

## Financial Aid and Scholarships\*

### General

Fairleigh Dickinson University administers academic and need-based funding from federal, state and University sources. Financial aid is available to qualified full-time and part-time matriculated students. New and returning students are encouraged to file the Free Application for Federal Student Aid (FAFSA) no later than February 15. The FAFSA must be filed EVERY year for which financial aid is requested.

Financial aid is processed annually and awards are based on continued financial need, enrollment status, availability of funds and demonstrated 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 eligible only for academic scholarships as well as athletic funding (as provided by the National Collegiate Athletic Association [NCAA] guidelines). International students are not eligible for federal, state or University need-based financial aid.

Students enrolled with Fairleigh Dickinson University at the Community College Partnership locations should reference the *Community College Partnership Booklet* designed to relay the unique financial aid information and processes particular to those academic programs. The booklet on University Partnerships is available from the Admissions Office at (201) 692-7310.

All available sources and types of academic and need-based funding are detailed throughout the "Financial Aid and Scholarships" section.

### University Funded Programs

#### University Scholarships

Fairleigh Dickinson University funds an academic-based scholarship program.

The University offers a variety of academic scholarships, and all undergraduate applicants are automatically reviewed for scholarship along with their application for admission.

#### Merit Scholarships

Merit scholarships range from \$10,000.00 to \$52,000.00 and are awarded for a maximum of four years. Students must maintain the appropriate grade point ratio in order to retain their merit scholarship.

#### Phi Theta Kappa Scholarship

Any transfer students admitted to the University who are members of the Phi Theta Kappa Honor Society may be eligible for Phi Theta Kappa Scholarships. An applicant must submit a copy of the Phi Theta Kappa Membership Certificate to the Office of Admissions at the time of application. A minimum 3.00 grade point ratio must be maintained to renew eligibility for the Phi Theta Kappa Scholarship. A student must have completed his/her associate degree to be eligible. For more information about the Phi Theta Scholarship contact the Office of Admissions at (800) 338-8803.

#### Transfer Scholarship

All transfer students admitted to the University who have completed or in the process of completing a minimum of 24 college credits are automatically evaluated for Transfer Scholarships. For more information about the Transfer Scholarships contact the Office of Admissions at (800) 338-8803.

#### Combined Degree Advantage Program

Students who are admitted or subsequently admitted to a 4+1 combined degree program can earn their bachelor's plus master's degrees in five years with possible continued scholarship support in the student's fifth year. For a list of eligible programs and for more information, contact the Office of Admissions at (800) 338-8803.

#### Athletic Scholarship

Athletic scholarships are available for male and female athletes at the University's Metropolitan Campus. All scholarship recipients are required to file the FAFSA application annually and are subject to the Division I rules and regulations of the National Collegiate Athletic Association (NCAA). For further information, contact the Metropolitan Campus Office of Athletics at (201) 692-2208.

#### University Need-based Aid

Fairleigh Dickinson University offers need-based funding in addition to its extensive scholarship and grant program. Students wishing to apply for need-based University funding must file the FAFSA (Free Application for Federal Student Aid). To renew need-based funding, students must file the FAFSA no later than February 15, maintain satisfactory academic progress (see page 22), maintain full-time enrollment and submit all requested documentation to the Office of Financial Aid.

The University has several need-based programs available for undergraduate students. These grant programs are itemized on this page and page 18.

#### Fairleigh Dickinson University Grant

The University offers an FDU Grant for full-time students valued up to \$20,000.00 per academic year (traditional fall and spring terms only) for a maximum of four years. Eligibility is determined through filing the FAFSA. Renewal of the grant is subject to academic progress, full-time enrollment and relative financial need.

\*Material in this section is subject to change. Contact one of the campus Financial Aid Offices for the most current information.

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## Other University Grants

### *Child of Alumni Grant*

An annual grant of \$1,500.00 is available to undergraduate sons and daughters of Fairleigh Dickinson University alumni. This grant is based upon full-time enrollment only. The student must indicate on the University Admissions application that either parent is a Fairleigh Dickinson University graduate.

### *Community College-FDU Scholars Program*

Students matriculated toward an A.A., A.S. or A.A.S. degree at participating community colleges who enroll in the Community College-FDU Scholars program and meet the requirements for admission to Fairleigh Dickinson University are awarded a grant equivalent to 40 percent of the value of the flat-rate undergraduate tuition rate. Students who are enrolled in an undergraduate program at FDU with a more favorable tuition rate than the flat-rate undergraduate tuition and those receiving the Phi Theta Kappa Scholarship are not eligible. Renewal of the grant requires a student maintain satisfactory academic progress.

Community College-FDU Scholars who achieve a minimum cumulative grade point ratio (GPR) of 3.50 or greater are also awarded a \$1,000.00 merit scholarship. Renewal of the merit scholarship requires a minimum cumulative GPR of 3.00 or greater while enrolled at FDU.

Community College-FDU Scholars who elect to reside on either the Metropolitan Campus or Florham Campus are awarded a \$1,500.00 housing grant. The housing grant may not be used for any fees other than room/board and therefore on-campus residency is required for renewal.

## Federally Funded Programs

There are a number of federally funded financial aid programs; for example, Pell and SEOG grants, Federal Direct Loans, as well as Work Study Programs. For a student to be eligible for any of these programs, he/she must be matriculated, maintain satisfactory academic progress and finally, he/she must file the FAFSA (Free Application for Federal Student Aid) by February 15 every year. Each of the federal programs available at the University are detailed as follows:

### **Federal Grant Programs**

#### *Federal Pell Grant*

Undergraduate students enrolled for a minimum of three credits per semester may be eligible for a Federal Pell Grant. Eligibility is determined upon data received from the FAFSA application.

#### *Federal Supplemental Education Opportunity Grant (FSEOG)*

Undergraduate students must be "Pell eligible" to receive an FSEOG award. In addition, a student must be registered full time.

### **Federal Work Programs**

#### *Federal Work Study*

Eligibility for Federal Work Study is determined by the information supplied on the FAFSA; a student must demonstrate financial "need" to be eligible for Federal Work Study funding.

Students awarded funds under the Federal Work Study Program (FWS) may be assigned positions either on campus or off campus at cooperating nonprofit community service agencies. Annual awards usually range from \$500.00 to \$2,000.00 per academic year.

Federal Work Study positions are coordinated and processed by the Office of Career Development on each campus. A Federal Work Study student may not work more than 20 hours per week and no more than seven hours in one day. Students are paid biweekly.

## Federal Veterans' Educational Assistance Programs

### *Veterans' Educational Benefits*

VA (Veterans' Assistance) educational benefits are available to eligible veterans for attendance at institutions of higher education (e.g. four-year university, community colleges, etc.), for undergraduate, graduate and online programs and other degree- and non-degree-granting courses. Benefits are based on the VA Program/Chapter (see next page) for which students are eligible (defined by the type and length of military service) and the number of classes for which they are enrolled during a given semester (e.g., full-time, part-time, etc.). Payments are made by the U.S. Department of Veterans Affairs either directly to the student/veteran or, in the case of the Post 9/11 GI Bill, directly to the school. It is important to note that cost of tuition and fees to the University remains the responsibility of the student/veteran. It is recommended that students consult with the director, Office of Veterans Services, at Fairleigh Dickinson University for more detailed information on any of these programs on the website [www.fdu.edu/veterans](http://www.fdu.edu/veterans).

### *The New Post 9/11 GI Bill*

The new 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 the cost of public tuition and fees. The cost of private university tuition and fees may be fully covered for those veterans eligible for the Yellow Ribbon Program.

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- 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 receive a reduced housing allowance. If students are on active duty, they will not receive the housing allowance. If the student is the spouse of an Active Duty Servicemember and is using transferred benefits, he or she will not receive the housing allowance.

## **The Montgomery GI Bill (MGIB)**

As provided under the Montgomery GI Bill (MGIB) — also commonly known as Chapter 30 — students who 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 while on active duty. The MGIB program provides a maximum of 36 months of educational benefits. However, additional entitlements may be available. Consult with the director, Office of Veterans Services, at Fairleigh Dickinson University at [www.fdu.edu/veterans](http://www.fdu.edu/veterans). This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following release from active duty. For more information on the MGIB see [https://www.benefits.va.gov/gibill/docs/pamphlets/ch30\\_pamphlet.pdf](https://www.benefits.va.gov/gibill/docs/pamphlets/ch30_pamphlet.pdf).

## **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 \$4,500.00 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.

## **The Montgomery GI Bill–Selected Reserve (MGIB-SR)**

The Montgomery GI Bill–Selected Reserve (MGIB-SR) program — commonly known as Chapter 1606 — may also be available if the student is a member of the Selected Reserve, which includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard and the Air National Guard. Students may be entitled to receive up to 36 months of education benefits.

Period of eligibility: (a) If the students' eligibility to this program began on or after October 1, 1992, the period of eligibility ends 14 years from their beginning date of eligibility or on the day they leave the Selected Reserve. (b) If the students' eligibility to this program began prior to October 1, 1992, their period of eligibility ends 10 years from their beginning date of eligibility or on the day they leave the Selected Reserve.

For more information on the MGIB-SR program see [www.benefits.va.gov/gibill/docs/pamphlets/ch1606\\_pamphlet.pdf](http://www.benefits.va.gov/gibill/docs/pamphlets/ch1606_pamphlet.pdf).

## **VA Vocational Rehabilitation**

A veteran who is eligible for an evaluation under Chapter 31 must complete an application and meet with a VA Vocational Rehabilitation Counselor (VRC). If the VRC determines that a handicap exists as a result of a service-connected disability, the veteran is found entitled to services. Entitlement to services is established if the veteran is within his or her 12-year basic period of eligibility and has a 20 percent or greater service-connected disability rating.

The VA Vocational Rehabilitation Bill, under Chapter 31, pays the cost of tuition, fees, books, equipment and supplies. The

veteran also receives a monthly subsistence allowance. Eligible veterans must apply online at the Vocational Rehabilitation and Employment Programs website [www.benefits.va.gov/vocrehab/](http://www.benefits.va.gov/vocrehab/). Veterans may be entitled to receive up to 36 months of educational benefits.

## **Other Veterans' Administration 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) also may be eligible for VA educational benefits.

For additional information regarding veterans' educational benefits, contact the Office of Veterans Services at Fairleigh Dickinson University at [www.fdu.edu/veterans](http://www.fdu.edu/veterans) and/or the State of New Jersey Department of Military and Veterans Affairs State Approving Agency, PO Box 340, Eggert Crossing Road, Trenton, New Jersey 08625.

## **Federal Loan Programs**

### **Federal Direct Loans**

Eligible students may borrow from the Federal Direct Loan Program. There are two types of Federal Direct Loans from which a student may borrow.

The *Federal Direct Subsidized Loan* is available to eligible undergraduate students with financial need. While in school at least half-time (6 credits), interest is paid by the U.S. Department of Education. **For first-time borrowers who receive the loan on or after July 1, 2013**, there is a limit on the maximum period of time one may receive the Direct Subsidized Loan. These borrowers may not receive the Direct Subsidized Loan for more than 150 percent of the published length of the student's program.

The *Federal Direct Unsubsidized Loan* does not require that a student demonstrate financial need. Interest on the loan begins to accrue upon disbursement. Borrowers may choose not to pay interest while in school and during grace periods, periods of deferment or forbearance, but interest will accrue and be added to the principal amount of the loan.

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Both the Direct Subsidized and Direct Unsubsidized Loan programs offer a six-month grace period after a student graduates or drops below half-time enrollment. For new Direct Subsidized Loans made from July 1, 2012, to June 30, 2014, interest will accrue during the grace period and will be capitalized if unpaid by the borrower.

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 1.066 percent.

The annual and aggregate limits for the loan programs are as follows:

#### *First Year Undergraduate Annual Loan*

Dependent Students — \$5,500; no more than \$3,500 in Direct Subsidized Loans  
Independent Students and Dependent Students whose parents are unable to obtain PLUS loans — \$9,500; no more than \$3,500 in Direct Subsidized Loans

#### *Second Year Undergraduate Annual Loan*

Dependent Students — \$7,500; no more than \$4,500 in Direct Subsidized Loans  
Independent Students and Dependent Students whose parents are unable to obtain PLUS loans — \$10,500; no more than \$4,500 in Direct Subsidized Loans

#### *Third Year and Beyond Undergraduate Annual Loan*

Dependent Students — \$7,500; no more than \$5,500 in Direct Subsidized Loans  
Independent Students and Dependent Students whose parents are unable to obtain PLUS loans — \$12,500; no more than \$5,500 in Direct Subsidized Loans

#### **Subsidized and Unsubsidized**

##### **Aggregate Loan Limit**

Dependent Students — \$31,000; no more than \$23,000 in Direct Subsidized Loans  
Independent Students and Dependent Students whose parents are unable to obtain PLUS loans — \$57,500; no more than \$23,000 in Direct Subsidized Loans

#### **Federal Nursing Loan Program**

Students enrolled as matriculated nursing students with “exceptional financial need” as determined by the information supplied on the FAFSA may apply for a Federal Nursing Loan. The student must maintain minimally half-time enrollment. Annual awards range from \$500.00 to \$4,000.00 per academic year. Contact the Fairleigh Dickinson University Office of Student Loan and Repayment (201-692-2575) for further details regarding repayment and deferment of Federal Nursing Loans.

#### **Federal Direct PLUS Loan Program**

The Federal Direct PLUS Loan is a credit-based loan program for the parent or guardian of the undergraduate student. Parents of matriculated students enrolled at least half-time may borrow up to the cost of education less any other financial aid received by the student per academic year. Repayment of the PLUS loan begins 60 days after disbursement of the funds to the University. Parents have up to 10 years to repay the loan with a minimum payment of \$50.00 per month. To be eligible for a PLUS loan, the student must file the FAFSA, and the parent (as well as the student) may not be in default on his/her federal loans. 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 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 4.264 percent.

## New Jersey State-funded Programs

There are a variety of New Jersey state-funded financial aid programs; including, academic scholarships, need-based grants and loans. For students to be eligible for any of these programs, he/she must be matriculated, maintain satisfactory academic progress and be a New Jersey resident. To establish eligibility for any need-based funding, a student must also file the FAFSA (Free Application for Federal Student Aid) and meet established state deadlines. Each of the New Jersey state programs available at the University are detailed as follows:

#### **New Jersey State (NJS) Scholarship Programs** **Governor's Urban Scholarship Program**

The Governor's Urban Scholarship Program provides a merit award to high-achieving students who reside in New Jersey's 14 designated high-need communities. Annual awards of up to \$1,000 are available for qualified students. Students must rank within the top five percent of their class and have a minimum 3.00 grade point average at the end of their junior year of high school and meet other basic eligibility and renewal criteria.

#### **NJ Student Tuition Assistance Reward Scholarship II (NJ STARS II)**

The NJ STARS II program allows successful NJ STARS scholars to transfer to a New Jersey four-year college or university and earn a bachelor's degree. The NJ STARS II Scholarship is valued at \$1,250.00 per semester (\$2,500.00 per academic year — traditional fall and spring semesters only). Students must be NJ STARS recipients or non-funded during the semester of county college graduation and graduate with an associate's degree and grade point ratio of 3.25 or higher. While there is no consideration of financial need, the maximum family income (taxable and untaxable) must be less than \$250,000.00. In addition, the student must be enrolled full-time, apply for all forms of state and federal need-based grants and merit scholarships and begin NJ STARS II program participation no later than the second semester immediately following county college graduation.

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## **Need-based New Jersey State (NJS) Grant Programs**

### ***NJS TAG Award***

To establish eligibility for a Tuition Aid Grant (TAG), a student must be a resident of New Jersey for a minimum of 12 months prior to receipt of the TAG grant. In addition, he/she must be enrolled full-time at a four-year New Jersey college or university. The TAG award is determined upon the need of the student as supplied by the information on the FAFSA. The TAG award is valued up to \$12,938.00 for the 2018–2019 award year per academic year (traditional fall and spring terms only).

### ***NJS Educational Opportunity Fund (EOF) Grant***

The NJS Educational Opportunity Fund (EOF) provides financial assistance and academic support services to economically and educationally disadvantaged students. To be eligible, students must meet state-established income guidelines and be New Jersey state residents for at least 12 consecutive months prior to application. Only first-time, full-time matriculated freshmen are eligible to be admitted to the EOF program. Transfer students who were EOF program participants at their previous school are also eligible, but are not guaranteed to receive an EOF grant at the time of transfer.

EOF grant awards are valued up to \$2,500.00 per academic year (traditional fall and spring semesters only). All incoming EOF program participants must attend and successfully complete a residential pre-freshman EOF Summer Program. EOF students remain a part of the EOF program as long as they continue to meet the program and income guidelines.

Prospective students should contact the Office of Admissions for further information.

### ***NJCLASS Loan Program***

The NJCLASS loan program is a credit-based loan program for either the student or the parent. Applicants may borrow up to the cost of education less any other financial aid. To apply and for additional information regarding repayment and deferment of NJCLASS loans contact the New Jersey Higher Education Student Assistance Authority at [www.hesaa.org](http://www.hesaa.org).

## **Privately Funded Scholarship**

### ***Sammartino Scholarship***

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

## **Additional Pertinent Aid Information**

### ***Terms and Conditions of Financial Aid Awards***

There are a number of terms and conditions for financial aid from federal, state and institutional sources. Terms and conditions are provided at the time a financial-aid award notice is sent. The terms and conditions are as follow:

Financial-aid offers are based on attendance as a full-time student and anticipated housing plans as reported. Students are required to inform the Office of Financial Aid in writing immediately of any changes in enrollment or housing plans as financial aid may be re-evaluated accordingly.

If selected for verification by the U.S. Department of Education, additional documentation will be required and may lead to revisions in the financial-aid awards offered. The Office of Financial Aid reserves the right to request verification of any data submitted by the student and/or parent(s) that was considered in the financial-aid award offer. Financial-aid award offers are subject to the receipt and processing of information/documentation requested by the Office of Financial Aid.

Financial-aid award offers are contingent upon maintaining satisfactory academic progress (SAP) toward completion of the degree. The Office of Financial Aid reviews SAP for each financial-aid recipient at the conclusion of each term. Failure to maintain satisfactory academic progress will result in the loss of financial-aid funding. A student must be matriculated and enrolled in course work leading to a degree.

A New Jersey Tuition Aid Grant (TAG), if listed on the award notice, is estimated until the Higher Education Student Assistance Authority (HESAA) of New Jersey makes an actual award. HESAA will send a Student Eligibility Notice (SEN) to students that detail actual award amounts and may also request additional documentation for final award determination. **It is the responsibility of the student to submit all requested documentation to HESAA in a timely fashion to meet state grant deadlines and satisfy all requirements for eligibility to ensure payment of a TAG award.**

The University awards grants and scholarships from University operating funds and reserves the right to substitute

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funding received from private or endowed sources. In such an event, a revised Financial Aid Notice of Award will be sent to the students detailing the substitution.

Receipt of financial assistance from any sources may affect eligibility for financial aid as detailed on the financial-aid award notification. Students are *required* to notify the Office of Financial Aid of receipt of additional awards.

Federal and state awards are 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.

The awards detailed on the award notification apply only to the academic year indicated on the notification. Students must apply each year and maintain satisfactory academic progress (as required by both the U.S. Department of Education and Fairleigh Dickinson University) for consideration of renewed eligibility.

## 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, students must be sure to complete the following:

1. File the FAFSA application no later than February 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. Complete the verification process (if selected by the U.S. Department of Education — students will be notified by the Office of Financial Aid of the required documents);

3. Maintain Satisfactory Academic Progress as mandated by the U.S. Department of Education.

## Satisfactory Academic Progress

The U.S. Department of Education requires all students who receive financial aid maintain “Satisfactory Academic Progress (SAP)” to establish continued eligibility for financial aid-funding.

As required, the Office of Financial Aid reviews all financial-aid recipients for the appropriate academic progress to determine renewal eligibility once annually (at the conclusion of the spring semester). Failure to maintain academic progress will result in the loss of financial-aid funding until eligibility is re-established by completing the appropriate course work and/or achieving the appropriate grade point ratio (GPR). A notification will be sent to the student after the review is completed, informing them of their standing.

Undergraduate students must achieve an overall cumulative GPR of 2.00 and successfully complete at least 67 percent of the credits attempted. All credits, including developmental, transfer and college-level courses will be counted to determine credit hours. Withdrawals and incompletes will be included in the calculation of attempted credits. Undergraduate students are required to complete a minimum of 120 credits to obtain their degrees but may not receive federal aid for more than 190 credits (150 percent).

Students who fail to achieve SAP may appeal for one semester of probation. They will be required to devise an academic plan that will put them back on course for making SAP. Students may submit their Academic Plan (<http://view2.fdu.edu/dwnld/22876>) to the Office of Financial Aid for review in order to be eligible to receive funding. Students who do not meet all SAP requirements or fail to meet the conditions of their Academic Plans in the following semester will not qualify for financial aid. Students who lose eligibility due to SAP will regain eligibility when SAP requirements are met.

## Repeated Courses

The U.S. Department of Education has recently published new regulations which impact students who repeat courses. These regulations are part of a series called Program Integrity Rules and are effective July 1, 2012.

Beginning July 1, 2012, students may only receive federal funding aid for one repetition of a previously passed course. Students taking a required repeat of a course should work with the Office of Financial Aid to ensure those credits are counted appropriately for financial-aid eligibility. Please note that the student may need to provide documentation from

his/her adviser regarding the requirement to repeat.

The U.S. Department of Education is working on additional guidance which may provide for additional allowable circumstances. Do not hesitate to contact the Office of Financial Aid at [finaid@fdu.edu](mailto:finaid@fdu.edu).

## Tuition Payment Options

Fairleigh Dickinson University makes every attempt to meet a student’s full financial need. However, it is possible that the financial-aid package may not cover all college expenses. The University does not guarantee the ability to meet a student’s full financial aid. As a result, there may be an amount left between the federal, state and family contributions, the amount of aid offered by the University and the total cost of education. If this is the case, consider the following options:

### Installment Plan

Fairleigh Dickinson University offers a University-administered semester payment plan. A family can make four regularly scheduled monthly payments during an academic semester without interest. An enrollment form and semester fee of \$45.00 are required.

## Refunds and Return of Title IV Calculations

Full or partial withdrawal from the University while a semester is in progress will result in the recalculation of the existing comprehensive financial-aid package. A student must “earn” financial-aid eligibility during a semester via attendance during that same semester.

To earn the full value of the existing comprehensive financial-aid package, the student must attend minimally 60.01 percent of the semester in question. A student who withdraws or adjusts his/her enrollment status will have his/her financial-aid package adjusted per the federal, state and University guidelines.

Specifically, the value of the existing awards will be adjusted according to the value of aid actually earned by the student’s attendance for the respective semester. This calculation is applied to all components of the financial-aid package.