

Financial Aid Terms and Conditions

For more information, visit our Web site: www.purdue.edu/dfa



2011-12

Financial Aid Eligibility Notice Terms

Please carefully read all of the information on your financial aid eligibility notice. Your financial aid eligibility is based on your individual financial need, the rules governing the various student aid programs, available funds and full-time enrollment (unless otherwise noted at <http://myPurdue.purdue.edu>). You are encouraged to contact Purdue's Division of Financial Aid (DFA) if you have questions.

ESTIMATED COST OF ATTENDANCE is used to determine your need for financial aid. This includes estimates for fees and tuition and allowances for books and supplies, room and board, transportation, dependent care and personal expenses.

TUITION/FEES are estimated on the financial aid eligibility notice and are to be paid directly to the University. You will receive a bill for the amount due from the Bursar's Office after you register for classes. Electronic bills for the fall term are e-mailed to students in July. The due date is always the first day of classes. **This Financial Aid Eligibility Notice is not a tuition/fees bill.**

BOOKS/SUPPLIES is an expense allowance for the materials required for class.

ROOM/BOARD is an expense allowance for food and shelter while living on campus, off campus or commuting from home during the period of enrollment. Expenses for room and board and how they are paid will vary depending on where you will live. Charges for University housing are assessed by the University according to the type of housing and meal plan selected and are billed by the Bursar.

TRANSPORTATION is a personal expense allowance for travel back and forth from permanent place of residence and around campus.

DEPENDENT CARE is an expense allowance for students with dependents who may incur dependent care expenses to enable them to attend classes.

PERSONAL EXPENSES is a personal allowance for miscellaneous expenses such as clothing, laundry, recreation, cell phones and personal hygiene.

LOAN FEES are costs that may be charged to the borrower. Because the U.S. Department of Education deducts loan fees from the Stafford, Parent PLUS and Grad PLUS loans, Purdue may include a loan fee allowance in the Estimated Cost of Attendance.

EXPECTED FAMILY CONTRIBUTION (EFC) represents the amount you and your parents (if classified as a dependent student), or you (if classified as an independent student) and your spouse (if married) are expected to be able to provide to help meet your expenses for the enrollment period. You will not receive a bill for the expected family contribution. Your expected family contribution was calculated

using a federal formula based on information you and your family provided on the Free Application for Federal Student Aid (FAFSA) and other documents submitted to our office.

PARENTAL CONTRIBUTION (PC) represents the parent portion of the EFC for dependent students.

STUDENT CONTRIBUTION (SC) represents the student portion of the EFC.

TOTAL FINANCIAL AID ELIGIBILITY is the sum of the assistance for which you are eligible.

TOTAL FINANCIAL NEED is calculated by subtracting the expected family contribution, total resources and estimated other aid from the estimated cost of attendance.

UNMET FINANCIAL NEED is the difference between your need and total aid that is considered in meeting your financial need.

AWARD MESSAGES provide information and/or conditions of a particular type of aid, assumptions we have made in determining your eligibility, actions you need to take, reasons for revisions, etc. Read these messages carefully and take any action that may be required. These messages are found on your myPurdue account under the Financial tab, "Award messages" link. Students also should check the "Important Messages" link regularly.

For various award notice instructions, visit:
www.purdue.edu/DFA/awardnotice.php



FINANCIAL AID CONDITIONS

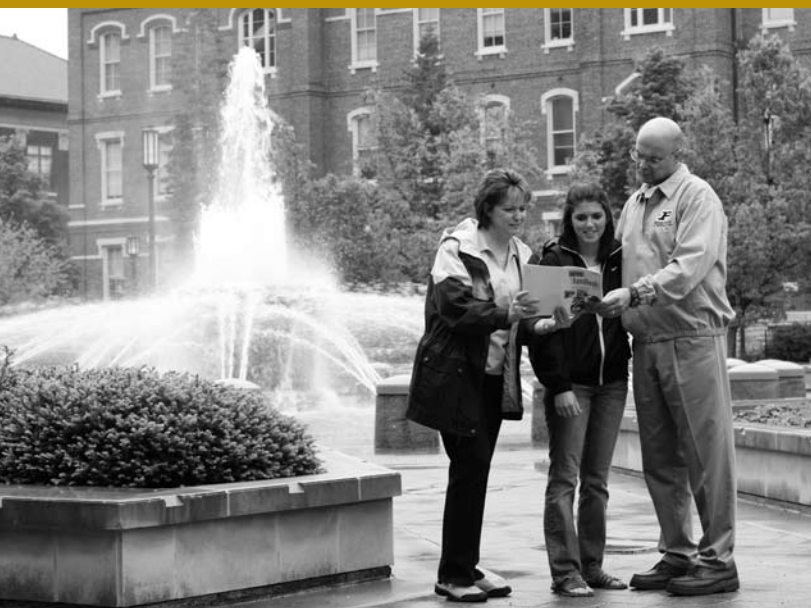
By accepting your financial aid awards, you agree to comply with the terms and conditions listed below and within the Financial Aid Eligibility Notice.

1. I understand that my financial aid eligibility is determined in accordance with laws, regulations and appropriations (existing or anticipated) of the U.S. Congress, the Indiana State Legislature and other donors.
2. I understand that my financial aid eligibility is subject to adjustment or cancellation in the event changes occur in laws, regulations or appropriations during the period of my award.
3. I agree to notify the Division of Financial Aid (DFA) of the sources and amount of my financial assistance that I may receive from other sources including scholarships, loans, counselorships, assistantships, fellowships, educational benefits, etc., which do not appear on my Financial Aid Eligibility Notice. I further understand that if additional assistance reduces my eligibility, an adjustment in my awards may be necessary. This adjustment may include the return of loan funds to my lender or the necessity to repay other types of assistance already received.
4. I understand that my aid eligibility is based on the financial information provided by me and/or my family, and that it is subject to adjustment or cancellation if changes occur or if errors are subsequently discovered.
5. I understand that in order to receive financial aid I must be making satisfactory academic progress toward my degree as described in the "Satisfactory Academic Progress Policy" in this brochure.
6. I understand if I first receive a Pell Grant on or after July 1, 2008, I may receive it for a maximum of 18 semesters or the equivalent.
7. Unless otherwise indicated in the message section of my Financial Aid Eligibility Notice, I understand that I must be enrolled full-time to receive all of my financial aid awards (12 credit hours each semester as an undergraduate or 8 hours each semester as a graduate student).
8. If I withdraw from the University, stop attending classes before the end of the term or do not commence attendance in any classes, I understand I may be expected to repay all or a portion of my aid funds. I agree to follow Purdue University withdrawal procedures available from the Office of the Dean of Students.
9. I understand that I must meet repayment obligations on any educational loan and repay any financial aid funds due as a result of withdrawal or an overaward situation or I will not be eligible for future financial aid and I may have a hold placed on my University records.
10. I understand that I may have to take additional action before my aid will be finalized (on my Financial Aid Eligibility Notice) if an award is listed as "anticipated" or "estimated." Furthermore, I understand that no funds will be disbursed from these aid types until all required actions are completed.
11. I understand that as a transfer student my aid eligibility is subject to adjustment or cancellation based on information received regarding aid usage at my previous institution.
12. If I am offered and accept Federal Work-Study (FWS), I understand it is my responsibility to secure an FWS position, turn in a Payroll Authorization Form to my employer and earn my award money in wages paid by my employer, as described in the Federal Work-Study Program in this brochure.
13. If I accept a loan, I understand that I may be required to sign a promissory note. I understand I am fully responsible for repaying the loan and meeting all other terms and conditions of the loan, including notifying the lender or loan servicer if I move or change my address or if I change my name.
14. I understand that I must notify the DFA in writing of any changes in my citizenship, state residency status, education loan repayment status, and my refund status for federal and state grants that were previously received.
15. I understand that if I want to borrow from the Federal Stafford or PLUS Loan programs or borrow private loans, I must follow the instructions provided with the Financial Aid Eligibility Notice. I also understand that Federal PLUS and private loans require a credit check before any application will be processed and that I am responsible for any balance owed if a loan is denied.
16. I understand that I must file the Free Application for Federal Student Aid (FAFSA) by March 1 each year that I wish to be considered for financial aid. Note: Purdue traditionally requires the FAFSA to be filed by March 1 for priority consideration.
17. I understand that eligibility for federal and state of Indiana student aid will be based on the number of credit hours in which I am enrolled as of the end of the fourth week of classes of each semester. I also understand that if I withdraw from the University during a semester or summer session, I may be required to repay a portion of any federal or state financial aid I received during that period.
18. I understand that the DFA communicates updates and important reminders via e-mail to a student's Purdue e-mail account. It is important to read any e-mail from factact@purdue.edu, as this is the listed sender for all DFA e-mail contacts. It is also important to read any e-mail from askbursar@purdue.edu for important financial aid disbursement information.
19. As a student loan borrower I have the right to:
 - Written information on my loan obligations and information on my rights and responsibilities as a borrower
 - A payment grace period and explanation of what this term means
 - A disclosure statement received before I begin to repay my loan that includes information about interest rates, fees, the balance I owe and the number of payments
 - Deferment of repayment for certain defined periods, if I qualify and if I request it
 - Forbearance if I qualify and if I request it
 - Prepayment of my loan in whole or in part any time without an early-repayment penalty
 - A copy of my promissory note either before or at the time my loan is disbursed
 - Documentation that my loan is paid in full

BILLING AND DISBURSEMENT PROCESS

1. Estimated Aid is an estimate of available financial aid funds temporarily assigned to the student's account before disbursement occurs. This allows for a more accurate reflection of term balances due based upon the anticipated financial aid. Payments will not be released to the student until the "estimated award" becomes an "actual award."
2. Disbursement is the process by which assigned aid is actually placed on the student's account. Refunding is the process where the student receives payment of funds from his/her financial aid in excess of bills due the University.
3. Students must be officially registered for the semester before any financial aid funds will be disbursed. Financial aid funds will be credited to the student's account in the following sequence:
 - a) fees and tuition; b) University housing, if applicable.
4. If aid funds remain after fees/tuition and University housing (if applicable) accounts are paid for the semester, the Bursar's Office will issue a refund to the student no earlier than the week prior to the beginning of each semester.
5. The University estimates your eligibility for aid from the State Student Assistance Commission of Indiana (SSACI) and the Federal Pell Grant. These estimated awards will be used to defer amounts due to the University. Adjustments will be made to the amount assigned to the student's account if the amount of the estimated award differs from the amount of the actual award when finalized. Additionally, if the estimated award is not finalized, the student will be billed by the University. **IMPORTANT:** Students seeking to drop classes below 12 semester hours for undergraduates or 8 semester hours for graduate students after financial aid awards have been disbursed, and before the end of the fourth week of classes, should speak to a financial aid counselor regarding their course load; the reduced hours will result in a loss or reduction of their award package.
6. Award amounts from the Federal Stafford Loan Program will also be estimated in order to temporarily defer amounts due to the University when a loan application has been processed by the DFA. **If a student does not complete the loan process, he/she will be billed for the estimated award assigned toward amounts due to the University.**
7. Student Loans accepted on the myPurdue portal will appear as "estimated aid" and credit the bill in anticipation of their arrival. Funds from Federal Stafford and PLUS Loan programs cannot be disbursed until the Bursar's Office receives the funds from the Direct Loan Servicer.
8. PLUS loan funds will be reflected on the student's account as a credit toward tuition, fees and University housing if applicable. After the student is officially registered, any excess parent PLUS loan is disbursed to the parent by default. Parents may choose on the PLUS application at www.studentloans.gov to have excess loan funds disbursed directly to the student. Any excess Graduate PLUS Loan funds will be disbursed to the student. Special handling is required to process private loan checks received in the form of a paper check made payable to the borrower and the University. In these instances, the paper check will be sent to the borrower, and the student will be responsible for payment of outstanding amounts due to the University.
9. Academic year Federal Stafford and PLUS funds will be disbursed in two equal installments; however, a student may make a request to the Division of Financial Aid to change an academic year Stafford or Graduate loan to a one-semester loan. If the loan period on the student's Federal Stafford or Federal PLUS application is for the academic year, the loan funds will be released at the beginning of each semester.
10. Purdue University offers electronic funds transfer (EFT) of excess aid (portion not applied to fees or University housing) directly to the student's U.S. checking or savings account. This is the safest and quickest way to have excess funds deposited, and students are notified via e-mail when their deposit has been made. Students can sign up for EFT by logging in to their myPurdue account. For a download of detailed instructions, visit the Bursar's Office Web site: www.purdue.edu/bursar/PDF/Instructions/Bursar_Authorize_Direct_Deposit.pdf
Students not choosing EFT will receive a University check mailed to their local address, which could take 7-10 business days. Because of the delivery method, it is important to keep local and home address information current at all times in the University registration system.
11. Promissory notes for Purdue Loans, Health Professional Loans and the Federal Perkins Loan will need to be signed and completed electronically via the ECSI loan servicer. **The loans will be disbursed only if the online entrance interview has been completed and promissory notes have been signed.** The student must accept or decline these loans on the myPurdue portal. The Bursar's Office will reduce University bills as appropriate against the accepted amount until the promissory note has been completed and funds arrive. **IMPORTANT: Failure to sign a promissory note for accepted loans will result in cancellation of the loan and a billing from the Bursar's Office for any University bills that were deferred against the loan. Reinstatement of loans is subject to fund availability.**
12. Federal Work-Study funds are not "credited" to a student account; these funds are earned and paid for hours worked on a biweekly basis.
13. If a student's aid is **increased** for any reason after the initial disbursement, subsequent payments are refunded by the Bursar's Office. If aid is **decreased**, a bill may be created listing the current amount due. Failure to pay the amount due will result in a hold placed upon the student account, which can affect future aid eligibility.
14. Actual funds from a donor outside the University will be credited to a student account in the same manner as noted in item 3. Funds from donors outside the University will not apply to University charges prior to the actual receipt of funds. Please allow 5-7 business days from the time Purdue receives a check from a donor for funds to appear on a student's account.
15. Federal and state aid disbursements are subject to federal and state refund policies; more information on refund policy is available at www.purdue.edu/bursar/refunds.html.
16. Students/parents awarded Federal Direct Stafford, Direct PLUS or Perkins loans have the right to cancel or reduce the loan awarded. Students can contact the Division of Financial Aid to cancel a loan prior to the loans disbursement. Follow the instructions provided by the Bursar's Office to request a cancellation after loan disbursement.

FINANCIAL AID PROGRAM INFORMATION



FEDERAL AID PROGRAM INFORMATION

FEDERAL PELL GRANT

- Need-based grant (does not have to be repaid unless an overpayment occurs in combination with other assistance received) for low-income undergraduates seeking their first bachelor's degree
- Pell Grant eligibility will be based on the number of credit hours enrolled on the last day of the fourth week of the fall and spring terms. Eligibility for summer sessions will be based on enrollment on the last day of the second week for each summer module.
- Maximum eligibility of 18 semesters or equivalent
- Pell Grant eligible students may be eligible to receive up to two consecutive Pell Grant awards during a single award year to accelerate progress toward a degree. Such accelerated Pell Grant awards are known as the "first" and "second" awards. Students may review the criteria to receive a second scheduled award at www.purdue.edu/dfa/sandg/pell.php.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

- Need-based grant (does not have to be repaid) for Pell Grant-eligible undergraduates seeking first bachelor's degree

FEDERAL STAFFORD LOAN PROGRAM

- Combination need-based and non-need-based loan program; student is borrower; repayment of principal is deferred while student is enrolled at least half-time as a degree-seeking student (six hours for undergraduates, four hours for graduate students). Students are notified by e-mail to go online and complete a promissory note and related documents prior to loan disbursement; electronically signed loan documents must be completed for further processing of the loan. For Stafford Loans disbursed between July 1, 2011, and June 30, 2012, the interest rate is fixed at 3.4 percent for undergraduate subsidized Stafford Loans (only) and fixed at 6.8 percent for unsubsidized Stafford Loans and graduate/

professional Stafford Loans. While the student is enrolled at least half-time and degree seeking, the interest can be deferred. The effective up-front fee will be 0.5 percent of the loan; if a student fails to make 12 consecutive on-time payments, he or she will be billed an additional 1 percent fee; more information on the application process is available at www.purdue.edu/DFA/loans.php. Borrower is notified by e-mail to complete an online "exit interview" at the time the borrower ceases to be enrolled at least half-time or is approaching the graduation date at the West Lafayette campus or a Statewide Technology location.

FEDERAL PLUS LOAN PROGRAM

- Non-need-based loan program; parent or graduate/professional student is the borrower and is required to pass a credit check; for a parent borrower, repayment of principal begins 60 days after full disbursement of the loan, though payments may be postponed upon request; payments are postponed for a graduate/professional student borrower if he or she is enrolled at least half-time; during postponement interest accrual is capitalized; interest rate is fixed at 7.9 percent and the effective up-front fee is 2.5 percent of the loan; if the borrower fails to make 12 consecutive on-time payments, he or she will be billed an additional 1.5 percent fee; information on the application process is available at www.purdue.edu/DFA/loans.php.
- For the Parent PLUS Loan Program, the application is online at www.studentloans.gov. For the Graduate PLUS Loan Program, the student is notified by e-mail to go online and complete a promissory note and related documents prior to loan disbursement; electronically signed documents must be completed for further processing of the loan. The Graduate PLUS borrower is notified by e-mail to complete an online "exit interview" at the time the borrower ceases to be enrolled at least half-time or is approaching the graduation date at the West Lafayette campus or a Statewide Technology location.

FEDERAL PERKINS LOAN PROGRAM

- Need-based loan program; student is borrower; repayment of principal is deferred while student is enrolled at least half-time; interest rate is 5 percent; student is notified by e-mail to go online and complete promissory note and related documents prior to loan disbursement; electronically signed loan documents must be completed for further processing of the loan
- Borrower is notified by e-mail to complete an online "exit interview" at the time the borrower ceases to be enrolled at least half-time or is approaching his/her graduation date at the West Lafayette campus or a Statewide Technology location

HEALTH PROFESSIONS STUDENT LOAN (HPSL) PROGRAM

- Need-based loan program for students in Veterinary Medicine (Veterinary Medicine Loan) and Pharmacy (Pharmacy Loan); student is borrower; repayment of principal is deferred while student is enrolled in Health Profession Program full-time; interest rate is 5%; student is notified by e-mail to go online and complete promissory note and related documents prior to loan disbursement; electronically signed loan documents must be completed for further processing of the loan

- Borrower is required to provide parental information on the FAFSA regardless of his/her independent status
- Borrower is notified by e-mail to complete an online "exit interview" at the time the borrower ceases to be enrolled full-time or is approaching his/her graduation date at the West Lafayette campus

NOTE: If a student plans to utilize any of the federal loans for only one semester, he/she must contact DFA so the award can be revised.

FEDERAL WORK-STUDY PROGRAM

- Federal Work-Study (FWS) eligibility enables students to earn money by working and is awarded based on financial need; FWS eligibility often provides these students greater access to a larger variety of campus employment opportunities than regular students enjoy
- FWS funds must be earned by working (just as in any other part-time job) and are to be paid in biweekly paychecks from the employing department or agency; FWS earnings cannot exceed the limits listed on the Financial Aid Eligibility Notice
- FWS positions can be accessed via the DFA Web site at www.purdue.edu/DFA/studentjobs.php and under the Purdue listings on local television cable, Channel 5; students are responsible for applying for FWS employment positions; students should secure an FWS position by the sixth week of classes; FWS awards are subject to cancellation after the sixth week of classes; if a student plans to utilize FWS for only one semester, he/she must contact DFA so the award can be revised; a student must stop working and notify DFA if enrollment drops below half-time (six hours for undergraduates, four hours for graduate students)
- The FWS Payroll Authorization Form (PAF) will be mailed to the student prior to the beginning of the semester, or the student will be directed by e-mail to come to the DFA office to pick up the form; duplicate copies of the PAF can be obtained at the DFA office; student must submit the PAF to the employing department's or agency's payroll clerk for FWS payroll accounting

STATE AID PROGRAM INFORMATION

STATE OF INDIANA FRANK O'BANNON GRANT PROGRAMS

- The State Student Assistance Commission of Indiana (SSACI) administers financial aid programs for Indiana residents; contact SSACI, W462 Government Center South, 402 West Washington Street, Indianapolis, IN 46204-2811, 888-528-4719, or www.in.gov/ssaci

NOTE: Students should click the eStudent link to review their eligibility.

- Students must have filed the Free Application for Federal Student Aid (FAFSA) early enough for the processor to receive it by SSACI's March 10, 2011, priority deadline and have all SSACI edits resolved by May 16, 2011. To be considered for the State of Indiana Higher Education Award (HEA), edit notification is sent via e-mail from ssaci.in.gov and directs the student to log into the student Web site at www.in.gov/ssaci/estudent for additional information. Students who lose state aid eligibility

due to unresolved edits will have all state aid canceled and may receive a lost aid bill from the Purdue Bursar's Office; a student must be an undergraduate enrolled full-time (12 hours or more) to receive the HEA; full-time enrollment must be maintained throughout the SSACI refund period. A student must be enrolled between 2-11 hours to be considered for the state part-time HEA; all SSACI awards apply to fees only.

- If it appears a student will qualify for a State of Indiana award, DFA may have anticipated the amount of the award listed on the Financial Aid Eligibility Notice; a student's actual SSACI award eligibility will be determined when DFA receives official eligibility confirmation from SSACI; the value of the anticipated award will be adjusted or canceled if SSACI does not create a matching award for use at Purdue
- SSACI will send an e-mail to students in June notifying them to check the eStudent Web site at www.in.gov/ssaci/estudent for grant eligibility; the student (including those enrolled in Purdue Statewide Technology courses) must use this Web site to correct the college choice to Purdue-West Lafayette. SSACI must receive school transfer requests within a reasonable amount of time to process the change before the close of term or eligibility will be lost.
- DFA is required to notify SSACI of significant changes in student eligibility based upon data submitted to DFA, which could result in changes to the State of Indiana awards
- SSACI eligibility will be based on the number of credit hours enrolled on the last day of the fourth week of the fall and spring terms. SSACI does not provide funding for the summer term or to non-Indiana residents.
- Children of Indiana Purple Heart recipients, children of Indiana deceased veterans or disabled while on active duty during war, and children or spouses of Indiana public safety officers killed in the line of duty should visit www.in.gov/ssaci to learn more about potential eligibility for remission of fees

OTHER STATE FINANCIAL AID PROGRAMS

- Students from outside Indiana should contact their respective state agency for further information. Visit www.purdue.edu/DFA/sandg/otherstates.php for a link to specific state agency phone numbers and Web sites.



PURDUE AID PROGRAM INFORMATION

SCHOLARSHIPS

- A type of financial support that does not have to be repaid. These funds are made possible through the generosity of Purdue friends and donors.
- Financial support based on academic achievement (generally a cumulative GPA of 2.65 or higher) or other criteria that may include financial need. When financial need is a part of the criteria, the Free Application for Federal Student Aid (FAFSA) must be filed by the March 1 priority date. Proceeds of the scholarship offset the cost of the student's education and do not have to be repaid.

GRANTS

- Financial support based on financial need. The Free Application for Federal Student Aid (FAFSA) must be filed by the March 1 priority date. A grant recipient is selected based on specific criteria typically set by the institution and based on available funds. Proceeds of the grant are used to offset the cost of the student's education and do not have to be repaid.

PURDUE LOAN PROGRAMS

- Need-based loan programs funded by various Purdue friends and donors; student is borrower; repayment of principal is deferred while student is enrolled at least half-time at Purdue; see award notice for interest rate; student is notified by e-mail to go online and complete promissory note and related documents prior to loan disbursement; electronically signed loan documents must be completed for further processing of the loan
 - Borrower is notified by e-mail to complete an online "exit interview" at the time the borrower ceases to be enrolled at least half-time or is approaching his/her graduation date at the West Lafayette campus or a Statewide Technology location
- NOTE: If a student plans to utilize his/her Purdue loans for only one semester, he/she must contact DFA so the award can be revised.

PRIVATE AID PROGRAM INFORMATION

PRIVATE SCHOLARSHIPS

- Funds from private scholarships should be sent by the student or the donor to Purdue University, Private Scholarships, Bursar's Office, 610 Purdue Mall, West Lafayette, IN 47907-2040
- Private scholarships must be self-reported; contact the DFA with the scholarship information or simply go online and complete the "Private Scholarship Reporting Form" at www.purdue.edu/DFA/sandg/reporting.php

OVERAWARD POLICY

- Federal regulations require that, if any time during the enrollment period additional resources become available in excess of a student's eligibility for assistance, reduction in previous awards (including grants, scholarships, work and loan funding) made by DFA may be necessary
- All or part of any undisbursed loan funds may be returned to the lender if additional resources become available to a student that were not originally considered when eligibility for the loan funds was determined; returned funds would be applied to reduce the student's loan debt
- Purdue does not award financial aid over the estimated cost of attendance. If additional resources become available, a reduction in previous awards may occur to keep the student's aid package within the estimated cost.

SATISFACTORY ACADEMIC PROGRESS POLICY

- DFA is required by federal regulation to determine whether a student is enrolled in a degree-seeking program and is meeting satisfactory academic progress requirements
- Satisfactory academic progress requirements apply to all students and are independent of previous application or receipt of financial aid
- Satisfactory academic progress is defined in three ways:
 1. Grade Point Average component: students are expected to maintain a minimum cumulative grade point average.
 2. Credit Completion component: students are expected to successfully complete a minimum percentage of the coursework they attempt.
 3. Maximum Time Frame component: students may not exceed a maximum number of attempted credit hours to complete their degree equal to 150 percent of the credit required for their degree program.
- For detailed information about satisfactory academic progress policy visit www.purdue.edu/DFA/all/sap.php

VERIFICATION OF DOCUMENTATION

- Under federal regulations, schools must verify a percentage of all FAFSA applicants; students selected for verification will be notified via their Purdue e-mail account, directing them to view and print verification documents via their myPurdue account

FINANCIAL AID REVIEW COMMITTEE APPEAL POLICY

- Students may discuss appeal situations with a counselor in DFA; if students believe their circumstances warrant an exception to academic progress policy, priority filing policy, or any other DFA policy, they may file a written appeal to the DFA Review Committee; appeal letters should be submitted to the counselor providing initial consultation on appeal options
- If the action of the DFA Review Committee is not acceptable to a student, he or she may appeal to the chairperson of the committee; if the student is still not satisfied, he or she may appeal to the executive director of DFA; the executive director's decision is final

FINANCIAL AID SPECIAL CIRCUMSTANCE ADJUSTMENT POLICY

- If a major change occurs in a student's (or family's) financial situation after receiving the financial aid eligibility notice, it is suggested that the student discuss the situation with staff in our

office; families may request a review of student aid eligibility by submitting a written request

- Typically, requests for adjustments affecting a current semester's aid will not be considered after the eighth week of classes each semester (approximately mid-October and early March for the Fall and Spring semesters respectively)

PRIOR DEGREE

- A student who has earned a bachelor's degree and returns to school as an undergraduate is ineligible for grants and scholarships but can be considered for Federal Stafford Loans

DEFAULTS OR OVERPAYMENTS

- A student will be denied eligibility for financial aid if he/she is in default on any federal student loan or owes a refund on a federal grant program

PRIVACY POLICY

- DFA strives to protect the confidentiality and privacy of student records as required by law; the Family Educational Rights and Privacy Act (FERPA) of 1974 (as amended), commonly referred to as the Buckley Amendment, sets forth the educational information of a student and how that information should be treated to protect student privacy; for more information, please visit www.purdue.edu/dfa/privacy.php

INCARCERATION

- A conviction for any offense involving the possession or sale of illegal drugs during a period of enrollment for which you receive Title IV federal student aid may result in the loss of future financial aid eligibility. If you are convicted of possessing or selling drugs after you submit your Free Application for Federal Student Aid (FAFSA), you must notify DFA immediately. For more information, visit www.purdue.edu/DFA/all/drugconviction.php.
- Incarceration limits the federal student aid funds a student is eligible to receive. Any student incarcerated during a period of enrollment must notify the Division of Financial Aid.



RECOMMENDED DIRECT COST WORKSHEET

DFA recommends you complete a worksheet to estimate how much you will be billed by Purdue and to estimate a balance due or refund amount after aid assignment and disbursement.

Step 1: Estimate your expected bills for tuition and fees and campus housing:

Tuition/Fees Estimate	\$ _____
Campus Room/Board Estimate	+\$ _____
Total Estimated Billing (A)	= \$ _____ (A)

Step 2: List total expected financial aid awards you plan to receive as listed on your Financial Aid Eligibility Notice:

Grants and Scholarships Total (outside/private scholarships cannot be counted until actual funds are received)	\$ _____
Student Loan Total (if you plan to apply for student loans)	+\$ _____
Parent Loan Total (if you plan to apply for parent loans)	+\$ _____
Total Estimated Financial Aid (B)	= \$ _____ (B)

Step 3: Subtract Total Estimated Financial Aid (B) from Total Estimated Billing (A) to determine estimated balance due or refund amount from Bursar:

Total Estimated Billing (A)	\$ _____ (A)
Total Estimated Financial Aid (B)	– \$ _____ (B)
Estimated Balance Due or Refund Amount	= \$ _____ *

* If academic year figures are used, you will need to divide by two (2) to determine balance due or refund per semester.

DIVISION OF FINANCIAL AID SERVICES AND INFORMATION

Division of Financial Aid

Schleman Hall of Student Services, Room 305
475 Stadium Mall Drive
West Lafayette, IN 47907-2050
General Phone: 765-494-5050; Fax: 765-494-6707
Call Center: 765-494-0998; M-F, 8 a.m.-5 p.m. EST
E-mail: facontact@purdue.edu
www.purdue.edu/DFA

Please note that faxes are assigned the same priority as that business day's incoming mail.

Financial aid services available on a first-come, first-served basis (no appointment necessary):

Monday through Friday, 8 a.m.-5 p.m. EST
765-494-0998 or Schleman Hall, Room 305

Computer access to financial aid status information:

Students may access their financial aid and other account information 24 hours per day, seven days per week, via <http://myPurdue.purdue.edu>

Student employment services:

Monday through Friday, 8 a.m.-5 p.m. EST
765-494-5056 or Schleman Hall, Room 302
www.purdue.edu/DFA

OTHER IMPORTANT FINANCIAL AID CONTACT INFORMATION

For FAFSA questions, status checks, school changes, address changes, etc.:

800-433-3243; TTY: 800-730-8913
www.fafsa.gov

For state of Indiana aid eligibility questions, status checks, school changes, etc.:

317-232-2350
www.in.gov/ssaci

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