/or the Pitt Grant, these awards were made based on your demonstrated financial need and our review of your FAFSA. If your award letter includes a University Academic Scholarship, this award was made based on an evaluation of your academic performance and eligibility by the Admissions Office. In addition to academic information, enrollment status, residency status, and/or enrollment in a particular school or major may have been considered when the grant or scholarship was awarded. Changes in any of these items might affect your awards.

Grants and scholarships awarded through our office will be credited directly to your University bill. Grants and scholarships do not have to be repaid and are generally renewed from year to year, providing that you continue to meet each program's specific requirements.

## Federal Work Study

If your award letter includes a Federal Work Study (FWS) award, the amount shown is **not** deductible from your University bill. If you choose to participate in the Work Study program by applying for and accepting a Work Study job, the award shown is the total amount you can earn as a Work Study employee. If you choose not to be employed under the Work Study program, this award amount is not available to you.

The jobs offered under the FWS program vary in types of responsibilities as well as rates of pay. Most job locations are on campus; a number are located near campus, at non-profit agencies—hospitals, public libraries and museums, day care centers, etc. If Federal Work Study was included in your award letter, **you must sign and return the enclosed Aid Acceptance form and indicate if you accept or decline the FWS award.** If you choose to participate, you will receive additional information about the program over the summer concerning the job placement and payroll process. Once you begin to work and complete the appropriate payroll paperwork, you will receive a monthly paycheck.

## Federal Perkins Loan

If your award letter includes a Perkins Loan, Nursing Loan or Health Professions Loan and you are a first time borrower under any of these programs, you must complete both an Entrance Interview and Master Promissory Note (MPN) before these funds will be available to you. You will be advised via e-mail when your MPN is available for you to sign. These requirements can be completed on-line at [www.bc.pitt.edu/students/interviews.html](http://www.bc.pitt.edu/students/interviews.html). Funds will be credited to your University bill once these requirements are met. These loans must be repaid after you graduate or otherwise terminate your enrollment at the University of Pittsburgh. If you want to reduce or decline this loan, please complete the **Aid Acceptance Form** and return it to our office.

## Nursing Loan

## Health Professional Loan

## Stafford Student Loan

If your award letter includes a Stafford Student Loan, you are eligible to borrow under the Stafford Loan program. Your eligibility may include both subsidized and unsubsidized loan amounts. We will pre-certify a Stafford loan for you with American Education Services(AES). Additional information about your Stafford Loan will be sent to you automatically by AES once your loan is guaranteed. If you prefer to use a guarantee agency other than AES, please notify our office in writing. If you want to reduce or cancel this loan, please complete the enclosed **Aid Acceptance Form** and return it to our office. If you are a first-time borrower at Pitt, you will need to complete both an **Entrance Interview** and a **Master Promissory Note (MPN)**. No loan fund can be disbursed to you until these requirements are met. The requirements can be completed on-line. Go to [www.aessuccess.org](http://www.aessuccess.org). You can click on “Entrance and Exit Counseling” for the Entrance Interview site and “Stafford Loan, Apply Now” to access the MPN for your signature. These loans must be repaid after you graduate or otherwise terminate your enrollment at the University of Pittsburgh.

## Other Financial Aid Awards

Financial aid offered to you by other organizations and other University departments may not appear on your financial aid award letter. You must contact the organization or department directly to find out how these funds will be paid to you.

If you are the recipient of such an award, you are required to report source and dollar amount of the award to our Office. Please use the enclosed **Aid Acceptance Form** to do so. Outside sources might include, but are not limited to, ROTC scholarships, Office of Vocational Rehabilitation grants, resident assistantships, tuition remission, teaching assistantships and fellowships, private or corporate gifts or scholarships, etc.

Should the total of the financial aid you receive exceed your federally determined student eligibility, your financial aid package will be reviewed. Our Office may be required to reduce or cancel some of your financial aid. The adjustment will be made at the time our Office is aware of other financial aid or changes in your eligibility. As a result of these adjustments, our Office may be required to make a repayment of student aid funds to a state or federal agency or to a lender. The repayment will be charged to your student account.

If your award letter includes any award listed as “estimated”, this is only a projection of what you might be eligible to receive. Final determination of your eligibility will be made by the agency administering the fund. You will not receive a credit on your University bill for any award listed as “estimated”. Our “estimate” does not guarantee that you will receive these funds. If you have questions about an “estimated” amount, you should contact the outside scholarship agency or office to confirm your eligibility for that award and their method of payment.

## GENERAL FINANCIAL AID PROVISIONS

### Verification and Changes of Financial and Other Data

Any need-based awards are made based on financial and other family information submitted by you and your family. These data were used to calculate an **Expected Family Contribution** on your FAFSA. In applying for and receiving need-based aid, you agree to provide any additional financial and other pertinent information to document your eligibility to this Office, if requested by an authorized University official. The University reserves the right to request and review this additional information and, if necessary, to reduce or cancel awards made based on updated family information. You and your family are responsible for the accuracy of all data submitted on your Free Application for Federal Student Aid (FAFSA), your University of Pittsburgh Financial Aid Application Supplement (FAAS), copies of federal tax returns and other associated documents.

Your financial aid application was evaluated using other general information provided by you concerning your enrollment plans (full- or part-time study), housing status, planned school of enrollment, dependency status, and state residency. Should any of this original information change, your financial aid package will be reviewed and may be adjusted by this Office. A change to less than full-time enrollment may cause awards to be canceled, as some programs of financial aid are only available to full-time students. Changes in enrollment may also reduce your total aid eligibility. If you change your housing arrangements, your financial aid may be affected. If you live in off-campus housing, you may be required to document your off-campus arrangements with our Office. If your financial aid awards assumed non-resident tuition assessment and you are assessed tuition as a resident, your financial aid will be reviewed and adjusted. If changes are necessary, our office will make the necessary adjustments to your financial aid at the time we are aware of the changes in you financial and other data.

The federal Department of Education need analysis calculation takes into account family size, the number in college, family taxed and untaxed income and federal taxes paid, as well as a number of other items. Generally, our office cannot adjust your eligibility. However, if your family has experienced unusual circumstances such as death or disability of a wage earner, loss of employment, divorce, family separation, etc., you may be eligible to complete a **Financial Aid Special Conditions** form available from our Office. If you think you qualify, please call our Office for more details.

### Study Abroad

Students who first enroll in the fall 2008 term or later and are the recipients of a full tuition scholarship will have their scholarship adjusted to the in-state Arts and Sciences tuition rate for the term of enrollment in Study Abroad.

### Title IV Refund Policy for Resignation

If you resign from the University during the term for a satisfactory reason, you may be entitled to a partial reduction of University charges. You must notify the Registrar’s Office of your intent to resign. A reduction in total University charges may result in a refund of funds to specific aid programs according to a predetermined priority.

### Reapplying for Financial Aid

To continue to receive financial aid each year, you must re-apply each spring by the priority deadline. The Financial Aid Office will advise continuing students via e-mail about the renewal application process and forms in late December.

### Satisfactory Academic Progress

You are required to make satisfactory academic progress and remain in good academic standing with the University in order to retain your eligibility for financial aid. An annual evaluation is made of your academic performance. If you are denied financial aid because you failed to make academic progress or maintain good academic standing, you have the right to appeal through your Dean’s Office. Specific guidelines and information concerning academic progress and standing are available on request from our Office.

### Academic Progress for Scholarships

Some scholarships awarded by the University and other agencies may require you to maintain a cumulative grade point average that exceeds the minimum requirements for satisfactory progress. Generally, renewal of a University scholarship requires a 3.0 grade point average. Specific details should be available from the awarding office or agency.