

Financial Aid and Scholarships*

Fairleigh Dickinson University administers a variety of academic and need-based funding from federal, state and University sources. Financial aid is available to qualified full-time and part-time matriculated students at Fairleigh Dickinson University. A graduate student is considered to be enrolled full time when registered for a minimum of 9 credits per semester. New and returning students are expected to file the Free Application for Federal Student Aid (FAFSA) no later than April 15. The FAFSA must be filed EVERY year.

Financial aid is awarded annually and is based on continued eligibility, enrollment status, availability of funds and maintenance of satisfactory academic progress. In addition, a student may not be in default and/or may not owe a refund on any Title IV and/or HEA loans or grants.

International students are not eligible for federal, state or University need-based financial aid. However, international students are eligible for athletic funding (as provided by the National Collegiate Athletic Association [NCAA] guidelines) as well as academic scholarships.

All available sources and types of academic and need-based funding are detailed throughout this section.

University-funded Programs

University Provost's Scholarship Program for Graduate Study

All students admitted to a master's program beginning with the spring 2013 semester and who plan to register for a minimum of 6 credits may apply. Eligible candidates must have a minimum undergraduate grade point ratio of 3.00 (on a 4.00 scale) and standardized test scores acceptable for admission. The University Provost's Scholarship awards range from \$100.00 per credit to \$300.00 per credit and cannot be combined with other University scholarship or assistantship. Students enrolled in graduate study as part of a combined (bachelor's/master's) degree

program or enrolled in a master's program with a nonstandard tuition rate are not eligible. More information about the University Provost's Scholarship Program for Graduate Study, including the list of eligible master's programs and maintenance criteria for scholarship awards, can be found on the University Provost's Scholarship webpage www.fdu.edu/provostscholarship or for more information email provostscholarship@fdu.edu.

Combined Degree Advantage Program Scholarship

Students admitted into the University's combined degree program are able to earn a bachelor's and a master's degree in five years.

Students in their fifth year who are in the graduate program are eligible for a Combined Degree Scholarship equal to 40 percent of tuition charges. However, students who receive other institutional assistance and those in discounted programs are not eligible.

University Fellowships

Fairleigh Dickinson University funds fellowships for full-tuition scholarships (up to 9 credits per semester). Fellowships are awarded by the academic department/school in which the student is studying or planning to study. All inquiries should be directed to the appropriate academic program administrator. The receipt of a fellowship supercedes other FDU funding and will result in the reevaluation of any existing financial aid award.

Teaching Fellowships

Students receive a fellowship of one-half tuition plus \$2,000 during the first and second years of the program and one-half tuition during the third year of the program. Some research and clinical practice have an additional stipend included, and various additional fellowships are available for students who meet certain conditions.

Graduate Administrative Assistant Fellowships

Recipients of graduate administrative assistant fellowships assist with the administration of programs within admissions, career management and other administrative

areas of the University for 720 hours per academic year (360 hours per semester). Stipend compensation is \$4,000.00 per academic year (\$2,000.00 per semester).

University-funded Grant Programs

Alumni Incentive Grant

Effective fall 2001, an alumnus/a of the University may be eligible for the Alumni Incentive Grant in the amount of \$100 per credit. The alumnus/a must be matriculated. The grant cannot be used in conjunction with any other University tuition discount and/or University aid program. Contact the Graduate Admissions Office for further details.

Privately Funded Scholarships

Johnson & Johnson Scholarship

The Johnson & Johnson Scholarship provides funding for doctoral candidates enrolled in the Ph.D. in clinical psychology program at the Metropolitan Campus, Teaneck, New Jersey, who demonstrate a commitment to enhancing health care in certain targeted counties of New Jersey. Inquiries should be made to the academic administrator of the clinical psychology program.

Sammartino Scholarship

The Peter Sammartino Endowment and the Sylvia Sammartino Endowment are scholarship funds which were created through the bequests left by the University's founder and first president, Peter Sammartino, and his spouse, Sylvia Sammartino. Scholarships are available to students enrolled in the Master of Arts in Teaching program in the Peter Sammartino School of Education. A demonstration of the desire to teach is one of the criteria. Scholarships up to one half of tuition are awarded.

Nurse Faculty Loan Program

The Henry P. Becton School of Nursing and Allied Health offers the Nurse Faculty Loan Program (NFLP). Students who have an interest in becoming nurse faculty after having finished the Master of Science in

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Nursing program or the Doctor of Nursing Practice program may borrow for tuition and fees (less amounts received from other sources). Applicants should arrange for an interview with the project director, Prof. Teresa Moore, at TCMoore@fdu.edu.

Federally Funded Programs

Financial aid from federal sources is available for eligible students from the Federal Direct Loan program. The Free Application for Federal Student Aid (FAFSA) must be filed by April 15 each year for consideration. Eligibility is based on enrollment and satisfactory progress toward completion of the degree program.

Federal Veterans' Educational Assistance Programs

Veterans' Education Benefits

Veterans' educational benefits may be available to students who have served in the U.S. Armed Forces. More information may be found at the Department of Veterans Affairs GI Bill® website: <http://www.gibill.va.gov/>.

Post 9/11 GI Bill

The Post 9/11 GI Bill — also commonly known as Chapter 33 — is for individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. This benefit provides up to 36 months of educational benefits, generally payable for 15 years following release from active duty.

It is important to note that Fairleigh Dickinson University has agreed to participate in the Yellow Ribbon Program, that is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. Under this program, FDU has agreed to fund tuition expenses for eligible veterans that exceed the highest public in-state undergraduate tuition rate by matching a VA contribution of 50 percent with an FDU contribution for the same amount.

This program will provide the following benefits for eligible individuals:

- Tuition and fees paid directly to the school are not to exceed \$21,084.09. The cost of private university tuition and fees may be fully covered for those veterans eligible for the Yellow Ribbon Program.

- A monthly housing allowance based on the Basic Allowance for Housing for an E-5 with dependents at the location of the school.

- An annual books-and-supplies stipend of \$1,000.00 paid proportionately based on enrollment.

If students are enrolled exclusively in online training they will not receive the housing allowance. If students are on active duty, they will not receive the housing allowance.

The GI Bill

As provided under Chapter 30 of the Montgomery GI Bill, students that entered the military after June 30, 1985, are eligible for educational benefits if they elected to reduce their monthly salary by \$100.00 for the first 12 months of active duty.

VA Vocational Rehabilitation

The VA Vocational Rehabilitation Bill-Chapter 31 incurs the cost of tuition, fees and books. Eligible veterans must apply directly with the Department of Veteran's Affairs, 20 Washington Place, Second Floor, Newark, New Jersey 07102.

Survivors' and Dependents' Educational Assistance Program (DEA – Chapter 35)

Dependents' Educational Assistance (DEA – Chapter 35) provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of educational benefits. These benefits may be used for degree and certificate programs, apprenticeship and on-the-job training. A spouse may take a correspondence course. Remedial, deficiency and refresher courses may be approved under certain circumstances.

Federal Tuition Assistance

Military Tuition Assistance is a benefit paid to eligible members of the Army, Navy, Marines, Air Force and Coast Guard. Congress has given each service the ability to pay up to \$250.00 per credit for the tuition expenses of its members. A member is eligible for up to \$4,000.00 a fiscal year in Federal Tuition Assistance benefits.

Each service has its own criteria for eligibility, obligated service, application process and restrictions. This money is usually paid directly to the institution by the individual services.

Other Veterans' Affairs Educational Benefits

There are additional veterans' educational benefits available for the dependents and widows of veterans who died of service-related causes.

Individuals in the Selected Reserve (Chapter 106) and those who contributed to the Veterans Education Assistance Program (VEAP-Chapter 32) may also be eligible for VA educational benefits.

For additional information regarding veterans' educational benefits, please contact the State of New Jersey Department of Military and Veteran Affairs State Approving Agency, P.O. Box 340, Eggert Crossing Road, Trenton, New Jersey 08625 directly.

Federal Loan Programs

Federal Direct Unsubsidized Loan

Eligible students may borrow up to \$20,500.00 per year (\$33,000.00 for graduate health-profession students enrolled in a nine-month academic year and \$37,167.00 for graduate health-profession students enrolled in a 12-month academic year) from the Federal Direct Unsubsidized Loan program. Interest begins accruing at disbursement but may be capitalized and payments deferred until enrollment ceases (or drops below half-time). The interest rate is tied to financial markets and is determined each June for new loans made for the upcoming award year (July 1 to the following June 30). Each loan will have a fixed interest rate for the life of the loan and therefore students borrowing over multiple years may have loans at varying interest rates. There is a loan fee paid by borrowers at the time of disbursement, which, at the time of printing, is 1.069 percent (subject to change). The Direct Unsubsidized Loan has a six-month grace period following the last date of at least half-time attendance (graduation, withdrawal or reduction in enrollment) before repayment begins.

Federal Direct Graduate PLUS Loan

Eligible students may borrow up to the cost of attendance less any amounts received from other sources from the Direct Graduate PLUS loan. Interest accrues at disbursement but may be capitalized while enrolled at least half-time. The interest rate is tied to financial markets and is deter-

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mined each June for new loans made for the upcoming award year (July 1 to the following June 30). Each loan has a fixed interest rate for the life of the loan and therefore students borrowing over multiple years may have loans at varying interest rates. There is a loan fee paid by borrowers at the time of disbursement, which, at the time of printing, is 4.276 percent (subject to change). Eligibility for the Direct Graduate PLUS loan is based on a credit review.

Important Information About Financial Aid

Terms and Conditions of Financial Aid Awards

Students awarded financial aid from University, federal and/or state sources will receive a Financial Aid Award Notice.

Financial aid offers are based on full-time attendance (9 credits/semester for graduate students) and anticipated housing plans as reported on the FAFSA. Students must inform the Office of Financial Aid immediately, in writing, of any changes in enrollment or housing plans so that financial aid may be reevaluated accordingly.

Financial aid offers are conditional based on receipt of any requested information by the Office of Financial Aid. Financial aid applicants may be required to submit additional documentation, which may lead to revisions in the financial aid awards offered.

Award offers are contingent upon maintaining satisfactory academic progress toward completion of the degree program. Satisfactory academic progress reviews are performed at the conclusion of the spring semester. Failure to maintain satisfactory academic progress will result in the loss of financial aid funding. Detailed information about satisfactory academic progress may be found online at <http://view2.fdu.edu/admissions/graduate-admissions/graduate-financial-aid/graduate-satisfactory-academic-progress/>.

The University awards grants and scholarships from University operating funds and reserves the right to substitute funding received from private or endowed sources. In such an event, a revised Financial Aid Award Notice will be sent detailing the substitution.

Financial aid funding will be used toward balances owed to the University, including, but not exclusively, tuition,

room, board, medical insurance, fees, fines, etc. If students do not wish to have funding from federal sources used to pay “noneducational expenses” such as parking fines, they must notify the Office of Enrollment Services in writing.

Receipt of financial assistance from any sources may affect eligibility for financial aid as detailed on the award notification. The Office of Financial Aid must be informed of the receipt of additional awards not already noted.

Federal and state awards may be based on estimated funding levels. The Office of Financial Aid reserves the right to make adjustments as a result of changes in federal- and/or state-funding levels.

Renewal of Financial Aid

A student must maintain the minimum requirements for the renewal of any scholarship funding (as was outlined previously and in the original scholarship notification letter).

Students who receive need-based financial aid from any source are eligible to apply for a renewal of this aid. To be eligible for a renewed need-based financial aid package, the student must:

1. File the FAFSA application no later than April 15 (including the correct **Federal School Code: 002607** for the Metropolitan Campus, Teaneck, New Jersey, and **004738** for the Florham Campus, Madison, New Jersey);
2. Respond to all requests for information/documentation by the Office of Financial Aid and meet eligibility requirements as determined by the U.S. Department of Education and the University; and
3. Maintain “Satisfactory Academic Progress” as mandated by the U.S. Department of Education.

Satisfactory Academic Progress

Detailed information about Satisfactory Academic Progress may be found at <http://view2.fdu.edu/admissions/graduate-admissions/graduate-financial-aid/graduate-satisfactory-academic-progress/>.

Tuition Payment Options

It is possible that the financial aid package may not cover all University expenses. The University does not guarantee the ability to meet a student’s full financial need. As a result, there may be an amount left between the federal family contribution, the amount of aid offered by the University and the total cost of education.

Fairleigh Dickinson University Deferred Payment Plan

The deferred payment plan allows a student to make an initial 25 percent down payment on the total charge for the fall or spring semester. The balance is then paid in three monthly installments. A \$45 fee per term is assessed for this plan.