

2014-2015 Financial Aid Fact Sheet

University of Pittsburgh
at Johnstown

Financial assistance is a resource available to help you meet your educational costs; however, you are ultimately responsible for paying your educational expenses and for completing required paperwork in a timely manner. Your financial aid award letter or your student account details indicate the types and amounts of financial aid available to you. As always, if you have any questions, please contact us at 814-269-7045, or toll free at 800-881-5544.

Eligibility & Cost of Attendance

Your financial aid eligibility is based on your financial need, which is calculated by subtracting your **Expected Family Contribution (EFC)** from your established **Cost of Attendance (COA)**. Due to limited resources, the amount of financial aid that we are able to award to you may not cover your total financial need. Your EFC is the result of the 2013 income information you provided on your 2014-2015 Free Application for Federal Student Aid (FAFSA) and is shown on your Student Aid Report (SAR). You may access your SAR at www.fafsa.gov.

Your COA is simply your financial aid budget, which is comprised of average tuition and fee charges, as well as estimated room, board, book, transportation and personal expenses determined by your enrollment, domicile and dependency statuses. A dependent student's housing status is also considered. You may receive financial aid up to your established COA. Any awards exceeding the COA will be reduced accordingly. The tables below outline Pitt-Johnstown's established COA for the 2014-2015 academic year. You may need this information to complete your self-certification should you apply for an alternative loan.

Full-Time Enrollment COA

	PA Residents	Out-of-State
Dependent-commuter	\$21,370	\$32,492
Dependent-dorm/off-campus resident	\$27,724	\$38,846
Independent	\$30,516	\$41,638

Part-Time Enrollment COA

	PA Residents	Out-of-State
Dependent-commuter	\$12,978	\$22,590
Dependent-dorm/off-campus resident	\$19,240	\$29,052
Independent	\$23,646	\$33,458

College Costs

As a state-related institution, Pitt-Johnstown offers many of the features and benefits of a private school at a more affordable cost. Tuition, fee, room and board charges are usually adjusted annually. All costs reported below were the annual rates for the **2013-14 academic year** and should be used as reference only. **Tuition rates for 2014-15 will be available in mid-July 2014 when Pitt's board of trustees meets to set tuition.** You will receive your eBill, which details your actual costs, in mid-July for the fall term and in mid-November for the spring term.

Programs in the Arts and Sciences

	PA Residents	Out-of-State
Tuition**	\$12,208	\$22,812
Room (average)	\$5,492	\$5,492
Meals (average)	\$3,626	\$3,626
Activities Fee	\$166	\$166
Computing Fee	\$350	\$350
Facilities Fee	\$196	\$196
Health Fee	\$80	\$80
Recreation Fee	\$130	\$130
Total	\$22,248	\$32,852

Programs in Engineering

	PA Residents	Out-of-State
Tuition**	\$13,096	\$24,960
Room (average)	\$5,492	\$5,492
Meals (average)	\$3,626	\$3,626
Activities Fee	\$166	\$166
Computing Fee	\$350	\$350
Facilities Fee	\$196	\$196
Health Fee	\$80	\$80
Recreation Fee	\$130	\$130
Total	\$23,136	\$35,000

** During the 2013-14 academic year, tuition for the Associate Degree in Respiratory Care was \$13,056 for PA residents and \$24,382 for residents of other states. Tuition for the Nursing Program was \$15,640 for PA residents and \$29,092 for residents of other states.

Please note that additional fees are charged for physical education classes and laboratory courses.

Financial Aid Programs

Listed below are the definitions and the disbursement information pertaining to any Title IV funding that you may receive. **The disbursement for each of these programs, except work-study, is scheduled 10 days prior to the beginning of the term and will continue on a daily basis thereafter.** Be aware, disbursement dates are contingent on the receipt of all necessary paperwork and the completion of the verification process, if applicable.

- **Federal Pell Grant-** Grants awarded to undergraduate students who have not earned a Bachelor's or professional degree and who possess exceptional financial need. Unlike a loan, the Pell Grant does not have to be repaid.
- **Federal SEOG-** Grants awarded to undergraduates who have not earned a Bachelor's or professional degree and who possess exceptional financial need. Unlike a loan, the Federal SEOG does not have to be repaid.
- **Perkins Loan-** The Perkins Loan is a low-interest (5%) loan for students with exceptional financial need. This is a loan, so it must be repaid. Repayment begins 9 months after you graduate, withdraw, or drop below half-time status. **In order to have the Perkins Loan monies disbursed to your account, you must sign a promissory note.** Eligible, first-time borrowers, watch your Pitt email for instructions on completing the Promissory Note and Entrance Counseling online.
- **Federal Work-Study-** Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses. Your award letter indicates if you have been awarded Federal Work-Study. **The money earned from work-study is not disbursed as a payment toward your eBill, so do not subtract this amount when determining your balance due.** Students who are hired through the work-study program are paid monthly.
 - ◆ Beginning July 15, we will post all open jobs for the 2014-2015 academic year online at www.pitt-johnstown.pitt.edu/WSJobs. The job selection is competitive, the number of jobs are limited, and job openings fill quickly, so we suggest that you contact supervisors early. While you may apply for multiple jobs, you can be hired for only one job. The Financial Aid Office will not place you in a job, and we do not guarantee employment.
 - ◆ When you are hired, you must complete additional paperwork in order to be placed on payroll. **You cannot begin working and you will not receive a pay check until all paperwork is completed and returned to the Financial Aid Office.** You must present your actual, signed Social Security Card and a photo ID to the Financial Aid Office to be placed on payroll.
 - ◆ You are expected to treat your Federal Work Study position as you would any other job. Be on time; notify your supervisor if you cannot make it to work; be responsible and reliable, and do not leave the job without permission from your supervisor. Although this is a financial aid program, you can be fired if you fail to meet the requirements of the position.
- **Direct Stafford Loan-** The Direct Stafford Loan is a loan that is available to most all students who meet the eligibility requirements for receiving financial aid. The Financial Aid Office will certify a Direct Stafford Loan for the maximum amount for which you are eligible based upon the number of credits you have completed.

Stafford Loan Annual Limits

Completed Credits	Maximum Annual Amount	Additional Unsubsidized*
0-23 credits	\$5500 (of which \$3500 may be subsidized)	\$4000
24-53 credits	\$6500 (of which \$4500 may be subsidized)	\$4000
54 or more credits	\$7500 (of which \$5500 may be subsidized)	\$5000

Direct Stafford Loans certified for the entire academic year will disburse in two equal disbursements—half the certified amount for the fall term and the other half for the spring term.

The government generally assesses an origination fee on your loan. This fee is deducted from the amount of each disbursement.

First-time borrowers must complete both the Master Promissory Note (MPN) and Entrance Counseling before the Direct Stafford Loan monies will be disbursed to your account. The MPN remains valid for up to 10 years provided that you remain continuously enrolled during that time period.

First-time borrowers, complete your MPN and Entrance Counseling - www.studentloans.gov

Your financial need determines whether your loan will be a combination of subsidized and unsubsidized or entirely unsubsidized.

- ◆ **Subsidized-** The government will pay the interest on your loan until you enter into repayment.
- ◆ **Unsubsidized-** Interest accrues on an unsubsidized loan from the point of disbursement until the loan is paid in full. You may choose to pay on the interest while you are in school or allow the interest to accumulate and to be capitalized (that is, added to the principal amount of your loan).

In 2013, Congress passed the Bipartisan Student Loan Certainty Act, which ties federal student loan interest rates to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming academic year.

Stafford Loans must be repaid. Repayment begins 6 months after you graduate, withdraw, or drop below half-time status.

*Additional unsubsidized Stafford Loan funds are available to independent students and those dependent students whose parent are denied the PLUS Loan for the academic year. Your dependency status is determined by your response to a series of questions on the FAFSA.

About Your eBill

Your eBill is your electronic billing statement that includes all billable charges at Pitt-Johnstown, including, but not limited to, tuition, fees, room, and board. The University sends an email to your Pitt email account when your most recent eBill is available to view.

Invoicing, Due Dates, and Payment

Pitt-Johnstown invoices on a term-by-term basis—fall term eBills generally post to PittPay in mid- to late-July and have an August 17th due date, and spring term eBills generally post to PittPay in mid- to late-November and have a December 17th due date. eBills are generated around the 20th of each month thereafter when new or unpaid charges exist on your account. You will receive email notification to your Pitt email account when your eBill is available. Payments are due the 17th of each month. Cash, check, e-check, debit card, Mastercard, DISCOVER and American Express are accepted for payment. Please note that a 2.75% service fee is issued to credit card payments.

Financial Aid on the eBill

- Financial aid that **has disbursed** will show as a **payment** on your eBill.
- Financial aid that has been awarded to you, but **has not yet disbursed to your student account**, will show as **anticipated aid** on your eBill and **is deducted** from the total amount due. Financial aid may show as anticipated aid because the scheduled disbursement date of 10 days prior to the beginning of the term has not yet arrived, you have not yet completed the requirements needed to secure loan funding, such as the promissory note or entrance counseling, or you have not completed the verification process, if applicable.
- Work-study will not disburse as a payment toward your eBill, so do not subtract this amount from your balance due.

Authorized Payers

You may authorize payers to view and to pay your eBill and to receive a courtesy email when your eBill is available to view. To set up an authorized payer, log on to www.my.pitt.edu and follow this path: [PittPay Login > Authorize Payers](#).

Accessing Account Information in Real Time

eBills are updated monthly, so be aware that the information that you are viewing has an “as of” date. The eBill represents your account as of that date and not in real time. To access your **student account**, which details your current charges and payments in real time, log on to www.my.pitt.edu and follow this path: [PittPay Login > Student Account Details](#). To access your **financial aid** in real time, log on to www.my.pitt.edu and follow this path: [Student Center Login > Self Service > Campus Finances > View Financial Aid > Aid Year](#).

Late Payments

Missed payments and payments received after the due date are considered to be late payments. The University will assess a \$50 late payment fee to your account each month that you miss a payment or make a late payment. The University will assess a financial hold, which restricts future enrollment-related services, after the second consecutive missed payment, and will assess a \$100 collection fee, in addition to the incurred late fees, after the third consecutive missed payment.

Additional Financing Options

If you require additional financing options after the financial aid that appears on your award letter has been deducted from your bill, consider the options below. If you opt for either the Direct PLUS or Alternative Loans, be sure to apply early to ensure timely receipt of your funds before the due date. Also, be sure to utilize all Stafford and Perkins funds that are available to you first, as the interest rates and repayment terms are generally more student friendly.

Payment Plans

The University offers an optional, interest free payment plan to eligible students. A fee applies to participate in the payment plan. Additional information regarding the payment plan may be found at <http://payments.pitt.edu/pplan.html> or by calling the Business Office at 814-269-7040 or 800-444-4875.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

Parents of dependent students who are enrolled at least half-time (6 credits or more) can borrow from the PLUS Loan program. Parents may borrow up to the COA (pg. 1) less any financial aid that you are receiving. Parents may apply at www.studentloans.gov. Approval is based solely on your parent’s credit history—if the credit history is good, the loan is approved—if the credit history is questionable, the loan is denied. Visit www.upj.pitt.edu/PLUS_loans for more information.

- ◆ If the loan is approved, first-time parent borrowers must complete a Master Promissory Note (MPN), which can be completed electronically at www.studentloans.gov.
- ◆ Complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov (if you have not already done so). Pitt-Johnstown will not process this request until a completed FAFSA is on file.
- ◆ If the PLUS loan is denied, you, the student, may be eligible for additional Unsubsidized Stafford Loan funds (up to \$4000 for 53 or less completed credits and \$5000 for 53.5 or more completed credits), or your parent can apply to receive the PLUS with a credit-worthy endorser.
- ◆ Always remember that loans must be repaid with interest!

Alternative Loans

You, the student, are the borrower on an Alternative Loan and may borrow up to the COA (pg.1) less any financial aid that you are receiving. The loan applications, interest rates, and other requirements vary from lender to lender, so you must choose the lender who best fits your needs as a borrower. These loans are based on credit history, and we recommend that you apply with a credit-worthy co-signer, if possible, to qualify for lower interest rates and fees. Know the conditions of your loan to avoid any repayment surprises. Always remember that loans must be repaid with interest! Please visit www.upj.pitt.edu/AltLoans for additional information.

Financial Aid Fact Sheet

Important Campus Phone Numbers

Questions About Your Bill and
Balance Due
800-444-4875 or
814-269-7040

Pitt-Johnstown
Financial Aid and Loan
Information
800-881-5544 or
814-269-7045

Academic Records/Grades,
Registration, and VA
Certifying Official
814-269-7055

Housing Information
814-269-7115

Meal Plans
814-269-1900

Admission Information
800-765-4875 or
814-269-7050

Important Aid-Related Phone Numbers

PHEAA
800-692-7392

Direct Loan Servicing
800-848-0979

Federal Aid Information Center
800-433-3243

Important Dates

Pitt-Johnstown's Priority
Filing Deadline for FAFSA
April 1st

PHEAA's FAFSA Filing
Deadline for State Grant
Funding
May 1st

Maintaining Financial Aid Eligibility

In accordance with federal regulations, the Financial Aid Office must monitor each student's progress toward the completion of a degree or certificate on an **annual basis**. We check each student's progress upon completion of the spring term. You must demonstrate satisfactory academic progress with respect to the percentage of credits completed **and** the cumulative grade-point average earned (GPA) **and** the timeframe needed for program completion. All Title IV aid programs and most University aid programs are impacted by these requirements. (Please note that the academic progress requirements to maintain PHEAA State Grant eligibility are different than those found here. For more information regarding PHEAA's policy visit www.pheaa.org.) **The information provided below is a general overview. Please visit www.pitt-johnstown.pitt.edu/SAP for Pitt-Johnstown's complete policy.**

Credit Requirement

Students must successfully complete 67% of the cumulative total number of credits attempted, rounded to the nearest whole number. For example, a student who attempts 57 credits must successfully complete 38 credits to be in acceptable academic standing. All credits for which a student is enrolled after the add/drop period are included in this calculation as attempted credits.

- **Successfully Completed Credits**-Credits in which a student earns a grade of A, B, C, D, H, S, or P or those that have transferred toward the student's degree.
- **Course Drop/Semester Withdrawal**- Courses dropped or semester withdrawals occurring during the add/drop period are not counted as attempted credits. However, after the add/drop period has ended, courses dropped or semester withdrawals are counted as attempted credits. Students who have not earned the minimum number of required credits based upon enrollment as the result of the course drop or semester withdrawal will not be in acceptable academic progress.
- **Failing/Incomplete Grades**- Credits for a course in which students receive failing ("F") or incomplete ("G" or "I") grades are not considered successfully completed; therefore, students who have not earned the minimum number of required credits based upon enrollment as the result of failing or receiving an incomplete grade will not be in acceptable academic progress. Students who receive a letter grade for an incomplete grade must complete the Financial Aid Exception form to have their status re-evaluated.
- **Repeated Courses**- All completed and attempted credits will be counted toward the 67% completion rate. Please note, however, that federal regulations allow for financial aid to pay for only one retake of any previously passed course, so taking a course more than twice could affect your enrollment status for financial aid purposes.

GPA Requirement

The minimum GPA requirements are determined by the total number of post-secondary credits that you have attempted, as well as any credits that have transferred into Pitt-Johnstown.

- Upon completion of the first academic year, a minimum 1.5 cumulative GPA is required.
- Upon completion of the second academic year and beyond, a minimum 2.0 cumulative GPA is required.

Pitt-Johnstown's Eligibility Timeframe

Students must complete their program of study within 150% rate of the published length of their program; therefore, to maintain financial aid eligibility, students may not exceed the following number of attempted credits based upon the program in which they are enrolled:

- Associate Degree-a maximum of 90 attempted credits
- Bachelor's Degree in Engineering-a maximum of 195 attempted credits
- Bachelor's Degree all other majors-a maximum of 180 attempted credits

Please take note...most Bachelor's Degree programs, with the exception of the engineering program, require 120 credits for completion. Some financial aid programs, such as the PHEAA State Grant program and some campus-based scholarships, impose a four year limit of receipt; therefore, students who enroll for less than an average of 15 credits per term may exhaust eligibility for certain financial aid programs before successfully completing their degrees.

Contact Us

Phone: 814-269-7045
Email: upjaid@pitt.edu
Fax: 814-269-7061

Toll Free: 800-881-5544
Walk-In Hours: 8:30-4:30, M-F
Website: www.upj.pitt.edu/financialaid